



Steven Murphy / CHOICE GB / Earthism

## **Tax-Funded Workers – The Untreated Cancer**

Tax-funded workers are a cancer. Each new service, rule, and administrator is another cell multiplying out of control. The bigger it grows, the weaker the patient becomes — and that patient is our country.

At first, the growth looks harmless. A few jobs here, a few rules there. But cancer never stops. It infiltrates our homes, our wallets, our freedoms. The tax-funded workforce spreads across the UK, dictating how we live, draining our money, and suffocating our independence. The larger this group grows, the sicker the nation becomes, and the heavier the burden on those who actually generate wealth.

### **The Iceberg Beneath the Surface**

When we think of public sector workers, we picture the police, emergency services, and the NHS — those on direct government payroll. But don't be fooled. *They are only the tip of the iceberg.*

Beneath the surface lies a sprawling network of quangos, NGOs, and charities, all funded by grants and contracts carved directly out of collected taxes. Many operate without democratic oversight, yet control vast budgets. Overlap and duplication are rife. Charities and NGOs often perform roles identical to public sector bodies, raising serious questions about efficiency and necessity.

### **The Scale of the Burden**

Estimates vary, but the numbers are staggering: the UK now supports around 8.5 million tax-funded adult workers, and the total cost of maintaining this system exceeds £700 billion every year. Even when you strip the system back to its core labour costs, the burden remains immense — a combined £225 billion in wages and taxpayer-funded pension contributions alone.

And here is the structural imbalance nobody in Westminster dares to confront: while private-sector employers typically contribute just 3–4% of salary into pensions, public-sector schemes routinely demand 20–30% or more, with the difference made up entirely by the taxpayer.

These are unfunded pension contributions — there is no investment pot, no savings account, no sovereign wealth buffer. The UK does not have a pension “fund” for these promises. The money is taken directly from the annual tax pot, meaning today's taxpayers are paying for today's public-sector pensions in real time. Millions of these individuals deliver services I never asked for, never use, and may not even need, yet their pension guarantees are underwritten by a system that has no assets behind it — only the taxpayer.

## **Pensions - Defined Benefit vs Defined Contribution**

Another part of the imbalance is hidden in the type of pension each group receives. The vast majority of public-sector workers are enrolled in Defined Benefit (DB) schemes — pensions that guarantee a fixed income for life, usually linked to final salary or career-average earnings.

These schemes are extraordinarily expensive, structurally rigid, and almost extinct in the private sector. Their cost is not determined by investment performance or market reality; it is determined by whatever the government has promised, and the taxpayer must make up the difference every single year.

By contrast, private-sector workers are almost universally placed in Defined Contribution (DC) schemes. These pensions depend entirely on investment returns, personal contributions, and market performance. There is no guarantee, no fixed payout, and no taxpayer underwriting. If the market falls, the worker loses. If the pot underperforms, the worker retires with less. The risk sits entirely with the individual.

In the public sector, the risk sits entirely with the taxpayer.

## **Unions, Strikes, and the Forced-Customer Problem**

There is another imbalance that the public never sees clearly: the role of unions in a tax-funded workforce. When you hear about a national strike, a walkout, or a demand for improved terms and conditions, it is almost always coming from the tax-funded sector. And there is a simple reason for this: the public sector can demand what the private sector could never afford, because the public sector is not constrained by revenue, profit, or market reality. It is constrained only by how much taxation the government is willing to extract from the productive economy.

Public-sector unions negotiate from a position of guaranteed income. Their wages are paid by taxation. Their pensions are paid by taxation. Their strike leverage is underwritten by taxation. Every demand they make — higher pay, shorter hours, enhanced benefits, more staff — is ultimately a demand on the taxpayer, not on an employer who must survive in a competitive market.

And this leads to the *forced-customer problem*. When a public-sector union demands more, the cost is simply passed directly to their only customer — *the taxpayer*. We have no choice, no leverage, and no ability to walk away. In the private sector, a business that raises prices or lowers service standards risks losing customers overnight. Competition enforces discipline, market pressure enforces restraint.

But in the public sector, there is no competition. You cannot switch provider. You cannot opt out. Whether the service is good, bad, or irrelevant to your life, you are compelled to fund it. It is a one-sided relationship where the supplier holds all the power and the customer holds none.

## **The Political Incentive Loop**

When a workforce of this size becomes dependent on the state, it becomes a political asset. Millions of adults rely on the government for their wages, pensions, protections, and job security. They form a voting bloc with predictable preferences. Politicians understand this. They know that promising higher public-sector pay, enhanced benefits, expanded departments, and larger budgets is not just policy — it is vote acquisition. The cost is not borne by the employer; it is borne by the taxpayer, who has no say and no exit.

This creates a dangerous feedback loop:

- The state hires more people.
- Those people become dependent on the state.
- Politicians court them with promises funded by taxpayers.
- The state grows again.
- The non-tax-funded workers and the private sector carry the burden.

The result is a political economy where the productive minority funds the electoral security of the political class. The taxpayer becomes the silent participant in a transaction they never agreed to: their money is used to buy the loyalty of a workforce that delivers services they may not use, want, or need. When a government can expand its own payroll to expand its own voter base, democracy becomes distorted. The state stops serving the people and starts serving itself.

Yet politicians insist they know better. They preach that dissent is dangerous, that I must be protected from myself. In their eyes, I am a silly, uneducated individual who needs direction, treated like a child. “Don’t be silly, you can’t look after yourself,” they say. They are wrong. I am capable, I am responsible, and I do not need to be patronised by a system that pretends to know my needs better than I do.

## **Coercion Dressed as Care**

This is the environment their incentives create: put up, shut up, and pay up. There is no freedom of choice. Thousands of services exist without competition, without challengers, without alternatives. Each year the costs rise. Each year I must pay. That is not freedom — it is coercion dressed up as care. Without competition, there is no accountability. Without choice, there is no freedom. And without freedom, there is no prosperity.

## **The Engineered Imbalance**

Meanwhile, millions of tax-funded workers enjoy shorter hours, better terms, and earlier retirements — luxuries denied to those who actually create wealth. This imbalance is not accidental; it is engineered.

Politicians feed this imbalance for their own gain. They hand out pay rises, cushy benefits, and gold-plated pensions to those inside the tax-funded system. It is bribery, plain and simple — luxuries at someone else’s expense. Those who receive the perks become dependent, and those who dish them out tighten their grip on power.

And don't expect those inside the system to relinquish these treasures easily. They will use unions to disrupt, shout, and scream. They will fight to maintain their lifestyles — regardless of who pays the bill.

## **The Commercial Contrast**

Non-tax-funded workers — the backbone of the economy — are bled dry to keep the imbalance alive. Unlike their tax-funded counterparts, they don't have defined-benefit pensions to fall back on. Many must work later into their lives just to fund a basic retirement.

In the commercial world, companies cannot simply raise revenues at will. They cannot tell customers, "We've given our workers a 22% pay rise, so you'll have to pay more." Customers would walk away. Competition forces financial discipline.

Tax-funded workers face no such restraint. They have no competition, no accountability, and no risk. Politicians bend to their will, buying votes with public money. Debt grows, deficits widen, and promises keep coming. The love-in continues, no matter the state of the nation's finances.

## **Control, Dependency, Decline**

This disease does not heal itself. Left unchecked, it consumes freedom, initiative, and prosperity. Most of these services and regulations are never debated with the people. They simply arrive, imposed by bureaucrats in offices of power who think they know best.

We are told it is all for safety and democracy, that it is essential in a fair and equal society. The truth is it's about power, control, dependency and decline. Choice is stripped away, competition is crushed, and freedom is sacrificed.

## **The Cure**

There is only one cure: *cut it out*. Just as a surgeon removes a tumour to save the patient, we must cleanse our society of unnecessary rules, bloated administration, and political bribery. That means stripping back regulation, enforcing fiscal discipline, and dismantling the structures that feed dependency. It means protecting, nurturing, and prioritising non-tax-funded workers — the backbone of the economy — instead of draining them to feed the cancer.

It means *restoring choice, freedom, and competition* so the people, not the bureaucrats, decide how their money is spent and how their lives are lived.

## **The Time Is Now**

The truth is simple: tax-funded workers are a cancer eating away at our finances. Each year the numbers rise, the costs increase, and choice disappears. Change is not a given, if we do nothing, the disease will consume the nation. But history shows that great change requires three things:

1. *An alternative idea.*
2. *A population willing to embrace it.*

### 3. *The right timing.*

When you look at the *UK today with its shattered economic, social, and financial models*, the time is now. Tax-funded workers and other non-contributors are an anchor holding us back, we must cut loose and set sail.

If we act now, we can rebuild a healthy society that lives and works in a country that is strong, independent, and free.

See **CHOICE GB** - Economy

