# CAMPAIGN FOR A FAIR SOCIETY

# Manifesto for a Fair Society 2012

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Join the campaign

24% OF ALL CUTS TARGET THE 1.9% **OF THE POPULATION WITH THE MOST SEVERE IMPAIRMENTS. 58% OF ALL CUTS TARGET DISABLED PEOPLE, OLDER PEOPLE NEEDING SUPPORT AND PEOPLE LIVING IN POVERTY. OLDER PEOPLE WHO NEED** SUPPORT AND DISABLED PEOPLE ARE MUCH **MORE LIKELY TO LIVE IN POVERTY. WHEN** THE EXTRA COSTS OF BEING A DISABLED **PERSON ARE TAKEN INTO ACCOUNT, 47.5% OF FAMILIES WITH DISABLED PEOPLE IN** THE HOUSEHOLD, LIVE IN POVERTY. SOME **PEOPLE HAVE TO LIVE ON LESS THAN** £2,780 PER YEAR, LESS THAN £54 PER WEEK. THE HIGHEST RATE OF TAX IS PAID BY **THE POOREST 10% OF FAMILIES, WHO PAY 47% OF THEIR INCOME IN TAX. FRAUD BY** TAXPAYERS, TOGETHER WITH THE BENEFITS NEVER RECEIVED BY PEOPLE WHO ARE **ENTITLED TO THEM, IS 32 TIMES GREATER** IN SIZE THAN BENEFIT FRAUD. PEOPLE WHO WANT TO WORK CANNOT ACCESS **WORK (7% OF PEOPLE WITH A LEARNING DIFFICULTY WORK. 65% WANT TO WORK). 45% OF HOUSEHOLDS WITH AT LEAST ONE DISABLED PERSON ARE UNABLE TO AFFORD EXPENSES OR MAKE LOAN REPAYMENTS. THIS COMPARES WITH 29% OF HOUSEHOLDS** WITHOUT ANY DISABLED PEOPLE. DISABLED **PEOPLE ARE SUBJECT TO HATE CRIMES AND ABUSE. OLDER PEOPLE ARE MORE THAN 10 TIMES MORE LIKELY TO BE ABUSED IN RESIDENTIAL CARE THAN IN THEIR OWN HOME. DISABLED PEOPLE ARE CARERS TOO. OF THE NEARLY TWO MILLION PEOPLE AGED 16-74 IN ENGLAND AND WALES WHO** WERE PERMANENTLY SICK OR DISABLED **ACCORDING TO THE 2001 CENSUS, OVER A OUARTER OF A MILLION PROVIDED SOME UNPAID CARE FOR OTHER PEOPLE.** 

# Manifesto for a Fair Society



Published by the Campaign for a Fair Society www.campaignforafairsociety.org 25% of the cuts fall on the frail, elderly and severely disabled. Join the campaign

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# Contents

This Manifesto is published by the Campaign for a Fair Society

### **The Manifesto:**

- says that the government's cuts are unfair they target disabled people and those living in poverty
- explains how the cuts are inefficient they will create more crises and new costs
- shows how the government could do things differently
- \* makes eight proposals for a fairer society.

The Manifesto is short.

We hope it's clear.

If you want to read more detail, go to page 6.



#### **Unfair cuts**

The government's cuts are unfair.

£23.7 billion of cuts fall on disabled and older people and people living in poverty -58% of all the cuts. 24% of all cuts will fall on 1.9% of the population, people with the most severe impairments.

We all need help at some time in our lives so these cuts are not about other people. In the end, they're about all of us.

The government could do something different. It doesn't have to target these groups of people.

## Eight ways to make a fair system

This Manifesto for a Fair Society describes eight ways to make a new, fairer system.

We want a system that does not punish people for being older, disabled or in poverty. Instead, families should get the support they need to look after each other.

People should get the help they need to live a life that they control. Then, if everyone can make their own contribution, the world will be a better place for all of us.

## The Campaign for a Fair Society

The Campaign for a Fair Society is a diverse, UK-wide alliance of organisations and individuals campaigning for a society that values, includes and supports all of its citizens.

It is independent of all political parties. It represents the interests of disabled people and everyone who is disadvantaged by the laws, policies and systems in the UK.

The Campaign for a Fair Society is a federation with equal representation from England, Scotland and Wales.

Please join in. We welcome support from everyone who wants a fairer society.

## The Manifesto – a living document

This Manifesto will change as more people get involved and contribute their ideas to the discussion. We need the help of organisations and individuals that are committed to creating a fair society and will help us develop the Manifesto into a broad programme for real change.

Please get involved and let us know what you think. Visit our website at www.campaignforafairsociety.org

# Manifesto for a Fair Society 2012

## Introduction

Our society is not fair. Disabled people, older people and those living in poverty don't get the same chances as others to live as full citizens. They face bureaucracy, barriers and additional burdens and are denied their independence. Most of us don't realise how unfair the current system really is.

#### **A worsening situation**

Not only is the system unfair, but things are getting worse.

In the UK, the government is making large cuts to the income and support available for disabled people, older people and those in poverty.<sup>[1]</sup>

## Using the government's own figures, by 2015:

- £23.7 billion of annual cuts will fall on disabled and older people and people living in poverty – 58% of all cuts.
- 24% of all cuts will fall on 1.9% of the population people with the most severe impairments.

Our Campaign started when we began to understand how bad things would get. We are opposed to the cuts and especially to the way these cuts target the very groups a fair society should protect.

#### **Costly problems**

These cuts are unfair and will also be damaging. They will very quickly lead to costly problems:

- Greater inequalities in income lead to poorer health, increased mental illness, more crime and many other expensive problems.
- Cuts in support to older and disabled people will lead to family breakdown, more crises, less prevention and increased institutionalisation.

A fair society is better for everyone. When everyone gets the chance to make their own unique contribution, the world is a better place. The more unfair society becomes, the worse things will get for everyone.

#### **Principles of fairness**

The Campaign is committed to independent living for everyone. We believe:

Everyone is equal, no matter their age, differences or disabilities. A fair society sees each of its members as a full citizen – a unique person with a life of their own. A fair society is organised to support everyone to live a full life, with meaning and respect.

## The following seven principles describe what this means in practice:

- Family we give families and individuals the support they need to look after each other.
- Citizenship we are all of equal value and we can all make a unique contribution.
- Community we are free and active members of inclusive and welcoming communities.
- Connection we all get chances to make friends and build relationships.
- Empower we can all be the best that we can be.
- Equality we all share the same rights and we respect and value our differences.
- Control we all get the help we need to make choices and be in control of our own life.

A fair society works to achieve each of these seven principles. In practice, that will mean making significant changes to how the current system works.

# **B** ways to create a fair society

The Campaign for a Fair Society demands that the UK government reverses its unfair cuts and creates a better welfare system.

The Campaign calls on governments in England, Wales and Scotland to create real reforms:

#### **1. Human rights**

A fair society is built on a foundation of human rights. The law and welfare systems should be judged by their success in upholding these rights.

There are already important agreements about welfare – *The European Convention on Human Rights* and the *UN Convention on the Rights of Disabled People*. These international standards for decency should be built into our own law.

The current *Human Rights Act* should be strengthened, not weakened, and it should become easier for citizens to hold the system to account.

#### 2. Clear entitlements

It is difficult to know what money, care and support we can get because the system is confusing.

We need a new system with clear entitlements. It must be easy for people to know what money, care and support they can get. They must have enough money to live on and be active citizens.

#### 3. Early support

If we need help from services we often can't get it until we reach crisis point. This is a bad way of spending money. It causes problems like family breakdown and health crises.

People must get help as soon as possible. It is a better use of money because people can deal with problems when they are smaller. People can be more independent. Families are more likely to stay together. More people can get help for the same money.

#### 4. Equal access

Services for older and disabled people are often not the ones everyone else uses. Separate and institutional services cut people off from ordinary life, friends and neighbours.

We want all people to have the same opportunities – in housing, work, education, leisure and relationships. Then people will be part of their community. They will get the chance to put something in as well as get support.

#### **5.** Choice and control

Often, people can only get help if they give up their independence.

We need a new system that helps people to keep control – to make their own choices and control their own life.

#### 6. Fair incomes

People who are entitled to benefits can be trapped in poverty. It can be difficult to break out and get a job or get involved in the community – especially if you are disabled.

We need a new system that gives everyone a reasonable income. We need a system that makes it worth getting a job, saving money and getting involved in community life.

#### 7. Fair taxes

The tax system falls hardest on people who need social care. Complicated rules hide this fact. Local authorities and the Independent Living Fund charge for services and, often, you can't get help if you have modest savings. The benefit system also disguises a series of unfair taxes.

We need a fair system that doesn't have hidden taxes that fall on older and disabled people and people in poverty. Services must be free to people who use them. Taxes would fund these services – paid for by everyone equitably.

#### 8. Financial reform

The banking and finance systems have not worked in favour of the whole of society.

A new system must change how banks and financial institutions work. They must offer value and benefit to everyone and bear responsibility for the common good. We need a system based on fairness – one that is sustainable for all.

# More detail on the Manifesto

The Manifesto is deliberately short. We hope it stands alone and is clear. For those who want to read more detail, the sections below explore the Manifesto's eight ways to create a fair society.

## 1. Human rights

We call on government to retain, promote and implement the Human Rights Act, which incorporates the UN Convention on Human Rights, in UK law. The Human Rights Act protects the rights of every human being in the UK or under UK control.

#### The law

The Campaign believes English, Scottish and Welsh governments should embrace the *European Convention on Human Rights* and the *UN Convention on the Rights of Disabled People*.<sup>[2]</sup>

This commitment should involve a fundamental review of the obligations of government at every level to ensure citizenship for all.

Implementation of the right to independent living for disabled people, as guaranteed by Article 19, *UN Convention on the Rights of Persons with Disabilities* should form the basis of reform. Independent living means: '... disabled people of all ages having the same freedom, choice, dignity and control as other citizens at home, at work, and in the community. It does not mean living by yourself, or fending for yourself. It means rights to practical assistance and support to participate in society and live an ordinary life.'<sup>191</sup>

If we want to respect these rights then we must reform the current welfare system, including the current system of social care.<sup>[4]</sup>

#### Welfare systems

The United Kingdom's welfare system was designed in the 1930s and implemented after World War II. It was an incredibly important achievement that created entitlements to income security, healthcare and education for all. However, it relied on a huge contribution to care and support from women in the home; it benefited from the informal support of strong and relatively static local communities; and it did not respect the rights of disabled people or older people needing support.<sup>[9]</sup>

The welfare system needs to be reformed to meet the changes in population, circumstances and expectations of UK citizens.

#### The Campaign for a Fair Society believes that the time has come to redesign the welfare system so that it is built on the foundations of independent living and human rights:

- People want to be treated as contributing citizens, not as passive recipients of services.
- The rights of disabled people to support need to be enshrined in law.
- Inclusion in the ordinary life of communities, in mainstream and universal services needs to become the norm for disabled children and adults.
- The dangers of institutional models of care now need to be fully recognised and the abuse of vulnerable people eradicated.
- There needs to be more recognition and support for communities, families and carers to make sure help is timely and to prevent breakdown and crises.
- Support for independent living needs to be defined, designed and purchased directly by the people who need it.

## 2. Clear entitlements

We call on the government to create a clear and objective system of entitlements for care and support. The current system is vague, unreliable and leaves people highly dependent. People should be confident that they will receive a level of funding

## that is sufficient to enable active citizenship and independent living.

In some parts of the welfare system there are clear guarantees and universal rights (for example, in healthcare and the education of children) but in other areas (especially social care) rights are weak. Any entitlements that do exist are hazy or inadequate.

#### **Modest cost**

The reason that the current system of entitlements is poor is political, not economic. It reflects the low level of attention paid to the needs of disabled people. The cost of establishing universal entitlement to social care is very modest (c. £5 billion) and is a tiny fraction of the additional funding provided to the NHS by the last government (c. £50 billion).<sup>[6]</sup>

In fact, the lack of clear entitlements is expensive. Because they lack support, many families experience breakdown, people's needs get worse and many end up using more expensive healthcare services.

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## There is no fundamental difficulty in clarifying an entitlement. It should be:

- portable people should be able to find work or move home without losing support.
- enough for citizenship people should be able to live independently and contribute to society.
- good for families couples should not be encouraged to split up or families break down just to get support.
- \* clear the system should be easy to use and not require constant complaints simply to get what is fair.
- objective the system should be based on human rights, open to public scrutiny and free from manipulation or discrimination.

#### 3. Early support

timely – people should not have to wait until they are in crisis in order to get support.

Clear individual entitlements will be essential in any reformed system. They are affordable and they would put an end to a system that damages the fabric of society by impoverishing many older and disabled people and their families.

## **3.** Early support

#### We call on the government to reform the eligibility system for social care which encourages crisis, family breakdown and inappropriate service provision.

Families and individuals should be given the rehabilitation and support necessary to prevent need, maximise independence, maintain health and strengthen family and community connections.

Current policy demonstrates a deep confusion about prevention and eligibility. On the one hand local authorities are urged to prevent need, to provide rehabilitation services and to build community capacity. These are good and sensible measures.

However, local authorities are also told that they can set the eligibility levels for care at such high levels that people will only be entitled to help when they have reached crisis point. Few people understand how mean-spirited and damaging this system can be.<sup>[7]</sup>

#### For example, if local authorities set their eligibility levels to *'critical'* they can deny help to people even if they:

- have only partial choice and control over their immediate environment.
- have been or will be abused or neglected.

- cannot carry out the majority of their personal care or domestic routines.
- cannot sustain involvement in many aspects of work, education or learning.
- cannot sustain the majority of their social supports and relationships.
- \* cannot fulfil the majority of their family roles or other social roles.<sup>[8]</sup>

#### **Prevention not crisis**

This level of entitlement is too low and is inconsistent with the *UN Convention*. It is also entirely inconsistent with a policy of prevention. High eligibility thresholds promote personal and family crisis, create additional needs for help and discourage early support.

We need to shift to a model of support which prioritises prevention. It is both more respectful and more efficient to enable people to maximise their independence rather than to wait for their life to go into crisis. We need to pay particular attention to supporting families and carers who currently provide **five times** more support than that given by professionals.<sup>[9]</sup>

## **4. Equal access**

We call on the government to end segregation and exclusion from community life.

The current system encourages people to use segregated or institutional services that leave them disempowered and disconnected. All disabled people should have full and equal access to all community opportunities: housing, work, education, leisure, friendship, relationships, transport and contribution.

The welfare system tends to fund services not people. Usually this means that money is locked into segregated and institutional services, rather than being used by people to get work or join in community life.

## For example, the welfare system subsidises specialist options:

- residential care, rather than support for people to live at home.
- special schools, rather than supporting people to be educated together.
- residential respite, rather than letting people choose how they get a break that suits them.
- sheltered employment, rather than supporting people to get ordinary jobs.
- specialist housing, rather then enabling people to buy or rent homes.
- day centres, rather than supporting people to enjoy all aspects of community life.

## Community life not segregation

This means that people find they are cut off from community life.

#### In addition, many older and disabled people also face other barriers when they try to access the community:

- prejudice and hate crime, which now seem to be on the increase.
- physical barriers such as lack of ramps, changing-places, accessible transport, communication systems.
- ignorance and confusion: no effort is made to teach people about the rights of older and disabled people.

Retreating back into institutional or segregated provision is not the answer. Institutions are dangerous and lead to abuse. They are incompatible with human rights.

We need a welfare system designed to support independent living and full and equal access to community life. Funding that is currently spent on segregated services should instead be used for a system of individual entitlements that will increase community participation.

## **5.** Choice and control

We call on the government to ensure the system gives people the right to make their own choices and control their own lives.

Often, people only get support if they accept the service on offer, give up independence and lose control over many aspects of their life.

A new system must ensure that people have control and the support necessary to make this control genuine. Choice and control are essential to our autonomy and human dignity.

The governments of England, Scotland and Wales have all accepted in principle that a modernised system of support should be under the direction and control of older and disabled people.

#### **Uneven progress**

Progress has been patchy and is often incoherent.

For example, early developments of what in England is called

## *'personalisation'* have been fraught with difficulties:

- People are being given individual budgets but there is evidence that these budgets are inadequate.<sup>[10]</sup>
- Resource allocation systems are being developed but they are hidden from public view and are not open to scrutiny.<sup>[11]</sup>
- People are told they can use funding flexibly but then have to keep their money in separate bank accounts, keep detailed accounts and often find that budgets are actually inflexible.<sup>[12]</sup>
- People may be offered support to plan and control their budgets but this support comes, typically, from professionals, not from peers, family, friends or advocates.<sup>[13]</sup>
- Many people are kept in ignorance of their budget and of their right to change how it is used.
- \* Some local authorities are still determining that some people must live in **care homes** despite their wish not to.
- Social workers and others working within the system find it complex,
   burdensome and difficult to navigate.
- Some local authorities are using the move to personalised services to make cuts in provision.

The Campaign welcomes the fact that governments are beginning to understand the benefits that come from giving older and disabled people control. However, in order for this to be meaningful and consistent with independent living and human rights, it will be necessary for governments to undertake a much more fundamental reform of the current system.

The right to choice and control should be a fundamental feature of the new system. To make this right meaningful, people need both resource flexibility and an appropriate set of support systems

## 6. Fair incomes

We call on the government to establish a reasonable minimum income for all citizens and to ensure there are no damaging poverty traps.

People who need benefits in order to live or meet the extra costs of disability often find themselves trapped in poverty. People need a reasonable income with a positive incentive to work, save and contribute to community life.

Public understanding of the benefit system is confused and there are many prejudices to overcome in order to achieve a fairer system and a more equal society.

#### For instance it is not well known that:

- The poorest 10% of households (with more than two people living together) are extremely poor and have to live on an average of about £6,500 per year.<sup>[14]</sup> Some individuals have to live on less than £2,780 per year – under £53.45 per week.<sup>[15]</sup>
- The poorest 10% of households face the highest levels of taxation of any group. They have to pay 47% of their gross income in taxes.<sup>[16]</sup>
- The poorest, for example those relying on Income Support, face marginal benefit reduction rates (that is: tax rates) of 100%. Often, when benefits are linked together, people can become poorer or lose their homes if they start to work.
- When the extra costs of being a disabled person are taken into account, 47.4% of families with disabled people in the household live in poverty.<sup>[18]</sup>
- Benefit fraud is very rare indeed. However, £17 billion of benefits are not claimed by people who are entitled to them.<sup>[19]</sup>

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#### **Reform required**

The current UK government has now recognised that the tax rates on the poor are unfair and the system confused.

## However, the actual welfare reforms being proposed seem likely to increase:

- \* the numbers living in extreme poverty
- \* the poverty traps for disabled people
- \* the level of income inequality in society.

No welfare state has been able to eliminate unemployment. A reasonable level of income should be guaranteed for all individuals and families and the taxbenefit system should be reformed to give everyone a positive incentive to work and to save.

Current means-testing and high benefit reduction rates cause hardship and discourage community contribution. No changes should be made to the benefit system unless they actually improve real incomes and incentives for older and disabled people and people living in poverty. The current plans for reform must be halted. Instead, the UK government must recognise that any new system of social security should be built on a foundation of human rights.

## 7. Fair taxes

We call on the government to ensure that taxes are fair and do not target disabled people and those on the lowest incomes.

The tax system falls hardest on disabled people and people living in poverty. Very high taxes are hidden by the complexity of the benefit system. They are also often misdescribed as a 'charge'

#### for social care. These hidden taxes have many damaging consequences.

Taxes are necessary to sustain a decent system of social security that benefits us all. But taxes need to be fair. This means that taxes must reflect our ability to pay them. It also means that they must be open, not hidden. They must also be universal and not unfairly target particular groups.

The current system, though, is not fair. People in poverty pay the highest percentage of their income in taxes (47%). People who rely on means-tested benefits also face marginal tax rates that can exceed 100%. This means the highest rates of tax fall on those who are least able to pay.<sup>[20]</sup>

Another hidden tax is found in the system of local authority community care '*charges*' and the rules of the Independent Living Fund. These systems, which are used to partially fund social care, target only older and disabled people. This is unfair and it drives people who are often on very low incomes deeper into poverty.

#### Confusing, unfair, unsustainable

There has been some progress towards free home care in Wales (and Scotland) for which the Welsh government is to be commended.

## But systems across the UK continue to be unfair, inefficient and damaging:

- Charges in Scotland raise 4% of the cost of social care, but can cost the individual 75% or more of their income.<sup>[21]</sup>
- The Audit Commission in England found that between 25-40% of the charge went on the administration of charging.<sup>[22]</sup>

#### 8. Financial reform

- \* Many people give away their limited savings just to become eligible for vital supports.<sup>[23]</sup>
- Although the Welsh government has now capped charging at £50 per week, this still represents a significant tax on disability and ill health.

Government's approaches to taxation (or 'charging') are inconsistent. If you have Down's Syndrome you will have to pay this extra tax. If you need help in your old age you will pay this extra tax. However, if you have a long-term health condition and the costs of your support are paid by the NHS you will not pay this extra tax.

Comparison with the NHS is useful. In England, the NHS costs over £100 billion and services are mostly free. Social care for children and adults is about £20 billion with charges and private purchasing of social care contributing £5.3 billion (4% of the cost of the health and social care system).<sup>[24]</sup> For the sake of a 4% contribution to the total cost of the system, over 1 million older and disabled people in the UK face extreme levels of taxation – targeted only at them.

The Campaign welcomes the efforts in Wales to limit the level of this extra tax on older and disabled people to £50 per week. But this is only a beginning. As Sir Andrew Dilnot recently said of the English system:

'The current system is confusing, unfair and unsustainable. People can't protect themselves against the risk of very high care costs and risk losing all their assets, including their house. This problem will only get worse if left as it is, with the most vulnerable in our society being the ones to suffer.'<sup>[25]</sup> It is time to end the current system of charging older and disabled people for care. The right to receive essential ongoing support must be put on the same footing as our rights to healthcare and education.<sup>[26]</sup>

## 8. Financial reform

We call on the government to reform the banking and financial systems.

The current system has failed, creating inequality, debt dependency and poverty. A positive economy based on fairness will be good for everyone.

Overall the UK is wealthier than any time in its history but:

- Our national debt is almost five times (492%) our annual economic output, when consumer debt is taken into account. This is second only to Japan.<sup>[27]</sup>
- We are the third most unequal developed economy in the world and we are becoming increasingly unequal.<sup>[28]</sup>
- Our government currently spends 48% of our GDP.<sup>[29]</sup>

#### In particular we seem to be in a grave economic crisis which has demanded that our leaders use our taxes to bail out:

- commercial banks which have speculated unwisely and lent too much money to back the house price bubble.
- nations that have borrowed too much money instead of taking more prudent measures to balance their books.

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Partly these problems flow from the design of the banking system. Commercial banks control the money supply and have the power to create new money in a way that has undermined our financial stability. This has led to bubbles and financial disasters. The pain of this crisis is not being borne fairly.<sup>[30]</sup>

#### **Fresh thinking**

Also, politicians of all parties have been wedded to the notion that creating wealth is something that only a few people do and the idea that the benefits of their productivity 'trickle down' to the rest of us.[31] But, in practice, inequality has increased and social problems have become worse for everyone. It is time for fresh thinking.<sup>[32]</sup> As a society we must regain faith in our own ability to achieve greater fairness and to build a better world.

#### We need to focus more on fairness and sustainability. We must:

- \* create a fairer welfare system that enables everyone to contribute.
- \* protect the natural world.
- \* support stronger and more vibrant social networks.
- \* build wealth and opportunity in local communities.

A fair society will not be given to us. It will have to be built by all of us together – by citizens, communities and government.

## Conclusion

We do not want to live in a society that targets poor and disabled people to balance its books.

**Change is possible. Injustice** and unfairness only exist because we choose to do nothing about them. The Campaign already brings together many individuals and organisations that think it is time to focus on fairness. We will keep working to bring about positive change. But we need your help.

Get involved - as an individual or an organisation. Please share this Manifesto with your friends, family and colleagues. Lobby your MP, MSP or AM. Get in touch with your national campaign co-ordinator. Attend Campaign meetings. Make your own unique contribution.

#### Visit our website page that lists other ways you can be involved. For example:

- **\*** Become a subscriber and/or encourage your organisation to become a listed supporter.
- Use our posters and materials.
- \* Donate money. The Campaign is independent and needs your support.
- \* Follow us on Twitter or join us on Facebook.

Older and disabled people, and people living in poverty do not deserve to be treated as second-class citizens. It's time to create a society in which everybody gets a chance to play their part. It's time for a fair society.

#### Conclusion



## **Appendix 1.** How the cuts target the most vulnerable

The current UK government is committed to making major changes in policy and very big cuts in both benefits and support services. It is hard to get accurate information about all of this because things are still changing and many of the changes are hidden or have not yet come to the attention of the media.

The Campaign for a Fair Society has been disappointed to find that many of these

changes target disabled people, older people and people who are living in poverty. This seems unfair and unnecessary. This appendix helps to explain these cuts and how they will affect ordinary people.

## 1. Changes in government funding

Most changes in government funding were announced in October 2010. However, some further benefit cuts were outlined in 2011, which the government calculated will lead to a saving in the annual cost of benefits of £18 billion by 2014-15. If we take these two announcements together we can provide an overview of annual spending by central government in 2011-12 compared with 2014-15. This is set out in Table 1 and is based on figures already published by the government.<sup>[33]</sup>

	Spending 2010-11 (£bn.)	Share of Overall (%)	Spending 2014-15 (£bn.)	Growth or Cut (£bn.)	Change from 2010-11 (%)
Schools & Colleges	60.6	10.4%	61.5	0.9	1.5%
NHS	101.8	17.4%	114.6	12.8	12.6%
Transport	13.1	2.2%	12.2	-0.9	-6.9%
English Local Authorities	38.6	6.6%	27.3	-11.3	-29.3%
Business & Universities	20	3.4%	16.1	-3.9	-19.5%
Policing, Justice & Prisons	22.4	3.8%	19.3	-3.1	-13.8%
Defence	35.7	6.1%	36.8	1.1	3.1%
Foreign Aid et al.	9.6	1.6%	12.8	3.2	33.3%
Energy, Environment & Culture	14.1	2.4%	12.4	-1.7	-12.1%
Scotland	28.2	4.8%	28.1	-0.1	-0.4%
Wales	14.9	2.5%	14.5	-0.4	-2.7%
Northern Ireland	16	2.7%	16.4	0.4	2.5%
Tax & Benefit Administration	10.7	1.8%	11.1	0.4	3.7%
Treasury, Cabinet & Quangos	1.1	0.2%	3.9	2.8	254.5%
Financial Crisis Measures	8.2	1.4%	7.2	-1.0	-12.2%
Pensions	71.6	12.2%	80.6	9	12.6%
Benefits & Tax Credits	118.4	20.2%	100.4	-18	-15.2%

 TABLE 1. SUMMARY OF GOVERNMENT SPENDING CHANGE (2010-15)

#### Appendix 1. How the cuts target the most vulnerable

Figure 1 below shows these changes (growth and cuts) measured in billions of pounds. The figure demonstrates that, in terms of cash, many services are growing while many services and benefits are shrinking.

#### By far and away the biggest cuts are to:

- benefits (£18 billion) for poor or disabled people
- Iocal authorities (£11.3 billion), of which about 50% will be in care for disabled children and adults, or others with significant needs (£5.7 billion).<sup>[34]</sup>

It can also be argued that the government's plans involve a significantly lower level of public spending **overall** as a percentage of real growth.<sup>[35]</sup> This means both that the planned increases are less significant than they may appear and that the planned cuts will be even more severe than they appear.

However, the level of growth we will experience by 2015 is uncertain and our primary concern is with the fairness of the changes rather than with the overall level of public spending. However, this means that our description of the changes errs towards the conservative.



Percentage changes to annual central government budgets - to be achieved by 2015



FIG 2. PERCENTAGE CHANGE IN PUBLIC SPENDING (2010-15)

Another striking way of examining these figures is to identify the percentage change between 2010 and 2015. This is described in Figure 2 (bottom left).

In terms of severity of cuts, this shows both that local government (at least in England) is the most severely cut (29.3%) despite the fact that the primary role of local government is to provide support to people with the most significant needs. In addition. it seems that the greatest spending increase will take place in central government - in Whitehall.

## 2. How the cuts are targeted

Changes in public spending affect different people in different ways. However, the biggest cuts are clearly targeted at specific groups and, strangely, these are the very groups that should be protected.

#### These groups include:

\* People living in poverty:

approximately 13.5 million people live below the government's official poverty line, which is 21.8% of the population. Some of these people are very poor indeed. They survive on less than £3,000 per year. The UK is the third most unequal developed country in the world.<sup>[36]</sup>

Disabled people: among disabled people are significant numbers who have become frail in old age or who are managing chronic conditions. At least five million people have impairments which are so significant that they are currently entitled to Attendance Allowance or Disability Living Allowance. This is 8.1% of the population.

People with severe impairments: there are also approximately 1.2 million children or adults whose needs are so significant that they are eligible for additional support from local government – social care. 1.2 million is equivalent to 1.9% of the population.

The two most significant cuts that will fall on disadvantaged groups are the  $\pounds 18$  billion of benefit cuts and the  $\pounds 5.7$ billion of social care cuts. Added together, this is a combined cut of  $\pounds 23.7$  billion. This means that **58% of all cuts target disabled people and the poor**.

Moreover, it seems that many of the planned cuts in benefits will target the

incomes of disabled people through changes to DLA, indexation, housing benefit and employment-related benefits.<sup>[37]</sup> If we make the modest assumption that 50% of the benefit cuts will fall on disabled people (£9 billion) then this means that disabled people will face a combined cut of £14.7 billion. This means **36% of all the cuts target disabled people**.

If we make the conservative assumption that about £4 billion of the planned £18 billion cuts (i.e. 22%) will fall on the 1.2 million individuals and families that have the most severe impairments, then this group will suffer a combined total of £9.7 billion in cuts. This means that 24% of all cuts will fall on 1.9% of the population, people with the most severe impairments.

## 3. Why are the cuts targeted so unfairly?

The government did not declare any intention to target disabled people or the poor. In fact it claimed the contrary – that it aimed to impose cuts in a fair way. So it is impossible to be sure why the cuts do target the very groups one would expect society to protect.

## However, here are some possible explanations:

\* The government may be confused. Often senior politicians and civil servants are surprisingly ignorant of the consequences of their actions. It may be, for example, that they simply do not know that about 50% of local authority expenditure is for care for children and adults.

Disabled people and the poor are not important electoral groups. Politicians of all parties focus their primary attention on swing-voters and the media issues that gain a lot of attention. It is noticeable that the NHS, which is often treated as a point of vulnerability for politicians by the media, does not face the same cuts.

- It is possible to demonise the poor and disabled people. Worryingly, it may be that politicians welcome the opportunity to target groups which are feared or disliked by some in the media and the general public.
- Some cuts can be blamed on local government. If the public does not understand the degree to which local spending is determined by central government they may blame local politicians for decisions made in Whitehall.<sup>[38]</sup>
- Some cuts can be hidden within other complex reforms. Many of the cuts in benefits are hidden within technical changes as taxes and benefits are being reformed. This means it may make it easier to justify a cut in terms of a technical reform.

Whatever the explanation, it is certainly true that, to date, the full impact of these cuts – their severity and their targeting – is not widely understood. The cuts will increase in severity year on year until 2014-15 and the long-term damage caused by income inequality, deepening poverty and social exclusion will only emerge in the next few years.

## 4. How the cuts will be experienced

In practice the cuts will be experienced in many different forms, often as part of changes to the rules of local and national systems.

## The £18 billion cut in benefits will be achieved through:

- creating a new benefit, Universal Credit, and closing down several old benefits
- creating a new benefit, the Personal Independence Payment, while ending the Disability Living Allowance

- \* many changes to Housing Benefit rules
- changing the way benefits relate to inflation so that they lose value over time
- abolition of the Independent Living Fund
- \* reductions in 'Access to Work' funding.

## The £5.7 billion cut in social care will be experienced as:

- reductions in local services for older and disabled people
- a reduction in the size of individual budgets (personal budgets)
- raised eligibility thresholds for social care
- increased charges (special taxes) for disabled and older people eligible for support.

The impact of these cuts will also be felt differently in distinct geographic areas and it is encouraging to see some efforts in Scotland and Wales to reduce the impact of the cuts on local government. However, in many areas within England (particularly the north and parts of London) the cuts are even more severe.

## 5. Will savings be achieved?

The government has made many assumptions about the positive impact of its deficit reduction plans and its reform of the welfare system.

However, even if we are optimistic and assume that economic growth will be restored and incentives for work will increase earnings for some, there can still be no doubt that:

- poverty will deepen for many, and income inequality will increase overall
- \* lack of care and support for people with moderate needs will increase

the number of crises and the cost of support for the smaller number of people eligible for support.

The consequence of these changes will be felt in increased social unrest and increased costs and pressures in other parts of society and the welfare system. Creating savings in the wrong way will often lead to increased costs elsewhere.<sup>[39]</sup>

If the government is wrong and growth is not restored and unemployment continues to grow, then these problems will grow even more quickly.

## **Appendix 2.** The Campaign

The Campaign for a Fair Society was launched on 8 February 2011. The Campaign already has over 1,000 personal members and over 100 organisational supporters. It is a fully federal organisation that unites independent campaigns in England, Scotland and Wales.<sup>40]</sup>

More information is available at www.campaignforafairsociety.org

Organisational supporters include:

Access Dorset Action for Advocacy Advance Housing and Support Altrum Aldingbourne Trust Alzheimer Scotland Ambrey Associates Archibald Foundation Arfon Access Group Ark Housing Association Association for Supported Living Autism Rights Group Brandon Trust Care Co-ops Community Service Cartrefi Cymru C-Change The Centre for Welfare Reform **Choices** Care Choice Support **Circles Network** 

CCPS – Coalition of Care and Support Community Living **Providers Scotland** Contact a Family - for families with disabled children **Community Living** Cosgrove Care Creative Support Ltd Centre for Inclusive Futures **Direct Inclusive Collaboration** Enterprise Diversity Matters Down's Syndrome Association Down's Syndrome Scotland Edinburgh Development Group Empower **ENABLE** Scotland Equal Futures Ethnic Enable Enough Is Enough FOCUS, (TRFS) The Foundation for Families

Generate Opportunities Ltd Give Me a Chance **Glasgow Centre for Inclusive** Living Glasgow Disability Alliance **Greensyde Carers** Gwynedd Direct Payments Forum Havencare (Plymouth) Ltd ibk initiatives Isle of Wight Carers Forum - Adults with a Learning Disability Hayfield Support Service with Deaf People Heavy Load Housing Options Humanist Society Scotland In Control Scotland Inclusion Glasgow Inclusion Scotland Independent Living in Scotland **Inspiring Inclusion** Intowork

#### **Appendix 3. Understanding disability**

KeyRing L'Arche Scotland Lead Scotland Learning Disability Alliance Scotland Link Living LivesthroughFriends Lives Unlimited Local Area Coordinators Network Scotland Long Term Conditions Alliance Scotland (LTCAS) Lothian Centre for Inclusive Living Margaret Blackwood Housing Association MCCH Society Ltd Neighbourhood Networks North West Training and **Development Team** PAMIS Parkwood Extra Care

Partners for Inclusion Partners in Advocacy Pathways Associates CIC Pave Graphics Paradigm Peaks and Dales Advocacy People First (Scotland) Personalisation Forum Group Personalisation Plus Ltd Potential Living See Me As Me Progress Care Housing Association (member of Progress Housing Group) Rebound Doncaster Renfrewshire Access Panel Richmond Mencap Roberts Care and Training United Response Scottish Consortium for Learning Disability

Scottish Human Rights Commission (observer) Self Direct Sense Scotland Sheila Jones Trust Skills for People Southdown Housing Association Stay Up Late Support for Ordinary Living The Dolphin Club Thistle Foundation Three Cs UPDATE Values Into Action Scotland VAMW Care VoiceAbility Jan Walmsley Associates West Lancs Peer Support Group

## **Appendix 3.** Understanding disability

**The disabled people's Independent Living movement defines disability as '***the social, institutional, environmental and attitudinal barriers that prevent people who have impairments or health conditions from being able to fully participate in society on an equal basis***'. Independent Living provides practical solutions for removing** 

### these disabling barriers.

There are many different people who choose to describe themselves as disabled and some people with impairments may choose not to use that term. For example, many older people who need some support do not use the term 'disabled people' to describe themselves. Some deaf people do not see their use of sign language as an impairment but describe themselves as part of a linguistic minority, who nevertheless face societal barriers. It is for this reason that we sometimes refer to older and disabled people in the Manifesto.

## A longer list of disabled people would include:

- older people who need help and support
- \* people with long-term health conditions
- \* people with learning difficulties
- \* people with mental health issues
- \* people with physical impairments
- \* people with neurological impairments
- people on the autism spectrum who may describe themselves as 'neurodiverse'

- \* people with sensory impairments
- \* people who are deaf
- \* many other groups of people whose impairments, when combined with social structures, face barriers to independent living.

Some progress has been made in tackling the barriers that confront disabled people. There is widespread recognition of the social model of disability. This model explains how disability results from the barriers (in the broadest sense) that society puts in the way of those who have some impairment.

Both the Welsh government and the Scottish government have adopted the social model and it has been the required paradigm across the UK under the Equality Act of 2010. However, the UK government's claim that its own reforms are informed by the social model are largely rhetorical.

#### Much more needs to be done:

- Older people who need support and disabled people are much more likely to live in poverty. When the extra costs of being a disabled person are taken into account, 47.5% of families with disabled people in the household, live in poverty.<sup>[41]</sup>
- People who want to work cannot access work (7% of people with a learning difficulty work. 65% want to work). Only 50% of disabled people of working age are in work, compared with 80% of nondisabled people of working age.<sup>[42]</sup>
- Disabled people make up only 6% of formal volunteers and around 4.3% of public appointments across Britain. This is compared to 20% of the population as a whole.<sup>[43]</sup>
- 17% of disabled adults experience restrictions in their learning opportunities compared with 9% of non-disabled adults. 23% of disabled people have no qualifications,

compared to 9% of non-disabled people.<sup>[44]</sup>

- 45% of households with at least one disabled person are unable to afford expenses or make loan repayments. This compares with 29% of households without any disabled people.
- 74% of disabled adults experience restrictions in using transport compared with 58% of non-disabled adults.
- 12% of disabled adults experience difficulty in accessing rooms within their home or difficulty getting in or out of their home, compared with 1% of non-disabled adults.
- 29% of disabled adults experience restrictions to accessing buildings outside their home (including the homes of friends or family) compared with 7% of adults without impairments.
- Disabled people often lose their homes or cannot access real homes of their own.
- Disabled people are subject to hate crimes and abuse. Older people are more than 10 times more likely to be abused in residential care than in their own home.<sup>[45]</sup>
- ✤ 92% of unborn children with Down's Syndrome are aborted in the UK.<sup>[46]</sup>
- By the age of 26, young disabled people are three times more likely than other young people to agree with the statement 'Whatever I do has no real effect on what happens to me.'<sup>[47]</sup>
- Disabled people are carers too. Of the nearly two million people aged 16-74 in England and Wales who were permanently sick or disabled according to the 2001 Census, over a quarter of a million provided some unpaid care for other people.<sup>[48]</sup>
- Disabled people are almost ten times more likely to report poor health than non-disabled people.<sup>[49]</sup>

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## Notes

	Note					
1	An overview of all the cuts and an explanation of how they target disabled people and people living in poverty is provided in Appendix 1.					
2	The term 'disabled people' has a much wider scope than is often understood. See Appendix 3 for a full explanation of the term.					
3	From The Essential Guide to Independent Living (ILiS, 2009).					
4	As the Law Commission recently noted, social care law is a 'confused patchwork' of measures. (Law Commission, 2008).					
5	In 2007, the University of Leeds estimated the value of unpaid care at £87 billion, nearly five times the cost of adult social care (University of Leeds, 2007). Moreover, the care funded by the state does not go to support individuals or families, instead it primarily goes to fund institutional care. For example, in 1980 central government created a new funding stream to subsidise residential care called 'Board & Lodging'. From 1979 to 1990 the numbers using this entitlement to enter residential care jumped from 12,000 to 199,000 and today about half of the whole adult social care budget is spent on residential care (Duffy, 2011a).					
6	According to the Commission for Social Care Inspection, charging raised £1.8 billion and private fees paid amounted to £3.5 billion (CSCI, 2008), compared to spending on the NHS in England which rose from £47.5 billion to £102 billion (and this figure has been adjusted to 2010/11 prices) (Harker, 2011).					
7	See Clements, 2011.					
8	See Department of Health, 2010.					
9	See Note 5 and University of Leeds, 2007.					
10	See Clements, 2011.					
11	See Naysmith, 2011.					
12	See Hatton & Waters, 2011.					
13	See Duffy & Fulton, 2010.					
14	See Duffy, 2011b.					
15	See Department for Work and Pensions, 2011.					
16	See Duffy, 2011b.					
17	See Department for Work and Pensions, 2010.					
18	See Wood and Grant, 2010.					
19	The national Audit Office estimated fraud in all benefits at £1 billion, 0.7% of benefits paid. It is calculated, using government statistics, that at least £16.7 billion in benefits and tax credits goes unclaimed (Citizen Advice Bureau, 2010). This means that the benefit system itself is defrauding citizens in poverty at nearly 17 times the rate at which citizens are defrauding it. Tax Fraud is estimated at £15 billion (National Fraud Authority, 2011).					
20	See Duffy (2011) A Fair Income.					
21	See Brown, 2011.					
22	See Carpenter, 2000.					
000	등 2.4 · 2.5 · 2.5 · 2.5 · 2.5 · 2.6					

### Notes

	Note			
23	See Counsel and Care, 2010.			
24	See Note 6.			
25	Andrew Dilnot, chair of the Commission on Funding for Care and Support in England.			
26	In fact it may be time to also apply the concept of independent living to the NHS and to the education system. Nigel Crisp – ex-CEO of the NHS – rightly says the principles of independent living should be at the heart of all future healthcare provision: 'in health the goal for people is independence and the freedom to live a life that they have reason to value', (Crisp, 2009). The same principles can also be applied in education, work and children's services. (Murray, 2011; Cowen, 2010).			
27	See Roxburgh et. al. 2010.			
28	See Wilkinson & Pickett, 2010.			
29	See The Treasury, 2010.			
30	See Ryan-Collins et al., 2011.			
31	See Ferguson, 2008.			
32	Interesting thoughts on these wider systemic changes required to grow an economy that is less reliant on debt are coming from organisations like Positive Money and the New Economics Foundation. See Dyson, 2011 and NEF, 2011.			
33	The one major complication is that the October 2010 Comprehensive Spending Review publishes figures without applying any assumptions about growth caused by inflation. However, the government's estimate of an £18 billion saving in benefits is partially based on a change to indexation which will reduce the real value of benefits over time and which depends on assumptions about real economic growth and which are not themselves reflected in the October 2010 figures. Therefore, in order to calculate the net effect of these changes we have applied the £18 billion saving directly to the 2010-15 plan set out by the Treasury. This analysis also integrates the three different types of government funding (DEL Revenue, DEL Capital and AME). See The Treasury, 2010 and 2011.			
34	As part of the 2010 Spending Review the government announced extra spending for social care and this statement continues to be used by the media. However, it is extremely misleading. The money that it described as new (the Adult Personal Social Services Grant PSS Grant) is not new. It is the same money that was described in the 2007 letter by the Director General of Social Care and which has been provided to local government for many years. This PSS Grant does not provide any new funding for social care; in fact the only innovation is that this money (which is only about 5% of the whole social care budget) is now fully pooled into the general funding of local government. This modest transfer from the Department of Health to local government can be used to reduce Council Tax bills or mend roads. It does not need to be spent on disabled people.			
35	See Taylor-Gooby and Stoker, 2011.			
36	See Wilkinson and Pickett, 2010.			
37	See Baumberg, 2011.			
38	See Note 34.			
39	Wilkinson and Pickett argue persuasively that high levels of inequality reduce well-being even for those who are better off and also increase social problems which then lead to higher levels of 'compensatory' public spending (Wilkinson and Pickett, 2010).			
40	The campaign has yet to be begin in Northern Ireland. If you are interested in getting involved please contact the UK Steering Group.			

#### Acknowledgements

	Note
41	See Wood and Grant, 2010.
42	See ONS, 2009.
43	See DRC, 2006.
44	See ONS, 2009.
45	See Duffy, 2010.
46	See Morris & Alberman, 2009.
47	See Burchardt, 2005.
48	See EHRC, 2011.
49	See EHRC, 2011.

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## CAMPAIGN FOR A FAIR SOCIETY

www.campaignforafairsociety.org

**DISABLED PEOPLE ARE ALMOST TEN TIMES MORE LIKELY TO REPORT POOR HEALTH THAN NON-DISABLED PEOPLE. THE AUDIT COMMISSION FOUND THAT THE COST OF CHARGING PEOPLE FOR SOCIAL CARE CAN BE AS MUCH AS 40% OF THE MONEY RAISED.** THE LARGEST PERCENTAGE INCREASE **IN PUBLIC SPENDING WAS FOR FUNDING** FOR THE CABINET OFFICE, TREASURY AND CENTRALLY MANAGED OUANGOS. THE LARGEST PERCENTAGE CUT WAS TO **ENGLISH LOCAL GOVERNMENT, WHOSE** LARGEST SERVICE IS CARE FOR CHILDREN **AND ADULTS. THE UK IS THE THIRD MOST UNEOUAL DEVELOPED COUNTRY IN THE** WORLD, 21.8% OF THE POPULATION LIVE **BELOW THE POVERTY LINE. THE UK IS THE MOST CENTRALISED WELFARE STATE IN THE WORLD.** 92% OF UNBORN CHILDREN WITH **DOWN'S SYNDROME ARE ABORTED IN THE UK. BY THE AGE OF 26, YOUNG DISABLED PEOPLE ARE THREE TIMES MORE LIKELY** THAN OTHER YOUNG PEOPLE TO AGREE WITH THE STATEMENT 'WHATEVER I DO HAS NO REAL EFFECT ON WHAT HAPPENS **TO ME.'** 24% OF ALL CUTS TARGET THE 1.9% **OF THE POPULATIONS WITH THE MOST SEVERE IMPAIRMENTS. 58% OF ALL CUTS TARGET DISABLED PEOPLE, OLDER PEOPLE NEEDING SUPPORT AND PEOPLE LIVING IN POVERTY. DISABLED PEOPLE ARE ALMOST TEN TIMES MORE LIKELY TO REPORT POOR HEALTH THAN NON-DISABLED PEOPLE. OLDER PEOPLE WHO NEED SUPPORT AND DISABLED PEOPLE ARE MUCH MORE LIKELY** TO LIVE IN POVERTY THAN OTHER PEOPLE.



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