Beyond Beveridge: Principles for 2020 Public Services
About the 2020 Public Services Trust

The 2020 Public Services Trust is a registered charity (no. 1124095), based at the RSA. It is not aligned with any political party and operates with independence and impartiality. The Trust exists to stimulate deeper understanding of the challenges facing public services in the medium term. Through research, inquiry and discourse, it aims to develop rigorous and practical solutions, capable of sustaining support across all political parties.

In December 2008, the Trust launched a major Commission on 2020 Public Services, chaired by Sir Andrew Foster, to recommend the characteristics of a new public services settlement appropriate for the future needs and aspirations of citizens, and the best practical arrangements for its implementation.

For more information on the Trust and its Commission, please visit www.2020publicservicestrust.org

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Sir Roy Griffiths Professor, Public Sector Management, Kings College London
Foreword by Sir Andrew Foster
Chair, Commission on 2020 Public Services

Public services are a cornerstone of our civilised society, helping to define this country as a decent, fair and enviable place to live. But our public services settlement – the ‘deal’ between state and citizens – was shaped in the 1940s to address the needs of that era.

Times have changed. That is why we are calling for a debate on public services that goes ‘beyond Beveridge’. We believe that the principles that drove his report have served us well. But at a time of great societal change, new demand and financial constraint, we need a new approach.

Over the last year, the Commission has deliberated over what that approach should be. We are a diverse and experienced group, with different political and professional backgrounds. We have not always agreed on the way forward. But what has held us together is a deep commitment to the idea of public services, and the need to do better for the people that rely on them the most. Here we publish our interim conclusions.

Our work is the result of group deliberation, not pre-determined direction. I hope that our message is all the more powerful for it. Our inquiry has been driven by the desire to get above narrow debates and political point-scoring. We have consulted widely, and come to consensus over some broad principles for long-term change. That we have done so during a time of such financial and political upheaval is significant. Commissioners have developed a strong narrative, and are powerful advocates for it.
In the following pages we set out the imperative for change, the need for a systematic, serious and long-term approach, and a coherent vision for the future. We propose three building blocks that define our new model for public services, and describe the steps we are taking to ground them in reality.

We will publish our final conclusions in the summer. An extensive research programme has laid the groundwork. We are consulting with service users and service professionals. The next stages of our work will test out our thinking across four key areas of public services. We invite you to contribute to the development of our ideas – through our website at www.2020pst.org, or by emailing me directly at andrew.foster@2020pst.org.

I am convinced that things can be done very differently, and very much better. This will require a fresh coalition between citizens, those who work in public services and decision makers. Please join it.

Andrew Foster
Commission on 2020 Public Services

Public services matter to us all. At root, they are about the things we do together to improve our own lives, the lives of others, and the society we live in. Public services help us individually, and help to define us collectively.

In 1942, William Beveridge spoke of “a time for revolutions”. His report heralded an era when the power of the state was invoked against the Giants of his age, establishing the basic contours of our public services which have endured ever since.

Today we echo his call for revolution in our public services. We have relied on the Beveridge settlement for over sixty years. It has served us well. But society is changing. Short-term spending constraints are tightening, long-term demand pressures are growing, and the limits of incremental reform are clear.

The need for change is pressing, with the spectre of narrow, short-term budget balancing alternatives looming large. We need a new approach – built on consensus, based on coherent principles, planned for and delivered over a long period of time. Only by taking a longer term perspective can we make the right decisions in the short-term.

This report is a call to action. It sets out the broad directions we think change should take – three mutually reinforcing, systemic shifts. Together they form the basis of a new model for public services, in tune with our times. They are:

- **A shift in culture:** from social security, to social productivity.
- **A shift in power:** from the centre to citizens.
- **A shift in finance:** reconnecting financing with the purposes of public services.

Below we describe the model in more detail, along with its implications. We invite your comment, and ask you to join us in developing our thinking further.
The fierce urgency of now

The current crisis for public services is not only fiscal, and not only short term. New demand pressures – such as from an ageing population and a changing climate – are mounting. Our system is already struggling to cope with changing citizens needs and expectations, increasingly diverse working and family lives, and entrenched and damaging inequalities. Despite years of reform, we do not have the public services we need, especially for those who rely on them the most.

We know that our spending regime cannot continue. The fiscal crisis is already forcing unpalatable choices. Yet our political system – weakened by the expenses scandal and constrained by short-term political realities – is ill equipped to have the open, honest and farsighted debate we need.

Mainstream public debate is dominated by the immediate – speculation over when and where the axe will fall, and who will suffer as a result. The message is get ‘more for less’, or simply cope with the uneven consequences of arbitrary cuts.

LSE Professor Howard Glennerster has recently estimated that the equivalent of an additional 6% of GDP would be needed to meet the social costs of our ageing population while meeting existing cross-party commitments (such as reducing child poverty, for example).

Alongside HM Treasury forecasts, this would increase the share of national income spent by government to over 45% by 2020 and nearer 47-48% by 2030. Given public tax receipts have rarely been above 40%, Glennerster argues that our current welfare funding arrangements are not sustainable.

Glennerster, H. (2010) ‘Financing the United Kingdom’s Welfare States,’ commissioned by the 2020 Public Services Trust and supported by the ESRC.
The need to expose the shallowness of this debate is glaring and urgent. To cut public services without proper public debate about the long-term challenges is a recipe for future discord. To make short-term budget balancing decisions without a clear long-term vision for public services could be disastrous.

Over the last decade and more we have seen narrow, service-focused debates producing narrow, service-focused solutions. The debate must get beyond the recycling of these old arguments. It must begin again with citizens – the lives we lead, the pressures we face, the places we live, and the things we value for ourselves and others.

Public Opinion
Research commissioned by the 2020 Public Services Trust and the RSA from Ipsos MORI shows the difficulties of having a serious debate about the choices ahead. In spite of the deficit, only 50% of the public believe that spending on public services needs to be cut. A large majority (75%) think that efficiency savings can avoid the need for cuts.

Ipsos MORI indicate a ‘perception gap’ in public opinion. Most (69%) think their local NHS is providing a good service, but less than half (48%) think that the NHS is providing a good service nationally. Only a minority (23%) think the Government is pursuing the right policies for the NHS.
We have stretched the Beveridge settlement to the limit

Public services have benefited from huge investment and reform. A committed and engaged workforce has delivered wide-ranging improvements to a complex network of departments, agencies and services. But there are limits to this approach.

Our welfare state was founded in the social realities of last century. New demographic, environmental, social, technological and economic forces are changing the patterns of risk and opportunity that we face. Some of these forces are global, some very local. Some are within the control of individuals, but many are not.

Often these forces come together in ways that compound disadvantage for some, while reinforcing the advantages of others. We are more affluent, but also more unequal. We are increasingly aware of the diversity of our needs. Yet we still rely on a service-focused and essentially monolithic system, directed from the centre. We are changing faster than the institutions upon which we depend.

Trapped within a narrow culture of social security, our system is too passive, often demanding little in the way of responsibility and reciprocity. It struggles to make use of the energies, resources and everyday insights of citizens. It fails to service us effectively as individuals, or mobilise us as communities.

Too often our welfare state views problems and solutions statically. It focuses on the symptoms, not the underlying causes, and raises unnecessary barriers to innovative solutions. Too much of the focus is on ensuring uniform access to services. Too little focus is on the diversity of our needs and the challenges of turning access to services into tangible outcomes. The primary lines of accountability run upwards to departments and ministers, not downwards to citizens.

Against this backdrop, the impulse to innovate is already strong. New approaches to design and delivery are emerging, in some cases transforming people’s experiences of public services.

For example, departments and local authorities are increasingly collaborating and pooling resources, generating spending efficiencies and improved services for citizens. Public bodies are developing more nuanced approaches to behaviour change and social capacity building, working much more effectively with the grain of our social networks and resources.

New forms of local accountability are taking root – such as neighbourhood agreements and community contracts. Through personal budgets, we are seeing a move from government spending money on citizens, to citizens (individually and collectively) spending money themselves.

Real change is happening, and it points to the future for public services. But it also demonstrates the challenge: how to move from pilots, disconnected initiatives and small scale success stories, to a system where these kinds of innovations are the norm, forming part of a coherent process of development.
Two futures for public services

There are two futures for our public services:

• In one future public services work in the same way as now, only with less resources. Public services are retrenched but not reformed. They are residualised, and become increasingly poor services for a marginalised minority.

• In a second future, the types of innovation described above are embraced and developed systematically:
  
  — The priorities for public action are redefined through richer and more local democratic dialogue. Public services more closely mirror the patterns of risk and opportunity that citizens face. This involves some hard choices. Reprioritisation saves money.

  — New types of social resources are mobilised. Investing for the long-term, public services expand individual and collective capabilities. This encourages self-reliance, enabling citizens to work together to solve new problems. Diverse problems are allowed to find diverse solutions, responding dynamically to changing demands. These changes improve outcomes for citizens, at lower cost.

The first future is bleak. Without a positive alternative vision, we will sleepwalk towards it.

Our vision for 2020 public services

Our vision for 2020 public services starts with the things that are important to us in life, and focuses on the role that public action can play in helping to bring them into reach. It is broad, positive and ambitious:

2020 public services help us to achieve – for ourselves and each other – things that we value and cannot achieve on our own. They help us become the people we want to be, living within a society we want to be part of.

2020 public services put us in control of our own lives. They make us more secure today and more confident about tomorrow, encouraging us to take responsibility for ourselves and for others.

Realising this vision – capable, resilient citizens, making choices for ourselves and able to make a social contribution – means system-change, not incremental reform. It will require a revolution in our thinking about what public services are, how they interact with citizens, how they are governed, financed and held to account. It will require a readiness to embrace change – to give up as well as to gain – and make use of the creative energies of all.
Three building blocks for 2020 public services

Our vision for 2020 is built on three structural shifts:

• A shift in culture: from social security, to social productivity.
• A shift in power: from the centre to citizens.
• A shift in finance: reconnecting financing with the purposes of public services.

Alone, each of these shifts could result in significant improvements to our public services. But these improvements would be unsustainable in an otherwise unchanged system. Together, the three shifts are mutually reinforcing, offering a coherent new model for 2020 public services.

This more democratised approach to public services would solve many of the problems we have identified. But it would also create new tensions. We explore both below.

1. A shift in culture: from social security, to social productivity

‘Social productivity’ is our shorthand for an approach that focuses less on passive protection from social risks, and more on the active involvement of citizens in the creation of public (and private) value. Citizens are actively engaged in the identification of priorities for public action. Value is then created in multiple ways, as citizens interact with services, and combine with other citizens.

In this approach, problems and solutions are viewed from a citizen perspective, not through a service or departmental lens. Emphasis is not only placed on limited fiscal resources, but on other resources that citizens and communities already have – such as expertise, skills and time. 2020 public services must understand, nurture and mobilise this ‘hidden wealth’, building on what people can do, rather than what they lack.
In practice, this would mean:

**Active citizen involvement in setting priorities and defining solutions.**

For example, participatory budgeting would directly reward community engagement through the ability to set local spending priorities.

**Active citizen engagement with services.** Whether a service user gets something valuable from a service depends partly on the quality of the service, but also on the response of the service user. This focuses attention on the relationship between the service and the service user, and the active role that each must play.

The state should not promise service outcomes it cannot achieve alone. Rather, it should create incentives for service providers and service users to collaborate effectively. This might be through outcome agreements negotiated locally or between citizens and services.

**Active encouragement of citizen to citizen collaboration.** This means actively building new social capacity and tapping into the already existing capacity of citizens to work collectively. It means creating new platforms for citizen collaboration – including new institutions and networks – without seeking to control where these ventures might lead. Making accurate and plentiful public data available provides raw materials for citizens to work with.

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**Circles**

Southwark Circle is the pilot project for a national membership organisation of ‘Circles’ that will be launched in other locations. Each Circle provides on-demand help with life’s practical tasks through local, reliable Neighbourhood Helpers, and a ‘plug-n-play’ social network for teaching, learning and sharing. Members get together to learn new things, share interests and enjoy themselves. Neighbourhood Helpers offer their time and skills to help members with life’s practical bits and pieces, from DIY to gardening to setting up a webcam. Southwark Circle is a social enterprise whose mission is to improve the quality of life and wellbeing of older people. It was co-designed by Participle Ltd with over 250 older people and their families.

[www.southwarkcircle.org.uk](http://www.southwarkcircle.org.uk)
What are the implications?

A shift from ‘passive and closed’ to ‘active and open’ public services will offer many new opportunities for citizens to benefit themselves and their communities. But the flipside of this freedom will be greater responsibility. Citizens will have to make an active contribution to realise these opportunities. If citizens are unwilling to pay more, they will have to contribute more.

This shift in responsibility could create uneven consequences. We should be open about the fact that change will happen at different speeds in different places. As has been the case with the Beveridge model of universal services, some citizens and communities will be better at turning public service opportunities into positive outcomes.

NYC Service

The NYC service aims to harness people power by encouraging volunteers to provide better services at lower cost. Volunteer projects – from tidying parks to mentoring teenagers – are advertised on a website where volunteers can sign up. Special projects such as the NYC Civic Corps structure volunteering activity around the most urgent needs in the city, such as working on health and education projects.

www.nycservice.org/service_initiative.php
Where these risks are greatest, the state should be active in nurturing individual and social capacity. This would mean more explicit, up-front targeting and investment, but with long-term social and economic returns. The aim should be to erode the obstacles that perpetuate disadvantage, not just to ameliorate their effects.

The role of public service professionals would change too, putting the focus on their relationships with service users. The appropriate quality of this relationship might differ from service to service – from one-off transactional relationships, to the long-term, iterative and deeply personal. Whatever depth or quality of relationship is appropriate for a particular service or individual, the focus must be on this interaction.

Our current political model is too centralised to cope with this change. Understanding behaviour at a local level requires local knowledge. Many of the roles of the state – as provider, partner, investor or guarantor – should be determined more locally. Our second building block explores this in more depth.
2. A shift in power: from the centre to citizens

2020 public services cannot be ‘engineered’ from the centre, nor can people’s increasingly diverse needs be met by services delivered through departmental silos. We must stop thinking vertically – through the lens of departments and services – and start thinking horizontally – around the lives of citizens and the places we live.

We join many in calling for a re-balancing of power. Yet too often the solution is framed in terms of central versus local. Instead, we should encourage the devolution of decision making and commissioning authority to the lowest appropriate level, based on communities of need, interest, and place.

Our starting point is to work upwards, until we are left with only the residual that must be done by the centre.

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Early Investment through Bonds

The New Economics Foundation and Action for Children have proposed a comprehensive programme of early investment in preventative services for children and young people. They propose financing this frontloaded investment through a series of annual bond issues with 10-year maturities. Their report estimates a return to the UK economy of around £486 billion over 20 years. Returns to the state and to society would continue to increase long after the bond repayments had ceased, with the composition of spending on children and families shifting from one focused on remedying social problems, to one tasked with preventing them.

http://neweconomics.org/publications/backing-future
In practice, this would mean:

**A re-balanced political system.** Shifting responsibility for public service outcomes away from the centre requires a political system that is more accountable downwards, not only upwards to Whitehall. The current regime of centrally-set and departmentally-defined targets should be streamlined. Locality budgets should bring together all streams of public expenditure, with a growing proportion of revenue raised locally.

**Democratised commissioning.** Alongside decision making power must come commissioning authority. Again, this must start from the lowest level possible. Opening up the commissioning as well as the delivery of public services (through choice of commissioner, individual budgets, and through local integrated single point commissioning models) would give individuals, groups and localities the ability to control or direct the resources allocated to their needs.

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**Connected Care**

Turning Point’s Connected Care is a toolkit for community-led commissioning of integrated, bespoke services. By focusing on the individual’s experience of services, it makes services easier to use and more effective. By integrating health, housing and social care services – and intervening earlier – it achieves better results at lower cost. It also gives communities the opportunity to run services.

www.turning-point.co.uk/commissionerszone/centreofexcellence/Pages/ConnectedCare.aspx
Real ownership of community and place. Citizens could assume ownership of community assets such as green spaces and leisure facilities. We support the (cross-party) trend towards public service professionals forming cooperatives to deliver public services, along with the autonomy to create new forms of integrated services whose ‘markets’ might cut across departmental or administrative boundaries.

Rationalisation of the centre. We would need fewer ministers, fewer departments (perhaps organised around places, not functions), less expenditure on supervision and coordination, and a removal of some functions currently performed by the central state. Its role would be streamlined: leaner and decentralised, but targeted and interventionist where it is able to take effective action against harmful inequalities.

Within a rebalanced system, the centre could act strategically where long-term investment in infrastructure and other public needs require it.

What are the implications?

Devolving power in this way is a huge challenge to popular conceptions of fairness in public services, which are mostly framed in terms of uniformity. We must accept that more democratised and local control of public services will mean that different places will prioritise different things to erode inequalities in the long-term. This is part of the better alignment of services-to-needs that would make public services more sustainable.
A consequence of this approach could be to exacerbate some existing inequalities. Vigilance will be required so that corrective action can be taken where necessary. But, overall, the approach is designed to erode inequalities. For instance, democratised commissioning will allow for better matching between services and individual needs, and create strong incentives for services to improve.

The workforce culture change will also be significant. Public service professionals will be accountable for local priorities and the people they serve, not centrally-set targets and directives.

3. A shift in finance: reconnecting finance with purpose

The way money is raised and spent is as important as what it is spent on. All three should reinforce the overall purposes of public services in a transparent way.

- Clearer lines of sight between how money is raised and how it is spent would increase legitimacy.
- A closer connection between what individuals contribute and the services they use would encourage responsible and effective use of services.
- Considering contributions and benefits over the lifecycle would encourage individuals and policy makers to take a longer term perspective, encourage preventative spending, and put individuals in greater control of their own lives.
- Bringing other financial resources into play would broaden the resource base.
Strengthening the connection between the financing of public services and the purposes of those services will not be appropriate in every circumstance. But the current system is weighted so heavily in the opposite direction that there is plenty of scope for rebalancing.

In practice, this would mean:

Cleared lines of sight between how money is raised and spent. A clear starting point would be the provision of a much more detailed breakdown of the public finances. We also suggest more hypothecated income streams. An annual receipt would show individuals how their taxes have been spent and the direct benefits they have received to date. This statement could also be adjusted to take account of indirect benefits, spending in the locality and even ‘lifecycle adjusted’ to reflect common differences in patterns of taxation and public service use.

A stronger link between contributions and benefits. These links could be strengthened through the selective introduction of co-payments or user charges. This would link contributions to service use directly, and limit risks of over-consumption. Joint funding models might also be appropriate. Here, individuals contribute according to the private benefits they gain from service use, and the state contributes according to the public benefits. This would be similar to the current approach for funding higher education and childcare.

Insurance models, such as those being considered for social care, could have wider application in, for example, health. These approaches not only encourage responsible consumption of public services, but also enable citizens to plan for the future. The citizen is in control.

These approaches could also integrate non-monetary contributions. For example, life-cycle accounts might capture social participation and citizens’ informal contributions.
Making better use of latent resources. Our vision seeks to begin with what people have, rather than what they lack. This includes helping to release financial resources that may not be readily available. For example, social tenancies have a value only in consumption, not as assets. Asset rich older home owners are often income poor. Alternative currency and informal trading schemes could be used in some circumstances to contribute to public objectives.

E-Portfolios
E-Portfolios – used in the Netherlands – are personal, standardised digital accounts containing information about individuals’ education and employment history that can be kept throughout citizens’ lives. Designed for use within the education and business sectors, they are intended to help people find employment by using the portfolios to match individuals to suitable jobs through an electronic database search. For those who remain unemployed, the E-Portfolio can highlight extra training or skills people may need in order to improve their chances of employment.

http://e-portfolio.kennisnet.nl/english
What are the implications?

The risk of greater transparency over how money is raised is that some citizens might not be happy with what it reveals. But that is not a strong argument for the current opaqueness. Rather it demonstrates how important good information will be to the honest and open debate about future spending priorities. It is only through broad-based, positive agreement about spending priorities that public services can be sustainable.

To avoid disadvantaging those on lower incomes, co-payments, user charges and insurance models will need to be applied with care, and with appropriate safeguards.
What Next?

Realising this vision for 2020

We see these three building blocks as interconnected and mutually reinforcing – without one, the others become less effective agents of change, and less sustainable. By tapping into the resources of citizens, shifting power away from the centre and using finance to reinforce public objectives, the three shifts provide a new model of our public services.

But for all the problems that this new model will solve, it will also create its own challenges, many of which we have identified above. It is important to be open about what those might be. This allows the problems and the benefits of our approach to be considered together and for strategies to overcome the problems to be developed. The comparison is not with a perfect system, but with the consequences of continuing with our current model of public services through a difficult period of retrenchment.

On the following pages we set out some of the key implications of our proposals, and the work that we have done and are doing to think them through.
Delivery:
The new model implies new ways of designing, delivering and accounting for public services – more democratic, more plural, and based more firmly on the needs and perspectives of citizens. Our Transformation work programme is researching what this might look like, and how to negotiate the barriers and incentives to change. Our Public Technology workstream is exploring issues of trust and consent that are crucial in facilitating this shift. Our model also implies the need for new performance metrics to measure productivity more effectively.

The state:
The new model implies a very different role for the central state – from de facto funder, commissioner and deliverer of services, to social investor, regulator, facilitator and strategic decision-maker. A series of work strands (on New Risks and New Roles, Better Outcomes, The Fiscal Landscape, and A Route Map to Localism) are exploring these implications, with projects setting out the spending choices ahead, the social risks we must take account of, and the strategic role of the centre in a democratised welfare state.
Citizenship:
The building blocks express the hope of a new model of citizenship, based more firmly on the idea of responsibility, reciprocity and collaboration. Our Citizen, State and Society work stream is exploring the ways in which this challenges existing notions of rational individualism, agency and consumerism in public services. Our Citizen Engagement programme is elucidating the principles on which such a model could be built.

Fairness:
The building blocks require us to re-evaluate what ‘fairness’ means within our public services. Getting fair results from services must be about more than guaranteeing equal inputs. Our Equality and Cohesion project is asking how a system that allows more space for social productivity might also ensure that the public and private value that results is distributed fairly. What national frameworks or guarantees would be needed? Our Citizen Engagement programme is making sure that the voices of sometimes marginalised citizens are shaping our recommendations.
We still have big questions. What is the most effective way to ensure fairness and a reduction in damaging inequalities? What should be the role of local people and national frameworks in doing this? How can a system that is dynamic, variable and open meet needs as they arise, whilst at the same time investing in prevention and long-term problem-solving? How does a model of democratized commissioning ensure a vibrant supply side market? How can we encourage flexibility and innovation alongside efficiency? When money is tight, how can we ensure we invest in the local and national infrastructure we will need to be competitive?

Over the long term, our model will be more cost effective. But a key challenge is how to take the first steps within a constrained fiscal environment.
The next stages of our work will be published this summer in an attempt to answer these questions. Four projects will apply our principles across health, education, public safety and welfare. We will engage with public service users, professionals and strategic decision-makers, and deliver a series of proposals that could be practically applied over the long-term.

We recognise that our broad vision will face practical hurdles to implementation, and that the political and economic climate is constantly changing. But we are convinced that now is the time to enter the debate with a positive and radical set of ideas. The Beveridge report led to a new and lasting consensus in public services. We must do this again for 2020.
Over the last year, the 2020 Public Services Trust has published the following research reports:


The report analyses UK welfare and public services from before 1945 to the current day.


Looking at over 30 social, technological and cultural trends, the report sets out scenarios for how life might be in 2020.


The report examines the distribution of taxes paid and spending benefited from across the population.


The report makes the case for outcomes commissioning across different sectors.

– A report on public attitudes will be published alongside Beyond Beveridge, in partnership with the RSA. Ipsos MORI (2010): What do people want, need and expect from public services?, London: 2020 Public Services Trust. Supported by the DCLG Empowerment Fund.

Other research reports to be published in the next few months include:

– Delivering a Localist Future: a route-map for change, supported by Mouchel, with Manchester and Birmingham City Councils.

– Online or In-line: the future of information technology in the public services, supported by Dr Foster and Microsoft.

– Equality and Cohesion, supported by the Joseph Rowntree Foundation and the Barrow Cadbury Trust.

– Citizen State and Society, in partnership with the ESRC: 14 papers by leading academics.

– Transforming public services, supported by Accenture.

In addition, a number of Trust and Commission working papers have been published on the Trust’s website, covering issues ranging from housing to social care.
In addition to our partnership with the RSA, the 2020 PST is supported by the following:

**Research partners**
- Barrow Cadbury Trust
- ESRC
- Institute for Government
- Ipsos-MORI
- Joseph Rowntree Foundation
- Policy Network
- The Design Council

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- The Aldridge Foundation
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- Lord Gavron Charitable Trust
- National Endowment for Science, Technology and the Arts (NESTA)

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- Mouchel
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- Pinnacle
- PricewaterhouseCoopers

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