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## STEPHEN BRADSHAW OBE

With regret I report the death of Stephen Bradshaw, a gentle titan in the history of the disability movement. He now takes his place in the pantheon of reformers who have passed on, alongside Megan du Boisson, Peter Large, Duncan Guthrie, Ken Davies, Selwyn Goldsmith and Vic Finkelstein. Stephen was indefatigably committed to the emancipation of disabled people, but always inclusive of those who were their friends. He died on 5 February in Stoke Mandeville Hospital after a short illness.

I can do no better than to quote Baroness (Sue) Masham of Ilton, President of the Spinal Injuries Association:

“Stephen was a founding member of SIA and, as its first Director, was a driving force behind the growth and development of the organisation. It is no exaggeration to say that, without Stephen, we would not have the Association we have today and, thanks to him, our position of influence in the disability world.

“It was Stephen’s single-minded manner and commitment that enabled the Association to grow from a small self-help group to its present position as the leading user-led organisation of and for spinal cord injured people. His tenacity and determination ensured that those in positions of authority and influence had no alternative but to listen and act so that, for the first time, the collective voice of spinal cord injured people could be heard.

“Among the many movements with which he was involved was ‘Rights Now!’, of which he was Chair. Thanks to the work of ‘Rights Now!’ in its early days, we now have the Equality Act (formerly the Disability Discrimination Act) demonstrating that Stephen’s concern was not purely focussed on spinal cord injured people but the disabled community as a whole.

“Self-determination was key to Stephen’s philosophy of life and when the idea of an organisation representing all disabilities in this country was first mooted, he threw his support behind it. The British Council of Disabled People (BCODP) was born and, with fellow disabled people such as Vic Finkelstein and Mike Oliver, made a huge impact on the ability of disabled people to plan and realise their own futures, for themselves.



“Stephen also spear-headed many campaigns for SCI people – including new regulations to allow us to take our NHS wheelchairs abroad (‘would we be asked to leave our NHS spectacles at home?’, he asked a flustered Dept of Health official), as well as overturning Dept of Transport regulations which required newly injured people to retake their driving tests. He was a force to be reckoned with and, consequently, held in high esteem by Government Department officials and MPs alike.

“After retirement, Stephen continued to take an active part in SIA’s Public Affairs work, acting as Consultant and contributing his valuable advice and expertise. His work on behalf of disabled people was recognised by HM The Queen with the award of an OBE in 1994.

“Stephen will be greatly missed by his family, friends, colleagues and all those who knew this tenacious, single-minded, committed, articulate, maddening, funny and, above all, deeply inspirational man.”



*Stephen with Derek Kinrade and Ann Darnbrough, 26 October 2001 on the occasion of his retirement.*

## **A QUESTION**

In a number of recent cases it has become the habit to quote the old adage that a person is innocent until proved guilty, and therefore to argue that no precipitant action should be taken until things are sorted out. It sounds very reasonable, but does it stand up? Those charged or suspected of offences are neither necessarily innocent nor necessarily guilty. But their standing is surely in doubt.

## **DISABLED PEOPLE ABUSED AS BENEFIT SCROUNGERS**

On 6 February *The Guardian* carried an article revealing that six major disability charities had warned that by focusing on alleged fraud and over-claiming of disability benefits the government had stimulated resentment and abuse towards disabled people, who now often find themselves labelled as scroungers. The government is clearly trying to justify action to cut the welfare bill, but is creating a climate of hostility towards those already facing a profusion of social barriers. Commenting on the issue, Richard Hawkes, CEO of Scope, has pointed out that benefit fraud is rare: the fact is that more money goes unclaimed than is lost through fraud. I agree: whereas previously the emphasis has been on seeking to improve conditions for and attitudes towards disabled people, the present government has helped to create what Hawkes calls a “backdrop of negativity”.

## **THE BInGe SOCIETY**

In his latest assessment of British society (15 February 2012) the Prime Minister, David Cameron, has focused on alcohol abuse. Before visiting a hospital in the North East he said: “Every night, in town centres, hospitals and police stations across the country, people have to cope with the consequences of alcohol abuse. And the problem is getting worse. Over the last decade we’ve seen a frightening

growth in the number of people – many under age – who think it's acceptable for people to get drunk in public in ways that wreck lives, spread fear and increase crime.”

He went on to say that the NHS is having to pick up an ever-growing bill - £2.7bn a year, including £1bn on accident and emergency services alone. The website of the Prime Minister's Office ([www.number10.gov.uk/news/alcohol-on-nhs/](http://www.number10.gov.uk/news/alcohol-on-nhs/)) adds that these figures are part of a wider cost to society from alcohol of between £17bn and £22bn per annum. In 2010/11 there were 200,000 hospital admissions with a primary alcohol-related diagnosis, 40 per cent higher than in 2002/03. The number of patients admitted with acute intoxication has more than doubled to 18,500 since 2002/03.

No-one can doubt the thrust of this message. Television regularly shows disturbing pictures of late-night revellers 'stewed to the eyebrows'. But the statistics are astonishing. A cost of £1.7bn spread over 200,000 hospital admissions suggests an average £8,500 per admission. The figures for the wider cost are even more remarkable. It would be interesting to know how these massive costs were computed.

My thinking is that the great majority of people either do not drink at all or drink responsibly. Mr Cameron accepts that the problem relates to “the reckless behaviour of an irresponsible minority”. It is therefore important that remedial action is targeted at those halfwits who cause the trouble. Charging them for related NHS treatment would be a start. If they can afford to drink to excess, then they can foot the bill for the consequences. The same reasoning extends to welfare benefits. It is surely iniquitous if genuinely sick/disabled people suffer curtailment of benefits because of the conduct of a few scroungers. And so on to ....

### **THE WELFARE REFORM BILL**

I can only say that I read the Commons debate of 1 February with a sense of profound sadness. Mr Grayling insisted that money was only one of the reasons for the government's rejection of all the amendments made in the House of Lords, but it was clearly a crucial part. I have heard them described as “wrecking amendments”, but they were, of course, nothing of the sort. Yet despite the concerns raised in the ‘other place’ and determined opposition from respected organisations (not least all four of the UK's Children's Commissioners) the government was determined to have its own way. Liberal Democrat MPs, in particular, seem prepared to accept arguments against their core principles, which they would never have countenanced in opposition. The words of Robert Burns, although written in a different context, seem apposite today: “Yon mixtie-maxtie, queer hotch-potch, The Coalition.” (*The Author's Earnest Cry and Prayer*, 1786) Cost cutting has triumphed over compassion. It all strikes me as Dickensian; reminiscent of the thinking of the Poor Law Amendment Act 1834 and the concept of the deserving and undeserving poor, with total determination to curtail relief to those deemed ‘undeserving’, so that their only recourse is to try to find work, however menial. The coalition may have majority ‘public opinion’ on its side, but my feeling is that it is the same majority that reads the populist newspapers currently supporting the coalition ideology.

Particularly disturbing are reports that people assessed as fit to work will be required to undertake unpaid work as a condition of continuing to enjoy full entitlement to benefits. It is argued that this will give them valuable work experience and provide a route into paid work. Which sounds fine, but assumes that the assessment process is valid; whereas indications so far suggest that it is deeply flawed. The danger therefore is that some people with genuine health problems may be forced into work beyond their physical or mental capabilities, which may worsen their condition and hinder their rehabilitation. And there are other concerns: if (and I do mean if) there is to be a threat of loss of benefit should a work placement be declined or abandoned, then the schemes can hardly be said to be voluntary. There is also a perception that participating companies will gain unfairly by not having to pay the normal rate for the job, thus reducing vacancies open to unemployed people seeking paid work. Campaigners, speaking more directly, have called it slave labour, believing perhaps that the various incarnations of Labour's New Deal may lead to some double dealing. Frightened of

repercussions, a number of companies have already indicated that they will boycott the government's work programme schemes.

**Note: At the time of writing there are indications that the government is rethinking the use of sanctions in relation to work experience schemes, except in cases of gross misconduct.**

### **DONATING: THINK TWICE ABOUT WHERE YOUR MONEY GOES**

Writing in 2007 (*A Rebellious Disposition*), Ann Darnbrough said that not even charities were exempt from the financial spiral of high executive pay, and that this could be very off-putting to potential donors. Now Chris Bazeley has drawn my attention to information currently circulating widely on the internet about American/Canadian charities. I cannot vouch for the figures, but the simple message is that when we are considering donating we should think twice about where our money is going. Startling differences in annual remuneration packages of CEOs are cited: the highest \$1,200,000 (with add-ons), the lowest \$13,000 (plus housing).

### **THE OLYMPIC DIVIDE**

Scope, the charity representing people with cerebral palsy, has published the results of a ComRes poll which found that some disabled people are sceptical about the Olympic games, and in particular about the potential of the separate Paralympic Games. 386 disabled people and 111 parents and carers of disabled people responded online. Only 23 per cent of disabled respondents said that they were excited about the Paralympic Games, and a mere 32 per cent planned to watch all or most of the events. 23 per cent thought that the Paralympic Games were patronising and one-fifth said that they made them feel second-class. There was broad support for the idea of combining the Olympics and Paralympics, though many disabled athletes and disability sports organisations have already dismissed this as impractical.

Scope is concerned as to whether the London infrastructure is sufficiently disability-friendly to allow disabled people to feel part of the whole event. This, the charity feels, is key to ensuring that the Olympics have a lasting impact in terms of changing attitudes. The games, they argue, need to be about more than just the athletes – they need to engage all disabled people.

Other findings indicated that public attitudes and disabled people's experience of aggression, hostility or name-calling have worsened. Nearly half of respondents said that they experience discrimination on either a daily or weekly basis. 65 per cent thought that others did not believe that they were disabled, and 73 per cent felt that others presumed that they did not work.

For more precise details, go to [www.scope.org.uk/news](http://www.scope.org.uk/news) and [www.comres.co.uk](http://www.comres.co.uk).

### **YOUTH UNEMPLOYMENT: THE CRISIS WE CANNOT AFFORD**

This report by the ACEVO Commission on Youth Unemployment draws attention to the incidence and dire consequences of youth unemployment. The headlines of what ACEVO thinks needs to be done are:

- more job opportunities to be available in 2012
- better preparation and motivation for work
- young people not heading for university need clear high-quality options for progression
- reform of the welfare state, including guaranteed back-to-work support.

Go to [www.bristol.ac.uk/cmpo/publications/other/youthunemployment.pdf](http://www.bristol.ac.uk/cmpo/publications/other/youthunemployment.pdf)

### **A CALL TO REFER MORE YOUNG PEOPLE WITH EPILEPSY**

If the NHS improved referrals for epilepsy surgery it could save at least £280 million over ten years and improve the lives of hundreds of young people with epilepsy, according to the charity Young Epilepsy.

Evidence collected by the charity indicates that 400 people aged 18 or younger should be referred for potentially life-changing epilepsy surgery each year, whereas only 100 cases are currently referred. Of those who undergo surgery, 70 per cent subsequently lead seizure-free lives, while a further 20 per cent see a reduction in the number of seizures they experience.

Surgery costs £20,000 per patient, but Young Epilepsy claims that on average this would be saved in other ways over three-and-a-half years.

From *'All Together Now!'*, February/March 2012, or go to [www.youngepilepsy.org.uk](http://www.youngepilepsy.org.uk).

### **PRIMARY IMMUNODEFICIENCY ASSOCIATION (PiA)**

With regret the PiA's Board of Trustees has decided to close down, having sustained a sudden and unexpected reduction in its income. It is hoped that a new charity will emerge to continue the work of supporting PID patients. In the meantime, the trustees plan to maintain a PiA webpage at [www.pia.org.uk](http://www.pia.org.uk).

### **IMPROVING ACCESS AT RAILWAY STATIONS**

Both train station operators and those campaigning for local improvements should be aware that the Department of Transport has published an updated Code of Practice to represent and protect the interests of disabled rail passengers. This third version has replaced all previous versions and has been valid since November 2011. More at <http://tinyurl.com/Accessible-train-station>.

The latest funding programme, Access for All, is committing £37.5 million of government money to improving access for disabled passengers, older travellers and people with young children. The work will include passenger lifts, ramps, raised platforms and accessible toilets. More at <http://tinyurl.com/DfT-Access-improvements>.

### **From CAE's 'Access by Design'**

### **THE HEALTH AND SOCIAL CARE BILL**

It is disappointing that the Prime Minister, swimming against the tide, is prepared to force this bill through, despite having no mandate for it and against opposition from a substantial proportion of health professionals. The NHS is precious to the British public, and if things go wrong in the wake of this massive reform programme there could be severe electoral consequences.

Lindy Williams has sent details of an article that outlines "in no uncertain terms" what will happen to the NHS if the Health and Social Care Bill is not stopped. She comments that, whatever the government says, we will not have universal healthcare after another five to ten years. Go to: [http://allysonpollock.co.uk/administrator/components/com\\_article/attach/2012-01-24/Lancet\\_2012\\_Pollock\\_HealthandSocialCareBill2011.pdf](http://allysonpollock.co.uk/administrator/components/com_article/attach/2012-01-24/Lancet_2012_Pollock_HealthandSocialCareBill2011.pdf)

These views are reinforced in a paper put out by the NHS Support Federation which describes the government's bill as not only the biggest, but also the most unpopular change in the history of the NHS. Crucially, most GPs are said to now oppose the plan for them to take charge of the £60bn share of the NHS budget. The joint editorial by the BMJ, HSJ and Nursing Times called it "wholly unnecessary and ill-conceived". And over 70 per cent of NHS staff think the government is handling the NHS badly. Even the traditionally non-political medical Royal Colleges are pushing for the government to change course.

The concern is that the upheaval caused by the bill will be huge and combined with the pressure to make £20bn worth of savings, could stretch NHS services to breaking point. There are widespread warnings that waiting lists will rise, more staff will be cut, and more patients will find problems in accessing care. The government calls this scaremongering, but we have good reason to be scared.

The Federation backs up its arguments with a chart showing the weight of opposition, contrasting with minimal support, largely from private NHS providers. It comments that the NHS was set up to treat the sickest not the wealthiest first but that this principle is at risk as NHS hospitals will offer far more of their beds to private patients, allowing those who can pay to jump the queue. Why, it asks, do we need this huge, risky upheaval? The NHS can improve, but international studies show that it is already one of the best systems in the world. Why not further develop a system that we know works rather than change it fundamentally?

As I put the final touches to this briefing, the disputes continue unabated. We have Nigel Crisp, former CEO of the NHS and permanent secretary of the Department of Health, a firm and long-standing advocate of reform, saying that the bill “misses the point”: “We need another major transformation in social care and in health, and the bill just doesn’t provide the tools we need.”

One crucial aspect of change doesn’t need legislation and is already well advanced. In a letter to family doctors in England, Dr Laurence Buckman, Chair of the BMA’s GP Committee, wrote: “Unless GPs take an active stand, the day-to-day running of the CCG [Clinical Commissioning Groups], and especially its commissioning function, is likely to be outsourced to the hands of organisations providing commissioning support services.” This is a development which, he envisages, will in a few years lead to the privatisation of commissioning, effectively destroying the public health dimension with a loss of local accountability to local populations, and likely to exacerbate health inequalities.

Go to [www.guardian.co.uk/society/2012/mar/01/bma-letter-opposing-nhs-reforms](http://www.guardian.co.uk/society/2012/mar/01/bma-letter-opposing-nhs-reforms) for the full letter (well worth it).

### **WORKLESS FAMILIES: A CONVENIENT UNTRUTH**

This is the title of a working paper by Lindsey Macmillan, published by the Centre for Market and Public Organisation at Bristol University. It challenges the portrayal of endemic intergenerational worklessness by detailing the actual numbers of multi-generational co-residing workless households, before considering the broader setting of families who do not necessarily live together. In fact, Ms Macmillan finds surprisingly few such households, particularly those who never work.

For more go to [www.bristol.ac.uk/cmpo/news/2012/562.html](http://www.bristol.ac.uk/cmpo/news/2012/562.html). There is a summary in *The Guardian*, 3 February 2012.

### **GRIM NEWS ON JOBLESSNESS**

According to the TUC, the latest figures for UK unemployment omit those who are under-employed. If measurements commonly used in the United States were adopted here the picture would be even bleaker. The TUC puts the true state of British unemployment at 6.3 million, more than double the official total. But even the ONS figures make grim reading: a total of 2.685 million, with young people (16-24) up 22,000 to 1.04 million.

A DWP spokesperson counters that being in some form of employment is better than having no job at all, and that some 463,000 vacancies currently exist in the economy. But indications are that things will get worse before they get better. I can just remember the state we were in during the 30s and am sorrowful that history is repeating itself. It has to be acknowledged that Britain is not alone in the current recession. But even our official figure is now at a 17-year high which, given that the coalition tends to blame everything on the Labour years, takes us back to a Conservative government. It is a fair question to ask whether joblessness has been made worse by the Chancellor’s tough policies. My primary concern is for those whose physical or mental ailments make them unattractive to employers. It seems perverse to threaten their benefits at a time when work is so hard to come by.

### **BRITISH SPITFIRE BUILDERS ATTRACT SUPPORT**

Chris Bazeley writes:

A group of aviation enthusiasts in the U.K. is steadily moving ahead with an ambitious plan to build

a fleet of 90-per cent-scale Spitfires, and the interest sparked by the project may have helped to save their local airport. Paul Fowler, owner of The Enstone Flying Club, attracted a lot of publicity with his plan to build a squadron of Spitfire replicas. The project drew visitors to the airport, and the local support to keep the field active seems to have been a factor in thwarting a proposal to build a solar power-plant on the field that would have interfered with flying. Fowler told the Banbury Guardian: "It would be a tragedy if we lost this airfield, as it's one of the few places left like this in the country, and the chances of finding a place like this again are zero."

The club has two Spitfire replicas in the works and is now offering shares to supporters who might want to be part of the project but don't want to be on the builder team. The first kit is more than half done and is expected to fly in April or May. The club also offers tailwheel training in a J3 Cub. "You could not find a more appropriate training aircraft for the Spitfire," says the club newsletter, "the J3 Cub has it all, a bit of a handful in crosswinds, challenging on hard surfaces, not a great view from the rear seat when solo... 25 hours tailwheel experience is all that is required."

### **.MPs TO DEBATE PROSECUTING POLICY ON ASSISTED DYING**

Richard Ottaway, Conservative MP for Croydon South, has secured a debate to discuss the following motion: "This House welcomes the Director of Public Prosecutions' Guidance to Prosecutors in respect of cases of Encouraging or Assisting Suicide and invites the Government to consult on whether to put the Guidance on a statutory basis." The date of the debate has not been fixed but it is anticipated that it will take place in March.

Mr Ottaway points out that the guidance has been in effect since February 2010, and that Britons are travelling abroad to die in Switzerland at a rate of one a fortnight, with others taking matters into their own hands to end their lives at home with the help of loved ones. Despite this, the House of Commons has yet to debate this guidance and express a view. He contends that few MPs would support the imposition of an automatic custodial sentence in genuine cases of compassionate assistance, and therefore welcome the DPP's guidance. Nevertheless, he argues, it is essential that Parliament approves the guidelines and in doing so reinforces that Parliament, and not the courts, ultimately determine sentencing and prosecution policy in this country. "In the event that Parliament agrees to support the DPP's guidelines the fact remains that assisting someone to die remains a crime. Prosecution is only avoided by exercise of the DPP's discretion as set out in the guidelines. The guidelines could be changed at some future date. Accordingly the second part of the motion invites the Government to consult on whether they should be put on a statutory basis."

Go to [www.richardottaway.com/news\\_detail.asp?StoryID=1113](http://www.richardottaway.com/news_detail.asp?StoryID=1113) for Mr Ottaway's full report.

Meanwhile, following the report of the Commission on Assisted Dying (see *Briefing* no.42), the campaigning organisation Dignity in Dying is preparing a draft Assisted Dying Bill. This will give parliamentarians an opportunity to see what assisted dying legislation could look like, and state their views based on a set of clear proposals.

An open consultation period will follow, timed to fit in with a mass lobby of Parliament in the summer, to allow supporters to solicit their MPs' views. This will allow the draft bill to be amended to reflect any concerns raised, and to provide a final text that is watertight and has adequate protection and safeguards.

### **STOP THE CULL**

The League Against Cruel Sports has issued a passionate letter (20 February) against the planned badger cull. It argues persuasively that the government's intended action is "absurd" and "misguided" and seeks support reconsideration of a four year pilot scheme which is intended to test the safety, effectiveness and humaneness of controlled shooting of badgers. It is expected that the trials will lead to the death of around three quarters of the badger population in a total of 300 sq. km in two parts of the UK. The League understands that farmers must protect their cattle, but argues that the cull can increase the spread of bovine tuberculosis rather than curb it, and believes that there are strong and positive alternatives.

Go to [www.league.org.uk](http://www.league.org.uk)

## **APPLICATIONS FOR CARE ORDERS AT RECORD LEVELS**

*Children and Young People Now* (9 February) has reported that care referrals have reached an all-time high, with 903 cases dealt with in January alone – the highest figure since data collection began in 2001. Overall, care applications are 12 per cent up on the previous year, putting a worrying strain on our child protection and care systems.

Patrick Butler in *The Guardian* (10 February) relates the dramatic increase to the “Baby P effect”, the resultant criticism of the handling of that case having made social workers “more averse to risk” and lowering the threshold for making a court application. Butler cites other factors: a greater appreciation of the impact of parental neglect, emotional abuse and domestic violence. Social workers detect more instances of parental drug and alcohol abuse, and an increase in mental illness both among parents and children.

## **THE MOBILITY ROADSHOW**

The 2012 show will be held from 21 to 23 June at the East of England Showground, Peterborough.

## **TOWARDS THE ERADICATION OF POLIO**

It is heartening to hear from the BBC that India, once at the core of polio infection, has not had a new case since January 2011. It cannot be removed from the list of polio-endemic countries until laboratory tests confirm that it is no longer present in sewage, but such confirmation is expected in a few weeks time. This will leave only three endemic countries: Pakistan, Afghanistan and Nigeria. Fergus Walsh, the BBC’s medical correspondent, comments: “The world is now at a crossroads – it can build on the success of immunisation in India which has been polio-free for a year. If it does not, the risk is the virus will re-establish itself here and in other countries.”

[www.bbc.co.uk/news/health-17072769](http://www.bbc.co.uk/news/health-17072769)

## **WE HATE NO.51: SCAMS**

*One may smile, and smile, and be a villain.*

William Shakespeare: Hamlet (1601?)

*Remember: if it sounds too good to be true, it probably is.*

Office of Fair Trading: Scambuster: Your guide to beating the scammer (2010)

Dishonesty has a long history. I do not usually rely on the New Testament, but it seems relevant here. The gospel of Matthew cautions against laying up treasure on earth where, among other things, “thieves break through and steal” (6/19). The Bible is particularly antagonistic to deceit: “O deliver me from the deceitful and unjust man.” (Psalm 43/1, one of about 150 references). The Office of Fair Trading is attempting to do just that.

Among the most sinister of abuses are the activities of illegal loan sharks. Again there is a Biblical precedent, when Christ famously overturned the tables of the money-changers: “My house shall be called the house of prayer; but ye have made it a den of thieves” (Matthew 21/12-13). It is also interesting to notice that in the late 16th century, money-lenders, then bound to a maximum interest rate of 10 per cent, invented a scam to circumvent the restriction “by offering, instead of cash, a ‘commodity’ – goods represented as being worth the sum in question, but invariably worth far less... often the kind of goods that were almost impossible for the debtor to convert into cash except by selling them back to the lender, or to some accomplice of his, at a reduced rate” (Charles Nicholl: *The Reckoning*)

An interesting question is whether these nasty manifestations of human nature are now worse than they used to be. I turned to the 1853 edition of Joseph Haydn’s invaluable *Dictionary of Dates and Universal Reference*. This refers to “a popular periodical writer” (Dickens?) who observed that one fifteenth of the whole population of the United Kingdom then subsisted by “the lowest and most degrading prostitution”. Another fifteenth were said to have “no means of support but by robbery, swindling, pickpocketing, and every species of crime”. A further five-fifteenths (one third) of the people were reckoned to be “what is denominated poor, living from hand to mouth, and daily sinking into

beggary, and, as an almost necessary consequence, into crime.” Some members of this prodigious underclass were brought before the courts and the statistics are, to say the least, illuminating. In England and Wales 26,813 persons were committed for trial in 1850:

20,537 were convicted, 38 found insane, and 6,238 acquitted

49 were sentenced to death (but only 6 executed), 2,578 transported, 17,910 imprisoned or dealt with more leniently.

Clearly, welfare provision has today (so far) largely alleviated absolute destitution. And it is cautionary to keep it that way. But, today’s cheats are not necessarily impoverished (if they ever were) and even some members of both Houses of Parliament have recently set a bad example. Overall, my impression is that crime, especially by deceit, has burgeoned. Probity, even in seemingly reputable business circles, has sometimes been compromised: notably, in the recent past, the miss-selling of payment protection insurance, and the recommendation of five-year bonds to people who could not confidently expect to live that long. Sadly, I fear that vigilance has become necessary at all levels of the financial arena. There is even a television programme called ‘Rip-off Britain’, dedicated to exposing the tricks of many trades. Many common scams are greatly assisted by modern technology. Who, among my e.mail readers, has not received electronic requests, apparently from reputable banks and other financial institutions, to update personal information, even from companies with which they have had no connection?

How can we defend ourselves against this pernicious attack and hundreds of other scams? My attitude is simply one of zero tolerance. I resent unsolicited approaches, however they come and whether or not honest, and give them short shrift. The problem, however, is that criminal scammers are increasingly sophisticated and prey on the most vulnerable in society. The advice of the Office of Fair Trading is straightforward. Oddly, it is copyrighted but I think that they will not object if I try to spread the word:

**“Don’t let them con you**

Don’t let the scammers con you. Follow these tips to avoid getting tricked out of your money.

**Be sceptical**

Beware of extravagant promises. Remember: If it sounds too good to be true, it probably is.

Don’t be afraid to bin it, delete it or hang up.

**Take your time**

Scammers don’t like to give you time to think. They will try to pressure you into making a decision by telling you that if you don’t act now, you’ll miss out. Resist any pressure to make a decision right away. Consider asking a friend or family member for advice, or even an accountant or solicitor if big sums of money are involved.

**Know who you’re dealing with**

Be suspicious if you’re contacted out of the blue by someone you’ve never heard of. This is often a clear warning sign that it’s a scam. And don’t be fooled by official looking websites and marketing materials. Scammers are very good at making their scams look authentic.

**Protect your financial information**

Never give your bank account details and passwords to someone you don’t know. Trustworthy firms will never contact you to ask for this information.

**Cut junk mail and calls**

Take some simple steps to cut the number of unsolicited offers you receive in the first place. You can reduce the number of unsolicited letters and other mailings you get by registering for free with the Mailing Preference Service at [www.mpsonline.org.uk](http://www.mpsonline.org.uk), or by phoning 0845 703 4599.

Unsolicited telephone calls can be reduced by registering your phone number for free with the Telephone Preference Service at [www.tpsonline.org.uk](http://www.tpsonline.org.uk), or by phoning 0845 070 0707.

You can also ask your telephone company to block callers who withhold their number. They can even bar you from making calls to premium-rate 090 numbers (but some phone companies charge for doing this).

**Report suspected scams**

If you suspect a scam, report it online at [www.consumerdirect.gov.uk/scams](http://www.consumerdirect.gov.uk/scams). It'll provide vital information to the Office of Fair Trading and local authority trading standards services so they can take action to stop scams that are causing widespread harm.

**Ask for help**

If you think you've been caught by a scam, don't let embarrassment or fear stop you asking for help. Millions of people are taken in every year. Call Consumer Direct for advice on 08454 04 05 06."

The OFT booklet *Scambusters* gives examples of some common scams, but be aware that new tricks are being devised all the time. Limited stocks of *Scambusters* are still available (freephone 0800 389 315840), but the latest automatic e-mails from the OFT recommend that you 'phone Action Fraud on 0300 123 2040 for relevant information. Action Fraud is the UK's national fraud and internet service for reporting fraud. It has an A-Z of types of fraud at [www.actionfraud.org.uk](http://www.actionfraud.org.uk).

Derek Kinrade, March 2012