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Issue

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*A Digest of Current Social Information*

## News Briefing No. 65. January 2014

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### FOSTER CARE TO BE EXTENDED

Young people will be able to stay in foster care up to the age of 21, if they so wish, after the government announced plans to place a new legal requirement on councils. Under current legislation, local authorities are required to support foster parents only until a child in their care turns 18. But children's minister Edward Timpson announced on 4 December that this will be extended to 21, with the government providing £40m to councils over the next three years towards the cost of the duty. The change – a U turn – will be effected by an amendment to the Children and Families Bill.

From John Vincent's network and The Guardian

### A LAMENT TOO LONG?

From Peter Salter

I have been amazed at the non-stop coverage of the death of Nelson Mandela. There is other news! The media is always like this. Rail crash with six dead – it's only that for hour after hour on News 24, often with video on a loop. We saw this last weekend for the Glasgow helicopter crash.

Rod Liddle went public on the Nelson Mandela news today:

<http://www.dailymail.co.uk/news/article-2519422/Nice-black-man-dies-Rod-Liddle-condemned-leads-complaints-BBC-focusing-death-Mandela-instead-weather.html#comments>

But it seems that nowadays people cannot accept that others have an alternate view. Quite why Richard Garside, in his official capacity as director of the Centre for Crime and Justice Studies, used Twitter to publish a 'Rod Liddle decision tree', describing him as an 'attention seeking wind up merchant', is beyond me.

When The Queen goes, it will be the same: royalists intolerant of any adverse comment by republicans.

### INCREASING RELIANCE ON A&E UNITS

The Health and Social Care Information Centre (hscic) has published data on A&E attendances. The following is drawn from its summary (of which the third item is the most remarkable):

- there were 22 million A&E attendances in 2012/13 compared to an estimated 340 million GP consultations.
- overall major (type 1) department attendances have risen slightly above the rate of population increase between 2004/05 and 2012/13.
- minor (type 3) department attendances have risen at 11 times the



rate of population increase over this period.

- most major (type 1) department attendances are for people aged under 40, but the proportion of older attendees has risen.
- the pattern of attendance by hour of day has remained consistent.

#### **AND SOME LONG DELAYS IN ADMISSIONS VIA AMBULANCE**

Figures obtained by the BBC under the Freedom of Information Act highlight that in some places patients conveyed to A&E by ambulance are waiting in the vehicle for far longer than the recommended 15 minutes, in one case for as long as six hours. The data suggests that Wales has the longest waiting times.

**BBC news, 9 December**

#### **FEEDBACK**

**From Dr Richard Lansdown:**

Thanks for this [Briefing no.64]. To pick up on just a couple of points:

I am wary of the notion of patients rating doctors unless this is done in a sophisticated way. I have recently had experience of being examined by three doctors, none of whom got the diagnosis right. Finally it was a specialist physio who spotted what was wrong. But all three of the medics were friendly, gave me plenty of time and left me feeling quite satisfied. So how should I rate them?

The second is your conclusion on social media. Here I agree, but young people's anxiety about being accepted/acceptable is a general cause of adolescent angst. I read recently of a psychiatrist in Bombay (yes, I know, but I am stuck in a time warp) who received a trickle of young people who said they were reluctant to go to school because they were taken in a small and, to them, inferior car compared with their peers. This in India.

#### **CONTINUING NHS CARE**

Personal experience can be a revelation; Ann's final days being a case in point. I have already suggested that the Hippocratic oath approach can often prolong the agony of dying. But there is also a significant economic point. NHS policy, driven by the pressure on beds, now seems to be one of discharging patients as soon as possible, for care to be continued out of hospital. Where this is feasible, patients and relatives are likely to prefer this to be at home. This was my preference and Ann's experience. But there are some big drawbacks: the impracticability of providing a hospital-level of care and equipment, particularly to prevent bed sores, the huge cost of supplying even basic equipment in a domestic setting, and the extra expense of personal care. Where the latter is assessed as continuing healthcare, the NHS may meet the cost of care needs. In Ann's case, ironically, this assessment was notified only on the day of her death.

#### **DEMENTIA STATE OF THE NATION REPORT**

If you haven't had the opportunity to view the Department of Health's recently published maps of variation and state of the nation report into the range and provision of dementia care and support services in England, I urge you to do so now.

The report and maps have received wide endorsement from the Department's sector partners, including Sarah Pickup, former President of the Association of Directors of Adult Social Services (ADASS) and current Deputy Chief Executive of Hertfordshire County Council.

Mark Osterloh, Department of Health press release, 6 December 2013

#### **THE CARE BILL**

This long-awaited legislation, likely to disappoint, will reach its committee stage in the House of Commons on 9 January 2014.

#### **A NEW NATIONAL CURRICULUM**

The British Humanist Association finds the new curriculum "generally a cause for disappointment". It argues that there is inadequate coverage of sex and relationships education; very little on the scientific method; human rights mainly cut out of citizenship; and equalities and free speech not touched upon.

## POVERTY AND SOCIAL EXCLUSION IN THE UK

A new report from the New Policy Institute, published on 8 December, gives a comprehensive picture of poverty in the UK, featuring analysis of low income, unemployment, low pay, homelessness and ill health.

A focus on the geographical distribution of disadvantage reveals that national averages mask huge variations between geographical areas in unemployment, educational achievement, and life expectancy. The research shows that:

- more than half of the 13 million people living in poverty in the UK in 2011/12 were in a working family;
- while the labour market has shown signs of revival in the last year, the number of people in low-paid jobs has risen and average incomes have fallen – around five million people are paid below the living wage;
- there is substantial movement in and out of work – 4.8 million different people have claimed Jobseeker's Allowance in the last two years;
- the proportion of pensioners in poverty is at its lowest for almost 30 years, but the proportion of working-age adults without children in poverty is the highest on record.

## A ROUND UP OF MAGAZINES AND OTHER MEDIA

**Access by Design**, issue 134, raises as 'the burning issue' a review of architecture and the built environment currently being undertaken by a team led by Sir Terry Farrell. Its examination is intended to help gauge the government's role in promoting design quality, the economic benefits of architecture, cultural heritage and the promotion of education. But, asks the Centre for Accessible Environments, will the report, expected by the end of 2013, prove sympathetic to inclusive design and support a future of accessible environments?

Issue 135 carries a sagacious article by Chris Jones, CEO of Care and Repair in Wales. He notices that average life expectancy is predicted to rise beyond 80 years by 2024. The population of older people in Wales is also rising, both numerically and as a proportion of the population as a whole. Wales also has some of the poorest housing conditions, the highest levels of unfitness for human habitation, disrepair and lack of basic amenities. Surveys have indicated that such shortcomings disproportionately affect older people. Evidence further shows that large numbers of houses occupied by older people have complex accessibility and safety challenges that discourage independent living and are detrimental to health. Yet it is clear that older people prefer to remain living independently in their own homes. In this context, Care and Repair Cymru's services are critical to this aspiration and markedly cost-effective in keeping people out of hospital and residential care.

Jones goes on to describe the vital work of the 22 Welsh Care and Repair agencies. Despite the impact of government deficit reduction measures, their crucial and tailored approach to older people's housing problems is continuing, in partnership with local authorities, local health boards, third sector organisations and housing associations.

**Further information at [www.careandrepair.org.uk](http://www.careandrepair.org.uk), or phone 0300 111 3333 (local rate)**

**All Together Now**, December/January, joins the growing tide of criticism of government policy towards disabled people. It quotes Linda Burnip, co-founder of 'Disabled People Against Cuts' (DPAC), who describes the new Minister for Disabled People, Mike Penning, as another appointee "foisted on to us who has very limited experience of disability issues and of having shown interest in them".

Specific concerns focus on eye clinics where, according to RNIB research, "delays in diagnosis, treatment and follow-up care are resulting in people losing their sight". A high proportion of clinics admit that they have insufficient capacity to meet current needs, and that future capacity will not meet rising demand. Transport is another long-standing problem. Parliament's transport committee has drawn attention to a variety of continuing deficiencies in the provision of accessible public transport. It points to a risk that some of the momentum from the London Paralympic Games of 2012 "is being lost because further key accessibility improvements planned by the Department for Transport are being abandoned or watered down".

The newspaper also reproduces a message from Justin Welby, the Archbishop of Canterbury, calling for an end to the 'benefit scroungers' image portrayed in some parts of the media. He points out that disabled people "face real financial hardship and unacceptable barriers when trying to access education,

training, housing, transport and the care they require”.

Another glaring deficiency is highlighted in a report from The Ear Foundation which finds that many GPs are failing to take adult deafness seriously enough, with nearly half of all patients not being referred to specialists. As a result many deaf people face social isolation, and are missing out on the latest technologies that could enhance their lives.

So there is plenty of work for Mr Penning to get on with.

**CILIPUpdate**, December 2013 comments on a new report from the Academy of Royal Colleges under the title *i-care: Information, Communication and Technology in the NHS*. This argues that the NHS must make better use of its data to ensure patients are getting the best standard of care. It calls for the standardisation of records and patient access across the NHS. Professor John Williams, Director of the Royal College of Physicians Health Informatics Unit is quoted as saying: “Today’s NHS information systems are way off the mark.”

**Forward**, December 2013, the magazine of the Spinal Injuries Association, brings together political comments on the inadequacies of our health and social care system. Stephen Dorrell, chair of the Health Select Committee, is quoted as saying that the system is “not suitable or sustainable”. He has called for arrangements whereby families can prepare for the future. In similar vein, Andy Burnham, Shadow Secretary for Health, has emphasised the importance of reducing pressure on family members to be lead carers. A service is needed to look after people who care. Norman Lamb, Minister for Care, addressing the LibDem conference, spoke of a “horribly fragmented” health and care system.

The SIA, meanwhile, announces its own contribution: a Social Care Advice Service for members who may have problems with care arranged by local social services teams. Right now I can resonate with that.

#### **The Guardian,**

2 December: There has been a steep increase in liability orders for non-payment of council tax, particularly in local authorities that have passed on government cuts to council tax benefit.

A programme to enable victims of crime to confront offenders before they are sentenced is to be piloted in ten Crown Court areas in an effort to reduce reoffending.

Tuberculosis has re-emerged as a scourge, killing 1.3 million people worldwide. London now has the highest rates of TB of any city in Western Europe.

In an important article, Jacky Ashley observes that one of the biggest problems of our care provision is that while the NHS is funded through general taxation, social care costs are met through local authority block contracts and a mix of means-tested and private money. Meshing the two, she says, will be very difficult.

3 December: Randeep Ramesh notices that in the four years since 2009 only two employers have been prosecuted for paying their employees less than the national minimum wage. Only one has ever been ‘named and shamed’. This despite 10,777 HMRC investigations, yielding £15.8 million in tax arrears and £2.1 million in fines.

Figures from the Office for National Statistics show a 6.4 per cent drop in the annual wages of median households between 2007/8 and 2011/12.

4 December: A report from the National Audit Office is highly critical of the Charity Commission, warning that its failure to investigate fraud and abuse is undermining public faith in good causes.

9 December: A ‘social supermarket’ has opened in Goldthorpe, Yorkshire, offering people on welfare benefits in a particular catchment area food and drink at heavily discounted prices. It is backed by major supermarkets and manufacturers. If successful it could be replicated in other parts of Britain.

Dr Nick Sheron comments on the high health risks associated with alcohol and its impact on the NHS.

10 December: Inflammatory stuff today. A report on Iain Duncan Smith’s appearance before the Work and Pensions Select Committee is depressing enough, but even more disturbing are allegations from a whistleblower, printed alongside, that “benefit claimants are being deliberately set up to fail in order to

achieve sanction quotas without regard for natural justice or their welfare". The criticisms of the DWP and their attempted rebuttal make compelling reading.

The mantra that charitable investments must yield the best possible financial return is called into question by accusations on a Panorama programme that Comic Relief has invested tens of millions of pounds in tobacco, alcohol and arms companies.

11 December: Further criticism of certain of Comic Relief's investments has persuaded its CEO to announce a "full review of our policy", observing, however, that the shares causing concern are "no more than five per cent" of the charity's funds.

Equalities minister, Maria Miller, announces that the first same-sex marriages can take place from 29 March 2014, some months ahead of the expected date.

In a fierce article, Zoe Williams asserts that Iain Duncan Smith "wants people to stop being able to rely on social security".

12 December: The UK Supreme Court has ruled that a Scientology chapel is a "place of meeting for religious worship", clearing the way for members to be married there. [The judgement, which suggests that religion should not be confined to beliefs that recognise a supreme deity, may have wider implications.]

The Public Accounts Committee has heard that a significant proportion of student loans are unlikely to be repaid.

13 December: A front page article focuses on George Osborne's view that welfare spending cannot be excluded from the further cuts that will be necessary to balance the nation's books. The Guardian's contention is that the chancellor regards welfare spending as likely to be one of the defining political issues of the next election. [Presumably seen as a vote winner. I wonder.]

Richard Ashcroft, a professor of bioethics at Queen Mary University of London, criticises the rhetoric and incoherence of the G8 summit on dementia. While it is "nice" to hear that governments want to take dementia seriously, "until they acknowledge how policies are making the lives of families with dementia worse, all this is fine talk and not much else".

Polly Toynbee comments on the good news that teenage pregnancy "has fallen at an astonishing rate in recent years". She attributes this to a determined social policy, driven nationally and implemented locally. The lesson she draws is that "extraordinary things can be done, people can change, but it takes strong central conviction and good local enthusiasts to see off the doubters."

14 December: Research by the Joseph Rowntree Foundation and Crisis reveals that homelessness has increased for three consecutive years. Rough sleeping in England rose by 6 per cent this year and 13 per cent in London.

The Ministry of Justice has confirmed that section 3 of the Treason Felony Act 1848 remains in force, though not used since 1879. It provides for life imprisonment for anyone advocating abolition of the monarchy in print.

Prime Minister David Cameron has reiterated his opposition to giving prisoners the right to vote, arguing that the final decision is a matter for the UK Parliament, not the European Court of Human Rights. Meanwhile the latter body is to reopen 2,281 compensation claims by UK prisoners. Cameron told workers at a factory near Stockton-on-Tees that we need to clip the wings of the European court.

16 December: Research for the Care and Support Alliance finds that in England 347,000 fewer old and disabled people are receiving state-funded support than was the case before the financial crash. Adjusted for population change this is equivalent to a fall of 483,000.

A leader discusses the government's assault on the 'working poor'. For five years, recorded wages have lagged behind the cost of living, "with pay even more stagnant at the bottom end". Zero-hours contracts have proliferated since the recession. And more and more people are having to settle for part-time work with inadequate hours. The much-vaunted increases in income tax allowances has been offset by higher VAT, while national insurance has been decoupled from tax, and still "kicks in at lower wages". On top of these setbacks, an obscure feature of George Osborne's autumn statement will mean that "increasing numbers at the bottom end will see the bulk of any future gain clawed back through reductions in universal

credit, which will impose an effective tax rate not at the 20% basic rate but at 65% instead.” [See also an article by Gavin Kelly on 13 December, which explains that the amount that universal credit claimants can earn before having their benefit reduced – the so-called ‘work allowance’ – will not be uprated year-on-year in line with inflation.]

17 December: In the course of a BBC interview, Navi Pillay, the UN’s human rights chief, said that the experience of the combined and collective international action that had led to the end of apartheid inspired her to go on to address the issue of internet privacy. This is now extremely troubling in that the revelations of surveillance have implications for human rights.

Matthew Weaver reports that Sir Tim Berners-Lee has won a partial victory against the BBC by persuading it to allow an atheist (Andrew Pakula) to present an alternative ‘Thought for the Day’, albeit not in its usual slot. [I think this is important. To my mind, atheism is a faith, in that it represents the increasing multitude who believes that there is no God].

18 December: The Society section devotes two pages to assessments of how the coalition’s austerity measures have left millions of households across Britain struggling to survive. Guardian writers summarise the impact on the welfare state, notably on disabled people, young people, women, public services and the civil service.

In the same section Anna Bawden quotes Lisa Nandy, the shadow voluntary sector minister, who argues that all the problems that existed with the government’s lobbying bill are still there. Specifically, charities fear that the proposed legislation may stifle their right to oppose and protest against government policy in the run-up to elections.

24 December: Amelia Gentleman reports that there was a 15 per cent increase in calls to Shelter’s helpline in 2012. The charity is now handling around 500 calls a day from homeless or potentially homeless people.

30 December: John Cridland, Director General of the CBI, has joined the ranks of those who contend that far too many workers are stuck on the minimum wage, with no routes to progression. Larry Elliott argues that rising real wages are needed to underpin growth in consumer spending. Pay will determine not only the fate of economic recovery, but conceivably the result of the next election as well.

31 December: Responding to a Freedom of Information request from Labour, the Department of Health has disclosed that 7,060 posts have been lost since the coalition took power in 2010. These have included front line doctors, nurses, midwives, health visitors, ambulance staff and qualified scientific, therapeutic and technical staff. The redundancies, along with a freeze on recruitment, are seen as a consequence of the necessity to make £20 billion efficiency savings by 2015.

**The Pensioner**, the magazine for members of the Civil Service Pensioners’ Alliance, continues, in its winter issue, to press the case for measures to improve provision for older people. It deplores the abandonment of age-related personal tax allowances and the exclusion of existing pensioners from the provisions of the new single-tier state pension. Among parliamentary answers was a somewhat equivocal written pledge that the Carer’s Allowance will continue as a separate benefit outside of Universal Credit, but that the allowance will be “reviewed taking into account of the introduction of Universal Credit.”

**Plain English**, “the voice of the Plain English Campaign”, in its winter issue, leads on the lack of transparency in information given by pension providers about charges on workplace pensions. It also carries an interesting piece supporting the *Daily Express* in its critique of “the background hum of the state” and its “truth-burying circumlocutions...breeding faster than ever”. The Campaign continues to campaign for clear communication and to provide examples of both good and bad material. I was particularly impressed by Macmillan Cancer Support’s explanation of the changes that might occur to skin, hair and nails during cancer treatments and how to deal with those changes. Conversely, the Campaign’s ‘Foot in Mouth Award’ goes to Independent MEP Godfrey Bloom, recently criticised for his references to “bongo-bongo land” and his joke that a fringe meeting was “full of sluts” who did not clean behind their fridges.

**The Polio Bulletin**, Jan/Feb 2014. Refers to the '20 metre rule', one of the features of the criteria for the mobility component of Personal Independence Payments (PIP). This relates to people who can stand and then move more than one metre but no more than 20 metres. This changed limitation is crucial to eligibility for the enhanced rate of benefit. The Bulletin notices that, according to the campaigning group 'We are Spartacus', some 428,000 *fewer* people will be entitled to the higher rate of assistance with mobility needs under the PIP rules than previously allowed under the criteria for Disability Living Allowance.

The Bulletin also describes 'Pinpoint', a new scheme that enables disabled people to get help at some petrol stations. Further information at [www.pinpointbycontacta.co.uk](http://www.pinpointbycontacta.co.uk).

Other features include 'Silver Line' a new helpline for older people: [www.thesilverline.org.uk](http://www.thesilverline.org.uk), and extension of support under the Access to Work scheme to supported internships, traineeships, sector-based work academies and self-made work trials: [www.gov.uk/access-to-work/overview](http://www.gov.uk/access-to-work/overview).

## **WE HATE NO.72: GREED**

*"Whatever you may think of the value of IQ tests, it is surely relevant to a conversation about equality that as many as 16 per cent of our species have an IQ below 85, while about 2 per cent have an IQ above 130. The harder you shake the pack, the easier it will be for some cornflakes to get to the top.*

*"And for one reason or another – boardroom greed or, as I am assured, the natural and god-given talent of boardroom inhabitants - the income gap between the top cornflakes and the bottom cornflakes is getting wider than ever. I stress: I don't believe that economic equality is possible; indeed, some measure of inequality is essential for the spirit of envy and keeping up with the Joneses that is, like greed, a valuable spur to economic activity."*

Boris Johnson: annual Margaret Thatcher lecture, 2013

Boris Johnson is a clever man. The facts quoted above are beyond dispute. Leaving aside the question of whether IQ tests are an accurate measure of intelligence, it is true that in general brighter people will prosper and dullards will not. There are, of course, exceptions. I once encountered a market trader who, despite poor educational achievements, was an entrepreneurial genius. I was responsible for verifying his purchase tax liability. During one inspection, he said to me: "How far does your patch extend?" "Why do you ask?" I responded. "Because," he replied, "I want to move outside it." Then there was a bookmaker's clerk, equally devoid of academic prowess, yet able to calculate a client's winnings at a speed that left me and my calculator standing. But these oddities prove the rule. At my primary school there was, even then, such a thing as social mobility. In any one year about one per cent of pupils made it to a grammar school. In 1940 I was the lucky one. In most aspects of competitive life there are many losers for every winner. I thought, even then, about the 99 per cent of my fellow pupils. What was their future in Toxteth, close by Liverpool's docks? I didn't then think in terms of equality, but I knew that life was anything but a level playing field, much like the 'baldy' ground in nearby Princes Park. None the less I did not spurn and have not spurned the opportunity to be unequal.

It is apparent that remuneration is commonly linked to talent. While undertaking national service at RAF Stafford, circa 1948, one of the unit's cricket team was Brian Statham. His talent was prodigious and his bowling statistics at that level were astonishing. After completing his service, he was rapidly recruited by Lancashire, and, of course, famously soon became a star member of England's cricket team. No doubt the rewards that came his way reflected his special ability. If you watched the two BBC programmes on Morecambe and Wise you may have noticed that at the height of their BBC fame, this amiable pair moved to ITV, partly, it was said, for more money. The desire for 'filthy lucre' is, perhaps, a human characteristic and, as Johnson implies, a spur to achievement. Even those with limited talent aspire to wealth. This can be seen every day in the thousands of our poorer citizens queuing for lottery tickets.

Eustace Budgell, writing in *The Spectator* of 24 January 1712, reflected on the acquisition of riches and considered whether wealth could be accepted as a real good. He concluded: "I do not find anyone so hardy at present as to deny that there are very great advantages in the enjoyment of a plentiful fortune. Indeed the best and wisest of men, though they may possibly despise a good part of those things which the world calls pleasure, can, I think, hardly be insensible of that weight and dignity which a moderate share of wealth adds to their characters, counsels, and actions." Conversely, he felt that he "ought, in common prudence, to fear foul play from an indigent person, rather than from one whose circumstances seem to have placed him above the bare temptation of money." And this, surely, is our common experience. But what Budgell failed to

foresee was that those who covert and seek to accumulate wealth can also come unstuck. He lost a fortune in the South Sea Bubble, and committed suicide by throwing himself out of a boat at London Bridge.

We must, therefore, carefully consider whether the unfettered pursuit of riches is a desirable impulse. It ill behoves an atheist to quote scripture, but those who esteem the bible cannot avoid the message that greed is not a virtue. Try Proverbs 1/19 and 15/27, Isaiah 56/11, Ephesians 4/19, or Matthew 19/24: "It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God". A religious friend pointed me to 1 Timothy 6/7-10, which I found even more apposite: "For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil..."

Yet the idea that greed is one of seven deadly sins is not biblical. Proverbs 6/16-19 refers to seven things that are "an abomination" to the Lord, but they do not include greed. A number of early Christian writers deplored avarice among a catalogue of 'evil thoughts', but it was Pope Gregory I (Saint Gregory the Great) in 590AD who eventually codified the familiar 'seven deadly sins', including greed.

My feeling, in line with the Free Dictionary, is that greed belongs on the hate list when it becomes "an inordinate desire to require or possess more than one's needs, especially with respect to material wealth"; when it is rapacious, selfish, and uncaring for the needs of others. And here we are on what is familiar territory in my thinking: for this is surely where the conservative and socialist ethics divide. Basic to the Tory view, I think, is a belief that the prosperity of the nation depends on the encouragement of aspiration to 'economic activity'. This does not necessarily mean 'the devil take the hindmost', but it can easily happen, should we return to the ways of most of the mill-owning moguls or exploit the original producers in trades on the commodities markets. Conversely, the socialist philosophy looks primarily to a society that is fair and which supports the needy; but in so doing may fail to engender economic progress and endanger economic control. So the question is really one of balance.

My argument is simply that currently we are not getting the balance right: that bankers' bonuses and soaring executive pay are out of control, and MPs' salaries set to rise, while poorer people are being made to bear the brunt of austerity. Similarly, that our younger people are getting a raw deal. Too often, Treasury policy seems to be shaped by number crunchers, devoid of sensitivity to the reality of people's lives. An example is the raising of the age of retirement, based on a mathematical construct of the percentage of time likely to be spent in retirement in relation to greater longevity; whereas the indicator for retirement and need for a state pension actually relates to fitness in one's particular job.

Finally I turn to my old friend William Lecky, whose *History of European Morals* (1911) is an invariable source of wisdom. On page 11 of the first volume he comments on "the passion of avarice", noticing that "money in itself possesses absolutely nothing that is admirable or pleasurable, but being the means of procuring us many of the objects of our desire, it becomes associated in our minds with the idea of pleasure; it is therefore itself loved; and it is possible for the love of money so completely to eclipse or supersede the love of all those things which money procures, that the miser will forego them all, rather than part with a fraction of his gold." Such, I suggest, may be the ultimate outcome of greed in its proper definition.

Derek Kinrade