

BRITAIN IS TURNING ORDINARY PEOPLE AGAINST EACH OTHER

A pensioner's view of work, welfare,
political failure and the country we are becoming



This is not an attack on ordinary people.

I am seventy years old. I left school at fifteen, went to work, paid my mum, paid National Insurance and tax, educated myself, raised a family, survived debt and eventually paid for the home in which my wife Norma and I now live.

I have never expected to be wealthy in retirement. I expected only that the bargain presented to me throughout my working life would be honoured: contribute when you can, work when you can, and the country will provide a modest foundation when age or illness limits what you can do.

Today, pensioners are told that younger workers are paying for us. Disabled people are treated as suspected fraudsters. Unemployed people are described as unwilling to work even when suitable jobs are scarce. Migrants are blamed for services that governments failed to plan, train and fund. Younger people are expected to carry housing debt and student debt that my generation was fortunate enough to avoid.

None of these groups created the system. Yet all are encouraged to blame one another.

This essay is my attempt to step back from the daily shouting and ask a more useful question: who made the decisions that brought us here, and what would rebuilding the country actually require?

It is a personal argument, not a party manifesto. Where I make factual claims, I have provided sources at the end. Where I give an opinion, it is plainly mine.

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I kept my side of the bargain

I followed the rules placed in front of me. That should not make me a burden when I finally receive the pension for which I qualified.

I started work at fifteen. One of the first deductions from my wages was National Insurance. I understood the arrangement in plain language: I would contribute throughout my working life and, after building enough qualifying years, receive a State Pension.

National Insurance did not stop once I had enough qualifying years. It continued until I reached State Pension age. Income tax was deducted as well, and my employers made their own National Insurance contributions because I was employed.

It is correct to say that those contributions were not placed in a private account bearing my name. Britain largely uses today's tax and National Insurance receipts to meet today's commitments. But that does not make the social contract imaginary. Governments created the rules, compelled participation and told citizens what they would qualify for.

I did more than work. I educated myself when higher education did not leave students carrying tens of thousands of pounds of debt. I bought a home at a price related to an ordinary income. Following divorce in my fifties, I lost my private pension settlement, carried serious debt and worked extremely long weeks to recover. Eventually I cleared the mortgage and retired at sixty-six with health conditions and a lifetime of work behind me.



The operation I used to control. A reconstructed image based on my working life in warehouse and transport operations.

My State Pension is roughly equivalent to about seven pounds an hour if spread over a thirty-five-hour week. That is around half the earnings of someone working full-time on the statutory minimum wage. I do not describe that comparison to demand a worker's wage for no longer working. I use it because the language of pensioner privilege often

bears little resemblance to the modest income received.

I own a home worth roughly £189,000. Some people therefore say that I have money. But a home is not disposable income. Should Norma and I sell it, pay rent approaching £1,000 a month and watch that rent rise year after year? And if either of us later needs residential care, the same property wealth may be consumed at well over £1,000 a week.

A mortgage-free home does provide security. Younger people are right to say that reaching that position has become far harder. My education was affordable, my first home cost a manageable multiple of salary, and the structure of work was more secure. Recognising those advantages does not require me to apologise for following the rules of my time.

The morally wrong response is to turn that generational inequality into personal resentment: young people accusing pensioners of stealing their future, and pensioners dismissing younger people as wasteful or unwilling to work.

I kept my side of the bargain. Younger people deserve a bargain worth keeping too.

How ordinary people became the enemy

Division is useful to politics because it turns public anger sideways, away from the decisions that produced insecurity.

Listen to modern political language and almost everyone has become somebody else's problem. Pensioners are unaffordable. Benefit claimants are idle. Disabled people are exaggerating. Migrants are taking services. Homeowners are hoarding wealth. Tenants expect too much. Students made poor choices. Workers must pay for everyone.

Each statement takes a genuine pressure and attaches it to a convenient human target. Housing is scarce, but the target becomes the pensioner in an ordinary home rather than decades of inadequate building. Hospitals are full, but the target becomes the elderly patient rather than the missing care package. Wages are low, but the target becomes the claimant whose income is topped up rather than the profitable employer paying too little.

This process works because people really are struggling. When rent, food and energy consume most of a wage, it is easy to resent anyone described as receiving protection. When a pension barely covers household costs, it is easy to resent workers demanding more. Scarcity makes suspicion politically profitable.

But taxpayers and benefit recipients are not opposing armies. Many recipients work and pay tax. Disabled people can receive Personal Independence Payment while employed. Pensioners paid tax and National Insurance for decades, and many continue paying income tax. Migrants work throughout the NHS, social care, construction, agriculture and other industries.

The conflict is not simply between generations or identities. It is between an economic system that increasingly fails to provide security and the people forced to compete within it.

The warning sign: when every group is told another group is responsible for its hardship, political failure disappears from view.

The politics of the extreme example

A diagnosis appearing in a government database is not proof of easy money, fraud or a free car.

Kemi Badenoch has argued that the welfare system is unaffordable and has used conditions such as tennis elbow, food intolerance, anxiety and mild depression to illustrate what she regards as over-generosity. Newspaper coverage widened the argument to include acne and constipation.

The impression created is powerful: Labour pays disability benefits for almost anything, claimants are making a mockery of taxpayers, and a tougher government would stop it.

The underlying figures appear to originate in official Department for Work and Pensions data, parliamentary questions and analysis promoted around speeches at the Centre for Social Justice. But the data record a claimant's main disabling condition. They do not, by themselves, reveal severity, additional conditions, detailed functional limitations, employment status or fraud.

PIP is not an unemployment benefit. Eligibility depends upon how a long-term condition affects specified daily-living and mobility activities, and it may be paid to someone who works. A diagnosis alone does not automatically qualify a person.[1]

A Motability vehicle is also not an extra free car handed out because a diagnosis appears on a form. A claimant needs a qualifying mobility award and exchanges that mobility payment for a lease. The severity and practical effects of the person's overall condition matter.

The fair questions are therefore obvious:

- How many people received PIP solely because of mild acne?
- How many received the enhanced mobility component?
- How many actually leased a Motability vehicle?
- What additional health conditions and functional difficulties were present?
- How many of the claims were proven fraudulent?
- What proportion of the total PIP budget did those cases represent?

Without those answers, an unusual statistical label has been converted into a story of widespread abuse.

That is the political game: make the accusation in ten seconds, knowing that disproving it takes ten minutes. Name acne, mention a car, point towards the taxpayer and let anger do the rest.

Fraud should be investigated wherever it exists. But fraud, administrative error, controversial eligibility rules and legitimate claims are four different things. Treating them as one subject may produce applause, but it does not produce sound policy.

Benefits do not create jobs

Removing an income does not manufacture employment, medical treatment, transport or the skills a person needs.

Politicians regularly promise to become tougher on unemployment and sickness benefits. Some proposals suggest stopping support after a fixed period or requiring unpaid community work. The missing question is simple: where are the secure, suitably paid jobs?

A sanction can make someone poorer. It cannot make a local employer advertise a full-time position. It cannot make a person's disability disappear. It cannot create an NHS appointment, a bus route, affordable childcare or a care package.

If someone refuses realistic work without good reason, the system can already require engagement. But policy designed around the imaginary person who refuses every opportunity ignores the larger economic structure: insecure hours, regional job shortages, low wages, ill health and employers unwilling to adapt roles.

What happens when benefit stops? Rent falls into arrears. Food and heating are reduced. Debt rises. Mental health may deteriorate. Some people turn to relatives, charities, informal work or crime. Costs then reappear in homelessness services, policing, hospitals and local government.

That does not mean benefits should operate without checks. It means enforcement must be connected to opportunity. A responsible system would combine clear obligations with guaranteed access to suitable work, training, treatment and practical support.

If the country needs carers, builders, nurses, technicians and engineers, training should be organised around those shortages. Compulsory activity that produces no qualification and replaces paid workers is punishment presented as employment policy.

AI makes the question more urgent. Technology may create new work, but it will also remove or transform many existing roles. Condemning people for long-term unemployment while allowing the labour market to shed jobs without a transition plan would be both cruel and economically foolish.

A country that stopped planning

Britain repeatedly chose short-term purchasing over long-term capacity: in housing, energy, skills, industry and public services.

When I entered work, Britain still made many of the things it used. Education and housing offered clearer routes into adulthood. That world was not perfect, and nostalgia should not replace evidence, but the country possessed more visible industrial capacity and governments accepted a larger responsibility for planning.

Over time, essential systems became increasingly commercial. Energy, water, transport, housing and education were treated as markets first and public foundations second. Governments relied upon imports, private investment and outsourced contracts, often without ensuring that the country retained resilience.

The result is visible when international energy prices rise, when water bills increase far faster than headline inflation, or when a student leaves university with debt exceeding £40,000. Households experience inflation through the items they must buy, not through a single national average.

Headline inflation can be accurate while still failing to describe an individual household. If energy, food, rent, council tax, insurance and water rise faster than the overall index, a person may reasonably feel that official statements do not match lived reality.

My own energy supplier proposed raising our monthly direct debit from £230.89 to £311.15 even though the account was in credit and our electricity use had fallen. I challenged it, explained what was affordable and kept the payment unchanged while agreeing to submit monthly readings. That is a small example of something important: people should not surrender automatically to every demand made by a large institution.

I am not advocating that people refuse to pay their bills. I am saying that a modest life must contain more than bills. My rugby season ticket, camping, an occasional meal with Norma and a day out are not extravagances to be stripped away one by one while every essential provider increases its demand.



A modest freedom earned over a lifetime. Retirement should mean more than staying at home and paying bills.

A civilised economy should produce enough security for ordinary life, not merely survival.

The NHS, social care and the bed-blocking insult

An elderly patient does not block a bed. A missing care system blocks a safe discharge.

The phrase "bed blocking" turns an older or disabled patient into an obstruction. Yet a person normally remains in hospital because the next stage of care is unavailable: no suitable home support, no rehabilitation place, no residential bed, no equipment or no family capable of providing continuous care.

Older people need more assistance because ageing brings illness and reduced mobility. Cold homes can worsen respiratory and cardiovascular conditions. A hospital cannot safely discharge someone into a situation that is unable to support them.



Mobility creates independence. Norma reaching the loch shore, and our larger shared "Batmobile" parked beside the front door.

Governments promise hospitals, but beds and buildings alone do not solve the flow of patients. Hospitals depend upon GPs, community nurses, rehabilitation, pharmacies, ambulances and social care. Weakness in any one part can congest the rest.

Care work is skilled, intimate and demanding, yet many frontline roles pay the minimum wage or only a few pence above it. Politicians then say that British workers do not want the jobs and that migration is essential.

I do not blame migrants who come here to work. The question belongs with governments and employers: where was the training, why was the pay kept so low, and why was workforce planning replaced by continual emergency recruitment?

Migrants have helped keep the NHS and care system operating. That fact should inspire gratitude towards the workers and embarrassment towards the political system that failed to train and retain enough staff at home.

A serious reform: treat NHS and social-care capacity as one system, establish a national care workforce plan, improve pay and progression, and fund home support that prevents avoidable admissions and delayed discharge.

When decline becomes normal

Collapse is not always a single dramatic event. It can be the gradual acceptance of failure as ordinary life.

I have described what Britain is experiencing as the possible beginning of civilisational collapse. That sounds dramatic, but I do not mean that total chaos will arrive next week. I mean that institutions can retain their names and legal powers while losing capacity, authority and public confidence.



Decline on an ordinary residential street. Damage becomes part of the scenery when repairs are repeatedly postponed.

Daily life continues. Shops open, trains run, taxes are collected, rugby is played and most people go about their routines. At the same time, patients wait, crimes receive little response, court cases are delayed, councils cut services, housing becomes unaffordable and essential utilities become more expensive.

The greatest danger is normalisation. Yesterday's scandal becomes today's inconvenience and tomorrow's accepted condition. Expectations shrink. People learn not to report crime, not to expect an NHS dentist, not to believe a politician and not to imagine their children owning a home.

A civilisation does not need to reach total disorder before decline becomes real. The process begins when fairness, competence and shared responsibility are weakened for long enough that citizens stop believing improvement is possible.

Britain has not ceased to function. But functioning badly for long enough is not stability. It is decline becoming normal.

The outcome is not inevitable. Institutions can recover when problems are acknowledged honestly, capable people are allowed to plan beyond an election cycle and citizens see improvement in their daily lives. But denial makes the eventual repair harder and more expensive.

What decline looks like locally

These are not stock photographs or distant examples. They are ordinary scenes from my own town.



New public surroundings facing boarded buildings. Regeneration cannot stop at paving, planting and road markings while the property opposite continues to deteriorate.



Former family businesses. Long-established shops lost during an increasingly difficult financial climate.



An empty mall unit. One of several closed shops beside the bus station.

A United Kingdom coming apart

The strength of independence movements is also a judgement on Westminster and on whether the Union still offers a convincing shared future.

Scotland has maintained a powerful independence movement, and Welsh independence has moved from the political margins into serious national discussion. Neither Scotland nor Wales is unanimous. Scottish opinion remains closely divided, while support for Welsh independence remains a minority position.[2]

The significance is not that separation is inevitable. It is that millions of citizens believe Westminster cannot or will not represent them. Legal obstacles can delay a referendum, but they cannot manufacture trust.

A Union cannot survive indefinitely through flags, ceremony and warnings about the cost of leaving. It needs a positive case based on fair investment, genuine regional authority and respect between four nations.

England also needs stronger regional power. Too much is still controlled from Westminster by ministers and departments distant from the consequences. Devolution should bring responsibility as well as money: local leaders must be able to act, and the public must be able to see who made each decision.

The choice is increasingly between rebuilding the Union through consent or watching it weaken through neglect.

No party can repair this alone

Problems accumulated over decades cannot be repaired inside one five-year Parliament, especially when the next government can reverse everything.

No single political party can solve this because the work extends beyond an election cycle. Housing, energy, pensions, skills, healthcare and industrial capacity require consistency lasting fifteen, twenty or thirty years.

Democracy requires disagreement. MPs should not sing from the same hymn sheet on every subject. But they must agree on the condition of the country, the evidence used to measure it and the minimum foundations that no incoming government will casually destroy.

A national settlement should cover:

- State pensions and retirement security.
- NHS and social-care capacity.
- Housing, energy and essential infrastructure.
- Education, technical skills and workforce planning.
- Secure employment and adequate wages.
- The responsible introduction of AI and automation.
- A fair relationship between the four nations and English regions.
- A tax system capable of funding agreed public standards.

The obstacle is that opposition parties are rewarded when governments fail, while governments are rewarded for measures producing headlines before the next election. Investment made today may benefit another party ten years later. That structure encourages delay and blame.

MPs were elected to serve the country, not merely their parties. If they cannot cooperate when the country's foundations are weakening, Parliament becomes part of the problem it claims to solve.

What I would do first

Before announcing another collection of disconnected policies, government must establish the facts and a direction that survives changes of leadership.

My first move as prime minister would be to publish an independently verified national balance sheet within thirty days. It would show the condition of the NHS, care, housing, courts, policing, energy and infrastructure; long-term pension and welfare costs; workforce shortages; expected effects of AI; and the financial cost of doing nothing.

I would then convene every party leader, devolved government, regional mayor, local government, employers, trade unions and representatives of pensioners, disabled people and younger generations. Their task would be a minimum fifteen-year reconstruction settlement.

The immediate programme would be sequenced:

- Join health and care planning. Build home-care and rehabilitation capacity first so hospitals can discharge people safely.
- Build genuinely affordable housing. Use public land and retain public ownership where public money carries the risk.
- Publish a workforce plan. Train for national shortages and use migration to complement, not replace, domestic training.
- Establish decent-work standards. Improve predictability of hours and stop profitable corporations transferring inadequate wage costs to the taxpayer.
- Protect current pensioners while planning the future. Define an adequate State Pension and strengthen workplace saving gradually.
- Reform Westminster and devolution. Move power closer to the people affected and make responsibility visible.

The opening message to the country would be plain: Britain's problems were not created by one group of ordinary people and will not be solved by turning ordinary people against one another.

Where the money would come from

There is no painless pot of gold. National reconstruction requires choices about taxation, priorities, borrowing and who receives the return from public investment.

The programme would be funded through a mixture of reallocated expenditure, fairer taxation, borrowing for productive assets and the later proceeds of stronger growth. None is sufficient alone.

Government should borrow for assets that last: social housing, energy generation, hospitals, transport and training capacity. It should not disguise permanent day-to-day spending as investment. Every project must publish its lifetime cost, expected return, completion date and risks.

Tax reform should ask why wages are easy to tax while large capital gains, extensive property wealth, complex estates and internationally shifted profits can receive more favourable treatment. The ordinary home and modest pension require protection; a £189,000 home occupied by its owner is not equivalent to a portfolio of rental properties.

The groups and arrangements requiring closer scrutiny include very large capital gains, extensive property portfolios, inheritance and trust loopholes, public subsidies without enforceable benefits, and multinational companies shifting profits away from the country in which they were earned.

Existing spending must also be challenged. Priorities for review include failed major projects, repeated reorganisations, excessive consultancy, poorly monitored outsourcing, subsidies without conditions, emergency accommodation, dependence on agency staff and administrative processes that cost more than the abuse they prevent.

But a cut in one departmental budget is not necessarily a public saving. Removing home care can increase hospital costs. Removing mobility support can force somebody out of work. Failing to build social housing can leave government paying escalating private rents.

The correct question is not only how much government spends. It is where the money ends up, what remains after it is spent and who receives the long-term benefit.

Productive investments include social housing that creates an asset and rent stream; home insulation that reduces energy demand and illness; training that produces scarce skills; preventive healthcare that keeps people well and employed; and public support for technology or manufacturing in which taxpayers retain a share of any eventual return.

Growth cannot be treated as money already in the bank. It arrives only if investment succeeds, productivity improves and wages rise. Nor can "cutting waste" be used as an imaginary number large enough to cover every promise.

A truthful government would therefore identify who pays, who benefits, when the return is expected and what happens if assumptions prove wrong.

The choice facing Britain

The country can continue managing decline and allocating blame, or rebuild a shared bargain between generations and communities.

I am not selfish for wanting to retain a rugby season ticket, take Norma for an occasional meal or spend modestly on camping. A life reduced to heating, food and council tax is survival, not retirement.

A young worker is not selfish for wanting secure employment and an affordable home. A disabled person is not a fraud because a politician found an unusual diagnosis in a spreadsheet. An unemployed person does not create a vacancy by becoming destitute. A migrant care worker did not decide to underfund training in Britain.

We are being invited to fight over the remaining security while wealth, power and responsibility become harder to trace. That is why political language matters. Once cruelty becomes normal, almost any reduction in dignity can be presented as necessary toughness.

I believe Britain is at the beginning of a dangerous process of social and institutional decline. Total chaos may remain distant and is not inevitable. But waiting for a dramatic moment called collapse would mean ignoring the gradual loss of trust, capacity and shared purpose already visible.

The answer is not a strongman, another slogan or a fresh group to punish. It is more demanding: long-term cooperation, honest accounting, productive investment and a willingness to judge policies by what they achieve rather than whom they blame.

I followed every rule the system placed in front of me. The younger generation did not create this crisis, pensioners did not create it, disabled people did not create it and migrants did not create it. Political decisions created it - and political courage will be required to repair it.

People must also recover their own agency. Challenge an unaffordable direct debit. Ask a politician for the complete statistic. Refuse to repeat a claim merely because it confirms an existing prejudice. Support people who tell the truth about struggling. Vote, organise and insist that public decisions are explained.

Civilisation is not maintained only by governments. It is maintained when people continue to recognise one another as fellow citizens.

Questions politicians should be made to answer

A practical checklist for interviews, debates and public meetings.

Subject	The question
Pensions	What level of State Pension constitutes a dignified minimum, and how will that commitment be funded over thirty years?
PIP	How many claims in your example involved mild symptoms alone, how many were fraudulent, and what proportion of spending did they represent?
Unemployment	Where are the suitable jobs, what do they pay, how many hours do they guarantee and what training is available?
Social care	How many hospital beds are occupied because a safe care package is unavailable, and what would providing that care cost?
Housing	How many genuinely affordable homes will be completed, who will own them and what will "affordable" mean in pounds?
Migration	Which occupations face shortages, what domestic training has been funded and what pay improvements have been attempted?
Investment	What asset or productive capacity will remain, who owns it and when should taxpayers expect a return?
Cuts	Which people lose support, which other departments inherit the consequences and what is the net saving after five years?

Sources and factual notes

Selected primary and independent sources supporting the main factual claims. Accessed September 2026.

1. PIP eligibility and employment

GOV.UK states that eligibility is based on difficulty with everyday tasks or mobility arising from a long-term condition, and that a person may receive PIP while working or holding savings.

<https://www.gov.uk/pip/eligibility>

2. PIP statistics

The DWP statistical release explains that awards depend upon individual circumstances and records a main disabling condition for statistical analysis.

<https://www.gov.uk/government/statistics/personal-independence-payment-statistics-to-july-2025/personal-independence-payment-statistics-to-july-2025>

3. Badenoch welfare speech

The published speech includes claims concerning tennis elbow, food intolerance, mental health, disability prevalence and Centre for Social Justice research.

<https://www.kemibadenoch.org.uk/news/kemi-badenochs-speech-welfare-spending-centre-social-justice>

4. Context and scale of unusual-condition examples

The Guardian reported that the food-intolerance and Motability claims appeared to derive from parliamentary information and that the numbers were extremely small.

<https://www.theguardian.com/politics/2025/jul/10/term-disabled-in-danger-of-losing-all-meaning-says-badenoch>

5. Long-term State Pension pressure

The government's third State Pension age review noted projections that the population at or above State Pension age could grow substantially over the next fifty years.

<https://www.gov.uk/government/publications/third-state-pension-age-review-independent-report-call-for-evidence>

6. State Pension choices

The Institute for Fiscal Studies reviews adequacy, the triple lock, pension age and options for a more predictable long-term system.

<https://ifs.org.uk/publications/future-state-pension>

7. The constitutional routes to independence

The House of Commons Library explains the legal position, the 2022 Supreme Court judgment and the policies of the SNP and Plaid Cymru.

<https://commonslibrary.parliament.uk/research-briefings/cbp-10649/>

8. Welsh independence polling

A September 2026 Survation poll for YesCymru reported 32 percent Yes and 68 percent No after undecided and refused responses were excluded. The commissioning organisation's interest should be considered when interpreting the result.

https://www.yes.cymru/arolwg_barn_awst_2026

Author's note

This first draft is intended for review and discussion. Monetary examples describing Dave's household are personal snapshots rather than claims about every pensioner. Political proposals are presented as the author's opinions. Before final publication, changing statistics should be checked again against their original sources.

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