



PREVENT POVERTY TO SECURE THE FUTURE FOR CHILDREN AND FAMILIES

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Only by greatly strengthening the prevention of poverty can we start to achieve the wider and stable state of social security required to provide a secure future for children and families. Yet prevention has been so neglected that it has dropped down the list of policy priorities – or market-focused policymakers have pushed it down as part of their rejection of planning.

This paper sets out the case for preventing poverty with some specific proposals and then discusses where the money to pay for them might come from. It draws on the 'wider aims' of *Into the twenty-first century: the development of social security*, one of the best reports ever produced by the International Labour Office (1984). The work of ten independent experts from ten countries, it gave a specific role to prevention:

"Not just meeting needs as and when they arise but also preventing risks from arising in the first place, and helping individuals and families to make the best possible adjustment when faced with disabilities and disadvantages which have not been or could not be prevented. ... It is the guarantee of security that matters most of all, rather than the particular mechanisms, such as contributory or tax financing, the insurance or service model of delivery, or the ownership of facilities (public/private, profit/non-profit) by which that guarantee is given." (ILO, 1984, para 39). (Written by Brian Abel-Smith, the co-author with Peter Townsend, of *The Poor and the Poorest* (1965) that helped to launch CPAG.)

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Preventing poverty must be an integral part of the strategy for secure futures. Not only is prevention generally cheaper than cure, it is more effective - and more democratic. We cannot wait until people are already in poverty. How far we have fallen away from making the prevention of poverty an essential part of the structure of a civilized society is brought out by comparison with the views of a leading

architect of British social security nearly eight decades ago. William Beveridge believed poverty should be prevented, not just alleviated. His 1942 Report on Social Insurance and Allied Services is clear: 'Abolition of want [his term for poverty] just before this war was easily within the economic resources of the community; want was a needless scandal due to not taking the trouble to prevent it' (Beveridge, 1942, para 445). Much

has been quoted from the Beveridge report over the years to justify one policy proposal or another, but this emphasis on the importance of preventing poverty in the first place has seldom been repeated.

Beveridge could not have put it more clearly. Why nearly 80 years later are we having to learn ‘a needless scandal’ all over again? Once stated, the need for better prevention is obvious. Policies do not have to depend on targeting those who have already been singled out by lack of resources, although some good preventive policies may use other criteria to target those more vulnerable to poverty. Current failures to maintain, let alone strengthen, preventive strategies mean that poverty is only spreading and deepening – and the coronavirus is only making the problem worse.

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Given all the research into the experience of poverty since Beveridge put the case for better prevention, it is very much easier to see today that poverty has costs – personal, social and financial – for the individual, the family, the community, the whole society and the economy (for example, Treanor, 2020). Four years ago just the public service and knock-on costs of poverty, not the current benefit costs, were estimated at over 4 per cent of GDP per year for the UK. ‘About a fifth of spending on public services is associated with poverty, and much of this is devoted to remedying its effects’ (Bramley and others, 2016, p 4). This estimate of public costs takes no account of the personal and social costs that Treanor and many others have documented. So neglecting prevention is a false economy and all the more careless, wasteful and generally irresponsible as it challenges the very claim to a democratic society with equal citizenship (Sinfield, 2007; 2014).

The false economy will of course cost even more to tackle than preventing poverty in the first place, but that is only part of the harm of its increase. We cannot afford it economically or morally. Ensuring that higher priority is given to preventing poverty requires specific policies, and four are set out here. In Scotland the statutory [Poverty and Inequality Commission](#) is well placed to monitor, provide guidance and issue regular public reports on progress. Similar arrangements are required for the rest of the UK.

1. The overlooked value of the automatic and inbuilt economic and social stabiliser of social security

The prospect of securer futures for all in society is greatly improved by a good, efficient social security system that ‘works as an irreplaceable economic, social and political stabilizer in ... hard times – both for individual lives and the life of society as a whole’ (ILO, 2011, p 121). Benefits’ partial substitution for earnings helps limit households’ drop in income when wage-earners are out of work for whatever reason. It therefore helps to maintain purchasing power in the wider economy so that demand for workers does not fall even further, helping to prevent both greater insecurity, and longer and deeper recessions. As the UK heads towards recession in the face of the coronavirus crisis, those in power must remember the value of social security as an automatic stabiliser in times of economic crisis, and act accordingly.

‘Automatic stabilisers work, always and everywhere... strongly contributing to output stability regardless of the type of economy’, an IMF study concluded (Debrun and Kapoor, 2010, title and p 5). The collective and individual stabilising impact is not only economic but broader, with social and political advantages. It provides people with ‘the confidence that their level of living and quality of life will not, in so far as is possible, be greatly eroded’ (ILO, 1984, para 444). This need for good social security was also recognised by Beveridge in his call for *Full Employment in a Free Society* (1944). ‘Beyond the men and women actually unemployed at any

moment are the millions more in work at that moment but never knowing how long that work or any work for them may last' (Beveridge, 1944, pp 247–248). This is part of the reasons for, and value of, a good benefits system to secure futures.

After the credit crunch crisis more than a decade ago it was acknowledged that 'one of the sad facts of the so-called reforms in recent decades is that we have been weakening these important automatic stabilizers' (Stiglitz, 2009, p 4). The value of their inbuilt stabilising effect, which did not require the passing of special measures to have an impact, was overlooked. More generous and efficient social transfers accounted for much of the greater automatic stabilising effect in Europe in contrast to the United States during the credit crunch (Dolls, Fuest and Peichl, 2012, p 290; EC, 2012). The widespread and continuing failure to anticipate crises only underlines the value of such automatic elements already built in and acting instantly to prevent further problems while governments dither over particular interventions.

2. The automatic destabiliser of inadequate benefit schemes

Equally there needs to be greater recognition and calling-out of the inbuilt **de**stabilising effect of social security systems that are rendered ineffective and inadequate by low benefits and increased conditionality. These automatically add to the unsettling impact of lack of work and job insecurity. In the UK the preventive effectiveness of established policies has been constantly undermined. Benefits frozen at already inadequate levels now continue to lock people in poverty, not free them from it. And because of the pandemic, the precariousness of many people's incomes has become even more apparent. The recent increase to universal credit and working tax credit as a response to the pandemic has not addressed these levels of inadequacy, even with the increases people are left below the government's own poverty level.

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To achieve a secure future for children and families, basic income support should be set not at the poverty line but above it, and in accordance with established Minimum Income Standards (Veit-Wilson, 1998 and 2006). This is needed to ensure that, as Beveridge recommended, 'every citizen willing to serve according to [their] powers has at all times an income sufficient to meet [their] responsibilities' (Beveridge, 1942, para 444). Today, the 'according to [their] powers' is often neglected by the failure to recognise that some people's power is more limited than others – as a result of their own difficulties and/or society's failures to recognise them. That sufficiency can be seen as providing a Plimsoll Line of Adequacy – at this level no one sinks into poverty.

The lack of sufficient provision in the welfare state is 'the dominant cause' of the high poverty that persists in some 'affluent Western democracies' argued David Brady (2009, p 166) in his analysis of the experience of 18 countries over more than 30 years. Similarly, Bea Cantillon and her team concluded 'rich, high employment countries [of the EU] where social spending is low end up with high poverty. This leads to the conclusion that, if it is possible to attain a low risk of poverty without substantial spending, it has not yet been demonstrated' (Cantillon, 2009, p 240).

For people of working age and their families in the UK, much preventive effectiveness has already been removed. With some exceptions in Scotland and Northern Ireland, the benefit system is being moved back from Beveridge towards the poor law of the nineteenth century with greater policing with conditionality and sanctions. This has been shown to be *Cruel, Inhuman and Degrading Treatment* (Adler, 2018), punishing individuals rather than safeguarding the system and so adding to the problems of poverty. It 'rewards social cruelty above

social conscience' in the words of 'a retired social security commissioner and upper tribunal judge' (*Guardian*, 4 January 2020). Strengthening measures for secure futures and against social insecurity and poverty requires reinforcing the preventive powers of the welfare state, not diminishing them (Sinfield, 2012 and 2014).

Curiously and sadly, poorer benefits and greater concern for work incentives seem to foster a public and political discourse that 'blames the victim' out of work (Ryan, 1971). Detailed comparison of 18 'rich democracies' led one United States author to find in his own country 'an unbalanced infatuation with trying to detect welfare disincentives and dependency' instead of preventing poverty and economic insecurity (Brady, 2009, p 142). In the UK too the fear and shame of being out of work adds to the destabilising effect of general insecurity (Walker and Chase, 2014). With those out of work inaccurately blamed for high and prolonged unemployment, the divisions and tensions in society grow and preventive strategies become diverted to preventing people remaining on benefits, which has reinforced stigma (Shildrick and Macdonald, 2012 a). Yet research is very clear that long-term unemployment is much more closely related to the lack of sustained labour demand than to the behaviour of individuals out of work, something the current crisis is demonstrating as unemployment levels rise to ever higher levels (Webster, 2005).

3. The importance of securing regular and full uprating of benefits

By contrast we ought to be maintaining and developing measures that work to stabilise and prevent increasing poverty. For example, uprating has often been treated as a minor technical issue so that the full, long-term impact of successive mean-minded Chancellors has been overlooked. But preserving the adequacy of benefits over time is vital to sustain their preventive and progressive effect.

Regularly uprating child benefit and restoring it for all children, instead of freezing it for most and removing it from families with higher incomes, would help families to achieve some security. Uprating disregards is another issue necessary for a good, effective system to maintain its value. These have been rarely uprated and the omission is almost totally neglected. The basic earnings disregard for contribution-based jobseeker's allowance has been £5 a week for a quarter of a century at least.

The effects of poor uprating may be barely visible from year to year but it can become very significant over time. More than a decade ago, Holly Sutherland and colleagues concluded that continuing with the then current uprating policies for 20 years, other things staying the same, would result in a near doubling of the child poverty rate in the United Kingdom but 'improve public finances by an amount equivalent to 3.6 per cent of national income... While all groups will be affected, those with the lowest incomes will be hit hardest, causing widening economic inequality' (Sutherland and others, 2008, summary pp. 1 and 4). Since then most working-age benefits have been limited then frozen, both reducing protection further so that predictions of child poverty rates have been increased.

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The uproar there would have been had tax thresholds been treated in the same way can only be imagined. In fact, the very opposite has happened to the great disadvantage of families on most working-age benefits but with very little publicity, let alone criticism. While these basic benefits rose by only 3 per cent between April 2012 and 2020, the tax allowance threshold was lifted by 46 per cent. Most on basic benefits received little or no gain from this increase with a resultant further widening of inequalities exacerbating the problems for those at the bottom of the income distribution. Effectively, most of the savings from the benefit freeze in 2019 alone were

used to pay for the Budget's increase in the tax allowances, an upside-down benefit. A policy of 'austerity' where 'we are all in it together' requires identical restrictions on both benefits and tax allowances. 'So much for one nation Conservatism' as Ruth Lister has said (*The Guardian*, 21 October 2019).

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Creating secure futures for children and families requires treating uprating of social security benefits in the same way as tax uprating, in sharp contrast to the very unequal treatment of recent years. The failure to uprate benefits over the last decade in particular has undermined the ability of the social security system to step in during this time of national crisis and protect people from poverty, as people were already living in or near to the poverty line (and in many cases well below that line) when coronavirus struck.

4. Reduce persistently high levels of economic inequality

Finally, tackling the persisting high levels of economic inequality is essential to prevent increasingly insecure futures. This is the clear and specific conclusion of a rigorous study of the relationships between inequality and poverty aptly titled *Double Trouble*. 'The key finding of this research is that a positive correlation between income inequality and relative income poverty in the UK over recent decades can be clearly established' (McKnight and others, 2017, p 7). 'There exists a series of mechanisms linking inequality with poverty more broadly. We therefore conclude that for organisations and governments concerned with reducing poverty, it is also important that they focus on addressing high levels of economic inequality if they are to be successful' (McKnight and others, 2017, p 9; Hills and others, 2019; Wilkinson and Pickett, 2009).

Today that is often dismissed as far too radical but Beveridge took it for granted when he wrote *Voluntary Action* in 1948. 'First things first' he called his last chapter: the 1942 Beveridge Report 'set out a practical programme for putting first things first. There was to be bread and health for all at all times before cake and circuses for anybody at any time, so far as this order of priority could be enforced by redistribution of money' (Beveridge, 1948, final chapter; Tawney, 1964; Titmuss, 1965).

That goal still provides an excellent basis on which to create securer futures for children and families. At the same time his quote helps to make us aware how far we have to go in restraining 'cakes and circuses galore' for a minority. Beveridge was concerned with what he called 'the evil of inequality' which he should have added to his five giants of Want, Idleness, Disease, Ignorance and Squalor.

Comparative research makes a very strong case for better social security provision to reduce both poverty and inequality and promote secure futures. 'Generous welfare states reach the worst-off and are successful in buffering material deprivation and income poverty and, hence, in reducing social inequalities' (Saltkjel and Malmberg-Heimonen, 2016, p 1287).

But the reduction of inequality also requires measures to reduce the inequalities and problems in work, health, education, housing and the community. For most families, life is dominated by work: 'the material and psychosocial conditions in which we work have immense consequences for our physical and mental wellbeing, as well as the distribution' of security across society and societies (Bambra, 2011, abstract). Secure futures for children and families cannot be achieved without tackling the impoverishing problems in the labour market (Raphael, 2014). We have neglected what Beveridge said seventy-six years ago: full employment

means jobs ‘at fair wages, of such a kind, and so located that the unemployed can reasonably be expected to take them’ (Beveridge, 1944, p 18).

High employment with zero hours, gig or any other euphemism for zero-paid, low-paid instability is not what Beveridge meant by full employment. Those who call for ‘work first’ think any job will do because they believe that people can always move into better-paid work once they are in a job. They ignore the mounting evidence of the harmful effects of inadequately-paid jobs with poor working conditions that foster a poverty cycle of low-pay no-pay that becomes a downward spiral (Shildrick and Macdonald, 2012 a and b). The term ‘share economy’ has been used approvingly by some to refer to the growth of small jobs. It is better described, argues Robert Reich (2015), as ‘the “share-the-scrap economy”’. Claims that these and jobs with ‘zero-hour’ contracts offer valuable flexibility to the worker ignore the usual loss of social rights and other protection in a generally anti-union setting. The problems of obtaining and then keeping decent housing are only made worse by this job insecurity.



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The [Scottish Fair Work Action Plan](#) provides examples of policies and practices that not only require the protective floor of a Living Wage but indicate how decent jobs at fair wages with good working conditions and prospects may be achieved. Such initiatives need to be extended but policies are also needed to deal with the gap between the top-paid and the rest of the labour force (Atkinson, 2015). The typical FTSE 100 CEO ‘makes’ £3.6 million a year and the richest 1 per cent of the population take home 15 per cent of total income, compared to some 6 per cent in the late 1970s (Hildyard, 2019).

The need to rebuild and maintain public services is another vital element of securing futures for children and families. ILO’s *Into the twenty-first century* drew attention to the importance of two elements, personal and collective, and this deserves renewed emphasis today. Dominant ideologies focus on the individual and give much less attention to collective actions that can maintain and strengthen solidarity and security. ‘There is more to poverty than income’ say critics of income measures of poverty – yes, indeed, but what is required is not, I think, what they mean. Besides keeping the value of benefits up, we also need to pay more attention to the importance of, first, fully maintaining all kinds of public services that help to keep families out of poverty – particularly for promoting genuine social security for disabled people (Treanor and others, 2017). Secondly, much more needs to be done to reduce the harm and costs of communal deprivation and squalor for individuals, families and wider society.

Poor housing and high rents are major problems that are being more generally but belatedly recognised. Now they need to be tackled as part of the basic requirements for secure futures. The cutbacks in many public services that leave many more vulnerable to insecurity and poverty, and to the coronavirus, need also to be reversed, including the cuts to the preventive element in many of these including health.

5. So ‘Where’s the money coming from?’ to fund secure futures for children and families

Of course any suggestions for extra spending to ensure secure futures for children and families will be met with loud cries of ‘Where’s the money coming from?’. So how do we fund it? Some with more understanding of economics than I have argue that governments are freer than it is assumed to provide funds for public

spending without being constrained by the limits of what is raised in taxation (eg Richard Murphy, *The Joy of Tax* (2015) and his regular blog for the Tax Network). They point out that governments were happy to provide funds for quantitative easing while at the same time claiming that they needed to apply austerity regimes to public benefits and services.

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But even within conventional accounting there are resources to hand. I have already pointed out that most of the funds that could have been used to maintain rather than freeze benefits last year went to raising tax allowances. Nobody seems to ask ‘where’s the money coming from?’ when tax allowances are being raised above the inflation rate. So how many realised that it was those on the basic working-age benefits who were subsidising that boost to those who were generally better-off?

Some significant potential resources are routinely ignored. For example, council tax valuations are from 1991 but the subject is virtually taboo except in Wales where they are only 17 years out of date. Only in Scotland have some limited redistributive changes been made (Eiser, 2019) but much more could be done. Most discussion of the budget available to be shared out persists in ignoring the fact that public spending does not cover all the ways in which governments encourage resources to be allocated. The public austerity measures of recent governments have been steadily diminishing the size of the visible cake. There is therefore assumed to be less and less available for public spending to secure the futures of families and children, and to protect vulnerable minorities. The cake is in fact much larger, but much of it is hidden and unmentioned.

Meanwhile some people and organisations are quietly encouraged to take advantage of hidden government subsidies for many different purposes through taxes and related subsidies such as national insurance.

Governments have long been running spending programmes to support private welfare through the generous reliefs and subsidies of tax and related systems. The costs of these are reported only occasionally, in buried tables, let alone publicly discussed.

When the National Audit Office did a report on them in 2014, the Chancellor and the Treasury were reported to be furious. These costs are not set out alongside public spending so they are generally protected from the scrutiny of select committees and public debate. This is not tax avoidance, but legal use of ‘the tax policy gap’ that governments have deliberately created for various purposes (Murphy, 2017, p 20). These reliefs are what the Office for Budget Responsibility has now called ‘policy motivated tax expenditures’ (OBR, 2019, p 95).

CPAG’s *Let’s Talk about Tax* (Bradshaw ed, 2019) is full of suggestions for ways to tackle this. Alan Buckle’s *Secure Futures* briefing sets out the key points (2020 and Bradshaw ed, 2019, especially chapters 22, 9 and appendix). The Office for Budget Responsibility (OBR) has since published much more on the hidden world of tax reliefs. The last published count by the Office for Tax Simplification revealed that there were at least 1150 tax reliefs in 2015 – nearly three times as many as the 400 that HMRC listed – and it only costs half of these. OBR has now recognised that these costs are ‘uncertain’ and ‘large, rising and poorly understood’. It estimates the costed items alone at ‘21 per cent of GDP... around half the latest ONS estimate for total managed expenditure in 2018-19’ (OBR, 2019, pp 75, 5 and 96). Many reliefs are

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technical adjustments to enable the tax system to work better, avoiding for example double taxation, but at least half are designed to support various groups or activities. Even the cost of these ‘policy motivated tax expenditures that HMRC *has* identified is large in absolute terms – approaching 8 per cent of GDP – and also by international standards’ (OBR, 2019, p 95, emphasis in original).

This revenue cost compares with some 7.2 per cent of GDP spent on the NHS, but that revenue cost may not be exactly comparable to public spending. The whole issue is controversial and deserves very much more attention than it has been given. HMRC dismisses such totalling of reliefs but provides little detailed discussion of the topic and precious few statistics of the number, let alone characteristics, of the beneficiaries or the amount they gain. Nevertheless, ‘policy motivated tax expenditures’ heading for 8 per cent of GDP mean that the government is running largely undiscussed but expensive policies through the tax system that deserve to be as scrutinised and debated as the public spending included in budgets when we are asked ‘where is the money coming from?’. At present they are excluded: so effectively most have unlimited budgets or ones that are only marginally confined.

This is particularly relevant to establishing a secure future for children and families because most of the income tax reliefs provide ‘upside-down’ benefits. That is, they offer more support to the better-off and less to those who might more usually be regarded as being in greater need of support. The largest personal income tax relief is to help build a private pension, currently £19 billion net (that is, after deducting the tax collected on pensions in payment). Half of this went to the top tenth of income tax payers but only a tenth to the bottom half, despite the significant restrictions on tax relief at higher incomes that have been introduced (Treasury Committee, 2018b: 33, chart 5.1). That estimate did not include the total pension tax relief and totally ignores the £16.5 billion national insurance contribution reliefs which are less mentioned, even in the National Insurance Fund Accounts (HMRC, 2019). Effectively this means at least six times as big a subsidy is going into supporting private pensions as goes into pension credit for the poorest pensioners. No wonder that less than 8 per cent of all households own 47 per cent of private pension wealth (ONS, 2015, chapter 6).

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Such tax and related reliefs have generally been established over time and one would expect considerable resistance, especially from the losers, to transferring even a part of them to promote wider social security and tackle poverty and deprivation. Rumours of radical cuts emerged before the 2020 Budget but, as before, they gave way to the immense pressure from potential powerful losers that earlier Chancellors have acknowledged.

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However, there are good grounds for examining the extent of this ‘tax welfare state’, and introducing better and more visible accountability to enable proper discussion of whether the best value is being achieved through such tax reliefs. Of course, it may well be for some reliefs. But reducing, modifying or ending other reliefs would free up funds to better secure the future for children and families across the whole of society.

The International Convention on Economic, Social and Cultural Rights declares that governments should use ‘maximum available resources’ to protect those most in need. Policy motivated tax expenditures of all types are part of this maximum but so far they have

not been included in public accounting (see the Secure Futures blog by Aoife Nolan, *Putting Children's Rights at the Heart of Social Security*, on the importance of the ICESCR; also her 2018 video). Taking them into account could do much to open up fuller consideration of the maximum resources available to promote securer futures for children and families.

It is therefore not surprising that the total tax system has long been at best basically proportionate, not progressive, with a continuing higher incidence of total taxes on the households with the least money. Despite widely-held assumptions to the contrary, which are based on income tax alone, this non-progressive picture is clearly and annually revealed by the government's *The effects of taxes and benefits on household income* (ONS, 2019). In the latest ONS report, for 2017-18, the bottom fifth's total taxes came to 36.4 per cent of their gross income, a proportion not only clearly above the average (34.1 per cent) but also above that of the top fifth (34.6 per cent) (ONS, 2019: table 8 in the accompanying dataset). This is due, at least in part, to those on lower incomes being less able to save and exploit the range of tax reliefs discussed above. Taking explicit visible account of tax reliefs in this survey could help to inform a more accurate discussion of how resources should be distributed and lead to policies reducing poverty and inequality.

The taxation of wealth is also a major area that needs to be made fairer and more effective, and the case for change is even greater. 'Since the mid-1970s total private wealth in the UK has more than doubled from around 250 per cent to over 600 per cent of GDP, and yet over the same period revenues from taxes on wealth have remained at around only 2 per cent of GDP' (Andy Summers in CPAG's *Let's Talk about Tax*, 2019, p 115). Not surprisingly *Let's Talk about Tax* has four chapters discussing proposals to tax different forms of wealth including inheritances and gifts, investment income and gains, and property and net wealth (Summers, chapters 12-15). Even a very small increase in taxation of wealth could provide significant resources to secure the futures of all children and families across our society (see also Atkinson, 2015; Bell and Corlett, 2019).

The need to make income, wealth and taxes visible, and accountable

It needs to be recognised that the tax system does not just hide resources that can be taken into account for changes in budgets. The very unequal and almost invisible operation of tax and its reliefs serves to reinforce the

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security of those with higher incomes and greater wealth while failing to protect those less well-off who are very likely to be in greater need of support from the government. While taxation is generally assumed to reduce inequalities, in many ways it operates to maintain and even extend them. Reversing this in various ways will do much to promote securer futures for all.

More campaigning is needed to gain better evidence and analysis of the unaccountable plenty of the hidden tax welfare state. There are some signs that HMRC is responding

a little to pressure by providing more data, but the amount of official analysis remains woefully limited. We need to know who gets what in the same detail as with public spending if we are going to achieve a fairer society that provides a secure future for children and families.

I really do wonder if we can even start to achieve any of the goals I have set out without making the distribution of resources in our society very much more visible. Maybe we can only open up debate if we follow the example of countries like Norway where anyone can obtain via the internet 'individual information on

income, wealth, and income and wealth taxes paid' (Slemrod and others, 2013). Comparative work needs to be launched on how this works out there and in similar countries. How has it affected their resource distribution and views about it?

Conclusion

Better prevention of poverty is essential for secure futures. When he was Secretary of State for Social Security in the 1990s, Peter Lilley often quoted Samuel Johnson, the eighteenth-century essayist: 'The true test of a civilised society is generous provision for the poor'. This statement is frequently cited and applauded, but it is a fundamental mistake to present Dr. Johnson's view by itself as an acceptable, let alone true, measure of civilisation today. In a democratic society alleviation alone is not enough. We must prevent it.



In a democratic society alleviation alone is not enough. We must prevent it.

We need to increase benefit levels because of the automatically de-stabilising harm that inadequate benefit levels are doing. We must maintain fair uprating of benefits just as we do taxes. We must work to increase coverage and improve take-up. 'Generous welfare states reach the worst-off and are successful in

buffering material deprivation and income poverty and, hence, in reducing social inequalities' (Saltkjel and Malmberg-Heimonen, 2016, p 1287).

Decent jobs at fair rates, good housing at fair rents and effective public services that are well maintained in all areas provide the context within which better security can be provided. We also need to reduce the extent of inequalities all the way up and not just at the bottom to have a significant impact. As part of achieving this we must insist on better and fuller accounting so that all available resources are made visible and accountable. A fairer tax system will both reduce inequalities and free resources to ensure securer futures for all. As Alan Buckle writes in his Secure Futures briefing, 'We should stop giving tax breaks to those who are already secure and use the funds to provide security for all – not least families with children. ... We should consider shaking up national insurance so that it is more able to fund genuine social security for all' (Buckle, 2020, p 3).

The battle to establish a civilised society for all continues. We need to recognise and tackle the immense gap between establishing a secure future for children and families and the current 'social insecurity works' regime for working-age people. We need more budge, less nudge and much less fudge. We should not keep nudging those in need with more demands and conditions. We must not nudge but demand that those in power budge from their double standards of more generous tax allowances while holding down benefits. We must stop the fudging of issues with unjustified rhetoric about 'hard-working families' and recognise the social insecurity of so many whether in work or not.

Dominant discourses focus on the behaviour of 'the poor', not preventing poverty and achieving secure futures by broader policies. 'Austerity could easily have spared the poor, **if the political will had existed to do so**' (Philip Alston, UN Special Rapporteur on Extreme Poverty & Human Rights, 2018, emphasis added (OHCR, 2018, conclusion)). Just as those fighting the climate crisis, we urgently need to harness what Amartya Sen has often called 'constructive impatience'.

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