



Pilot Paper No. 3

# The Wealthy Wellfairs

how to care for the rich

Oliver Knox



CENTRE FOR POLICY STUDIES



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## The author

Oliver Knox has published four novels and one travel book, has also written occasional articles for the *Spectator*, and is at present Director of Publications of the Centre for Policy Studies. His occupancy of this post makes it all the more necessary to reiterate the disclaimer, made in every pamphlet which it publishes, that the Centre for Policy Studies never expresses a corporate opinion. Authors stand or fall on their own.

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## Foreword

It is a commonplace that the middle classes, define them how you will, do better out of the welfare state as at present constituted than the poor. No blame attaches to the former. They are simply better able to understand the extraordinary complexity of the system, more diligent at claiming the benefits due to them, clearer in explanations of their needs and demands. Thus they elicit more sympathy and help from the providers of the services who (for the most part) belong to the same class as they do.

Nevertheless, a welfare state, one of whose principal aims was to provide a floor through which no citizen could fall, has come in practice to benefit many – perhaps two thirds of the population – who could perfectly well afford to pay for, or insure for, the services which all of us need at some stage of our lives. Partly to remedy this, an array of means tests has been put in operation in the fields of health and education: a denial in its turn of the universality which was another fundamental principle of the original scheme. The result is a hotch-potch which satisfies nobody and which even its administrators often fail to comprehend.

It may well be that the time has come to rebuild the system of welfare from its foundations. Meanwhile, let those who can pay, pay. To what extent any monies saved – and they would be very considerable – should be used to improve services to those whose income is low, and to what extent to the lowering of taxation in order thereby to make more citizens more independent of the State, is beyond the scope of this brief satire which, however ridiculous, is no more so than the state of affairs which obtains in our country to-day.

## The Wealthy Wellfairs

Humphrey Wellfair had, during the long minutes his parachute swayed down to the desert atoll in 1944, been blissfully filled with thoughts of Beveridge, promising idyllic security from cradle to grave – at least in Britain. Such halcyon reflections did not, in fact, set Humphrey apart from many young Englishmen of that remote epoch; even although his subsequent forty-odd years, passed in total isolation from the rest of the world and uncomforted in those pre-Plomley years even by ten shellac records to play, replay, play, undoubtedly rendered him one of the most unfortunate and destitute inhabitants of that legendary island.

Now, forty years on, providentially rescued by a vessel whose true mission was to Save the Whale, he gazed at the approaching White Cliffs of Dover and looked forward to his long-postponed landing on the shores of the Welfare State. What would greet him? What did the remaining years of his life hold for him and for his relatives and friends – such as survived – of the well-to-do, educated middle classes from which for better or worse he sprang, to whom after so many years he must confess himself a stranger?

\* \* \*

He was met at Dover by a nephew, Kenneth Wellfair, whom he had never before seen. They were soon bowling along – a word Humphrey used to himself from long-ago days – at what seemed a breakneck speed. Everything in 1986, even in the grey English light, looked incredibly prosperous: compared, that was, to the faded snapshots he had kept of his youth, of small, disconsolate boys wearing grey flannel shorts. At the start of the motorway Kenneth said,

'You've come to the land of free motorways.<sup>1</sup> Not like over there.' He pointed vaguely south.

'Free? Paid for how?'

'All out of beastly old taxes.'

'You mean everyone pays?'

'If you put it like that.'

Humphrey had already expressed suitable admiration for his nephew's amazing new car. Now he said,

'And does everybody own a motorcar?'

'More or less. 65%, about.'

'The 35% who don't – do they pay for the new roads too?'

'Yes.'

'Odd.'

Not far from their motorway exit, they glimpsed on their left a coppice of sturdy oaks and beeches: a scene which reminded Humphrey of the war-posters of his youth – this was the idyllic English countryside for which so many of his generation had fought, the England to which he was at long last coming home. His nephew said,

'That's our plantation up there. Called after you – Uncle Humphrey's wood. Planted in '45, before I was born. They'd given you up for dead.'

Humphrey was touched. A green shimmer of leaves announced another, younger plantation near his. 'And that?' he asked.

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1. The cost of maintaining motorways in England – let alone of building new ones – is estimated at £120 million a year. Why should not users, commercial and private, pay a very large proportion of this cost – or even all of it? Put another way, why should those who do not use motorways be asked to subsidize those who do? The new motorway licences in Switzerland (costing about £10 p.a.) point to an effective and economical way of introducing such a charge: no necessity to build and man toll-houses.

'Oh, called after me. Partly paid for by the bountiful State.'<sup>2</sup>

'But it's your – our – Wellfair property?'

'Of course. But these days you get nearly £1,200 a hectare for planting broadleaves. From the forestry commission. Quite a useful whack'

Humphrey said, 'Did anyone pay for my plantation? The Government, I mean?'

'Governments weren't so decent then.' The car slowed down. Humphrey looked over his shoulder and asked, 'So if the cause is worthy, you think everyone should chip in?'

'Why not, Uncle?'

'Of course I suppose I'm delighted if other people are happy to help our family plant beechwoods. In a way', said Humphrey.

Kenneth laughed, and tugged at his foulard, 'You're too used to standing on your own two feet', he said 'Not done any more. Not in the Welfare State.'

'Talking of standing on one's own feet', continued Kenneth, as they started to drive up the long avenue of limes which led towards their Georgian manor-farm, 'I'm afraid you're going to get a bit of a shock when you see your cousin Leo. Practically the same age as you, too. Can't walk, poor fellow, more than a few steps at a time. Emphysema, like that Russian chap.'

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2. It may seem churlish to cast doubt on any measures designed to encourage the maintenance of English woodland. But how far should such encouragements reward tree-planters at the expense of the taxpayer? In 1986 grants were £1200 for broadleaves: that is, for regenerating or planting areas of wood up to 1 hectare. The principle that landowners should be rewarded by government for doing something socially desirable with their property is far from self-evident (and does not, indeed, extend to those who own property in towns). In addition, Schedule D taxpayers can offset other income against expenses of forestry; when selling plantations on maturity, as appreciating assets, they can switch to Schedule B and pay tax only on the land's rental value – often less than £1 an acre.



'I'm sorry to hear it.' said Humphrey. He didn't like to reveal his ignorance by asking which Russian chap his nephew was talking about.

'Beastly thing, not breathing', went on Kenneth. 'It's an ill wind, though. In one way you might say old Leo - whoops - is a bit of a godsend to us.'

'??'

'His mobility allowance.<sup>3</sup> Comes in very handy. Over £20 a week. Tax free too. Leo's pretty well-heeled, so he hands it straight over to the commissariat. Two bottles of decent champagne, it comes to.'

Kenneth switched off the engine, in front of the added-on portico. 'Actually', he confided, 'it's even better than that. The mobility whatsit means he pays no road tax. As the little runabout - not this! - belongs to him that means we pay tax on only one of the family cars. Quite a wheeze. All above board. And the garage in the dower house doesn't count for rates. I say, I hope I don't sound mercenary.'

'Not at all. Good heavens, no. Anyway, I'm sure poor Leo would rather walk.....'

'Good man', said Kenneth. 'And the orange badge Leo gets makes parking in town handy too.'

Humphrey couldn't follow this, but meanwhile the front door was thrown open, and a large labrador bounded out, followed by his brother Ferdinand who (as is so common) bore a close resemblance to his dog. A long, effusive greeting confirmed the impression. Apologies were made for the modesty of 'the reception committee' -

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3. The mobility allowance is a flat sum paid weekly - at present £21.65 - free of income tax and without reference to means, to anyone between the age of 5 and 65 whose doctor certifies that he or she is unable or virtually unable to walk. It is tempting to suggest that some means test should be introduced. Yet do we really want such tinkering - each piecemeal reform adding to complexity and costs? Is it not time to think of root-and-branch reform of all benefits?

Exemption from road tax and from rates on a garage are two concomitant benefits which are to the advantage of the better-off disabled.

his wife Sophia was unavoidably in London, and his younger son Timmy still up at Oxford. Then some of Leo's mobility allowance champagne was produced, and the remainder of Humphrey's long-postponed homecoming to his family estate subsequently became hazy in his memory; he even dozed when Ferdinand was trying to explain the workings of a strange abstraction called the Common Agricultural Policy which had, it seemed, enriched him greatly. As he went to bed all Humphrey could dimly recall was that it seemed a far cry from the coconuts of his desert island. Could he possibly have understood his brother to say that he had spent the last ten or twenty years of his life being helped by the Government or by Europe or by whomever to produce mountains of food which nobody wanted to eat, or at least to buy at a reasonable price? Surely not. He went to sleep thinking that he would need to gain a lot of intellectual strength before he made any serious attempt to unravel the mysteries of the Wellfair livelihood.

\* \* \*

At breakfast next morning, poor Leo was undoubtedly very wheezy indeed. Fortunately he was being waited upon by a solicitous blonde. Eyeing her, Kenneth leant over to Humphrey and whispered, 'How do you like Uncle Leo's Attendance Allowance?'<sup>4</sup>

'What? Who?'

'Well, her actual name is Susan.'

It seemed that, due to his disablement, Leo needed such frequent and close attention that the family was able to

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4. Attendance allowance, paid to those who need constant attendance due to their disability, is tax-free and un-means-tested. The weekly rate in 1986 is £20.65, or £30.95 if close attention is needed at night as well as during the day. These sums are certainly not very large, and small compensation for those who are so seriously disabled, and for their families. The same considerations apply as for the mobility allowance. See p.8.

collect £20 a week from the State for Susan's services. Kenneth said, 'Oh, of course the old boy could perfectly well afford it. Still, it's quite something to be paid for having Susan around. No?'

Further consideration of the benefits which the ailing Leo brought to the family welfare was cut short by the irruption of Ferdinand, hot from attending to the Aga.

'Should have reminded you', he announced to the breakfasters, 'man from the Ministry comes today. Hope no one's forgotten. To count the sheep.'

'Count the sheep?'

'Mind you', said Ferdinand, 'to do them justice the bump they produce on the sheep annual premium scheme<sup>5</sup> is pretty clear. £7-odd an eligible animal, though you must have a minimum of ten. We've got fifty.'

Humphrey could not help wondering why a man from the Ministry should come just to count the sheep on a rich man's farm. He began to ask, but his brother interrupted, 'He'll be able to give us advice on the suckling cow scheme, too. Very generous with their advice, the Ministry of Agriculture. Costs nothing'.<sup>6</sup>

Tyres on the well-kept gravel announced the arrival of a hearty, sandy-moustached man dressed in tweeds – not at all like the bowler-hatted civil servant whose stereotype

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5. Unlike most agricultural grants, the sheep annual premium scheme, subject to no means test of any kind, is claimable by anyone keeping '10 eligible animals' or more. Most grants, like the suckling cow scheme, entail that the claimant receives at least half his income from agricultural activities. But even this rule is open to (legitimate) avoidance, since a 'qualifying person' for the sake of the grant can be a member of the farmer's family, or a farm manager: almost anyone whom the landowner designates.
  6. Why? Why should not some charge be made for the Ministry of Agriculture's basic advisory services? They are presumably worth something to the farmer. Is there confusion here with the 'free advisory services' of a commercial supplier who hopes ultimately to benefit therefrom?

Humphrey had kept in his mind from his distant youth. Soon they were off, scrambling over stiles, Humphrey in the rear. As they came over the crest of the hill and into view of the grazing flock, Humphrey asked the man from the ministry, who had begun to screw up his eyes, 'Find you ever fall asleep counting them?'

'Fifteen, sixteen, seventeen – what? I should jolly well hope not. Job keeps you on your toes, I promise you.'

'I wasn't for a moment suggesting. . .'

'Inspecting herds isn't a bed of roses, you know.'

'No, I suppose not.'

Humphrey felt that his blunder cast a cloud over their morning's work. Appropriately, it began to drizzle.

On their roundabout way back to the farm, they skirted an acre or so of untended meadow, neatly fenced off. Wild flowers grew on chalky turf. Humphrey stretched a hand underneath the wire to pick an oxlip, to be mock-rebuked (perhaps ?) by the man from the Ministry.

'Shouldn't do that, really', he was told.

Ferdinand laughed. 'He's right, you know. This is our bit towards conservation. Two acres left in a completely natural state. I'm a green man at heart.'

Unfathomable. Humphrey let it go. 'Delightful. Thyme, too, I see,' he said.

'Glad to say we get compensated for it,' his brother explained. 'Paid on the basis of what we would have got if we'd worked the land.'<sup>7</sup>

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7. Any landowner can claim taxpayers' money if he keeps some land in its natural state. Under the Wildlife & Countryside Act (1981) compensation for doing so is calculated on the basis of an estimate of production foregone (which is itself inflated, of course, by agricultural price supports).

At first glance, there is an argument for compensating somebody who (for the sake of the rest of us) is asked to forego the most profitable use of his land. But not all such sacrifices are similarly compensated out of taxpayers' pockets – e.g. *not* developing town property.

'Producing crops which aren't really needed, you mean? So you get paid both for producing and for not producing?'

'That's the long and short of it', agreed Ferdinand good-humouredly. 'All in a good cause. If the subsidy's there, who are we not to take it? Means a hell of a lot of paperwork, though – I don't mind telling you.'

\* \* \*

Ferdinand decided that his long-lost brother had spent enough time on the family farm: he must take him to see the sights of London. They had a flat near Sloane Square in Leo's name – fortunately rent-controlled 'Impossible to turf us out, thank God', said Ferdinand. 'Almost a reason for voting Labour. Don't altogether trust the Tories to protect poor tenants.'

'Sophia's up in town, as I told you', he went on. 'A duty visit. We'll bring her back. God knows what she's lumbered with. Great fur coat bargains at Harrods, she told me.'

'Your wife's not one for conservation, like you', said Humphrey, mildly.

'Ah, well, you didn't need fur coats in Wanga Wanga.'

The exchange was perfectly good-humoured, despite the idiotic name Ferdinand had fixed on Humphrey's island.

They decided to go up by train. Ferdinand said, 'Even with Leo's orange badge, parking is absolute hell. Anyway, its not strictly cricket using it unless one's absolutely stuck. Or carting Leo around, of course.'

When Humphrey went up to buy his ticket, Ferdinand said, 'Dear me. This won't do at all. Full fare indeed. We must turn you into an OAP, sharpish.'

This was not a word with which Humphrey was familiar. It sounded vaguely tribal. Perhaps some initiation was required. This turned out to be correct. Ferdinand went

on, 'Actually you're in a sort of limbo from 60 to 65, when you become a full OAP. Only a kind of honorary OAP till then – unless you're female. But you qualify for British Rail half-price. Quite a good wheeze.'<sup>8</sup>

They were the only two passengers in their carriage. After a while Humphrey turned his eyes away from contemplation of passing oasthouses and tall, ordered rows of hops, down onto his newspaper. His brother tapped him on the knee. 'I say, aren't you peering rather? Sure you don't need specs?'

It was true that, since leaving his tropical island, bathed in perpetual sunlight, he had found newsprint tiresomely tiny.

'Don't expect you got in much reading on Wanga Wanga? Not even the famous Bible?'

This was a question Humphrey had not been looking forward to. It was not his fault that he had had only one book to study over his past forty years. This was a copy of the Beveridge report (which was, of course, why his mind had been occupied with it as his parachute floated down to earth – or rather coral. It had been in his uniform pocket). At one time during his long isolation he had been able to quote whole paragraphs inaccurately; and had even thought that, should he ever return to England, this would make a good party turn. Now he was not so sure. To judge – perhaps unfairly – from the benefits it brought his brother the Welfare State seemed to bear little resemblance to the visions of its high-minded war-time author.

Humphrey decided to answer the first question only. 'Spectacles. Good idea.'

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8. British Railcards are available to everyone over the age of 60 for £12 p.a., entitling the holder to unlimited rail travel at half-price. In effect, all subsidy on rail fares favours the better-off. In 1978 spending on rail travel in income group I was ten times that of income group V. (LeGrand *The Strategy of Equality*, 1978, p. 110.)

'Tests are free, I'm glad to say. But it's a bit thick. You actually have to pay for spectacles now – unless you're poor. Nasty precedent that.<sup>9</sup> I mean, if they can do it with specs, how about lots of other benefits?'

Humphrey quite saw the point.

The train whistled into a tunnel. For some reason the carriage lights failed to switch on. Humphrey listened to his brother's voice, implacable in the dark, 'I mean, they might make us oldies pay for our prescriptions next.<sup>10</sup> Sophia's got a permanent, hacking cough. Doesn't matter now because she's over sixty. Dread to think what she'd have to fork up if she had to pay for all her throat stuff.'

They emerged into daylight again, Humphrey clearing his throat in vague, token sympathy for Sophia's affliction. 'I suppose', he said, 'Sophia and you could be held to have paid for her "throat stuff" already with all the insurance you've paid. I seem to remember . . . that is, if Beveridge . . .' His voice tailed off. Humphrey did not want it to be thought that he was accusing his brother of excessive concern with money.

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9. 'Free' NHS glasses are now limited to those under the age of 16 – or 19 if still in education; to those getting supplementary allowance or Family Income Supplement; and for those whose income is 'low.'

Tests, however, are 'free' for everybody. If, like the majority, you are well-to-do enough to pay for your spectacles, can you not afford the cost of a sight test?

10. The DHSS document entitled 'NHS PRESCRIPTIONS – how to get them free' lists all the categories of people who do not have to pay from their pockets £2 for each prescription. Men aged 65 and over, women aged 60 and over, children under the age of 16, pregnant women, women who have had a baby within the last year . . . obviously many people within these groups could afford to pay without hardship. Perhaps, indeed, the rulings on NHS spectacles do offer a precedent; and 'free' prescriptions should be limited, by and large, to those whose means are small.

The tendentious use of 'free' in DHSS leaflets should, incidentally, be curbed. After all, grants are the outcome of either ones own contributions and taxes or other peoples' contributions and taxes. Use of the word 'free' fosters the illusion that the State can 'give' its citizens benefits.

'Yes', agreed Ferdinand. 'Yes indeed. Paid through the nose. Don't see why we poor buggers shouldn't get something back.'<sup>11</sup>

Humphrey wondered mildly about the description – and the sums – as the train shot through Bromley station. It seemed unlikely that Ferdinand who was working himself into a state of some agitation, pacing the floor like one of his bulls, could enlighten him.

'You know the first thing I'd do if they monkeyed around with prescription charges?' said Ferdinand *'I'd write to my MP.'*

He made the threat sound very awful indeed, worse than any of the imprecations of Job.

They took a bus from Victoria to a stop near Leo's flat. Ferdinand's bulky frame squeezed into a front seat. 'Never take taxis', he said firmly. 'Against my principles, Sophia's too. Now we get free fares<sup>12</sup> it's our duty to use them.'

'Very sensible.'

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11. The argument that the rich have paid more in tax, and therefore deserve to derive more benefit from the Welfare State, may seem fair enough at first sight. But what sense does it make to tax with the right hand, and give back with the left? If no fundamental reform of the welfare system is undertaken, one consequence at least of reduction of tax should be reduction of benefits for those who can afford them from their own purses. Or – perhaps more usefully expressed – one excellent argument for lower taxation, too seldom heard, is that the State thereby restores to more and more of its citizens the ability to pay directly for their own welfare.

12. Old-age pensioners enjoy 'free' travel on public transport during non-peak hours in many British cities. Anyone who cavils at this does so only because many pensioners can perfectly well afford to pay economic fares. A suitable declaration of income would be all that was needed to obtain the 'free' pass: such declarations could be checked at random.

The money saved might not be great. But once more the pernicious habit of unnecessary dependence on state or city 'charity' would be called into question.



'Nothing to do with what we can afford. It's the principle, as I say.'

\* \* \*

Curiously enough, Sophia, Ferdinand and Humphrey ran into an MP, an acquaintance of the Wellfairs, when they went to the opera two evenings later. He was escorting a slim, silent young secretary, who cast her eyes to the ground. In the last interval of *Don Giovanni* he told them, jovially, 'Got the night off. Last week we pushed the Arts grant through. Despite the philistines of the other lot. Well, of our lot too, to tell you the truth. £13 million to this place. Here's my reward.'

Sophia glanced enquiringly at the secretary. What *was* the reward? Humphrey said, 'Your constituents – do they go to the opera much?'

'Middlesbrough? Not opera country. Not Middlesbrough. Wish it was. You'd know if you'd ever been there. More working men's club country. Not that I've anything against them', he added hastily.

'Do working mens clubs get subsidies?' asked Humphrey.

'Good God, no. Don't need them. But all this', he said, waving his hand around and almost upsetting Sophia's champagne glass 'all this costs a bomb.'<sup>13</sup>

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13. Arguments for subsidising the Royal Opera Company – to take the most conspicuous example of grants to cultural bodies – are many and beguiling. National prestige, tourism, education, maintenance of cultural standards are all invoked. Nevertheless, it remains true that a small minority of relatively well-off people are enjoying their entertainment at the majority's expense. This was perhaps more easily defensible when higher rates of tax were savage. Reduction of income tax should, in the reasonably near future, enable the rich to pay the full economic price for their nights at the opera.

(The average subsidy per performance at the Royal Opera in 1980/81 was estimated at £31,200 – working out at roughly £16 per opera-goer. Two-thirds of the audience was composed of members of the social classes A and B. See M. Nissel, *Facts about the Arts*, Policy Studies Institute, p. 143.)

\* \* \*

Later that same evening, at dinner in one of the better restaurants near Covent Garden, Sophia – perhaps prompted by Ferdinand's use of the word 'wolf' when discussing the hero of the opera – turned to remonstrance against her husband: a more agreeable pursuit.

'Anyway', she said 'You must have bored poor Humphrey to tears with your sheep premium scheme and all the rest of it. What have you done to sort him out?'

This sounded menacing. On the whole, Humphrey thought he did not want sorting out – not yet, anyway. Sophia was remorseless, 'Have you taken him to the Social Security Office? I mean, he might be officially dead.'

'No, I'm not dead,' said Humphrey

'Can't think why not. Some oversight,' said Sophia

'Good thing, though', interrupted Ferdinand, a little comatose by this time, cognac taking its toll. 'Death Grants.<sup>14</sup> Useless things. £30. Hardly worth applying for.'

Tempted to join in the arithmetic of grants – after all, he too had had a couple of brandies – Humphrey said, 'I quite see. Pretty measly. Equivalent to about four sheep.'

'Exactly. Of course', Ferdinand added heavily, 'strictly speaking, old boy, you can't compare sheep with deaths.'

'I suppose not. Chalk and cheese.'

'Quite so. Quite so. Anyway you're not dead.'

The two men contemplated these truths. Sophia returned to the attack. 'The point is, Humphrey, you've reached a lucky age. You're just over sixty. You're

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14. Death grants are certainly not very lavish - £30 each in 1986. This adds up to an annual cost to the Exchequer of some £17 million. On the other hand, why should the State assist its citizens in the cost of their burial? Except in the case of those in need, of those whose incomes are low, of those who die in the service of the State? Their relicts, indeed, might well be granted more than £30.

unemployed. I expect – I truly expect – you'll be able to get long-term supplementary benefit, *at once*.<sup>15</sup>

'But I'm afraid I didn't contribute a sou on my desert island.'

'Doesn't matter, dear Humphrey.' said Sophia 'It can all go into the Wellfair coffers. We'll turn you into another Leo' she added, a little tactlessly.

'Every little bit helps' said Ferdinand, waving for the bill.

\* \* \*

Humphrey woke up the next morning cradling the notion that the opera had been exceptionally noisy. Coconut milk had never had this effect on him.

At breakfast in Sophia's flat off Sloane Street he suddenly felt that there was something odd, not quite right, inside his mouth. His teeth were not as they had been. Two back ones, yes, were distinctly loose. Could the pheasant of last night possibly have been to blame?

'Very nasty things, teeth', agreed Sophia. 'We must have you fixed up at once. Pity you're not under eighteen. Then everything would have been free. Never mind. We're in a *quartier* of dentists. Dozens within shouting distance.'

She smiled brilliantly and gave him another rasher. 'I hate to be a problem', he apologised.

'No problem at all. Ferdie's still asleep, and doesn't need to go back to his silly old farm till this evening. We will look in the 'phone book. We must get you accepted.' She made it sound a social problem, like joining a club.

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15. By means of long-term supplementary benefits and pensions the Government tops up incomes to the level needed to live on each week – even though the recipient has never made a contribution in his life. No one with savings of more than £3,000 is eligible: but this sum ignores (a) the value of one's home (b) surrender value of any insurance policy up to £1,500 (c) any income from the £3,000 maximum. It is not difficult to see how a family can quite legitimately exploit the scheme.

'And don't worry,' she went on, pouring out more coffee and looking down on him with large, grey, maternal eyes, 'at least the check-up's free.'<sup>16</sup>

Humphrey muttered something about the condition of South Sea Islanders' teeth: he understood that his nearest neighbours – on an island heaven knows how many miles away – were very insouciant about such matters. 'Not', he said, 'that I'm at all a Rousseau type. You mustn't think that. The noble savage has few charms for me.' he finished, as he drank his coffee, and looked out at a dank London street full of buses.

'Between you and me', said Sophia 'I don't think it will be too hard for us to find an NHS dentist. Dentists understand our language.'<sup>17</sup>

'Great help, a common language', said Humphrey uneasily, thinking once more of his years of exile. (A boat had once landed on his island, strange men had disembarked, communication had evidently been unsatisfactory – the savages had never returned.)

They spent a good deal of the morning on the 'phone. They rang the local library, the Community Health Council, the Citizens' Advice Centre, and the Family Practitioner Committee. Everybody was very helpful.

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16. It is not clear why 'free' dental check-ups under the present system could not be limited to children and to those whose income is low.

17. One of the reasons, it is argued, why the middle classes benefit disproportionately from the Welfare State is that – with no malintent – the professional man or woman providing many of the services is likely to feel more comfortable and spend more time with somebody from a similar background to his own. Exceptions to this general rule abound. Nor is it easy to see how anything could or should be done to correct the imbalance. But it is right to remember this factor when considering who benefits most from the Welfare State as it presently exists.

'Thank goodness advice is free', said Sophia at one point, 'if only one knows how to go about it.'<sup>18</sup>

Eventually they found a man in Fulham. 'If the worst had come to the worst', said Sophia, 'you could of course have gone to our man. But he's not NHS. A great mistake. Most unlike us.'

Humphrey agreed.

'The important thing', said Sophia, 'is to get you off on the right foot as far as your teeth are concerned. You may have to pay the first seventeen quid of whatever this Fulham chap does to you. But after that you only have to pay forty per cent; so it's not too bad.'<sup>19</sup>

\* \* \*

But it was bad. Preferable, perhaps, to pay for ones own dental care. Dental care. The two words, glimpsed at the entrance to the 'surgery', chilled Humphrey's spine. Beneath the high Victorian ceiling, behind the nicotine net curtains, an ancient practitioner hissed and shook his head,

'Oh dear, oh dear, we have got problems.'

'I'm sorry.'

'Been living abroad, have we?'

'Yes.'

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18. Grant by central government to the National Association of Citizens Advice Bureaux increased from £109,000 in 1972/3 to £5,757,000 in 1982/3. (Allowing for inflation, this is a tenfold increase. Cases dealt with increased three fold.) Those of the well-to-do who use these 'free' advisory services should at least be encouraged to contribute directly towards them.
19. The patient has to pay his NHS dentist the first £17 for any treatment – and thereafter 40% of the cost of each 'course of treatment' up to a maximum of £115. Thus, those who can afford a more expensive treatment (e.g. a gold tooth for which the charge might be £63) get a larger subsidy, since 60% of their costs are paid for by the NHS.

Those on a low income, those getting FIS and students under 19 are among those who get treatment absolutely 'free'.

The former arrangements tend to benefit the better-off; the latter, the worse-off. Pending any radical reform, reduction of taxes should lead to the retention of the latter arrangement only.

'Rinse, please.'

He whispered instructions to the nurse. 'Well', he said, smiling thinly under his moustache at Humphrey, 'at least we've got new-fangled equipment. Some of it,' he added.

Towards the end of the operation he said, unexpectedly, 'You'd be surprised by how few really poor patients I see.'

'Indeed?'

'Rinse, please. Do you realize that children of the ill-to-do are twice as likely never to visit dentists as children of the well-to-do?'<sup>20</sup>

Humphrey gurgled and gargled several times. For all his readings of Beveridge, life on an island had ill prepared him for sociological conversation. He reclined, and made a series of nondescript noises, signifying assent.

'And you realize', said the dentist, laying aside a lethal needle, 'what that means in their After Life?'

Clearly, a caring man, in general.

\* \* \*

Back in the country, on a golden summer evening, Humphrey walked round the garden with Sophia. She leant on his arm, confidently. Not even the syringa-scented air, not even the strains of *La ci darem la mano* through the open French windows, could divert her from serious consideration of the hard facts of life.

'No one could pretend we're hard up', she said. 'All the same, thank heaven for our mortgage.'

'Ferdinand didn't tell me about it.'

'Mortgaged up to the hilt. That's only sensible – you get tax relief. But the trouble is the hilt is growing shorter.'

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20. Children under the age of seven from Class V are twice as likely never to go to a dentist as those from Class I. (See Black Report, 1980, p. 83.) A Government which wishes to attend to the welfare of the needy should cease to distribute 'free' benefits to those whose prosperity it no longer lays waste by taxation.

As she spoke these words Humphrey imagined her briefly as some lady in a castle overlooking a lake, glimpsing Excalibur through casement windows. He had no idea what she could mean. Perhaps he had misheard.

'Hilt? Sword-handle?'

'You see, dear Humphrey, I sometimes think Ferdie sees everything through rose-tinted spectacles. It's all very well for us, as I say; it's Kenneth I worry about. He wants to buy his own place near us, so as to go on helping us with our farm. Would you believe it, you can still get tax relief only on the first £30,000 of a mortgage. Not a single penny more than three years ago – despite inflation. Sometimes I think the Government doesn't care for us.'<sup>21</sup>

Humphrey sympathized. They walked on, admired two foals standing gawkily in a field of buttercups, and returned to the lengthening shades of the well-kept shrubbery.

'And another thing', Sophia interrupted their silence. 'It's time you met your other nephew Timmy. We'll drive to Oxford this week-end, I thought. He hasn't had to face the real world yet. We must visit him before he comes down.'

'The reckless years', said Humphrey. 'For the fortunate – or the unfortunate – I'm not sure which.'

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21. It is sometimes forgotten that until 1963 taxation was imposed on the imputed income from the house which one owned. Mortgage tax relief was the corollary of this. But when the tax was abolished the relief remained. The top 25% of income earners now get six times more subsidy from this source than the bottom 25%. True, this is partially redressed by taking into account council-housing rents. All in all, the top quarter benefit twice as much as the bottom quarter from housing relief and subsidies. (LeGrand, *Economica*, volume 45, 1978.)

The present arrangements are largely responsible for £420,000,000,000 in Britain being tied up in housing rather in any other means of creation of wealth: a proportion of the GNP much greater than in any other Western country (See Sir Nicholas Goodison, *Shares for All*, Centre for Policy Studies, August, 1986.)

'We've paid', said Sophia. 'We've certainly paid for them to go to school. And now we're means-tested for his allowance at Oxford. Awful. Only tuition's free', she said, brightening momentarily.<sup>22</sup>

'The most important point', said Humphrey, shirking argument.

\* \* \*

The next morning Sophia was as good as her word, and drove Humphrey down to Oxford in Leo's car – taking Leo for an outing too. 'We'll pick up some of his free prescriptions on the way', said Sophia cheerfully.

They had arranged to meet Timmy outside the Bodleian: a meeting-place which inspired Leo *en route* to reminiscences of his youth largely spent, it seemed, in the round reading-room of the British Library.

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22. Students on first degree and comparable courses, whatever their own or their parents' income, can apply for mandatory grants paid by local authorities under national rules. These cover basic University fees for tuition, etc.

As a result of the degrees which they achieve, graduates can hope to earn a great deal more during their working lives than their contemporaries who have not enjoyed higher education. The principle that the grant should be replaced by loans paid back by the student to a State which has helped to provide him with considerable advantages and opportunities, is surely unexceptionable.

It is worth observing that the notion of higher education being some form of 'right' is new, and has in practice worked to the benefit of the middle classes. Despite the greatly increased State provision for Universities the proportion of students who come from working-class homes has not changed since the 1920s – 25%. If the State's mean expenditure on University education per person is put at 100, then in 1978 taxpayers spent 272 on each Class I person, only 50 on each Class V person. (These figures do not include student awards: but that would not correct the imbalance very much.) See LeGrand, *Economica*, 1978, p. 7, Table 1.

The more that the better-off have their taxes reduced, the more they should be prepared to contribute to their children's higher education.



'Oh, it was very . . . romantic, really. Thought so at the time anyway. Lots of pretty girls.'

'Tell Humphrey what it was you studied', said Sophia, in a tone of slight asperity.

'Oh, that was romantic, too. In a way. Architecture of 16th-century Danish prisons. Did it out of my own money then. Can't remember a thing about them. Used to live there practically. In the library, not the prisons. Like that Lenin fellow.'

'Lenin?'

'Wasn't it? Chap in the Highgate cemetery now?'

They drove along in silence for a few miles, through the beechwoods and down the Chiltern escarpment. Leo murmured, 'Extraordinary thing. All free now. Extraordinary'

However, when Sophia braked hard he woke from his day-dreaming with a jerk, his mood changed to one of indignation – real or feigned.

'Disgraceful. Understand they're now talking about charges for people who go to libraries and museums and so on. Tax on culture.'<sup>23</sup>

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23. Costs of the British Library are estimated at £49 million a year. Some proportion could surely be borne by users even at the risk of raising cries of 'tax on knowledge', 'betrayal of scholarship' etc. A simple declaration that a reader had an income beneath such-and-such a sum, or that he fell into any other category deemed suitable, could entitle him to a 'free' pass. Spot checks could be made on readers' veracity.

Museum charges have been doughtily resisted. But the voluntary charges made by the V&A are not proving unduly offensive, and are raising £400,000 a year – which means almost £400,000 less to be paid by those who do *not* visit the museum.

Passes which are paid for are not only valuable for the money they raise. They allow their holders to insist on better services. They make the institution more accountable to those whom they are meant to serve.

'What will they be thinking of next?' asked Sophia absently. She was about to overtake, and paying little attention to Leo's rambling.

'I'll tell you what it will be. They'll make charges for evening classes. People like you and me wanting to brush up their French. Or learn Danish come to that.'<sup>24</sup>

Everything today was clearly to be centred on educational topics. Or was it? To Humphrey's surprise, when Timmy swept them from the steps of the Bodleian and took them to a coffee-house (Leo pushed in a specially-ordered free wheelchair), Sophia's first questions were to do with Timmy's health.

'You must make sure you get your free specs while you're still eligible', she said. 'And see the dentist.'<sup>25</sup>

Later, still thinking of his welfare, she showed herself to be the prudent – not to say caring – mother which she undoubtedly was.

'And another thing', she said 'You may not get the job you want immediately you leave here. Thank goodness,

- 
24. Evening classes provided 'free' to old-age pensioners by many local authorities include: all major and some minor languages, pottery, dancing, singing, oenology, veterinary practice, archaeology, to take a few subjects at random.

Most of those who take these courses are relatively well-off, and should surely not find it objectionable if, instead of being financed by ratepayers at large, they were asked to contribute towards their costs – especially if the local council was obliged by law to state the cost of each course provided.

Intending students who could not afford to pay could make a simple declaration that their income was below a certain sum. Inspection of such claims – should they be needed at all – could be random.

25. All students in full-time education under the age of 19 get both spectacles and dental care without payment – regardless of their own or their parents' income. A means test would be simple to put in being.

though, you can get supplementary benefit from the day you come down.<sup>26</sup>

She fished a buff envelope from her handbag, on which she had thoughtfully written down the address of the DHSS office nearest to the Wellfair's farm.

'Make sure you don't forget', she went on. 'Don't become impractical, whatever you do. University spoils some people.'

She looked sharply at Leo who was stirring his coffee, about to drop into sleep, beginning to snore. Sophia, determined to make her younger son face up to worldly cares and responsibilities, was saying to him.

'Well, why else did you come up to Oxford? You must get the most out of life.' Was she referring to dental charges?

After lunch, they took a punt on the Cherwell. Floating on water, said Leo, was one thing he could do. There were a lot of other boats on the river, parties under weeping willows, and occasional popping of champagne corks.

'Idyllic', said Humphrey. 'Not so very different from when I was up. Quite the sort of thing I used to imagine

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26. The DHSS leaflet 'WHICH BENEFIT?' starts off promisingly with a section headlined 'Not Enough Money.' The paragraph on supplementary benefit deserves quotation in full:

'A weekly cash payment to people *aged 16 and over* who are not working and who do not have enough money to live on. It can be paid on top of other benefits (including unemployment benefit), or earnings from part-time work, or if you have no money at all. You can claim even if you have savings, but not if you have more than £3000. You also automatically get the health benefits mentioned overleaf; free school meals and, if you are a tenant, help from the council with your rent and rates or, if you are an owner occupier, help with your rates. If you are buying (or own) your home you may be able to get help with your mortgage interest, insurance and maintenance costs. You may also get lump sum payments for special needs.' (my italics)

All this, of course, regardless of parental means. [Total cost of supplementary benefit – in 1983/4 – £5.6bn.]

when I looked up into the branches of my coconut trees, day-dreaming.'

'How very romantic of you', said Timmy.

'Oh, I used to have nightmares, too, about going into exams without having read a single word of the subject. Still do.'

Sophia, trailing a hand in the water, was anxious to bring back the conversation on to more practical ground. 'Why do students complain about being hard up? They look pretty well-off to me.'

Timmy said airily, 'Oh, the poor ones struggle all right. You just don't see them. I mean – if their parents don't help them.'

'Really, I don't think we should have to support you at your age. Your poor father.....'

'Oh, Mummy', said Timmy, 'you are sweet.'

Humphrey had rather hoped, in Oxford, to enjoy a brief talk with someone about higher education in the Welfare State. It was only appropriate. Some professor – where was a professor? It seemed a trifle odd that the universities (or at least Oxford) should still be so largely the preserve of those who were better-off. Or was this what inevitably happened as soon as benefits were labelled free? Were the better-educated *ipso facto* more skilled at tapping the largesse of the State? Was that part of the explanation?

\* \* \*

His punt-time contemplations were interrupted as they came alongside the pontoon whence they had started, by a tall silver-haired man introduced by Timmy as Cyril, a medievalist, who specialized in pseudo-Aristotle. Unfortunately, he was deaf. He apologised at once for being hard of hearing.

'That's nonsense. You needn't be', said Sophia.

'What?'

'You can get NHS appliances free, on loan. FREE!'<sup>27</sup>

'What?'

'Vibrating alarm clocks for the deaf', shouted Sophia.

'WHAT?' WHAT?'

Obviously this was not the sort of conversation to which he was used.

'He's very clever, really', Timmy whispered – unnecessarily. 'But I don't know if he bothers about getting things free.'

'Then he's not clever', said Sophia decisively. 'And please just tell me how pseudo-Aristotle is *relevant*.'

They decided that it was too difficult for Leo to negotiate the staircase to Timmy's room. 'We will abandon tea', said Sophia with an air of willing sacrifice. At the bottom of the stairs she asked her son a final question, 'Do you still have your nice rich friends?'

'A few. Yes. Some.'

'Good. You never know when they may come in handy'.

They were quiet on their drive home. On the whole the day had been successful – at least in evoking shades of Oxford past. Leo said wistfully at one point, 'A good thing, a mis-spent youth. Mine wasn't mis-spent enough. Rather sad.' Perhaps he was thinking of Danish prisons again. Later on, Leo asked Sophia, 'I suppose Timmy thinks it only right and proper for other people to pay to keep him up there?'

'Well, isn't it?' said Sophia indignantly. 'He can hardly pay for himself, can he, poor lamb?'

Sitting in the back seat, Humphrey could see him nod – though whether from exhaustion or agreement he could not tell.

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27. People of all ages with impaired hearing – for whom an aid is prescribed by a qualified consultant – can at present obtain NHS appliances on free loan, fitted, serviced and maintained. They include flashing doorbells and vibrating alarms. Why should this 'free' service not be limited, like the provision of spectacles, to certain categories: those on low income, etc?

The morning after the Oxford expedition there was, as Sophia put it, 'a bit of an upset.' It seemed that Ferdinand was not at all well, and had taken to his bed.

'Actually, I think it may be just a spot of the Old Trouble', she said mysteriously.

'His nose certainly looks a very odd colour', agreed his elder son.

However, Ferdinand indignantly denied over-indulgence while the others had been away. By mid-morning, his condition had worsened enough for a doctor to be called: by evening, the siren of an ambulance was heard coming up the drive. One of his legs had become completely numb.

'I say, I hope the old bean is all right', said Sophia. Then, putting a brave face on things, she added, 'Shame we don't live on the Scilly Islands.'<sup>28</sup>

'Just as well, surely?'

'No, because if we did we'd get free hospital fares. In the Highlands and Islands too. As it is, we're means-tested.' She made a moue of displeasure.

'Very abstruse. Very well-up of you', Humphrey observed.

'No, no. I got it on the DHSS freephone.'

They discussed Ferdinand's leg at great length over gin-&-tonics that evening. (Uncle Leo's mobility champagne was thought unsuitable for the occasion.)

'Amputation . . .' Kenneth tactlessly began, at one stage.

'Don't mention that word to me', said Sophia. She put fingers to both ears. Then her face brightened. 'Although',

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28. Expenses of travelling to hospital, whether for in-patient or out-patient, are paid by the NHS subject to a means test – which does not, however, apply to those living in the Isles of Scilly or the Scottish Highlands and Islands, however well-to-do they are. This is a good example of successful special pleading.

she said, 'as he's an NHS patient he'd get a free leg – if he was in hospital.<sup>29</sup> They told me that on the freephone, too.'

'It won't come to it, I'm sure,' said Humphrey.

They all had several more gin-&-tonics. Kenneth began again, 'If they do, I hope, I mean, I hope they get the right leg.'

'The right leg?'

'Well, the left leg. The right leg, whichever it is.'

'Of course' said Uncle Leo, who was sitting in a corner and had not spoken for a long time. 'Of course, if they did get the wrong leg, and had to take off both legs, Ferdie would get two free legs.'

Sophia stared hard at him. 'Sometimes you can carry freedom too far', she said, and left the room.

'Now you've really put your foot in it', said Kenneth, inappropriately.

\* \* \*

Alarm over Ferdinand's leg was soon abated. After three days he returned home, a hale man full of praise for the NHS. 'Left a tip for the nurses', he exclaimed 'Otherwise didn't fork out a penny. Free bed and board. Marvellous.<sup>30</sup> Board not up to home standard, though', he added, just in time.

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29. NHS patients in hospital do not have to pay for medicine, appliances such as elastic stockings and artificial limbs. Out-patients get 'free' medicine, too. These benefits could well be restricted to those on low income, etc. Why should not the rules governing NHS dental treatment serve as a useful precedent?

30. It is argued in a recent CPS study (*NHS – the road to recovery*, Hugh Elwell, 1986) that 'hotel' charges should be introduced in NHS hospitals. They would easily be insured against; the charges would be waived for those on FIS, supplementary benefit, etc. Apart from bringing in income to the NHS, such charges would serve to remind patients of some of the costs of the services, and allow them to demand value for their money. It would be a step on the road to improving accountability.

'No asparagus? No strawberries?' enquired Leo. 'What is life coming to?'

Humphrey glanced at him – but Leo seemed to fall asleep immediately after uttering.

Sophia, at least, was set on activity. She threw open the morning-room window and announced 'The sun is shining. We must make hay.'

It turned out that this was exactly what Kenneth had been doing. Later the same day, as they sat on the verandah looking westward at the last of the sun, he said, or rather spluttered, 'I have an announcement to make.'

'You make it sound something terribly grand.' said Sophia.

'It is, in a way. I am going to marry.'

There was quite a hubbub. It turned out that the girl was the daughter of a neighbouring vet – 'poor but respectable.'

'Didn't know vets could be either,' muttered Leo.

Kenneth said that she was, as one might expect, very fond of animals, and would be a great help on the farm. 'Help us to get our Farm Capital Grants, too.' he said.<sup>31</sup>

He left his most important news till last. Isabel was, he confessed, expecting their child. The reaction was more or less what one might have expected.

'But have you thought?' exclaimed Sophia. 'I mean, thought properly? I mean, she's a goldmine.'

A few seconds of awed silence passed. Then Sophia intoned 'Free milk. Free vitamins – if she's poor. Maternity

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31. Farm capital grants offer good opportunities to perspicacious and resourceful farmers. The system is based on an assessment of a farmer's income weighed against 'labour units.' A labour unit is 2200 hours a year. A farm whose income per labour unit falls below a certain figure becomes eligible for grants for a wide variety of capital improvements (eg, grants of up to 60% of the cost of hedges in 'less favoured' areas).

It is easy to see how this can act as an incentive to use family labour, the pay of which, with fair propriety, can be kept very low.



grant, maternity allowance – anyway.’ She paused before the climax – ‘and Child Benefit.’<sup>32</sup> Then her eyes melted ‘I may have left out some things.’ she said.

‘Free dentures? All in good time, of course. And free bridges?’ said Leo.

Next morning, over coffee in their vine-trellised patio, Humphrey was surprised to find his brother and sister-in-law wearing expressions of thunder.

‘We must have been mad’, said Sophia. ‘I’m ashamed, I really am.’ She flicked cigarette ash over a small stone statue of Pan. ‘Mortified.’

‘If I can help . . .?’ offered Humphrey.

‘Oh, its not you.’ said Sophia. ‘But we must call a family council of war. This marriage – its got to be stopped.’

‘Isn’t the girl – Catherine – rich enough?’ asked Humphrey. It was the only reason he could think of for such anguish.

‘It isn’t that’, said Sophia. ‘Not that at all. You mustn’t think we’re mercenary.’

Ferdinand was sitting silent, looking very glum. ‘I’ll explain’, he said at last. ‘Yesterday we were carried away – I’m as much to blame as anyone. We were all damned-fool sentimentalists.’

‘You see, it would be much better for all of us if Catherine is a single parent. To begin with . . . but do you want me to spell it all out?’

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32. All mothers get the maternity grant (£25 for each baby) regardless of income.

Some health benefits – ‘free’ milk and vitamins – are means-tested: others, such as ‘free’ prescriptions and dental treatment are not. Why?

Dwarfing these benefits is the tax-free cash sum of £7 a week paid for each child up to the age of 16, regardless of parental income (increased to £11.55 if one parent only is bringing up the child).

Limiting child benefit to those who were beneath the tax threshold would allow for a saving of over £3000 million – equivalent to nearly 4p off income tax.

And indeed it did seem on explanation that from the Wellfairs point of view, marriage would be an absurdly expensive folly. Ferdinand pointed out that he could easily find a cottage on the estate which he could rent to Catherine for £50 a week – and the rent would be paid by the Council. Then, when she had a child she'd be paid an extra £4.55 child benefit as a single parent. As she had no money of her own, she'd be eligible, too, for family income supplement; and if she worked, £4 of her supplementary benefit ('and half her income from £4 to £20' added attentive Sophia) wouldn't count as income. And so on.

'We've been doing our sums', ended Ferdinand, pointing to a small pile of scribbles on the marble-topped garden table 'and we could be almost £100 a week better off if she stays single than if the wedding-bells ring. All tickety-boo, old man.'

Sophia said 'Lets hope that both of them will realize which side their bread is buttered.'

'Mind you', said Humphrey 'I'm sure Kenneth will approve. He is a Wellfair, after all'.<sup>33</sup>

\* \* \*

One morning, about a week after these scenes, a mysterious envelope addressed to Humphrey arrived at the farm. The BBC? What on earth did he have to do with the BBC? Kenneth was holding it up to the light, trying to guess at its contents as the free-range, lightly-boiled eggs were brought by Susan to the breakfast table.

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33. For the first time, the Wellfairs are in danger of overstepping the mark. Certainly, one-parent families get extra non-means tested child benefit (plus £4.55 a week) and are eligible for help with rates, rents and refurbishment of the home – from the Housing Department of their local Council. But although the National Council for One Parent Families publishes a useful guide called *Living Together as Husband and Wife* – free to one-parent families – Kenneth Wellfair may find the rules on cohabitation rather irksome.

'Extraordinary thing', announced Humphrey after a long pause during which the other members of the family, eyeing him, held their egg-spoons poised. 'Very rum. It's an invitation to appear on a programme called Desert Island Discs.'

'That's the top accolade' said Ferdinand, thunderstruck. 'Definitely the top. Better than a peerage. Puts you on a level with Princess Margaret. You'll make us all famous.'

Susan said brightly, 'I'll help you with the actual discs. When is it? We'll borrow lots and lots of them at the public library and try them all out.'<sup>34</sup>

All that day and the next discussion raged. *Land of Hope and Glory* was rejected despite its second line. Kenneth said, '*Blue Lagoon*'. I dare you to ask for *Blue Lagoon*. That's the programme's own signature tune. But you might like it, to remind you of your real time on your island.'

'You must have something uplifting', said Leo 'Vaguely religious'

'There's always *The Pearl Fishers*' said Sophia, fingering her necklace.

They all approved the choice of an aria from *Don Giovanni*, in the light of their recent evening at the opera.

Over lunch at the presenter's club near Covent Garden, Humphrey ran through his proposals. 'Of course', said the presenter, 'it's because you've been a record time on a real desert island that we want to have you. Our

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34. £408 million is spent annually on public libraries. Most of the benefit goes to the better-off and better-educated. A strong case can be made for introducing charges, which would be waived for those whose income was low. A simple, signed declaration would be enough.

Why should the well-to-do – the majority – not pay for the library services which they wish to use? They could, indeed, then insist on better service. This would no more be a 'tax on knowledge' than the necessity to pay for one's groceries is a tax on food.

listeners will be keen to know all about that. Coconuts and so on. I suppose you did have coconuts?’

‘Yes, indeed.’

‘Have another Port.’

\* \* \*

Everyone agreed the broadcast went down very well. Humphrey’s modesty (‘I never began to build a boat – far too incompetent’), his mildly risqué choice of luxury (‘I found what I missed most was a comfortable bed: can I have a large four-poster? You can.’) – all went as smoothly as could be, until it came to the choice of books.

‘I want a collection of leaflets.’

‘Collection? We’re rather against collections . . . cheating a bit.’

‘I want all these leaflets.’

Humphrey bravely insisted, taking out a catalogue. He started to read,

‘NHS prescriptions – how to get them free.’

‘NHS dental treatment – how to get free treatment.’

‘SSP and sickness benefits.’

‘Free milk and vitamins.’

‘Free fares to the hospital.’

The presenter interrupted him. ‘You realise we can’t possibly let you have all these benefits. It is not a welfare desert island, you know.’

‘Exactly’, said Humphrey. ‘But it’s only the leaflets I want. To remind me of all the things I could get free if I was here in Cloud-cuck. . . I mean, in the land of boundless benefits.’

‘Yes, well . . . yes. I suppose we could just manage that. We’ll crate them all up in a packing-case and have them dropped from a helicopter, by courtesy of Social Security.’

'Thank you very much. After all, the leaflets are free.<sup>35</sup>  
It won't cost the BBC much.'  
'Nothing at all. You shall have them.'

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35. Postage could at least be charged on the range of leaflets prepared by the DHSS and COI. The saving would not be great. But some charge would bring to people's notice the disagreeable truth that everything, including information, has a cost. There is no such thing as a free leaflet. Those who hope to benefit from information can reasonably be asked to pay towards the cost of providing it.

## Postscript

It has sometimes been said that the well-off now constitute the majority of the British. At least two-thirds of the population can afford to pay for, or to insure themselves for, the services which most of us need at some time in our lives and which are now provided 'free' by the State – in education, in health, and in many other fields. Would they prefer to do so? Or would they prefer to stay with a system like the one which at present operates, or creaks, whereby we pay taxes to a Leviathan which then disgorges the money from its maw more or less indiscriminately back to us? It may well be that this latter is what a majority do want: the Welfare State, like many monsters, exercising a mythical fascination regardless of utility, of common sense or of any understandable criteria at all. But, just possibly, a majority might rather see some system whereby those in genuine need were helped (perhaps more than they are at present), whether by the State or by mutual aid societies; but most were left to fend for themselves – individual autonomy the gainer, the State the loser. If this is so, remedies abound. Return to the original principles of Beveridge, who advocated the strict linking of contributions to benefits; adoption of a negative income tax which would guarantee to everyone a minimal financial independence; creation of a social dividend payable to everybody, in lieu of all state benefits of all descriptions whatsoever; revival of mutual aid societies which flourished a hundred years ago – doughty champions are found for these and other schemes.

A general agreement on two points, however, is beginning to emerge amongst political animals of every colour. The first is that the present ramshackle system is worthy of the ridicule which – for example – this paper accords it. The second, and consequent point is that the time has come to think not of piecemeal reform but of building again from freshly-laid foundations – as indeed was done in the 1830s, the 1880s and the 1940s. Who will take up the torch?

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