

# Liberal Democrats in coalition: social security

## Overview: social security policy under the coalition

Peter Sloman



SINCE THE SOCIAL security budget accounts for more than a quarter of government spending, the Department of Work and Pensions was always likely to be at the forefront of the coalition's efforts to eliminate the structural deficit.<sup>1</sup> Though it was never far from controversy, the DWP turned out to be one of the more successful coalition departments. Iain Duncan Smith and Steve Webb formed an unlikely but effective partnership, and remained in post for the full five years of the coalition – a stark contrast with the nine Secretaries of State and nine Ministers of State for Pensions who held office under New Labour. Moreover, alongside a series of benefit cuts – many of them initiated by the Treasury – Duncan Smith and Webb launched the biggest structural reforms to the social security system since the 1980s, in the shape of Universal Credit and the single-tier state pension. Although

the implementation of Universal Credit has been fraught with difficulty, these two policies look likely to define the architecture of the welfare state for a generation.

Like the Department of Health, the DWP benefited from a clear division of labour between Conservative and Liberal Democrat ministers: Duncan Smith oversaw the development of Universal Credit and other changes to working-age benefits, whilst Webb took the lead on pensions. As a welfare economist who had worked at the Institute for Fiscal Studies before shadowing the department during the Blair and Brown years, Webb was well placed to make a distinctive impact. The first Liberal Democrat contribution came in the coalition agreement, which promised to raise the state pension by prices, earnings, or 2.5 per cent a year – whichever was highest. This 'triple lock' meant that the basic state pension for

Steve Webb and Iain Duncan Smith during the 2015 election campaign.

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a single person rose from 16.3 per cent of average earnings in April 2010 to 18.2 per cent in April 2014, partially reversing a decline which had begun under Margaret Thatcher.<sup>2</sup> Where New Labour had targeted resources on the poorest pensioners through the means-tested Pension Credit, the coalition shifted the emphasis back towards the basic state pension, building on the recommendations of Adair Turner's Pensions Commission (2002–6).<sup>3</sup> By 2014/15 National Insurance benefits accounted for 76 per cent of all payments to pensioners, up from 70 per cent in 2009/10 and the highest level since the late 1980s.<sup>4</sup> The 'triple lock' was unsurprisingly expensive – costing an extra £1.5 billion a year by the end of the parliament – though the cost will be offset over time by the coalition's decision to accelerate increases in the state pension age.<sup>5</sup>

Webb was keen to reinvigorate William Beveridge's vision of a flat-rate basic state pension set at or near subsistence level, partly because of the perceived stigma attached to means-tested benefits and partly because they acted as a disincentive to saving. Indeed, as Liberal Democrat pensions spokesman in the early 2000s, he had committed the party to the long-term goal of abolishing National Insurance contribution requirements and creating a 'citizen's pension' based on residence.<sup>6</sup> Once in government, he persuaded the Treasury that it could raise the basic state pension to the level of Pension Credit – an increase of more than one-third – if it closed the earnings-related State Second Pension and abolished the National Insurance rebates for employers who contracted out of it.<sup>7</sup> Indeed, the overall package would save the government money in the long term. The Pensions Act 2014 provided for Webb's new single-tier pension to come into effect from April 2016, though the contributory qualification has been retained for budgetary reasons: only those who have made or been credited with at least thirty-five years of National Insurance contributions are eligible for the full pension.<sup>8</sup>

The decision to introduce the single-tier pension had two spin-off benefits for the coalition's wider pensions policy. Firstly, it smoothed the introduction of automatic enrolment – which the Brown government had legislated for in 2008 – by ensuring that workers had a real incentive to save for their retirement: the extra income gained from occupational pensions would not be eroded through means-testing. Secondly, it made possible the liberalisation of money purchase pensions which George Osborne announced in his 2014 Budget, removing the requirement to buy an annuity at the age of 75. (Webb famously sparked controversy by telling the BBC that he was 'relaxed' at the possibility that people would spend their pension pots on a Lamborghini and 'end up on the state pension'.<sup>9</sup>)

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unlikely that a Conservative government would have legislated for a single state pension.<sup>10</sup> The quid pro quo for this success, however, was that the Liberal Democrats had much less impact on working-age welfare reform. In a way this was unsurprising, since the 2010 manifesto said almost nothing about working-age benefits apart from a general criticism of Labour's 'hugely complex and unfair benefits system' and a proposal to remove child tax credits from middle-income families.<sup>11</sup> Iain Duncan Smith – who did have a vision for welfare reform – was able to set the agenda, and the Liberal Democrats' main contribution here seems to have come not from Webb but from Nick Clegg, who supported Duncan Smith in a series of battles with the Treasury. The deputy prime minister helped ensure that Universal Credit went ahead, and also vetoed a number of cuts proposed by Duncan Smith himself, including the removal of housing benefit from the under-25s and the limitation of child benefit to two children.<sup>12</sup> Yet since the Liberal Democrats had signed up to Osborne's deficit-reduction targets, they could hardly protect the whole welfare budget. In particular, the party's ministers supported the government's benefit cap for working-age claimants, real-terms cuts to child benefit and tax credits, the replacement of Disability Living Allowance with Personal Independence Payments, and the controversial 'bedroom tax' on social housing tenants.

The Liberal Democrats' complicity in benefit cuts led to severe criticism from the 'poverty lobby', disability campaigners, and some party activists, who accused Clegg of betraying his pledge not to 'balance the budget on the backs of the poor'. Though ministers stressed the need to maintain coalition unity and take 'tough decisions', much of the party was clearly uncomfortable with the government's assault on working-age benefits on both moral and practical grounds. The autumn 2012 conference passed a resolution opposing any further welfare cuts which fell 'disproportionately' on disabled people, and the autumn 2013 conference overwhelmingly demanded a review of how the 'bedroom tax' was working in practice.<sup>13</sup> The party leadership also faced a series of backbench rebellions, with nine Liberal Democrat MPs supporting an attempt to water down the 'bedroom tax' in February 2012 and two (Andrew George and Tim Farron) backing a Labour opposition day motion on the issue in November 2013.<sup>14</sup> The final two years of the coalition thus saw a rather clumsy attempt at differentiation over the 'bedroom tax', as the party leadership backed away from the policy and proposed that claimants should only be docked benefit if they refused suitable alternative accommodation. As Libby McEnhill has pointed out, this left Liberal Democrat ministers 'open to accusations of inconsistency and opportunism', and raised the question of why they had not blocked the policy within government.<sup>15</sup>

In view of apparent public hostility to ‘welfare’ claimants, it is difficult to judge what impact the coalition’s benefit policies had on the Liberal Democrat performance in the 2015 election. Certainly, the party’s opposition to Conservative plans for a further £12 billion of welfare cuts – backed up by claims that the Tories would cut child benefit – did not resonate with voters in the way Liberal Democrat strategists seem to have hoped. More puzzling is the party’s decision not to make more of its impressive record on pensions and social care. After all, these are classic ‘valence’ (or competence) issues on which Steve Webb, Paul Burstow, and Norman Lamb had won plaudits from the media and came close to establishing a new policy consensus, yet by April 2015 only 2 per cent of voters thought the Liberal Democrats had the best pension policies – the lowest figure on record.<sup>16</sup> Perhaps some ‘economic liberals’ regarded the Dilnot care cap and the triple lock as embarrassing vestiges of ‘soggy social democracy’, but the electoral case for campaigning on these issues seems clear. It is well known that older people vote in large numbers – Ipsos MORI estimated that turnout was 77 per cent among 55–64 year olds and 78 per cent among the over-65s – and several of the constituencies with the highest concentrations of pensioners were Liberal Democrat–Conservative marginals.<sup>17</sup> A sharper focus on the party’s record of delivery for older people might have helped the Liberal Democrats hold on to south coast constituencies such as Eastbourne, Torbay, and Lewes, not to mention Webb’s own seat in Thornbury and Yate. As it was, retired voters backed the Conservatives by a huge margin, giving David Cameron and George Osborne credit for implementing Liberal Democrat policies.<sup>18</sup>

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- 1 Stephen McKay and Karen Rowlingson, ‘Social security under the coalition and Conservatives: shredding the system for people of working age; privileging pensioners’, in Hugh Bochel and Martin Powell (eds.), *The Coalition Government and Social Policy: Restructuring the Welfare State* (Bristol, 2016), pp. 179–200.
- 2 Department for Work and Pensions, ‘Annual abstract of statistics for benefits, National Insurance contributions, and indices of prices and earnings: 2014 edition’, 29 April 2015, available online at [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/424148/abstract-of-statistics-2014.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/424148/abstract-of-statistics-2014.pdf) (accessed 30 July 2015).
- 3 Jill Rutter, Edward Marshall and Sam Sims, *The “S” Factors: Lessons from IFG’s Policy Success Reunions* (Institute for Government, 2012), pp. 86–98, available online at <http://www.instituteforgovernment.org.uk/sites/default/files/publications/The%20S%20Factors.pdf> (accessed 4 June 2016).

- 4 Author’s calculations from Department for Work and Pensions, ‘Benefit expenditure and caseload tables, Budget 2016’, available online at <https://www.gov.uk/government/statistics/benefit-expenditure-and-caseload-tables-2016> (accessed 14 May 2016).
- 5 McKay and Rowlingson, ‘Social security’, p. 183.
- 6 See especially Liberal Democrats, *Dignity and Security in Retirement: Pensions Policy Paper* (2004). The policy also featured in the party’s 1992, 2001 and 2005 manifestos.
- 7 Nicholas Timmins, ‘The Coalition and society (IV): Welfare’, in Anthony Seldon and Mike Finn (eds.), *The Coalition Effect 2010–2015* (Cambridge, 2015), pp. 317–44, at pp. 332–4.
- 8 See Djuna Thurley, ‘The new “single-tier” State Pension’, House of Commons Library note SN 65256, 24 March 2015, available online at [www.parliament.uk/briefing-papers/sno6525.pdf](http://www.parliament.uk/briefing-papers/sno6525.pdf) (accessed 30 July 2015).
- 9 ‘Minister fuels pension debate with Lamborghini comment’, BBC News online, 21 March 2014, available online at <http://www.bbc.co.uk/news/uk-politics-26649162> (accessed 31 July 2015).
- 10 Timmins, ‘Welfare’, p. 342.
- 11 Liberal Democrats, *Liberal Democrat Manifesto 2010* (2010), p. 17. The tax credit cut was not spelled out in detail in the manifesto but the illustrative costings suggested it would save more than £1 billion.
- 12 Timmins, ‘Welfare’, pp. 330, 335, 343.
- 13 ‘Liberal Democrat conference: Party votes for review of impact of welfare reform’, Disability News Service, 24 Sept. 2012, available online at <http://www.disabilitynewsservice.com/liberal-democrat-conference-party-votes-for-review-of-impact-of-welfare-reform/> (accessed 4 June 2016); Rowena Mason, ‘Lib Dem activists condemn bedroom tax’, *The Guardian* online, 16 Sept. 2013, available online at <http://www.theguardian.com/society/2013/sep/16/lib-dem-activists-condemn-bedroom-tax> (accessed 4 June 2016).
- 14 See Hansard, 21 Feb. 2012 and 12 Nov. 2013.
- 15 Libby McEnhill, ‘Unity and distinctiveness in UK coalition government: Lessons for junior partners’, *Political Quarterly*, 86 (2015), pp. 101–9, at p. 106.
- 16 The importance of valence issues in shaping voters’ decisions has been highlighted by Paul Whiteley and his collaborators on the 2010 British Election Study: see Paul Whiteley et al., *Affluence, Austerity and Electoral Change in Britain* (Cambridge, 2013). For the April 2015 poll see Ipsos MORI, ‘Best party on key issues: Pensions’, available online at <https://www.ipsos-mori.com/researchpublications/researcharchive/31/Best-Party-On-Key-Issues-Pensions.aspx> (accessed 9 July 2016).
- 17 Ipsos MORI, ‘How Britain voted in 2015’, 22 May 2015, available online at <https://www.ipsos-mori.com/researchpublications/researcharchive/3575/How-Britain-voted-in-2015.aspx?view=wide> (accessed 2 Sept. 2015); ‘How do parliamentary constituencies vary: Usual resident population, 65 years+’, available online at <http://www.neighbourhood.statistics.gov.uk/HTMLDocs/dvc174/index.html> (accessed 12 Aug. 2015).
- 18 Ipsos MORI estimated that 47 per cent of over-65s voted Conservative compared with 23 per cent who voted Labour, 17 per cent who voted UKIP, and 8 per cent who voted Liberal Democrat.

## Commentary: former minister

Jenny Willott

PETER SLOMAN HAS produced a generally fair assessment of the progress made in the Department for Work and Pensions (DWP) during the coalition government, and shows some insight into the relationships within both the department and more broadly in government. However, there are some areas where I think he has underestimated the Lib Dem influence on government, and others where he overestimates it!

I am glad to see that he recognises the very significant reforms of both working-age benefit and pensions that the coalition introduced, which will have an impact well into the future. As a member of the Work and Pensions Select Committee under the Blair and Brown governments, we repeatedly highlighted the importance of reducing means-testing in the pensions system: not only is it crucial to making auto-enrolment work, but it is also an important factor in reducing pensioner poverty as it eliminates the need for pensioners to provide personal financial details simply in order to have enough to live on.

Labour did not have the nerve to make the necessary dramatic changes, but Steve Webb did. His reforms will have a positive legacy well into the future and he can be rightly proud of the fact that he introduced long overdue reform, which will ensure far fewer pensioners retire in poverty than in previous years.

The introduction of Universal Credit (UC) was clearly Duncan-Smith's priority, and whilst he had the support of all his ministers within the DWP, he had many battles with the Treasury, because introducing UC effectively is expensive. In these battles it was very helpful that Nick Clegg was actively supporting the introduction

of UC. A number of the battles within the coalition government were between departments and the Treasury, rather than between ministers of different parties within a department. This is why the role of the 'Quad', consisting of Nick, Danny Alexander, Osborne and Cameron, was so crucial in resolving disputes within government, and why Nick was a key player in so many of the government's decisions.

A key point that is missing from Sloman's article is an analysis of how different the decisions about cuts were as a result of the Lib Dems being within government. We moderated the cuts proposed by the Tories on many occasions, and a Tory majority government would have inflicted far more pain on working-age benefit claimants. As Sloman acknowledges, with the DWP accounting for 29 per cent of the government's budget and an agreed coalition policy to cut the deficit, the DWP could not remain untouched. However, the way cuts were imposed was very different as a result of the Lib Dem's influence.

As well as vetoing cuts to housing benefit for under-25s and the payment of child benefit only for two children, both of which were introduced as soon as the Lib Dems were no longer in government, there were a number of other proposals that the Lib Dems blocked, including proposals to cut housing benefit for those who were unemployed for more than a year, and we made sure there were significant exemptions to the benefit cap so that the number of families affected was much reduced, and ensured that councils had large amounts of money in Discretionary Housing Payments to protect the most vulnerable claimants affected by the bedroom tax.



Jenny Willott and Nick Clegg during the 2015 election campaign

Sloman is right to highlight the bedroom tax as a very challenging issue for the party. For a number of MPs, this was one of the most difficult policies we were asked to support during our time in government. It also undoubtedly did us significant political damage, although the impact would have been worse had we not moderated the policy and ensured that councils had significant resources in place to ameliorate its effects. In addition, once there was solid evidence that it was not working then we would have been remiss had we not tried to amend the policy, which is what Lib Dem ministers tried to do when the review of the first year's implementation was published.

More broadly on social security, there was a real difference of opinion between the two coalition parties over the purpose of social security policy, which led to some of the most toxic rows on the backbenches. The language used by a number of Tory MPs and much of the right-wing press to describe benefit claimants was upsetting and highly objectionable to most Lib Dems, and this framed many of the debates in a very unhelpful way. This reflected some fundamental differences between the approach of the two parties, which could be seen in the compromises that were reached and the different issues that caused problems for backbenchers in the two parties – the bedroom tax and benefit cap for the Lib Dems and

gay marriage and Europe for the Tories. This difference in approach was also reflected in the decisions of the Quad, where Nick and Danny had to fight the lack of understanding and support for benefit recipients from Osborne in particular.

Which leads to my final point: on the differing positions in the run up to the election, Sloman overlooks the point that we were not a majority government and therefore many coalition government policies were compromise positions. In contrast, in the run up to the general election we laid out a Lib Dem, single-party manifesto, describing what we would do if we were a majority government, which was not and never would be the same as what we did as part of a coalition. Our policies at the election, and going forward, reflect the Lib Dem view that social security is an essential element of a fair and just society, to provide opportunity to all citizens, ensuring no one is 'enslaved by poverty, ignorance or conformity' and treating everyone with respect and dignity. That is not something that I suspect all Tories would sign up to!

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## Commentary: critic

Alex Marsh

**T**HE COALITION'S RECORD ON social security cannot really be judged in isolation from changes to the tax system and labour market regulation. The interplay of these systems determines whether households achieve an acceptable standard of living and, for working-age households, appropriate labour market incentives.

The Department of Work and Pensions (DWP) is a big-spending department that was inevitably in the spotlight in a period of austerity policy. This budgetary pressure was arguably all the greater because Liberal Democrat policy success in increasing personal tax allowances was not accompanied by fully offsetting tax rises elsewhere.

The DWP ministerial team undoubtedly showed admirable durability over the coalition's term of office, and the policy agenda was ambitious, clear and consistent. Ministers were disciplined in sticking to their own briefs. From this perspective it might be declared a success. But what about delivery and impact? I will restrict myself to brief comments on selected topics.

On pension policy the story is of a Liberal Democrat minister successfully delivering on commitments. Pensioner poverty had been a

concern for the previous Labour government. The coalition took substantial steps to address inadequacies in state support. The triple lock on pensions was a major commitment. The coalition also honoured several Conservative election pledges, such as preserving winter fuel allowances, which maintain favourable treatment for older people.

There is little reason to doubt that the Liberal Democrats blocked some of the Conservatives' more egregious proposals for further cuts. It is unfortunate that the electorate gives little credit for preventing the lives of targeted groups of disadvantaged people from being made substantially worse.

Welfare reform is a paradigmatic case study in the dynamics of coalition. The major legislative moves occurred early in the parliamentary term, when the Liberal Democrats were committed to maintaining a unified front with the Conservatives and the opposition was in disarray. Iain Duncan Smith's wide-ranging welfare reform agenda therefore lacked effective scrutiny. When the Liberal Democrat leadership eventually tried to differentiate publicly, long after the membership had signalled grave concerns, the move lacked credibility.

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Few who understood the issues would disagree with the aspirations behind Universal Credit. They would, however, have been mindful of the risks and implementation challenges.<sup>1</sup> Many of the subsequent implementation problems were predictable. Similarly, the overwhelming view among housing professionals was that the so-called bedroom tax would not have the effects the Conservatives were claiming for it. And it would hit disabled households particularly hard. These early warnings were ignored. Almost nothing that transpired after implementation should have come as a surprise, except perhaps how quickly it was declared a 'multiple policy failure' or 'policy blunder'<sup>2</sup> and became a case study in new forms of online protest and campaigning.<sup>3</sup>

We could run through the IDS welfare reform agenda – Personal Independence Payments, Work Capability Assessments, The Work Programme, Universal Jobmatch and so on – and tell similar stories of implementation problems, weak performance or delivery failure.

Social security policy is always controversial. This controversy is stoked by politicians perpetuating divisive 'them' and 'us' rhetoric – 'strivers' and 'skivers' – which flies in the face of the evidence.<sup>4</sup> Under the coalition the DWP intensified and extended established policy directions, such as welfare conditionality and sanctioning, which draw on crude characterisations of benefit recipients. While many might agree state assistance should come with reciprocal obligations, the spirit animating the IDS regime was decidedly punitive. And we are yet to see the full effect of novel aspects of the sanctioning regime such as in-work conditionality. The evidence that punitive regimes are effective in producing autonomous, engaged individuals is limited.<sup>5</sup> The evidence that harsher sanctions lead to increased poverty is rather stronger.

The coalition's term will not, in general, stand as a beacon for rational, evidence-based policy making. The DWP was in the vanguard of policy driven by little more than strength of belief. It was also notorious for its use of statistical evidence, several times being criticised by the UK Statistics Authority for bending the data or making unjustified claims for policy impacts.<sup>6</sup> Such sharp practices undermine the credibility of government. They sit uneasily with Liberal Democrats' self-identity as a party that seeks to respect the evidence, even when it might challenge cherished policies.

The net effect of DWP policy change – a pensions lock coupled with restricting or withdrawing working-age benefits – was to skew social security spending ever more in the direction of older people. Given that spending for older people already accounted for the major share of the DWP budget, this is problematic.

While structural change to social security is part of the story, the Treasury's role in freezing or reducing the generosity of benefit uprating is also crucial. The net result of changes to benefits

and taxation over the coalition period was broadly regressive, apart from at the very top of the income distribution.<sup>7</sup> Inequities are apparent across household types. While older households did relatively well, younger people and childless couples fared less well. Households with a disabled member were particularly hard hit.

The UN Committee on Economic, Social and Cultural Rights, in its wide-ranging country report of June 2016, expressed substantial concern about the negative and unequal impacts of policy on citizens' ability to secure basic rights. It called for most of the coalition's major welfare reforms to be reviewed or reversed.<sup>8</sup>

The British social security system is not notably generous by international standards. With older people being treated relatively favourably, the way support is allocated across the life course has become more unbalanced. This sets up serious questions regarding inequity, which are compounded by an ageing society.

And it appears the coalition set the direction of travel. The regime will get harsher for many of those unfortunate enough to need state assistance. The current Conservative government is, for example, tightening the overall benefit cap in November 2016 to further reduce household incomes affecting, by its own assessment, 161,000 children.<sup>9</sup> We must question whether this direction of travel is sustainable or acceptable.

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- 1 See Sam Royston 'Understanding Universal Credit', *Journal of Poverty and Social Exclusion*, 20 (2012) for an early critical review.
- 2 See Ken Gibb 'The multiple policy failures of the UK bedroom tax', *International Journal of Housing Policy*, 15 (2015).
- 3 Helen Carr and Dave Cowan 'What's the use of a hashtag? A case study', *Journal of Law and Society*, 43 (2016).
- 4 See John Hills *Good time, bad times: The welfare myth of them and us* (2015, Policy Press) for an extended review.
- 5 See, for example, Tania Raffass 'Work enforcement in liberal democracies', *Journal of Social Policy*, 45 (2016).
- 6 See, for example, letter from Sir Andrew Dilnot to Iain Duncan Smith (dated 9 May 2013), available online at <https://www.statisticsauthority.gov.uk/archive/reports--correspondence/correspondence/letter-from-andrew-dilnot-to-rt-hon-iain-duncan-smith-mp-090513.pdf> (accessed 27 Aug 2016).
- 7 John Hills, Paola De Agostini and Holly Sutherland 'Benefits pensions, tax credits and direct taxes', in Ruth Lupton, Tania Burchardt, John Hills, Kitty Stewart and Polly Vizard (eds.), *Social policy in a cold climate* (2016, Policy Press).
- 8 United Nations Economic and Social Council *Concluding observations on the sixth periodic report of the United Kingdom of Great Britain and Northern Ireland* (24 June 2016)
- 9 *Welfare Reform and Work Act: impact assessment for the benefit cap* (dated 25 Aug 2016).