

Glossary

○ Introduction

This glossary details some of the key terms referred to in *The Companion*. It is partly based on its sister volume, P. Alcock, E. Erskine and M. May eds. (2002) *The Blackwell Dictionary of Social Policy*, Oxford, Blackwell, where you will find a comprehensive elucidation of the key concepts and terms you are likely to come across in your studies. In consulting it and this Glossary, you should be aware that policy analysts may vary in their use of some terms or emphasize different aspects.

○ Key Terms

❖ **Academies**

Under the 2010 Academies Act, state schools in England can apply to become 'academies'. These are schools funded directly by central government that are free from local authority control. They can set their own pay and conditions for staff, change the length of terms and the school day, and have some freedoms regarding the delivery of the curriculum allowing a focus on particular specialisms. The per-pupil funding level is the same as that which would apply if they were maintained by the local authority, with additions to allow for the services no longer provided for them by the authority and greater budgetary freedom.

❖ **Active Citizenship**

The concept that individual citizens should consider their obligations to society alongside their rights. At its broadest, all are invited to volunteer time and money, participate in public affairs, especially at a local or neighbourhood level, and become involved in their communities. More narrowly, it has become the focus of various projects targeted at the young and long-term adult unemployed to promote employment and community activity, often through cooperation with voluntary organizations. Different versions have been promoted by politicians of different persuasions; for example, Conservatives tend to emphasize the individual, and the benefits of community self-help and problem-solving, themes reflected in the notion of a Big Society in the United Kingdom, while centre-left parties talk of collective solidarity (see also *Big Society Agenda*).

❖ **Active Labour Market Policy**

Refers to governmental measures aimed at improving the operation of the labour market and enabling the unemployed to find work, as distinct from a passive labour market policy that focuses on ensuring subsistence while they are unemployed. These measures centre on: the provision of information on vacancies; advice on job searching and recruitment processes; training; support and advice for those with particular problems or needs; subsidised employment and job-creation schemes. Support and advice services may be offered through public agencies or contracted to non-statutory providers, and sanctions may also be applied (see also *New Deal*; *Welfare-to-work*; *Workfare*).

❖ **Affordable Housing**

A term used to describe two types of low-cost accommodation: that provided at below-market rents by local authorities and housing associations, often referred to as social rents; and 'intermediate affordable housing', where the rent or price is set above a social but below market

rents or prices, and which can include shared equity or other low-priced purchasing schemes. Also used more generally and often loosely to refer to rented or owner-occupied accommodation costing below a level thought to be viable, for instance a certain proportion of household income.

❖ **Basic Income** (also referred to as 'Citizen's Income,' 'Guaranteed Minimum Income' or 'Social Dividend')

An alternative form of social security provision intended to replace that based on social insurance or means testing with a non-withdrawable, unconditional benefit paid as a citizen's right to all members of society irrespective of their status or income. It would be administered by the state and financed out of taxation on earned income or wealth. If such a basic income were sufficient to provide enough for a subsistence or participation income, then paid employment would effectively be optional for citizens, although such a level of benefit would require very high levels of taxation on any earned income. If it were lower, then individuals would need to supplement it with earnings, savings, or other benefits.

❖ **Big Society Agenda**

A contested and nebulous catch-all phrase that is central to the UK Coalition Government's agenda. It is generally seen as signifying a movement away from and reconfiguration of state services. It involves: localization, an increased role for voluntary, community mutual and social enterprise organizations in public service delivery and provision; the promotion of volunteering and citizen involvement in their communities and decreased reliance on the state (see also *Localism*).

❖ **Butskellism**

A term used to describe the so-called ideological consensus between the UK Conservative and Labour Parties in the period from the immediate post-Second World War up to the early 1970s. It essentially involved the use of Keynesian economics in formulating levels of state intervention, supporting full employment and the growth of the welfare state. It is derived from the names of R. A. Butler and Hugh Gaitskell, who were leading figures in the Conservative and Labour Party respectively (see also *Keynesian Welfare State*).

❖ **Care Management**

A system for supporting those in need of continuing or long-term care whereby a care manager works with an individual to assess their needs, plan a care package, commission or organise services, and monitor and review arrangements once they are in place.

❖ **Cash Transfer Programmes (CTPs)**

A form of social assistance that has been implemented in many developing countries since the 1990s with the aim of reducing extreme poverty and promoting human capital development through the provision of non-contributory cash payments to individuals or households. Typically, they focus on those most vulnerable to poverty, such as children, elderly people, and people with disabilities, and are designed to raise the beneficiaries' income to enable a minimum level of consumption including access to social services. The support provided varies in scope, and in some countries payment is conditional on the recipient meeting one or more education, health or nutrition requirements (such as enrolling children in school or taking them for regular health checks). Traditionally, these were termed 'Conditional Cash Transfer Programmes (CCTPs)', but

reflecting the growing emphasis on the role of the state, the term 'co-responsibility', rather than 'conditionality', is increasingly being used.

❖ **Charities**

Organizations are legally defined as charities if they operate for public not private benefit and independently of government or commercial interests. They can be established as unincorporated associations, trusts, or companies limited by guarantee. Charity law in England and Wales was simplified and the definition of a charity tightened by the 2006 Charities Act. Charitable purposes are defined as: preventing or relieving poverty; advancing education; advancing religion; advancing health or saving lives; advancing citizenship or community development; advancing the arts, culture, heritage, or science; advancing amateur sport; advancing human rights, conflict resolution, or reconciliation, or promoting religious or racial harmony, or equality and diversity; advancing environmental protection or improvement; relieving those in need, by reason of their youth, age, ill-health, disability, financial hardship, or other disadvantage; advancing animal welfare; promoting the efficiency of the armed forces of the Crown, or the efficiency of the police, fire, and rescue or ambulance services; any purposes that may be reasonably regarded as analogous to, or within the spirit of, any purposes falling within the preceding. Charitable status, if granted to organizations, brings substantial tax exemptions and privileges but also restricts political activity. Charities in England and Wales with a yearly income exceeding £5000 must register with the regulatory body, the Charity Commission. Following the 2005 Charities and Trustee Investment (Scotland) Act, organizations in Scotland, with its different legal framework, must meet a 'charity test', showing they have only charitable purposes and benefit the public and register with The Office of the Scottish Charity Regulator. Under the 2008 Charities (Northern Ireland) Act, the registering body in Northern Ireland is the Charity Commission for Northern Ireland.

❖ **Child Care**

The phrase 'child-care' has two discrete usages. It can refer to daytime care services for preschool children, often when their parents are working. In this sense, the term covers day nurseries, playgroups, child minders, and nannies. The providers include public, voluntary and commercial agencies, and private individuals. It has also been used, however, to describe what in the United States is called 'child welfare', that is, the provision of services for children who are looked after on a 24-hour basis in foster or residential care as well as those who are adopted.

❖ **Children's Centres (see Sure Start)**

❖ **Communitarianism**

The notion that collective interests and action are best developed at the level of local communities. Communitarian approaches can exist alongside public welfare, but strong adherents argue that community activity is always preferable to state provision.

❖ **Compacts**

Formal agreements about the principles that should govern relationships between the government and the private, voluntary, or community sectors. Compact arrangements with the voluntary sector have been developed nationally in England, Scotland, Wales, and Northern Ireland, and at local government level since 1998; that for England, for instance, being renewed in 2010 and for Wales enshrined in the 2006 Government of Wales Act.

❖ **Conditionality/Conditional Welfare**

The extent to which eligibility for benefits or services is subject to specified criteria. These could include: tests of means or income; a National Insurance contributions record; parenthood; age; disability; citizenship; participation in job-seeking training or other behavioural requirements.

❖ **Co-production**

Denotes both the extent to which the effectiveness of welfare interventions depend on user participation and engagement (e.g., a patient completing medication, a pupil undertaking set work) and, more broadly, the notion that service users and the public more generally should be fully involved in service design and delivery as equal partners with provider agencies and practitioners (see also *Personalization/Personal Budgets*).

❖ **Corporatism**

A pattern of state-controlled interest mediation and decision-making, usually involving top-level representatives from employer organizations, trade unions, and state officials.

❖ **Cultural Capital**

The bundle of culturally specific information, knowledge, and skills that is possessed and passed on within a particular social class or group and that enables its individual members to access resources, opportunities, and institutions. The concept is sometimes applied in explanations of the differential experiences and life chances available to members of different classes or groups.

❖ **Dependency Culture**

A term used pejoratively to describe those wholly or partially reliant upon (especially means-tested) benefits, who have supposedly accepted their status as welfare recipients too willingly.

❖ **Dependency Ratio**

The ratio of people of retirement age or below the age of employment in relation to the numbers of people of working age in a given population. The term assumes that all people over retirement age are dependent, usually for their pensions and care, on those of working age.

❖ **Desert**

An approach to the allocation of resources based primarily upon a moral or ideological judgement rather than upon an *a priori* principle such as need or equity. There is a long tradition in social policy of categorizing those seeking assistance into groups on this basis, focusing support on those deemed 'deserving' (such as young children or individuals unable to support themselves because of a disability) and limiting that to those deemed 'undeserving' (who could support or contribute to supporting themselves).

❖ **Direct Payments**

A scheme first introduced under the 1996 Community Care (Direct Payments Act) and subsequently extended whereby individuals assessed as being eligible for adult social care support have the option of taking cash payments from the local authority to purchase the support they choose

instead of relying on services contracted on their behalf. The support can be bought from non-statutory providers and/or include the direct employment of personal care workers. The offer of such payments is mandatory for English local authorities (see also *Personalization; Personal Budgets*).

❖ **Empowerment**

The process through which people gain power and control over their own affairs. It can mean individual citizens taking responsibility for their own well-being and that of their families, and consequently reducing their demands on state provision or the use of collective action by previously disempowered groups. In welfare provision, this often involves a shift of power from service providers to service users. Conditions conducive to empowerment exist where citizens have access to information; where education or training is available; where organizational structures support citizen participation; and where citizens are able to influence decisions in policy-making.

❖ **Financial Exclusion**

The consequence of unequal access to modern financial services such as banking, automatic credit, and insurance. This often results, particularly among poorer people, in exclusion from financial security and protection, and from some forms of purchasing and investment.

❖ **Free Schools**

These are state-funded, non-profit-making, independent schools in England set up following an application process by parents, teachers, charities, community and faith groups, or other suitable proposers who have demonstrated they are meeting a clear local demand. Like *Academies*, they are centrally funded on a similar basis to state schools, are outside local authority control, and have freedom to vary the curriculum, teachers' pay and conditions, the school day, and terms. They also have some additional freedoms, such as teachers not necessarily needing to have qualified teacher status.

❖ **Full Employment**

Describes the situation in which all available labour resources are being used in the most economically efficient way. In common-sense terms, this would equate with 'zero unemployment'; however, given that people move jobs and may be unemployed during these transition periods ('frictional unemployment'), many economists suggest that this should be recognized in the definition. William Beveridge, for example, stated that an unemployment rate of 3% equated to full employment.

❖ **Generational Contract**

A term used to denote the relationship between the 'old' and the 'young' implicit within the social security system and related arrangements in all welfare states whereby the employed 'support' their non-working elders through taxation and insurance contributions. Demographic change and rising retirement rates have led to concerns over this contract and suggestions that older people are extracting more than their fair shares of welfare expenditure to the detriment of younger age groups.

❖ **GP Fundholding**

A system that during the 1990s enabled General Practitioners to apply for a budget allowing them to contract with and purchase services from health-care providers of their choice.

❖ **Governance**

Refers to the processes of governing, to the manner and mechanisms by which political power is exercised. The term extends, therefore, to encompass the functioning of non-governmental bodies and the range of commercial and voluntary organizations that administer public functions or implement public policies.

❖ **Gross Domestic Product (GDP)**

A measure of the output of goods and services in a country over a specified period of time (usually annually). It excludes income from investments and property owned elsewhere, and there is no deduction for depreciation (hence 'gross' not 'net').

❖ **Gross National Product (GNP)**

A measure of a country's GDP plus its income from investments and property owned elsewhere, with no deduction for depreciation.

❖ **Happiness Indices (see Well-Being)**

❖ **Housing Associations**

Independent, not-for-profit, bodies that provide low-cost accommodation for people in housing need, with any surplus generated being used for maintenance and to help fund acquisitions and new builds. Their main activity is the provision of accommodation for rent, but they are also involved in the provision of shared ownership and housing for sale, supported housing schemes, regeneration, and community activities.

❖ **Human Capital**

A phrase that refers to the fact that individuals can increase their future earnings or value to society by undertaking training or education. It is like an investment in the person because it produces a future return in the form of higher earnings for the individual as well as more output for the economy.

❖ **Human Development Index**

A composite summary measure first introduced by the United Nations Development Programme in 1990 to facilitate intra- and inter-country comparisons and provide a frame of reference for gauging social and economic development along three basic dimensions: health (indicated by life expectancy at birth), education (indicated by the mean years of schooling for those over 25 and expected years of schooling for children of school-entering age, capped at 18 years) and standard of living (indicated by Gross National Income per capita).

❖ **Indexing of Benefits and Tax Credits**

The process of linking the monetary value of a social security or other benefits (such as occupational pensions) and tax credits to a gauge that tracks the cost of living (prices) or the living

standards of the non-beneficiary population (wages). Depending on the construction of the index, the former provides varying degrees of protection against inflation, the latter a means of enabling recipients to keep up with rises in living standards. Generally, social security benefits in the United Kingdom are uprated annually. Since 2011, this has been based on the Consumer Price Index (CPI) rather than the Retail Price Index (RPI) and Rossi Index previously used to uprate universal and means-tested state benefits, respectively.

❖ **Internal Markets**

The simulation of market conditions within state services, involving the separation of purchasing from service provision.

❖ **Inverse Care Law**

Postulates that those most at risk of ill health tend to experience the least satisfactory access to medical and care services. This is held to be a consequence of an amalgam of factors related to social inequalities, including the geographical distribution of services, the way services are provided, and users' awareness of them.

❖ **Keynesian Welfare State**

The term used to describe the economic and social policies pursued by a number of social democratic governments in the period from 1945 to the mid-1970s. A combination of Keynesian economic policy and increased spending on the welfare state was seen as a way of countering the inequalities associated with the market economy. In essence, the aim was not to abolish capitalism but rather to control the market by a combination of fiscal and monetary means in order to ensure that growth remained buoyant, and full employment was maintained.

❖ **Laissez-faire**

A term based on the French phrase meaning 'letting things take their course' describing minimal state intervention in defence or public order and opposition to state action in all other spheres.

❖ **Less Eligibility**

A concept dating back to the 'New' Poor Law system introduced in 1834 under which relief (or public assistance) was to be made conditional on entry to a workhouse where conditions were to be worse (or less eligible) than those experienced by the lowest classes of independent labour earning their own living. The notion still influences social security policy and other welfare arrangements today.

❖ **Life Chances**

An umbrella term denoting people's likely life expectancy or mortality rate, experience of morbidity (the incidence of illness), and the extent to which their social origins influence their education and employment opportunities.

❖ **Localism**

An ambiguous term (often used interchangeably with 'localization') that encompasses a range of theories upholding the devolution of power and governance from the central state to local agencies

and communities. In the United Kingdom, it is associated with the Coalition Government's programme for transferring power in England from central government to local authorities, giving them more power to capitalise on local knowledge, shape and vary their provision according to local circumstances and needs, diversify the supply of public services, strengthen their local accountability, and further empower communities and citizens by giving them a greater say in local policy-making (see also *Big Society Agenda*).

❖ **Mandatory Legislation**

Enactments that place an obligation on welfare (and other) authorities compelling them to provide specified services or engage in certain measures.

❖ **Millennium Development Goals (MDGs)**

Adopted under the United Nations Millennium Declaration in 2000 and agreed to by the world's countries and leading development institutions, these comprise eight goals (with 21 quantifiable targets measured by 60 indicators) to be achieved by 2015: eradicate extreme poverty and hunger; achieve universal primary education; promote gender equality and empower women; reduce child mortality; improve maternal health; combat HIV/AIDS, malaria, and other diseases; ensure environmental sustainability; and develop a global partnership for development.

❖ **Monetarism**

Holds that economic efficiency depends on sound public finance and, in particular, that aggregate demand in the economy and inflation should be controlled by the manipulation of the money supply. It is premised on an explicit critique of Keynesian economics and Keynes's belief that incurring budget deficits in order to stimulate aggregate demand through public spending can serve to stimulate economic growth and sustain full employment (see *Keynesian Welfare State*).

❖ **Mutualisation**

Denotes the establishment or conversion of an existing organization (e.g., private business or public service provider) to one owned by its employees, members (usually customers), or both. In the case of the latter, this involves the transfer of assets to the new entity. By empowering and engaging staff directly in their operations, the creation of employee-owned mutuals in particular has been upheld as a way of increasing the efficiency and quality of public services, adding to the provider mix and enhancing choice. In England and elsewhere in the United Kingdom, mutualization is being encouraged by arrangements enabling both 'spinouts' from existing services and start-ups involving merging previously separate provisions or creating new ones. Legally, they can take several forms, including: limited-liability partnerships; charities; community interest companies (a limited company carrying out a social activity); and cooperative societies (organizations that must be for the mutual benefit of their members and whose members must receive benefits mainly from their participation in its business). While widely endorsed, there is concern that without tight legal safeguards, mutualization could open the way to subsequent demutualization and takeovers by private-sector providers.

❖ **New Deal (UK)**

The popular term for welfare-to-work policies introduced by the Labour government in the United Kingdom after 1997. It emphasizes paid work as the central element in the attempt to reduce poverty and represents a more conditional approach to citizenship rights to social security,

stressing obligations individuals owe in claiming their rights to welfare. Different New Deal programmes were directed at different groups of unemployed people, for example, young adults, the long-term unemployed, disabled people, or lone parents out of work.

❖ **New Social Issues**

A term used to emphasize the additional insecurities facing the current UK population. In the post-war decades, people were largely faced with labour market and lifestyle risks (such as the costs of raising children, disability, ill-health, retirement, unemployment, the death of a spouse) that were met through a system of social protection largely involving the state provision of benefits. Such potential hazards, it is argued, now coexist with a more diverse range of uncertainties that are not met by the equivalent levels of government support. The new social risks have been brought about by: demographic change; shifts in household structures; rising female employment; flexible labour markets; fiscal constraints; and the increasing role of non-statutory welfare. They include increasing demands on individuals and families to: reconcile caring, family life and work; reskill and adjust to fast-changing, flexible, labour markets; navigate a more complex system of welfare services and benefits; and meet the requirements of longer working lives.

❖ **Normative Theory**

Whereas Positivist and Empiricist theories describe their purpose as establishing and explaining the nature of social reality, normative theory sets out to link the descriptive with the prescriptive. It intends to say not only what is (and why it is) but also what ought to be.

❖ **Personal Budgets**

An arrangement introduced in England in 2007 whereby individuals (or their carers) entitled to publically funded adult care are allocated a sum of money to buy the services they consider best meet their needs (in line with a social care support plan agreed with care professionals). The allocation may be taken as a direct payment or as a service managed on their behalf, but where they determine the spending. It may be used to purchase support from individuals, private, voluntary or public providers, or combinations from these sectors. Similar provisions were subsequently developed elsewhere in the United Kingdom (as 'Individual Budgets' in Scotland and 'Citizen-Centred Care' in Wales).

❖ **Personal Health Budgets**

A type of personal budget providing patients with a long-term illness or disability with a sum to spend on services to meet their health and well-being needs as distinct from treatments or medication supplied by a doctor. From 2014, all those with continuing health needs in England will be able to request such a budget.

❖ **Personification**

This is an evolving and contested concept subject to differing interpretations but which in essence centres on transforming the ways in which adults with care needs are supported, with the aim of ensuring they can control and choose that support whatever their care setting. Pragmatically, in the United Kingdom, it involves a shift away from a 'one-size fits all', service-driven approach to self-directed needs assessment, provision, and independent living, with individuals commissioning and buying customized services that suit their needs and aspirations and, in the process, engaging in a form of service co-production. It is associated with the development of personal budgets, but also

with measures to align or integrate social and health care, improve information and advice services, promote flexible provision, strengthen preventative services, and minimise or delay the need for care. In England, moves to restructure social care along these lines became government policy in 2007. Personalization also forms part of the Scottish government's self-directed support agenda instigated in 2010 and is also being pursued in Northern Ireland and Wales, where it is widely referred to as Citizen-Directed Support (see also *Personal Budgets*).

❖ **Private Finance Initiative (PFI)**

Introduced by the UK government in the 1990s as a means by which private funds can be used to supplement public investment in capital projects such as hospitals, schools, or housing. Typically, this involves a contract between a private company and a public agency for providing facilities over a given time (often 30 years) with the latter specifying the requirements and paying a fee for the provision. In inception, this was seen as saving the government having to borrow money and hence adding to the public-sector borrowing requirement, while the private provider carries the risk that the facility may not be needed after the contract ends.

❖ **Public Expenditure**

All expenditure by all levels of government – central and local – within which the 'control total' denotes the totals set for each government department for three years ahead.

❖ **Public Goods**

An economic term for those goods or services that cannot be bought or sold on the market and are 'non-excludable' (i.e., individuals cannot be prevented from consuming them). They may also be 'non-rival' (i.e., they can be provided/consumed without denying someone else access).

❖ **Re-ablement**

A form of short-term domiciliary care developed in England that is designed to minimize longer-term support needs and boost the independence of individuals referred for home care, whether directly or on discharge from hospital, by enabling them to regain their confidence and (re)develop their self-care and daily-living skills.

❖ **Residual Welfare**

Refers to a selective provision of public welfare services and benefits providing modest levels of support and targeted at the poor and others without alternative sources. It entails actively encouraging self-provision, family self-help, private welfare, and support provided by voluntary organizations. Statutory forms of support are provided as safety-net only.

❖ **Residualisation**

In its broadest sense, a term describing the move away from and measures minimizing collective welfare provision and leading to a safety-net welfare system. In the United Kingdom, it is also used to describe the processes transforming public-sector housing (i.e., local authority/council housing) from general provision to accommodation concentrated on those with the fewest resources, often facing multiple disadvantages and deprivation (see also *Residual Welfare*).

❖ Restorative Justice

An approach to criminal justice that focuses on reparation for the victim and communities affected by criminal behaviour rather than the traditional concern with the punishment of the offender. It involves provisions to bring the two parties together with the aim of making an offender aware of the harm done, and for her/him to make amends through, for instance, cash payments and/or community service.

❖ Right to Buy

Introduced under the Housing Acts of 1980, this provided a right for secure tenants (principally council tenants) with a minimum period of tenancy (initially 3 and subsequently 2 years) to buy the property in which they live. It gave them rights in relation to the process of purchase and the price at which they bought, including generous discounts

❖ Selectivity

Targeting services or benefits on a means-tested basis selectively benefits those in most need. However, selectivity may be used to mean focusing support on particular groups or individuals by the use of other means of selection, such as family status (lone parents) or age (pensioners). More generally, therefore, selectivity in Social Policy is contrasted with Universalism, which provides the same level of support or service to all, irrespective of means or circumstances.

❖ Social Assistance

Generally refers to those aspects of social security provision where benefit entitlement is based on means testing and may be contrasted with Social Insurance (National Insurance in the United Kingdom) where benefits are paid in return for contributions. The term also has a wider meaning, especially within a European and EU context. Here, social assistance refers to measures aimed to relieve poverty through the provision of a minimum income (or equivalent) to people who are poor or deprived. Such assistance is contrasted with insurance or universal provision which aims to provide income protection or guaranteed services to a wide range of the population (see *Social Insurance*).

❖ Social Capital

Social networks are connections between individuals based on reciprocity and trust. Social-capital theorists argue that these networks have value in strengthening community relations and improving societal well-being.

❖ Social Dialogue

A central institution in European Union policy formation that involves the social partners in matters of EU social policy and requires the Commission to consult them before initiating policy in the area related to employment. It refers to discussions, consultations, negotiations, and joint actions involving the two sides of industry, including self-implemented autonomous agreements (see also *Social Partners*)

❖ Social Economy

A phrase referring to the range of organizations operating outside the public and commercial sectors. They include voluntary organizations, community and self-help groups, religious organizations, community co-operatives, and other not-for-profit social-distribution organizations.

❖ **Social Enterprises**

A fluid phrase sometimes used rather loosely but which is generally taken to refer to businesses that, rather than being driven by profit maximization for owners and shareholders, are established primarily to meet a social purpose. Such entities are managed on private-sector lines and compete with other businesses. Any financial surplus, however, is principally reinvested to further their social objectives either in the business or the community. They can be set up as for-profit or as non-profit organizations and, in the United Kingdom, range from community interest companies, social firms (job-creating organizations), and Housing Associations to credit unions, co-operatives, and the trading arms of charities (see also *Charities; Housing Associations*).

❖ **Social Expenditure**

Often used interchangeably with 'public expenditure' (see above) in the United Kingdom where much social-service activity is financed out of taxation. In other European countries, much social welfare, health, and housing expenditure is funded out of social insurance contributions and spent by voluntary or religious bodies that may add their own forms of revenue. Social expenditure is thus a broader term than simply tax-funded expenditure by the state. It includes spending by all kinds of collective agencies on social policy activities that are in some way regulated by the state.

❖ **Social Housing**

A 'catch-all' phrase that has come into use since the 1990s to denote accommodation where rents are below the levels that would apply in the market and to types of landlords (local authorities and housing associations) as distinct from private landlords and home ownership. Sometimes referred to as the social rented sector.

❖ **Social Insurance**

A form of contributory social security (termed 'National Insurance' in the United Kingdom) providing benefits to replace lost income for defined contingencies (usually unemployment, retirement, sickness, loss of a spouse/partner, maternity). It is compulsory (for those included within it), the premiums may be flat-rate or earnings-related, and there is generally an upper earnings limit to the amount paid, fixed in relation to average wages. Unlike private insurance, the contributions collected are not invested but used each year on a pay-as-you-go basis to meet the needs of those entitled to benefits.

❖ **Social Partners**

A key concept in policy-making in the European Union and several European societies referring to the role played by bodies representing employers and employees. In the EU, partner organizations have powers to instigate new measures and determine the appropriate legislative mechanism and mode of implementation, including whether these should be through the European Council or autonomous collective agreements. At EU level, such organizations include Business Europe, the European Centre for Employers and Enterprises Providing Public Services (CEEP), and the European Trade Union Confederation (ETUC) (see also *Social Dialogue*).

❖ **Social Wage**

Coined in the 1960s to draw attention to the goods and services received from the state in terms of social policy protection, for example, health care, housing, employment benefits, etc., all of which add up to make a social wage in addition to wages paid from employment. In some countries, the level of the social wage is much higher than others and used as part of the arguments in national pay-bargaining rounds.

❖ **Subsidiarity**

The principle that support for those in need should, in the first instance, be provided at the lowest appropriate administrative level (i.e., at a local rather than a regional or national level, and locally by the family rather than a public body). It was first articulated by the Roman Catholic Church and subsequently taken up in many continental European countries and the European Union, where it has become a key reference point underpinning decisions on the distribution of welfare services.

❖ **Sure Start/Sure Start Children's Centres**

A scheme launched on a project basis in England in 1998 with the aim of reducing child poverty by providing one-stop integrated services and support for families and children in disadvantaged areas. It was subsequently rolled out across the United Kingdom, with local authorities becoming responsible for running Sure Start Children's Centres (SSCCs) more widely and, in effect, forming a new public service. SSCCs are intended to bring the different support agencies together to provide a seamless range of services for children and their families from pregnancy to school entry. The array of these varies, but all are meant to provide child and family health services, childcare and early learning (or advice on local options), parenting advice, and access to specialist services and assistance with employment or training opportunities. In inception, many services were free or heavily subsidised. Fiscal pressures, however, mean that the future of many SSCCs and their funding is uncertain. It also varies between the devolved nations.

❖ **Sustainable Social Policy/ies**

A notion grounded in environmental and related concerns that emphasizes the need for socially just, redistributive welfare arrangements compatible with a low or non-growth economy, which have a minimal impact on the environment. Such provision can be seen in global as well as national terms. It is also increasingly used to refer to ways of maintaining established welfare protection in the face of fiscal constraints and the development of a more mixed economy of provision.

❖ **Tax Credit**

Individuals may be relieved of paying tax on part of their income – tax relief (for instance for looking after a child; occupational or personal pension contributions). This has the effect of helping the rich most because they pay more tax on their income than the poor. Tax credits avoid this effect by subtracting a given sum from an individual's tax bill for specific purposes such as the care of a child. They can also be made available as cash to families who are not paying tax – rebatable tax credits.

❖ **Universal Credit**

A form of UK social security that combines benefits and tax credits that cover specific needs and circumstances. More specifically, in the United Kingdom it is an integrated working-age credit to

support people in and out of work that replaces the Working Tax and Child Tax Credits, Housing Benefit, Income Support, income-based Jobseeker's Allowance, and income-related Employment and Support Allowance. It provides a basic allowance with additional elements for children, disability, housing, and caring.

❖ **Up-rating of Benefits and Tax Credits (see Index of Benefits and Tax Credits)**

❖ **Welfare to Work**

The generic term used to refer to policy measures designed to move people off benefits into employment. Welfare-to-work schemes include job-search assistance, training or education, work-experience arrangements, wage subsidies for taking on unemployed people and intensive counselling, advice, and guidance. Compulsory participation in a programme is a condition in some schemes. Sanctions such as reductions in or the loss of benefits can also be applied.

❖ **Workfare**

Originally developed in the United States, workfare makes the receipt of social security benefits conditional on unemployed people accepting temporary work or participating in training or preparatory pre-experience courses.

❖ **Well-Being Indices**

A gauge of people's psychological, physical, and environmental life satisfaction that is being developed by several governments and international organizations such as the OECD. It reflects the view that, as a measure of production, the traditional measure of a country's economic progress and the basis for international comparisons and rankings, GDP per capita, does not capture important aspects of people's welfare and quality of life. This, it is held, is determined more by their income, wealth, consumption, and leisure time. Nor does it allow for the depreciation of non-renewable resources and rarely for externalities such as pollution and environmental effects. Instead, it is argued, more attention should be paid to factors such as household assets, assessments of whether countries are growing in sustainable ways, and people's sense of contentment. Devising reasonably objective cross-national, cross-time indicators of these is highly problematic and at an early stage of development. But at a national level, a number of measures of national performance (beyond growth in the value of output and spending) are beginning to form part of the policy-making and evaluation process. In the United Kingdom, the first set of government well-being measures were published in 2007 as part of the Labour government's Sustainable Development Strategy. The UK Coalition Government has taken the notion further, instigating an Index (often referred to as a 'Happiness Index') encompassing both subjective and objective indicators that is intended to feed into policy formation (see also *Gross Domestic Product*).