

# Individualism vs Collectivism

## Possible exam questions

- *Health and welfare provision should be the responsibility of government. Discuss.* (2011)
- Critically examine the view that government, not individuals, should be responsible for health care and welfare provision. (2008)

## What is this question asking you do?

- Who should after your health and welfare?
  - Should it be the individual or government?
  - I.e. individualists or collectivists.

## Plan

- Two paragraphs on collectivism
- Two paragraphs on individualism
- Conclusion

## **Paragraph 1 - Collectivist government action works**

- UK Govt action - lifting low earners out of income tax - when the personal tax allowance was increased to £10,000 it lifted 2 million people out of paying income tax - this will help those who are in low paid jobs.
- UK Govt Action - the National Minimum Wage - this helps around 1.4 million people - policies like this are important as it means that "work pays" - however others argue that it is for more action in the form of a Living Wage - this would be higher and reflect the real cost of living - Boris Johnson has introduced it in London.
- Scottish Govt Action - Minimum Pricing of Alcohol/the smoking ban - alcohol costs £3.6 billion per year in Scotland - we drink 20% more than England so government action is the best way to tackle this. The smoking ban - over 75% of the public support it - in Scotland the number of heart attacks related to smoking has dropped by 17%.

## **Paragraph 2 - Collectivists argue that inequalities are too wide**

- Fairness and equality in society - argue that this idea is important and therefore action is required to reduce health and wealth inequalities. Only the government can deliver on the aims of the Welfare State (e.g. comprehensive/universal/"cradle to the grave").
- Health inequalities - the World Health Organisation (WHO) did a report in 2008 and concluded that "social injustice is killing people on a grand scale." The authors said that government should do more to reduce health inequalities and pointed to examples such as the life expectancy gap between Calton and Lenize - a 30 year gap. They argued the best way to tackle health inequalities was through government action that addresses wealth inequalities.
- Wealth inequalities - these are increasing - e.g. research by Oxfam shows that the richest 10% in Scotland are 273 times better off than the poorest 10%. This gap is increasing - it can be linked to welfare reform, for example, the Bedroom Tax and the benefits cap. Child poverty is going to increase from 1 in 3 to 1 in 4 by 2020 due to

welfare reforms - only collectivist policies can really reduce poverty e.g. the Living Wage.

### **Paragraph 3 - The "dependency culture"**

- The Conservative/Lib Dem Coalition Government argue that the "dependency culture" needs to be tackled - even Labour would agree with this now - both Blair and Cameron have used the phrase "a hand up, not a hand out."
- Research by the University of Bristol shows that single parents receive three times more in benefits today than they did 20 years - this Professor Paul Gregg argues creates a safety net that people depend on too long.
- Research for the TV programme "The Future of Welfare" discovered over 90% of people support the Welfare State BUT 33% believe that it is not working. Over 80% of people surveyed what stricter tests for benefits like sickness benefits.

### **Paragraph 4 - The Cost of Welfare**

- All the main political parties (other than the SNP) - support welfare reform, for example, this week 520 MPs voted a welfare cap of £119.5 billion - the state pension and Job Seekers' Allowance is excluded.
- George Osborne, the Chancellor has said that welfare can be both "fair and affordable."
- It is widely accepted that the cost needs to be managed as total welfare costs around £200 billion a year - the aim of these reforms are to reduce the cost.
- Another key aim is to ensure that work pays. Iain Duncan Smith said "If you won't work you will lose your benefits."

### **Conclusions**

Government has grown too big and interferes too much and more emphasis needs to be placed on individual responsibility as the government simply can't afford to continue supporting people the way it currently does. The government should always provide some help to people, but it should be on the basis of a 'hand up, not a hand out'.

The government needs to do more as inequalities have grown and these cannot be reduced without government action. While people shouldn't shirk their responsibilities, the government are the only people who have the power to ensure there is equality and fairness for people in today's society.

### **Other Areas**