



Beveridge 4.0

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Introduction

Towards the end of his life, Sir William Beveridge decided there were major errors in his work: he had made **a mistake** in the way he had designed our welfare state.

Beveridge was a 20TH century giant. The vision and strategy he set out in his first 1942 report were supported by political thinkers on the left and right, and by the general public who wanted a new and fairer Britain. Before Beveridge, Britain can be seen as a place of gross inequality, with health care that few could afford or find, schools which looked like those portrayed in a Dickens' novel, and a society desperately hanging on to its colonial legacy. The post-war welfare state swept all this away in one of the most dramatic social transformations Britain has ever seen.

Today in 2008, we need a new vision and strategy – one that is capable of bringing about a similarly far reaching transformation for our new century. We argue that the mistake Beveridge thought he had made is fundamental to this transformation. Based on this we set out here a new vision – one which has developed from the practical work that Participle has undertaken. It is a work in progress and we would like your views and thoughts. First however, let's start with Beveridge's own original idea.

The Original Idea

The 1942 reportⁱ was guided by three principles; a determination to be radical; an attack on the five giants of 'want, disease, ignorance, squalor and idleness'; and a commitment to co-operation between the state and the individual. Public services, such as education and health, would be universally available, for the most part free and funded by general taxation.

Other services, such as social care, would be rationed according to need. Access to these services would be determined by strict eligibility criteria and assessments by professionals. Financial benefits such as pensions would be paid according to contributions made by individuals through the National Insurance scheme. Responsibility for providing services was carefully shared between central and local government.

The result was a set of arrangements, The Welfare Settlement, which has been remarkably successful at transforming our society. In the decades after the Second World War, Britain experienced significant improvements in levels of education, health outcomes, life expectancy, social mobility, employment opportunities, and prosperity. Internationally, institutions such as the National Health Service have been widely admired, and aspects of the 1942 model have long been exported.

So, what exactly were the errors that Sir William detected in his work? Was he right? And can we see the results of these flaws today in the welfare state we have inherited?

Driving himself hard in order to finish his revisions, Beveridge published a third report – we will call it Beveridge 3.0 – in 1948ⁱⁱ. In this report, Beveridge voiced his concerns that he had both missed and limited the potential power of the citizen.

Whilst Beveridge still believed that the state must do more things than it had attempted in the past, he felt that ‘room, opportunity and encouragement for voluntary action in seeking new ways of social advance...services of a kind which often money cannot buy’ were equally critical. He feared that his original reforms were encouraging individuals to focus passively on their needs. So much so, that he personally, never used the term Welfare State, preferring the phrase ‘Social Services State’, which he used to highlight the individual’s duties.

Beveridge’s ultimate concern in his original 1942 report had not been the services themselves but how to build a more socially cohesive, fairer nation. He no longer thought the Welfare State could deliver this.

1.

Sounds familiar?

Let's take a look at the present day Welfare State, to see in what ways Beveridge's concerns have materialised, and at new problems even he did not predict.

1) Reproducing inequality: despite improvements in overall outcomes, such as life expectancy, existing services reproduce social inequalities, many of which are significant by international standards, and in some cases are widening and entrenched. For instance, education and literacy levels were raised, only to have stalled in recent years, leaving many young Britons poorly qualified compared to their European peers and without the skills to compete in the global job market.

At the same time, the basic requisites for a good and secure life are growing and changing. The social and economic restructuring of the past two decades has left behind a heavy burden of exclusion and inequality. The economy is even more skills-based, which is tough for those who lack them. In the words of the sociologist Esping-Anderson, who has completed a comparative European study of welfare issues, the 'ante' required to participate in society and the economy is constantly rising, and the current structure of the welfare state is ill equipped to protect and support families.ⁱⁱⁱ

2) Creating dependency: For those who find themselves outside the mainstream, the way existing services work is often disempowering and prone to locking families into a vicious cycle of need. In order to qualify for services, needs often have to be accentuated, and there is rarely any incentive to live in a different way. Take housing: there is every reason to exaggerate need in order to move up the waiting list, and then no positive incentive or support to create a different life and move on. The result is generations who transfer their dependence on the state from parents to children, locked into places and lifestyles, from which they cannot escape. A new system is needed which ensures mobility.

3) Rising costs: Existing services are poor at preventing social problems, and better equipped for reacting to emergencies, which is very expensive. In the UK, there is reluctance on all sides of the political divide to raise taxes, whilst the pressure of the electoral cycle creates incentives for short term wins as opposed to sorely needed long term investment in preventative approaches. The National Insurance model can no longer provide for all of our needs, particularly when expensive advances in health care options are available. At the same time, attempts to extract greater efficiencies and cut costs have hit a ceiling, whilst often alienating front line workers, creating new, unforeseen problems.

4) New problems: The challenges themselves have changed; chronic disease, depression, ageing, the scale of inequality and the environmental challenge are largely issues that were not foreseen in 1942. These issues cut across the silos of the 1942 institutions, which makes them hard to tackle. More importantly, they are different in nature and demand a wholly different approach: changing the way one lives to manage a condition such as diabetes for example, means engaging with emotions and personal motivation, as well as tackling underlying socio economic circumstances which are the root cause of many challenges.

Whilst diabetes and other chronic diseases, such as obesity, now affect a quarter of the British population and are recognised as significant issues, other ‘newer’ problems can still seem marginal. We are only just beginning to understand the scale of the opportunity and challenge presented by an ageing society. Similarly with the environmental challenge, we are not yet able to grasp the extent to which this will need to challenge old ways of doing business and still talk in the same breath of the need for traditional economic growth.

5) Social change: The nature of the family has changed with people living longer, less than half of children growing up in two parent households and most women working and therefore unable to easily assume the domestic care roles that silently supported the state institutions in 1942. High levels of migration mean not only that family generations live apart but that Britain is ethnically diverse. The cohesive, white British population who lived only an average seven years beyond retirement was probably imaginary in 1942 and is certainly non-existent today.

6) Intellectual change: We have new ways of looking at the world, from neuro science to psychoanalysis, that change the way we would construct a response and in particular how we understand the social and emotional causes of many of the issues the welfare state seeks to address. Developments in science and technology in particular radically change the way we can organise these responses and communicate with each other.

Of course, many of the failings of the Welfare State are not themselves new. A lot of effort has gone into the reform of the post-war model over the last twenty years. In the light of Beveridge 3.0, however, we can see that this effort has largely been misplaced. The emphasis has been on reform of the post-war institutions. The logical development of which has led to an emphasis on training more health staff and building more hospitals, rather than increasing support for people themselves to combat lifestyle diseases. Similarly, a policy to construct ‘Titan’-sized prisons makes sense only when the short-term costs of incarceration are considered. The social – and therefore financial – costs of re-offending are predicted to escalate.

When new services are conceived they are all too often props for the failure of existing institutions; a youth service, for instance, that tries to do something for the thousands of young people who are failed annually by the education system. The welfare state is like a person with a limp – it is the back that is broken, but we see the limp and provide crutches.

Beveridge's final report, was in many ways a good predictor of many of the dangers inherent within his original vision. Added to this are other, perhaps more complex social problems that he did not anticipate and, perhaps, could not have foreseen. Interwoven throughout have been economic developments, the rise of the market, consumption, and the cultural and intellectual dominance of these ways of thinking.

As a result, in 2008 we, the citizens, are offered two ways to see ourselves. The market tells us that we are individual consumers, defined by our desires/wants, whereas the welfare state tells us that we must define ourselves by our needs. This is still reflected within the dominant narratives of the left and right. Tellingly, the theme tune of Compassionate Conservatism is 'You can get it if you really want'^{iv} whilst, over a decade ago, New Labour's passive anthem was 'Things can only get better'.

At Participle, we have found over and over again, even in the most 'difficult' of places, that people do not want to see themselves in either category. We do not want to be needy, with 'things' being done to us, we want to contribute and participate. Nor do we want to be atomised consumers, being told that it's our responsibility to 'get it'. We find that people want to be socially connected and to collectively make things happen.^{iv}

2.

Participle: working towards our own Beveridge 4.0

Beveridge 4.0 is not about re-defining the giants (illness, ignorance, disease, squalor, and want), it's about a new lens to look at the issues, not simply focusing on people's needs. It's about having a new structure which can continually flex to address problems as they come along. And, it's about harnessing the power of the social, not a focus on a linear relationship between the individual and the state.

At Participle, taking our cue from William Beveridge, we turn current approaches on their heads, by starting not with the institutions or problems as conceived by those within them, but with people themselves and the lives they want to lead, their motivations and aspirations. If we were to distil our approach down to two principles, we would say firstly it is about motivating deep participation, and secondly about encouraging social connections and contributions.

Thinking then from this perspective, a Beveridge 4.0 does not look solely at the individual. The vision starts at the level of the household, with the individual in it, but also takes into consideration their network of relationships, family and friends. A Beveridge 4.0 does not negate needs, but does not define people by these needs. Rather than starting from this vantage point, Beveridge 4.0 starts from the lives people want to lead, the things people want to contribute, do and share.

So what would our 'Beveridge 4.0' look like?

Participation and contribution depend on a bigger narrative, one that all of us can relate to; a story about dreams and aspirations, not problems and needs; a story that starts with our own lives but encompasses others – our friends, family and wider community; a story about how we can then realistically achieve our dreams.

Currently, the mainstream political parties promise us wellbeing, or perhaps happiness. Whilst both these concepts are important in that they seek to supplement traditional economic measures of success with physical and psychological factors, they are also limited in their power. Wellbeing seems too flimsy, and cannot really encapsulate collective contribution, since it is focussed on the individual. Happiness seems too unreliable and almost infantilising – none of us can expect to be happy all the time, and we certainly do not want our happiness to be regulated by the state. More

fundamentally, neither of these concepts helps us to look at deeper root causes and connections.

The vision of a Beveridge 4.0 might knit together elements of an epic novel with an approach that includes the capabilities of the individuals within it. The story line of the European novel, the African fable, or the big screen epic is familiar to everyone: protagonists both find and develop themselves by struggling against their fate. These stories are compelling because they bring into play the economic, spiritual and emotional dimensions of life and give voice to higher hopes, the energy for self-development and the reform of society and culture.

Of course, such a vision is meaningless without the ability of each citizen to participate in it. The freedom to lead a better life will be reflected in a person's capabilities. If there is to be an equal chance for everyone to realise their potential, the starting point has to be more than just 'opportunities', it must be a deep commitment to fostering the broader skill sets that enable us to seize and shape opportunities. Underpinning our vision is a belief that everyone needs a role or purpose in life, a place to be and meaningful relationships with others – as we show below, these will be the capabilities that drive a new Beveridge 4.0.

3.

Five Core Principles

Through our practice, Participle has identified five core principles for a 21ST century welfare state. We have summarised them below. Each takes as a starting point a major principle in Beveridge's original report and re-evaluates it for the specific demands of our time. In this way, we at Participle see and recommend a major shift from an outmoded and empirically disproven practice to a new and researched practice, created in collaboration with the wider public.

A shift from:

Needs to **Capabilities**
Targeted to **Open to All**
Financial Focus to a **Resource Focus**
Centralised Institutions to **Distributed Networks**
Individual to **Social Networks**

(1) A Capabilities Model

The welfare state we have inherited is a needs-based model. With the exception of most health care and education services, individuals need to prove that they are eligible to receive a service or state support, a process of self-definition that can become self-belief; a process that is negatively self-perpetuating.

Working with the older population in Southwark, London we have seen, for example, how ailments and infirmities must be exaggerated in order to receive a service. Once a service is accessed, individuals often perpetuate this syndrome, for instance taking less exercise than they should, to ensure that they are not seen as fit and able. Such behaviour is both logical and wide-spread in a climate of scarcity and rigorously assessed eligibility criteria. Similarly attempts to cut benefits are more likely to encourage citizens to ensure that they become eligible for more expensive benefits: the perverse logic of need making it ever harder for them to break out of this cycle.

Our practice has shown us the power of inverting this model, by thinking about the assets of individuals and communities, and how these might be developed and supported as positive capabilities. It was striking in Southwark that the very individuals who explained how needy they had to be to access various services, simultaneously lamented that they had so much to offer in other areas of their lives, they wanted to contribute and participate, but 'the system' worked against this.

A capabilities or assets-based model would no longer be based on an individual claiming 'I need x or y benefit or service, but rather, 'I want to live in this way and I would like to be able to...'

The original capabilities model as developed by Martha Nussbaum includes ten capabilities.^v To keep it simple, we focus on three assets or capabilities: relationships; work and learning; and the environment. These map directly onto our core vision of meaningful relationships, a role in life and an enriching place to be.

- **Relationships** Britain today is fighting a social recession^{vi}. The capability to build and sustain relationships has been complicated by social upheaval: changing family structures, geographic dislocation, and the pressures on time brought about by a constant re-definition of work and the extension of private competition into areas of intimate, personal life. The results are costly in terms of depression, mental illness and social dislocation.

Take youth as an example. International research shows that young people thrive when they are supported by a network of supportive relationships. As Camila Batmanghelidjh, founder of Kids Company, says of her work with some of London's most troubled young people; 'love is the organising principle'. The language and approach this implies is in direct contrast to a traditional policy approach, which emphasises institutions (such as youth centres and longer school hours) and activities, over and above a focus on motivation and social networks.

The lens of relationships offers a powerful critique to the traditional policy-based, service mentality. Participle is running a youth project, called Reach Out, that will look at ways to foster authentic, resilient relationships across generations and between peers, addressing not the symptoms (bad behaviour) but the causes (relationships and motivation). This work will sit alongside a number of other new approaches to these issues, such as the work that the Young Foundation and Manchester City Council are doing to foster emotional resilience in schools.

- **Work and Learning** The capability for forming relationships is closely connected to work and learning. Time to care and to nurture relationships is too often at odds with the demands of the labour market. Conversely we also see how an emphasis on the acquisition of basic skills at the exclusion of a focus on softer relationship skills, so called social capital, locks many into low paid, low skilled work.

Only parts of the work and learning agenda are directly relevant to Participle's project work, but keeping these interconnections in mind is core to our holistic approach. We are interested in the 100,000 young people who currently drop out of school as NEET (not in employment, education or training); their concerns are addressed in our youth work. We are also interested in the importance of extending notions of work to include other social activities and volunteering. Our ageing work builds on both the skills of older people and their desire to keep on learning with links to ideas such as the University of the Third Age and the School for Everything, both of which are inventing compelling, bottom-up ways of working in this area.

- **Environment** In 1942, environmental concerns were many years from visibility. Today politicians routinely cite the environmental challenge as the greatest threat to civilisation and in so doing inadvertently highlight the limitations of both existing institutions and state/citizen relationships to tackle these issues.

The environmental challenge is at once planetary and hyper-local in scale. Planetary because the life we want to live has clearly got to work from the point of view of a global society and a global viewpoint of sustainability. Hyper-local, because macro conversations are ultimately meaningless unless we can shape local places where people want to live and thrive. Our capability to form communities and relationships at this scale is critical.

Growing our environmental capabilities will involve developing purposeful, green collar jobs, designing beautiful places, and a radical re-consideration of what should be public and shared - from heating systems to washing machines – and how these goods will be distributed, just as medicines were considered in the 1940s settlement.

Before leaving the capabilities model, perhaps a final note is needed to address the issue of those that are ‘incapable’. Two points seem important here. Firstly, Participle’s work usually starts with those that others – perhaps the state, the media, or wider society - consider to be incapable (for example the housebound elderly, ‘chaotic’ families or ‘problem’ youth). Again and again we have found that by not defining individuals or our work by a notion of need, we are able to unlock aspirations and capabilities. Secondly, and particularly relevant to the elderly but also for example to those with learning disabilities, our concept is one of a journey: even those in the most challenging circumstances can build from a to b and, there are times in everyone’s lives whether through age or illness or other unforeseen circumstance, one is drawing on the capital both economic and social that has been built at other times – this is why relationships in particular are key.

(2) Universal Preventative Services: Open to All

The nature of the challenges we face, from climate change to chronic disease, calls for universal, preventative services – solutions which are open to all, and open to mass contribution as well as mass use.

Take Ageing. Currently care services are targeted through increasingly stringent eligibility criteria. This process of limiting service access is itself expensive (up to 80 percent of staff time in any public service is used in assessment) and leads to the inefficient use of the available resources. We have seen, for example, how the elderly hang on to and hoard services that they may no longer really need. Targeted welfare has not contributed to equality in Britain.^{vii}

There is a more fundamental problem, which our ageing work also illustrates. A rich third age (one which is at once more fulfilling and less costly in terms of support

required) depends on being physically active, socially engaged and maintaining a range of interests. Southwark Circle is the membership organisation we have designed with Southwark's residents to support these activities. Combining the roles of a concierge service, self-help co-operative and social network it promises to take care of worries and support its members to flourish. The more heavily and widely this service is used, the richer the lives of Southwark residents will be, and the fewer expensive curative-type services they will need. We have spent nine months in Southwark working with older residents to understand exactly what would motivate them to join, use and contribute to this universal service.

If services are to be truly universal – encouraging all Britons to take exercise, for example – they need to be aspirational, and designed to ensure that everyone is motivated to join. This in turn leads to a very different way of thinking about resources and the economics of service provision.

(3) Resource Focus

The current system links an individual's entitlement to benefits to a contributory system that focuses only on National Insurance contributions. This narrow financial focus then extends into and limits the consideration of how services will be paid for.

Our work does two things. It focuses on root causes, and often shows that resources are in the wrong place. Our prison work is an example. It costs £37,000 per year to keep a prisoner incarcerated, 94 percent of which is allocated to security. Thinking about different ways of designing the building and its security systems can release some of this funding to dedicate to holistic programmes, which have been proven internationally to combat re-offending, but were previously seen as too expensive to fund in the UK.

Secondly, our work focuses on expanding the definition of, and access to, the resources available. Ageing is perceived as a problem, because the numbers of elderly people are growing and their predicted care needs are larger than the state resources currently provided. However some 80 percent of the wealth in Britain is held by this same population group – and this is wealth calculated only in equity, ignoring the skills and time latent within it. Working with those who control these resources, the elderly themselves, we have developed a different way of thinking about resources and how to combine them. Southwark Circle mixes voluntary, state and private resources to provide a greatly enriched offer to its members than that narrowly designed as 'social care'. Our work in encouraging active lifestyles among residents on a deprived housing estate in Kent was similar: the Activ Mobs combine professional and community time and talents in new ways to support sustained exercise.

Participle's work in this area contributes to a number of similar innovations taking place within Britain and internationally. These include: In Control's work on individual budgets, which have successfully enabled those with learning difficulties to unlock their capabilities; participative budgeting in Porto Alegre, Brazil and in a more limited way in

Ealing Local Authority London; and experiments with voluntary tax contributions in Bogota, Colombia.

(4) Distributed Institutional Networks

Our existing welfare state and public services operate on highly centralised principles. The current debate about devolving more power to local institutions, whilst welcomed, does not get to the heart of the matter since it still perceives a world in which things are largely done *to* and *for* people and communities. The only difference is that now local, rather than national government will be ‘doing’ it.

More bottom-up, participative approaches are both dependent on and sustained by a more distributed model. We can take the problem of diabetes as an example, something we have previously worked on and written about. Diabetes affects more than 2 million people in Britain and absorbs 10 percent of hospital costs. Yet effective management of the condition does not need hospital based care, but rather support in the home, the pub, the workplace – advice and networks that are close at hand, provided by peers and experts where needed.

Ivan Illich described how ‘good institutions encourage self-assembly, re-use and repair. They do not just serve people but create capabilities in them, and support initiative, rather than supplanting it’.^{viii} Circle www.circlecentral.com is at once hyper-local and national/international (combining street level support with specialised or collective macro support) and works on just such a philosophy. The more it is used, the more sustainable it becomes as expertise and resources are distributed amongst the members.

Such distributed solutions radically change the nature of the relationship between the individual and the state. At the local level, interaction is more ‘human’ and personal, collaboration is more feasible and a genuine conversation around issues of priorities and contributions becomes possible, further reinforcing relationships.

Finally, it is important to note that these distributed institutions will be infrastructure-light, in contrast to their 1950s predecessors. The last ten years of ‘modernisation’ have seen a continued focus on infrastructure – huge public construction programmes and the adding on (as opposed to integration) of technology. Examples include NHS Direct and Curriculum Online.

Many of these technology driven innovations have been successful on their own terms, but the net effect has been to add another level of centralised service delivery, as is the case with NHS Direct. In no case has the innovation replaced demand for the core service. In many other cases, criminal justice, for example, technology has been used to extend the life of an outdated service: such as a Fordist model of incarceration for prisoners as opposed to a technologically driven programme of rehabilitation.

Beveridge 4.0 challenges ‘big infrastructure’ mindsets. A user-led revolution will ensure that human needs are met first. Technology is critical, not least because it makes possible the new commonalities and collaboration. At the same time it needs to be recognised merely as the means not the end, akin to a train platform where people will stand in order to go somewhere, not the destination.

(5) Social Networks

Our lives are greatly determined by social networks: those of us who have strong bonds with families and friends tend to live longer and happier lives. Making changes in our lives is also easier if we are supported by friends. Research shows conclusively that our behaviour is influenced most strongly by our peer groups.^{ix} Our project work, such as Activ Mobs in Kent, builds on these insights by harnessing the potential of the bonds of friendship to make deep and lasting changes in people’s lifestyles.

We perceive that in the modern world it is often harder to hold onto these networks. Opportunities for education and work frequently take us far from our families, and can involve national and international migration. Living longer means that many of us will outlive our partners and closest friends. One of the issues that Beveridge was most keen to tackle was the problem of loneliness amongst the elderly. Yet, in Britain today half of all old people describe themselves as lonely. Little progress has been made on this front, indeed the issue may be more acute, exacerbated by the culture of the very services designed to address the problem.

Some of the most striking insights from our deep participative work with older people, their families and social networks, are how difficult it is for adult children to ensure that their ageing parents and neighbours have the provision they need. Most adult children live at a distance from their ageing parents, which makes caring for them even harder. Strikingly, even so called ‘self funders’, those that do not need help from the state but are looking to buy help in the private care market face the same issues.

People want to support each other but the systems and services on offer make this hard, if not impossible. The old people’s home is a graphic illustration. An option chosen by most families at the end of the line, when caring for a relative has become too difficult, it as if a loved one is imprisoned there. Where before families felt broken by the level of care they needed to find, without support, now they are seen as interfering if they try to contribute in some way.

This is a deep challenge of social reform. Public services need both to be based around social networks – taking into account families and friends, rather than focusing on the individual – and designed to foster these relationships. [Link to With]

In Southwark, we have clearly seen that those with the strongest social connections to friends, neighbours and family not only consider themselves to be living happier and fuller lives, they are also able to meet most if not all of their needs before they become insurmountable. If, however, social networks are not strong, apparently small

difficulties build up, the state then needs to move in with a comprehensive and expensive response.

Southwark Circle, the service we have designed with older people in Southwark, inverts the traditional hierarchy of needs. This hierarchy helps people with their basic material needs, leaving their social life and social connections as a 'nice to have', but not as an essential part of the picture. We have seen that using limited resources to enable a social life has the effect of expanding the resources available: the time and talent of friends, neighbours and family can more than meet the material needs.

Services deal with people as individuals, sometimes to the obvious detriment of their claimed goals so, for example, when we worked with drug users in Norfolk we found that attention focused only on the mother and her need to come off drugs to remain with her child, blind to the impact of her partner and wider social circle.

4.

Making it happen

It is now apparent that Beveridge was right when, in his third report, he expressed his fear that he had both missed and limited the potential power of the citizen. Upward pressures on the current welfare state from an ageing population are putting an unbearable stress on the post-war institutions and services. They are a symptom both of the wider problem and the presumed solution. When viewed within the current framework of needs on the one hand and the fiscal constraints of limited National Insurance contributions on the other, ageing is seen as an insurmountable crisis. What Beveridge had already realised and Participle's work demonstrates is the way in which citizens can collectively design new responses. The flourishing of invention and creative activity so notable in other areas of our society and economy, are almost totally lacking in the welfare regime: squeezed out by the rigid focus of an outdated system based on the individual and their 'needs'.

We don't have all the answers at Participle, but we are eager to discuss our thinking, drawing on our practice. We have set out the principles behind the way we work, to test the ideas and have a wider conversation.

Beveridge 4.0 draws on our work to date and provides a framework for future work, and the partnerships and collaborations we hope to build. By the close of 2008, we will be adding to our current portfolio of work with two closely connected new projects on the family and youth. This work attempts to explore the five shifts we propose in practice.

'It is in me to do it. I need to get going', one of the participants in our ageing work declared, unconsciously echoing Beveridge's reputed own last words 'I still have a thousand things to do'. At Participle, we have taken up the baton.

ⁱ Social insurance and Allied Services (The Beveridge Report) 1942 HMSO

ⁱⁱ Voluntary Action: a report on methods of social advance (1948) Allen and Unwin, London.

Beveridge's second report, Full Employment in a free society (1944) Allen and Unwin, London was, as its title suggests a deeper consideration of issues of employment and national insurance.

ⁱⁱⁱ Gosta Esping – Andersen; Why We Need a New Welfare State, Oxford University Press 2002; 30

^{iv} Originally the theme tune to the film The Harder They Come. The irony, that the film's protagonists can only 'get it' illegally, seems to have escaped the Conservative party.

^v Nussbaum argues for: life; bodily health; bodily integrity (freedom of movement, reproductive choices); senses, imagination and thought; emotions (being able to have attachments to things and people); practical reason (being able to engage in critical reflection); affiliation; other species (living with concern for nature and the planet); play; control over one's Environment (both political and material).

^{vi} The phrase social recession was first used by the American psychologist David Myers, who attributed its cause to extreme 'radical individualism'

^{vii} Esping Anderson 2002; 15

^{viii} Deschooling society 1972, quoted in Charles Leadbeater, We Think. Profile Books 2008; 150

^{ix} Columbia University <http://www.washingtonpost.com/wp-dyn/content/article/2008/05/25/AR2008052501779.html?hpid=topnews>