Heywood Foundation Public Policy Prize - "Employment"

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Categories: Employment

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ID: 57-11 - Category: Employment
Social Housing Bonds or crowd funding fulfilment

Many Governments have attempted to fix the housing issue by social housing building programmes, rent controls etc. This has lead to market distortions, the creation of near ghettoes and even a reduction in the availability of rental properties. The pandemic has exacerbated the problem and it's apparent that a long term solution is needed. Governments can be good enablers, but are usually poor at implementing.

Now more than ever, the younger generation need jobs, decent housing and a stake in society.

There's another group that do have the cash, stuffed under mattresses earning precisely zero. These are the savers, the older generation, the private pension pot holders. Near zero interest rates have saved businesses but continue to hollow out savings. The pandemic has pretty much entrenched this situation for the coming years.

My proposal is to connect these two groups - i.e. the older savers and the young needing decent housing and work. The savers have the cash and the young have the energy. Taxes on the younger population pay for pensions anyway, so why not connect the two in a more direct way?

I propose a Social Housing Bond. Issue a ten year bond ring fenced for rental housing construction, not council houses but administered by existing housing associations. I've had a peek around my own area of Northumberland and there are thousands of small, derelict or under-utilised plots of land owned by varying levels of Government which could be brought into use for no cost.

On this land, we can build small developments of 10 to 50 houses, be they decent apartments or family homes. This will fill in small gaps nicely and avoid over-loading local services. They also tend to be where the jobs are located, which is no bad thing. Typical social-level rents will give a 4% annual return for bond holders and leave around 2.5% for maintenance and admin. There are many billions of pounds of pensions and savings earning near zero returns, so a Government guaranteed bond giving modest but decent returns will be very welcome. Let's make that income tax free as an added incentive.

While we're at it, how about a nice bit of social engineering? Inevitably, there'll be a waiting list for new, high quality and cheap rental homes. So, let's take the young whose employment opportunities have been decimated by the pandemic together with the the intractably unemployed, the untrained and the unmotivated then dangle a great big, fat carrot in front of their noses.

Sign them up to a construction industry apprenticeship in plastering, tiling, joinery or, if they simply are incapable, they can learn to manage a sand heap, push a wheelbarrow and shovel rubble. It'll be some time before Artificial Intelligence replaces those vital skills. If they sign up

and fully participate then BING! Front of the queue they go. Just think, the average builders age is 57. We need more and younger. Brexit will most likely mean that we'll be in desperate need of these skills very soon.

 Hook them up with a local building company, give the business a tax break to reward them and get the apprentices working on their own housing project. Imagine, building your own house. It's primal, goes straight to the ancient, tribal brain and the essence of providing a hearth and home for your family...and they will look after it.

 If they're a good tenant for five years, give them the right to buy at the cost of replacement plus a small premium to put some more cash into the pot. If they sell up in less than a further five years then there would be a 20% per annum profit claw back. Bingo, a new generation will be invested in society in a deep and meaningful way. This is "Help To Buy" with sharp teeth.

 Those on the scheme can market it to their peer group by offering a kick back of a months free rent for each of their pals who complete the training course. Social media does this all the time as the Youtube generation monetise their lifestyles, so why not this? It wouldn't take many early adopters to spread the news.

 Some folk just need a cheap rent or a way into the housing market. However, others need more and this policy could help them all. So many problems solved with one idea. If policies were weapons, the Social Housing Bond would be a machine gun not a rifle.

ID: 670-11 - Category: Employment

Corporate Tax Credits for Employee Volunteering.

How would it work?

 Employees would be entitled to spend up to 10% of their working week away from their jobs, performing voluntary services in the local community.

Employers claim a tax credit against their wage costs (salary & NI).

The voluntary work would need to be approved, but should include: • Youth sports coaching • Reading and numeracy support for younger children in primary schools • Support of elderly people, mental health patients and other vulnerable members of society with social visits, shopping, gardening, transportation and other non-clinical support • Parenting support such as Homestart for young families • Mentoring teens & young adults • Magistracy • Special Constabulary • Education & skills training to prisoners • Environmental work (clearing waterways, restoring woodland) • Cultural enrichment (e.g. music, theatre & art projects)

Cost/Benefit analysis by Stakeholder group

1. Employers. Disadvantage: Higher wage bill by approx. 10%

Advantages: Reduced corporation tax by the equivalent of their higher wage bill. • Additional talent in the business for no additional net cost • Motivated & fulfilled workforce leading to better retention & productivity.

2. Employees. No disadvantages.

Advantages: Better work/life balance • Fulfillment outside work • New skills • Improved social network. 3. Government. Disadvantages: Reduced corporation tax receipts • Administrative burden of the scheme

Advantages: Reduced unemployment benefit due to additional hiring by employers • Higher income tax receipts • Higher consumer spending • Massive resource available to the 3rd sector, especially social and health care and education, with positive patient and student outcomes from a volunteer force • Later retirement age and improved mental health of more fulfilled workforce.

ID: 869-11 - Category: Employment

Community Power: a redistribution of wealth

Despite a strong global economy at the start of 2020, the Edelman Trust Barometer showed a distinct lack of trust in UK government, business and NGOs, calling for more ethical behaviour

by societal institutions. But with almost 70 percent of UK public agreeing that "democracy is losing its effectiveness as a form of government", how can we meaningfully redress the outflow and upflow of wealth in favour of local people and places?

Community Wealth Building is a model of local economic development that tackles head-on the challenges of rising inequality and creates a more robust and resilient economy for the long-term, creating societal value. The aim is to create distributive flows of wealth, with public and private spending, land and property, finance and employment practices all contributing to a generative and distributive economy, in which investment flows back into this place and benefits our people and communities.

This is a complex problem, to which the solution is multifaceted. In recent months, the Local Government Association and CLES have set out a number of policy asks/enablers related to Localism and Community Wealth Building, including providing fiscal, policy framework and direct support to a locally-led green recovery, reform to land compensation legislation, devolution of powers to shape local labour markets and linking industrial strategy to building the generative economy. MP Danny Kruger's case for a new social covenant highlights the need to address the gap between market and state, which has been neglected for so long – community power.

Here, three measures are proposed by which to implement some (not all) of the change required – to harness the community spirit lauded during lockdown, using public policy to empower communities to regain control of social, economic and environment justice:

1) Commons and Cooperatives

Traditional understanding of Commons conjures a picture of sheep grazing on a village green, but Commons can mean so much more. Commons have three elements:

1. A resource, such as land, water, minerals, air, other environmental/natural resources and even knowledge and data;

2. A community who have shared and equal rights to this resource, and organise themselves to manage it;

3. Rules developed by that community to sustain it and allocate the benefits. In recent history, Commons have not been protected and so resources been exploited for profit, known as "enclosure", which has contributed to inequality.

A good example of this is the prevalence of extractive business models that generate profit from land ownership (i.e. rent) or rare resources (e.g. mining) for private investors. To think about Commons, rather than simply resources, is to re-frame our perspective away from short term private gain and sale-for-profit, towards sustainable stewardship, investment in long term protection of living ecosystems and mutual prosperity and wellbeing. This way of thinking prompts the formation of distributive business models, such as cooperatives, in which people to work together for the sustainability of the enterprise and collectively decide how any income should be used.

New legislative bases, such as Community Land Contribution (a form of land value tax), would help to ensure that where Commons cannot be created, communities are at least recompensed for the use and extraction of their resources.

2) Taxation

Where Commons cannot protect from extraction, taxation should be proportionate to the detriment caused by any economic of physical development. This taxation would be retained by

communities ensuring that it is reinvested to the benefit of the affected people and places. Carbon Tax is an obvious example, but could this model be extended to account for biodiversity, enhancement or degradation of ecosystems, impact on heritage or visual landscapes, or any other criteria valued by communities but often not addressed sufficiently (or too easily subverted) in existing Policy frameworks?

If viewed through this lens, perhaps Kate Raworth's Doughnut Economics model provides a framework for monetising and evaluating the costs of failing to meet societal needs, failing to operate within planetary boundaries, or both?

3) Supertaxation

The purpose of this supertaxation would be to cut off or substantially limit the accumulation of wealth by the already very rich.

At a national level, extractive business models, such as those which exploit lax data laws to manipulate spending or voting behaviours or those which use resources beyond the ability of planetary systems to replenish them (i.e. unsustainably), would be subject to significantly higher taxation. Ideally, the level would be prohibitive, such that companies would be forced to adopt more social and sustainable practices or cease to operate here. Supertaxation of geographically disparate organisations too would help to promote the perspective of business as part of the community, for example by incentivising capital expenditure on local (rather than remote) premises, and the employment of local people.

There could be an argument that the resulting economic decline following a retraction of economic activity by BigTech would outweigh any benefits gained? I am sure that the argument of Extinction Rebellion in return would be that we and our planet cannot afford not to take that risk.

Conclusion

These suggested measures are not an overhaul of existing fiscal structures and economic policy, but rather a bold repurposing of the familiar, established tools at our disposal to recirculate wealth back into communities and local economies, into social and physical infrastructure, in order to build resilience before future crises strike. So far as public policy change goes, these are high-yield "quick wins".

All of this would be better enabled by the devolution of democratic powers to a regional level, and by the revitalisation of local democracy. The pandemic has shown the potential and value of the empowered citizen in delivering more economic activity. We must endeavour to hear the voice of citizens and to support and empower our communities to shape their own places for the future.

ID: 332-11 - Category: Employment
2071 Pay Parity Act
Legilsation is required to ensure that the highest paid individual in any business does not exceed the pay of the lowest earner by a given multiple.

That multiple is found by subtracting the year from the number 2071. So in the current year, the maximumallowable multiple would be 50 times (2071 - 2021)

This multiple would reduce year by year in a steady and transparent manner, eliminating the egregious pay differentials over time. The legislation would apply to all employers - whether companies, educational institutions, charities or whatever.

As ever, detail is crucial. Three points come to mind.

(a) Pay wil include all aspects ofremuneration including bonus, share options, pension contributions et cetera. DIversion of payments abroad, or other avoidance tactics, will be outlawed.

(b) The lowest paid individual will either be a direct employee or an out-sourced employee suchas a cleaner or security person who mi ght otherwise have been on the payroll.

(c) All company returns will equire an annual satement to confirm compliance with the legislation, showing that the multiple is within the permitted maximum and how this has been calculated.

The government should review the legilation every 5 years to see whayt changes might be appropriate

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ID: 97-11 - Category: Employment
Regeneration in areas of greater suffering caused by the pandemic
The extra income generated could and should be ploughed back into investing in all areas where the economy has produced the most hardship.

1 We capitalise by creating an equal opportunity for companies by doing away with the current unfair advantage of hiding real profits offshore.

2 Employment would benefit in both retail and online services.

3 This employment in itself would then generate further income from personal and business

taxes that have been lost due to the pandemic.

4 Local councils would be able to benefit in increased income from business rates.

5 Finally the health service would have the benefit of people suffering less from stress and mental health issues.

ID: 1512-11 - Category: Employment

Working from [Warm] Homes

It looks like we'll be spending more time working from home, even when the restrictions are lifted. The need to improve the energy efficiency of our homes has been highlighted to all, simply by the fact we've been spending so long in them.

PROBLEM: What's stopping people from putting polar panels on the roof, insulating their lofts and buying an electric car? I'm sure that part of the reason for not doing so is that one has to eat into savings or take on debt. Very risky given the Covid economic picture.

If the government were to offer loans for home upgrades and low carbon technologies, on an income-dependant repayment plan, like the higher education student loans, people would feel much more comfortable taking on the debt. If you were to lose your job or see your business turnover drop, your repayments are lowered or put on hold, just like the student loan repayments. The amount you pay is proportion to your income.

As with the current Green Homes Grant, reputable and registered firms carry out the improvements to your home and are involved in the administration.

ID: 2256-11 - Category: Employment

Mixed-generational communal living spaces

There's no quick fix for this problem, but there are ways to foster closer ties between generations which could solve other problems within society such as loneliness, soaring housing

costs, the ageing population, and waste. I propose introducing communal co-living spaces which take inspiration from the Dutch idea of 'nursing home dorms'. They will offer cheap rents to young people in return for a commitment to spending time with older residents, helping them learn to use new technology and tending to a communal roof garden. Whilst the private rooms in this co-living space will be small and basic, a lot of resources will be devoted to making large communal spaces for everyone to enjoy. Weekly film nights, art classes, political talks, exercise sessions, AR experiences, and cooking events, will be organised by the community. There will also be quiet areas for people to work in. The only commitment each resident must make, is to volunteer for a minimum of two hours a week. This could be scaled up in return for cheaper rents but there will be a cap on it.

After the pandemic, our high streets will need to be reimagined. As the shutters go down on big department stores and office blocks, the state should be commandeering these buildings to create these co-living spaces. They will be there for people whose lifestyles are more suited to renting - young people yet to put down roots, older people whose children may have flown the nest, or who have lost loved ones, and now want to live more communally. The space could also be available to short term residents, who only need to spend one night a week in the city now that they are predominantly working from their homes in rural areas. A lot has been made of people wanting to work more from home, but in my opinion this has been exaggerated. Those that are younger are living in cramped shared flats and have a lot to learn from their colleagues. There is also still a desire, across the board, for environments which foster collaboration and idea sharing. This co-working/ co-living hybrid space is one of them. To encourage this change, cities need to get rid of old zoning laws that specify single uses for buildings.

Closer ties between generations also need to be fostered to help us rethink assumptions about how we've traditionally lived. This is not just desirable, but necessary because of our ageing population and falling birth rates. People are going to be working into old age because society will not have enough money to support their pensions, and we are likely to be still paying off the pandemic! If we sow the seeds now of intergenerational connection through co-living and working spaces, we will reap the reward when society expects and needs people to work until 75. Research has also shown that multi-generational working environments bring a diversity of thought and promote more creativity.

On the subject of future generations, we need to create a cross-party department, made up of politicians and experts from a wide range of fields, that's solely focussed on the rights of future generations. This will allow for long term planning to tackle issues such as future pandemics, climate change and migration. Too often politics is bogged down by short-termism and quick fixes with eyes firmly on winning elections. This department will be shielded from party politics but still democratic. It will hold town hall policy think-ins which select a cross section of people to serve like a jury service. They will debate, vote, and guide the work of this cross-party group. Modern technology will allow for the work of the organisation to be transparent, open, and accountable. Facebook could also be involved in creating an efficient, regular voting system to guide the work of the body.

ID: 2000-11 - Category: Employment

A Niche Fix to a Big Gap

I understand that a system such as Universal Credit (UC) will always have cases where individuals suffer due to the its scale. However, I do not believe I can be one of few such in this instance. The system essentially cripples those who were on monthly incomes at a time they are most vulnerable.

The system should enable those who have left work to prove this and then be granted a full payment in the next month as their final salary from previous employment.

I believe the more challenging issue is how to correct the, what is essentially an unnecessary overpayment, upon regaining employment. Mainly on the basis that there are many avenues for income and is not just restricted to receiving fixed income from an employer. However, in this instance it may be possible for UC credit to adjust the payment upon HMRC receiving notification of new employment issued by companies. Perhaps a token amount such as £200 is paid in this case to ensure the individual can afford basic necessities while not being awarded unnecessary funding. Then the system can assess the individuals circumstances based on their actual earned income when they are paid.

ID: 880-11 - Category: Employment

Preparing a new generation for a truly Global Britain

CoVid-19 has reminded us all how inter-connected the world is. As we have all realised over recent years, globalisation produces challenges and difficulties as well as benefits. One of the prices to pay for the last thirty years of global economic growth has been the expansion of airline and transport networks that do not just allow goods to move quicker and more cheaply around the world; they allow pathogens to do so too.

Anyone who says they know what the world will look like once CoVid-19 has passed should be ignored. As the Chinese scholar Lao Tzu put it two and a half thousand years ago, 'those who have knowledge do not predict the future; those who predict the future do not have knowledge.'

One thing, however, is certain. We in the UK need to understand other parts of the world better. We need to do this to be aware of future challenges, disease-related or otherwise; we need to do this to be able to take better advantage of opportunities both at government level, and for the private sector. We need to do this make sure that our education system, and perhaps most importantly, those it produces remains world-class.

There are lots of ways that this can be achieved.

My proposal though is practical, achievable, measurable and modest. It is also essential.

Being globally competitive in the first instance means being globally aware. That is something we are conspicuously bad at in the UK today – unless we are looking in the familiar direction of the United States and Europe.

When it comes to Russia, the Middle East, North or sub-Saharan Africa – let alone South Asia, China and South East Asia, the next generation of students, teachers, civil servants, business leaders and politicians are singularly poorly prepared.

These are places, regions, entire continents that barely feature in the school curriculum. When they feature in public consciousness, in films for example, they appear as caricatures and pale imitations of reality.

My proposal is that we address the challenge of preparing for a genuinely Global Britain systematically.

At present, there are just a thousand students at universities in the UK taking courses in Chinese, Arabic, Farsi, Hindi, Urdu, Thai, Khmer, Korean, Japanese and Turkish – combined.

Although language learning is not the only way to learn about other cultures, supporting in depth, specialist knowledge of other peoples' histories, literatures and languages is a vitally important step in setting the direction for the country's future.

I therefore propose two inter-related programs.

The first is to provide full scholarships for students who do undergraduate degrees in an initially defined set of six languages: Chinese; Arabic; Farsi; Hindi; Turkish and Japanese.

These would be government-funded awards that pay tuition fees in full, provide for a

maintenance grant and an allowance for travel to and study in a country where these skills can be further developed.

Funding 1,000 Heywood scholarships in this way would have a cost to government that is effectively negligible – at c£30m per year (compared to an annual budget of the British Council of £1.25bn).

These scholarships would be competitive and awarded using contextual data to enable high participation rates amongst low income households -and therefore additionally serve to promote social mobility, raise aspirations and provide avenues for bright, ambitious young people from deprived socio-economic areas.

The second element is the creation of a Heywood scholarship network that means that more opportunities are provided than support with fees alone.

While Heywood scholars will study at many universities in the UK (rather than at a standalone language school), a support network would provide logistical support for travel abroad; but perhaps more importantly, connects young scholars to enable them to get to know each other, learn from each other's experiences, and take advantage of networking opportunities.

Heywood Scholars would meet for a week, once a year, out of term time for courses on global government, international finance and contemporary international relations as a way of stimulating their education further still, enabling them to meet and build social networks with each other, and to help nurture talent

This additional week need not take place on-site, but could be hosted remotely – with

prominent names from the private sector and from government giving talks, advice and providing insights alongside students presenting their own research and experiences.

Establishing a link to the civil service and to fast-stream entry would not only be a tribute to Sir Jeremy Heywood, but also demonstrate that government is actively trying to recruit those with valuable skills and encouraging them into public service after graduation.

Structuring this proposal is not complicated; it requires a set of trustees to oversee the scheme and select students using AI and data; a Director to co-ordinate students and set up and run the annual program; and a administrator and finance officer to oversee logistics.

My proposal is tangible; cheap; and effective. And it would bring benefits to the UK almost immediately, engaging a cohort that will be well placed to understand a rapidly changing world.

We cannot afford to be complacent in the UK and expect the world to come to us. Pioneering spirit is not easy to cultivate; but if Britain is to succeed in the 21st century, we should be doing everything we can to help, encourage and promote young talent.

This proposal does just that.

I think it is one that not only Sir Jeremy Heywood would have supported. It would also be one he would have been proud of.

ID: 1194-11 - Category: Employment
How COVID and climate change may reinforce social cohesion at a domestic level

1. Apart from COVID, a major challenge for government, in both the long and short term, is meeting climate change targets for the reduction of carbon outputs. But the White Paper on Energy and the provisions of the Environment Bill can make the targets and objectives appear inaccessible (even incomprehensible) to the average consumer.

2. COVID 19 has led to an upsurge in community spirit/neighbourliness. It would be beneficial to find a way to link improving social cohesion with controlling government spending, and to integrate high level aims with grassroots projects at a local level.

3. One of the most pressing problems likely to affect people directly, is the need to replace domestic gas boilers with low emission forms of heating in our homes. A key issue is how to 'retro-fit' new forms of energy into the existing housing stock, rural or urban, and whether in a large detached house with grounds, an isolated farmstead or a terraced city Victorian house, or serving a 15-storey block of flats in a densely populated urban centre.

4. There are practical implications across several areas, financial, technical & legal. The Energy White Paper Foreword shows Government has billions to spend on improving energy efficiency, especially in supporting vulnerable or low-income homes. But there's a range of circumstances which mean many will not be able to 'buy into' the project. Tenants, or people with terminal illnesses or reaching the end of their natural life span will have no reason to instal a heat pump or join any 'District Heating Scheme'. Previous research on that topic should be re-evaluated.

5. There's always a risk that Government funding for Intermediaries' fees may soak up money intended for the infrastructure improvements (as in neighbourhood planning). Ideally Government funds will be channelled more effectively, whilst also building social cohesion. So projects involving numerous households sharing a scheme could include incentives to share/work together, and/or tapering reliefs and model legal agreements. Collaboration on schemes of mutual benefit is known to help social cohesion. Such schemes must build in proper maintenance costs over the long term, and legally enforceable access to shared facilities (as in many leases), plus flexibility for a few to 'buy into'/join a scheme later, as their circumstances

change or property changes hands. NB: leasehold enfranchisement arrangements may offer a comparison, and the buy-in provisions for LB Bexley in the TFL + Five Boroughs Agreement (quasi s.106) for the abandoned Thames Gateway Bridge.

6. There is a range of devices for reducing carbon outputs, such as the "ground source heat pump", the "air source heat pump", or a much larger shared geo-thermal installation, (as in Swaffham Prior Village). Larger underground schemes count as "engineering operations" which need planning permission (cf Castle Howard's pump under its Lake). Smaller wall-mounted air source devices may not. But thought should be given to instituting a licensing system for the smaller schemes, conditional on use of an approved Eco-design & compliance with any registration process), to keep them out of the delay and complexity of getting full planning consent.

7. The cost of individual installations seems to range from a few £1,000 to £20K. The possibility of sharing installations has not been explored in depth across the range of dwellings and landscape nationwide. What suits London will not suit Cumbria. Local authorities will already know their local landscape and housing stock, and hopefully can assess which types of heat pumps etc would be most appropriate in their area. This is not something that central government authorities can deal with so effectively. It would be helpful to undertake a consultation with local authorities on this issue, to calculate number and type of installations required, and likely cost & potential subsidies. Feedback from Eden District Council in Cumbria will be very different from (eg) LB Brent. Councils may already have a "Green Energy" specialist, but if not, they could be funded to develop this expertise, straddling planning and environmental health, and to provide monitoring & annual progress reports (and enforcement).

8. Installations must also have their details recorded on a public register, so that any new owner can confidently discover the exact size, type and location of any retro-fitted system. Any linked financial liability should be noted as a 'financial charge' in the Local Land Charges Registry. Details would be in the routine Local Search when ownership changes. This would be a routine conveyancing check.

9. Schemes like the Green Homes grant inevitably have glitches and delays. For many people the capital cost will be a big deterrent to replacing their existing heating system. So Government Funds - held by a public authority - could be used both: - To smooth out such glitches and get contractors paid promptly (once they prove compliance by lodging any registration details required), and: - To subsidise installations until they have paid for themselves (often 7 - 10 years). Rather than a massive outlay, the owners/users would simply continue to pay their bills at the old rate, and the monthly amount saved would be off-set against the capital cost allocated to the individual property. At any point it should be possible to find out how much was outstanding on any property individually or in a shared scheme. Once the capital was re-paid, the owners' energy bills would reduce substantially. Planned regular maintenance must be in-built as part of the calculation. Linking public funds to compliance should provide better control over their spending and effectiveness.

10. Summary Shared schemes, such as at Swaffham Prior (Times 9.1.21, p19), and properly regulated subsidies could provide a long term boost to a temporary uplift in good neighbourliness, provided too much red tape and delay is avoided. They would encourage job creation in technical areas, and a useful niche specialism in local government, whilst not adversely affecting the housing market and minimising landscape impact over a wide national area.

ID: 494-11 - Category: Employment
Expand provision and participation in community based lifelong learning.
NB: (material for this article is drawn from the writers current research for a book)

Summary: Community learning needs to be expanded so that young people who have suffered disruption to their full-time education will have access to a much wider range of accessible, part time learning opportunities in the future. This will also help people who have lost jobs to develop skills and qualities to pursue future occupations. The solution is based upon using secondary schools to provide lifelong learning and community development opportunities. In the C20th some schools were designated community colleges: responsibilities that were conferred upon them to provide community education i.e. adult education, youth and community development work. Community education tutors (usually 2/3) developed such work

in colleges. Many were successful in this role and they embodied the concept of lifelong learning. But most colleges ceased to provide community education by the end of the C20th. In the early part of the C21st, a new form of community college (extended schools) was introduced in some parts of England but were not continued beyond 2010 - although there are still some community schools in Scotland and extended schools in Northern Ireland.

There is good evidence of the effectiveness of community colleges and extended schools in increasing participation in learning and meeting the varied learning and social needs of their communities - as well as improving their compulsory education provision. Staff and governors need to be committed and trained for this extended role. They will also need to develop partnerships and work closely with other professionals so that the principles of community education can be put into practice. Headteachers and school staff will not be able to provide these additional services on their own.

The first principle is commitment to lifelong learning through a curriculum that reflects the learning and social needs of their communities. Many C20th colleges provided community education programmes that consisted of academic, vocational, health, leisure, recreational, language courses and other informal learning activities. Educational advice and guidance, open learning, special provision for people with learning difficulties, extensive adult basic education programmes were also important provisions. School pupils were able to access these activities, and, in return, adult students were able to access some post 16 academic and vocational courses. College youth tutors ran a wide variety of evening, weekend and holiday time activities such as sports, drama, holiday play schemes and outdoor activity clubs to complement the school extracurricular programmes. All these activities contributed greatly to the economy, health and well being of the local communities served by the college.

Another important principle is shared use of premises. Schools are an important educational resource, funded by public monies. They are open 5 days a week for 6-8 hours a day for 40 weeks of the year to deliver compulsory education. To optimise efficient use of resources they could and should be used more extensively. Successful community colleges and extended schools were used by local community groups, alongside secondary education and lifelong learning activities, especially in the evenings, weekends and holiday times. Links were made

between the community and the school curriculum to mutual benefit, such as sports clubs supporting various school sports with coaching expertise and providing progression from school teams to local club teams. Similarly, community cultural groups such as drama and music worked closely with school drama and music. These links enhanced and enriched the learning experiences of all concerned, not least school pupils.

Community development is another principle. Many colleges/extended schools made big contributions to the development of their communities by supporting community groups, providing learning activities and guidance to individuals that helped them grow in confidence and in leadership and entrepreneurial abilities. Roles that contributed to the social, economic, political and cultural life of the community. For example, an Access to Higher Education student went on to gain a degree; was then elected county councillor and served her community with distinction for over 20 years. She initiated many improvements to community life, through her political work. Others went on to run successful businesses from their initial adult education courses such as cake decoration, flower arranging and reflexology. Many students in adult education activities such as badminton, archery, pottery, photography progressed to form community clubs, including sections for young people. This contributed to the social and cultural life of the community and its general well being. There are many more examples.

The extended schools of the early part of the C21st built upon community college principles and practice of being open to pupils, families and the wider community during and beyond the school day. Community activities were aimed particularly at vulnerable groups, in areas of deprivation where services were limited. Community cohesion was promoted by building links between schools and the wider community, thus contributing to neighbourhood renewal. Positive attitudes to learning were also promoted, including participation in lifelong learning. These schools were founded upon greater 'multi-professional' partnership working with other agencies such as health, social services and the voluntary sectors.

Conclusion: The challenges presented by the pandemic can be met by creating more community-based learning hubs, using the principles and good practices of previous community colleges and extended schools. The future challenges we face need a radical increase in lifelong learning provision and participation, as well as community support and renewal schemes.

Everyone deserves ongoing access to lifelong learning for whatever the reason: the future success of the country depends on this.

The government should act as a good employer by providing ongoing continuous professional development and looking after the health and well-being of its work force. In return, our citizens will be enabled to make greater and more efficient contributions to our economic, social and cultural recovery.

'Levelling up' needs to start by investing in community based lifelong learning.

ID: 455-11 - Category: Employment

Build strong economies and communities through shared work hubs for the "work from home" future.

As the pandemic grew, people abandoned urban areas for new lives in hamlets, villages and towns across the UK. Property values in these areas grew, especially those areas with a convenient city link, as demand for larger living spaces which suited a work from home environment became a new priority. Meanwhile businesses across the UK closed their doors, many for good, leaving a barren landscape of empty commercial properties on the high streets of our nation and yet another opportunity for social interaction lost from our daily lives. My solution to this challenge is to capitalise on the nation's new work from home phenomenon within the growing non urban populations using the multitude of empty properties on the high streets across the UK. With this combination of people and property there is an opportunity to revitalise communities and economies through government backed, flexible shared work hubs for people within these growing country and suburban areas. Essentially provide a government version of Wework for communities across the nation. For those not familiar, Wework was an innovative start up which grew to its global, multi billion pound valuation in less than a decade, with countless imitators following their business model. They realised that todays workforce didn't always require a traditional work environment but still wanted the social aspects of an office. What Wework offered was subscription packages for shared workspaces with amenities such as cafes, bars and wellness centres that offer fitness, spas and classes. Though Wework and its imitators were decimated by the pandemic due to society's exodus from metropolitan areas it does not mean that their business model was a failure. People are social animals and will always want to feel connected. Government backed work hubs in smaller communities

across the UK would be an opportunity for the citizens of those communities to come together in a flexible working environment and get to know their neighbour, create strong communities, encourage local businesses to grow around these communal work hubs and help to grow the economies of communities across the nation. Understandably there are financial requirements that would be needed to allow an initiative such as this to blossom. First councils would need to invest in empty properties in their area and familiarise and incentivise residents to the concept through considered spatial design/amenities within the hub and local marketing. As the use of the hubs grew the costs could be subsidised through leasing corners of the hub to other local business, such as cafes, restaurants and hospitality/fitness, who would benefit from the congregation of locals. There could also be private rooms for hire so that locals who needed to conduct meetings for a business pitch or staff training could request that their employer hire the hubs for this purpose. Eventually as the use of the hubs became as natural as a morning cup of coffee, people working in the hub could be charged a minimal subscription service dependent on local rates, which could then be passed on to the employer of that person to cover, or if the constituent is self employed and not VAT registered it could remain a free service to encourage innovation and entrepreneurship within the local region. As the hubs became a social lighthouse for the communities they were in, businesses surrounding the shared work hubs would begin to flourish. This frequent and constant traffic of locals would encourage other businesses such as retail and entertainment to build around these hubs. Eventually communities across the UK would grow into flourishing micro economies with revitalised and diverse high streets catering to a collaborative and neighbourly community. Apart from the economic benefits of this plan there are many social benefits too. The community using these hubs would begin to build relationships with their neighbours through regular and frequent interactions. As a result this would strengthen the community bond and improve the living conditions of people across the UK by helping to encourage camaraderie, rid loneliness and reduce crime through community investment. I believe that starting small in commuter towns and in areas which saw the most growth from the urban exodus would be a good place to start and grow from there. While I have no doubt that this would be a difficult initiative to launch, I think it has great potential for improving the economies and lives of people across our country.

ID: 1781-11 - Category: Employment
Year of Service scheme
Short summary

All school-leavers should be offered the opportunity to undertake a 'Year of Service'. Schemes

would be offered in three broad categories: public sector, charitable sector, and overseas development assistance. The Government should establish an overarching body to set the criteria, monitor quality, and to allocate and administer participants, as well as to work with organisations and businesses in each sector to design individual schemes. Participants would receive a living allowance and potentially financial incentives for higher education or future employment opportunities. In relevant sectors, such as education and health, participants would be asked and incentivised to commit to be part of a civil contingency reserve.

Proposition

A 'Year of Service' would tackle three critical public policy challenges in the UK that have been exacerbated by the COVID crisis: providing opportunities and skills for young people, fostering national community spirit, and building civil resilience.

First and foremost, a 'Year of Service' would provide an enriching continuation of education whether as a bridge to tertiary study or full employment. It would act as a counterbalance to the UK's academically focused curriculum and provide much-needed workplace and life skills. Participants would receive some universal basic training as well as training specific to their scheme. Universities and employers would be expected to give credit to participants in future applications. This is likely to be especially welcome to the post-COVID generation of school-leavers who will be confronted with a challenging jobs market.

A universal 'Year of Service' scheme would provide all young people with the opportunity for a shared experience, helping to counteract the UK's structural divides that are rooted in geography, culture or class. All schemes would be geared towards public service, albeit manifest in different ways, helping to engender community spirit and a sense of shared national endeavour.

A UK 'Year of Service' would echo similar schemes in other countries: The German Voluntary Service Year, or 'Freiwilliges Soziales Jahr' (FSJ), describes itself as 'primarily a practical aid activity in institutions serving the common good' including education, youth work, welfare, health, disability and elderly care, cultural and historical preservation, integration, civil and disaster protection, and environmental protection. Some former participants are also incentivised to form part of civil defence schemes such as auxiliary fire or paramedic services.

In the US, 75,000 young people participate in AmeriCorps each year, split across three primary programmes that each take a different approach to improving lives and fostering civic engagement. Participants aim to address community needs such as increasing academic achievement, youth mentoring, fighting poverty, sustaining national parks, and preparing for disasters. AmeriCorps currently receives c.$1 billion of federal funding each year which is matched by private or state/local public funds, however a bipartisan group of lawmakers recently proposed a massive uplift of the scheme in response to COVID-19 that would see is increase to 750,000 participants over the next three years, as well as increase the stipends and educational grants offered as incentives.

Schemes in the US have been shown to deliver 12% higher incomes for participants, equivalent to an extra year of post-secondary education, and an unemployment uplift in the year after the scheme of 27%. Longitudinal evidence also shows participants volunteer, donate and contribute more to their communities throughout their lives.

In order to facilitate such a scheme in the UK, I propose that Government establishes an arms-length body to set the criteria, and work with host organisations to design individual schemes. This body would then monitor quality and allocate and administer participants. State services such as schools and the NHS would be mandated to offer certain numbers of placements, but charities and certain private sector providers in critical sectors – such as social care and agriculture – would also be invited to design schemes. I propose that 10,000 placements are offered in year one, growing to 50,000 (or c.10% of cohort) by year five.

Participants would be remunerated at a base level – perhaps equivalent to the apprentice minimum wage – and the expectation would be that, where possible, (domestic) participants would continue to live with parents. Government should however develop a grant scheme to supplement living costs where appropriate, and should also explore an exchange programme so that participants might travel to different parts of the country (or world). Government should also consider offering other incentives such as lower university tuition fees for participants or grants to employers that hire participants.

Overseas programmes should be designed so as to be ODA eligible as a successor to the ICS schemes. The oversight body should invite interest from appropriate charities and Government should consider what posts could do to identify opportunities.

Participants would all be asked and incentivised to register as part of a 'civil contingency reserve' for a period of time – say fifteen years – following their participation. Government could then call upon them in moments of national crisis to support efforts such as test and trace or vaccine roll-out. Currently such efforts are ad hoc such as the London 2012 Olympics 'gamesmakers' or, more recently, the Sun newspaper's 'vaccine army'. Or else they are subcontracted to private service giants or the army.

A 'Year of Service' scheme would bring many benefits to individual participants including experience, employability and enrichment. There would also be considerable societal benefits including levelling opportunity, encouraging cohesion, increasing understanding of public and third sector institutions, and engendering a stronger sense of collective endeavour.

Such a scheme would also build long-term resilience for core services. Had it been established policy before the pandemic, current participants and the civil contingency reserve could have been drawn upon to offer support across the whole response effort, from rapidly manning test and trace and vaccination centres, to organising community schemes to tackle loneliness and isolation.

Implemented successfully, a 'Year of Service' policy speaks to several of Government's core objectives: improving skills and opportunities for young people, building back better from the COVID-19 crisis, shoring up our critical public services, and strengthening the Union.

ID: 838-11 - Category: Employment

Listeners

I'm not a medic and my exposure to stress has been limited to working in a classroom for 40 years. My only experience of grief is limited to bereavements. I took advantage of counselling and discovered that counselling is all about listening. You unburden- someone listens. Counsellors don't have solutions or give advice, they listen and with careful prompting lead you through your thoughts and over time, help you to come to terms with your angst.

Who is going to listen to the doctors, nurses, porters, healthcare assistants, amulance men and women to name a few? Not their families, they've lived through the back to back shifts and seen their nearest and dearest pushed to their physical and mental limits. Mental health services will be streched to capacity for those who recognise that they need support. CAHMS also for our children who are also suffering as a result of this insidious disease. Too often proud professionals are the last to admit or accept that they need support. Before it is too late a "listening army" of people needs to be recruited and trained.

Either fund the Samaritans (a charitable service who already provide NHS suppport) and increase the hours (24/7 supermarkets do it) that they are available for. Set up an independent phone line or online talking room. Advertise the service so it promotes the fact that it is not a sign of failure to ask for help.

Act now, or be prepared for people leaving the professions through exhaustion, early retirement, or a realisation that clapping does not compensate for low pay.

Professionals naturally counsel one another with leaders providing support for junior staff. Who will supervise those leaders? Other leaders?

ID: 1814-11 - Category: Employment

Build social bonds with a Social Bond

Summary: To repair the eroded bonds of social cohesion by empowering our communities, the

UK will use an innovative financial bond – the world's first Social Cohesion Bond. This will attract investors switching into sustainable environmental and social investments. We'll place the cheaply-financed money raised into a National Social Cohesion Fund. Having impact in 2021 is achievable with the Fund investing into those community services which are proven to strengthen social cohesion.

Recommended solution: Establish a new National Social Cohesion Fund financed by a new type of social bond.

The Fund will be national in reach, significant (& scalable) in terms of financial impact, and target those local services which enhance social cohesion. It will ensure it finances the best-possible community outcomes covering youth, skills, sport, leisure & cultural opportunities. A major benefit of establishing the Fund will be to send a strong signal to the parts of our society that feel marginalised, that their well-being and communities matter – this in itself supports cohesion.

The Fund with its financing method – is a practical and innovative solution to the erosion of social cohesion. Practical because government already has the mechanisms in place to kick-start it; and innovative because the Fund will emphasize holistic outcome-based projects, funded by a world-first form of social financing.

It will have impact because this Fund will operate at scale; not be niche or narrow (as UK social funds are now); and be additive to existing funding streams. It will target socially-cohesive programmes in communities which have been starved of funding; and will build longer-term financial sustainability into recipient operating models, because the finance will have to be repaid in some form. The Fund will be flexible, available to single projects proposed by communities or to Councils with comprehensive plans – all that matters is that proposals meet the Fund's investment criteria and that regional distribution is fair.

The size of the fund will be dependent on demand from communities and the supply of investment funds – but once the mechanisms are in place, it will be easy to scale-up. Estimated demand would be in excess of £1 billion (e.g. real cuts to library funding alone since 2010 is £600 million), against a social bond investment supply of over £100 billion (2020 figures).

Timing: This could be implemented in 2021 because the mechanisms already exist.

• A Fund could be set up in based on existing HMG investment fund architecture (e.g. British Business Bank or Shareholder Executive models) – the mission and investment framework could be agreed in consultation with major stakeholders such as the Local Government Association, Whitehall depts., arts & sports bodies, and the devolved administrations.

• The Bond would be issued by the Debt Management Office which currently working on the UK's first Sovereign Green Bond and so is already targeting a set of investors that would be interested in social bonds.

Background

1: The National Social Cohesion Fund – key elements

• Access: Available to local authorities, umbrella organisations for community sport, culture & training and social enterprises providing such services. The fund would be independently managed and governed to ensure that distribution was equitable and wasn't eaten up by large national projects.

• Use of funds: Local socially-cohesive proposals, such as youth services including skills training; culture; and community sport & leisure. Aimed at all business needs – whether capital investment or working capital to fund staff investment or expansion of ongoing operations. This makes it distinct from the current Public Works Loan Board model which lends from central government funds only for capital projects.

• Investment decisions: Over-seen by an investment committee drawing on existing skills, youth, culture and sport bodies and in line with the categories of investment defined at the outset – supported by UK Government Investments ('UKGI').

• Funding style: The Fund will make investments – either equity or debt – and will seek a long-term return. As such, debt-funded recipients will need a repayment plan. The purpose of this is to build long-term sustainability into the recipient operating models – with the Fund (as equity holder) or recipient (as debtor) focused on eventual investment return.

• Existing funding: The investments would be additive not substitutive to existing government funding and charity (e.g. National Lottery) and so ring-fenced from central government control.

• Establishment: The Fund could be set-up by UKGI, with their experience of governance and fund structures; and representatives from major stakeholders as noted above.

2: Financing through a Social Cohesion Bond

• Innovation: Financing will be through a new form of social bond – the Social Cohesion Bond –

and guaranteed by HMG – so providing access to a historically low cost of finance. The bond and its interest will be repaid from those organisations who access the Fund.

• Investors: This Bond would tap a huge and growing investor base which targets investments in "sustainable bonds" – some $750 billion of which (mainly green bonds) were issued in 2020. These investors often include government pension schemes and targeting these investors in particular would effectively see the savings of older generations being recycled into local services for younger generations.

• Structure: The bonds would need a legal framework around them (e.g. project evaluation, use & management of proceeds, reporting etc) – which could be adapted from UK work on green and Islamic sovereign bonds and standards from international bodies. The bonds will also have to match comparable market-returns or provide some other form of benefit which has value to the investor (such as a clear social benefit).

• Scalability: With the initial bond, a template will have been created for future funding which can easily be accessed through further issues. Current UK social bonds are small-scale, expensive to launch and tap a more specialised and much smaller investor base.

• Spin-off benefits: Would include showcasing the UK's role in sustainable and innovative finance, and the framework could be exported as a global good for similar Social Cohesion Bonds around the world.

ID: 1591-11 - Category: Employment
Supporting unpaid carers and organisations in employment.
There is a gap in provision for employers and employees who are unpaid carers. This gap could be addressed by my proposal Statutory Care Leave Pay (SCLP), similar to Statutory Sick Pay (SSP), before the abolishment of employers being able to recoup the cost from government. There are approximately 13 millions carers in the UK, and only 5 million of them are in paid

work.

Every day 600 carers leave work or reduce their hours, citing their caring responsibilities, I am one of them. I am a mother of a disabled child. My working life, since my son was born, and later, my daughters, has followed a cycle. It goes something like this; life feels manageable, I am able to meet the needs of my disabled son and the rest of my family, my son's medical, educational and social needs are stable. I feel the urge to work, I am an intelligent, driven person who craves the community of work, the opportunity to earn, the chance to be 'seen'. I manage to persuade a potential employer that the random nature of and gaps in my CV are not problematic, and that the experience, skills and expertise I have gained from being my son's carer are actually a positive. I get the hard sought, term time only job. Then, perhaps a few months later, an acute care need arises, often in the form surgery or temporary collapse of childcare for my son with complex needs, or maybe a flurry of appointments and meetings for him. This need for my attention and time takes me away from work, I either take unpaid leave (if that is even an option) or be signed off by my GP with 'stress'. This provides me with a legal framework to protect both me and my employer. It is not a reflection on my ability to do my job, nor a true reflection of what is actually happening. Then the guilt and pressure, lack of empathy from my employer mount up and I resign. I have to reapply for Carers Allowance, Universal Credit etc. A few weeks later, after the dust has settled, in creep the old feelings and need to earn. And thus, the whole sorry saga starts again, each time trying to find a job that will work around my family's needs, as well as provide me with the opportunities I need to earn and thrive, feels more and more unicorn like.

My experience is not uncommon.

We all know that money makes the world go round, and carers often have very little. The majority of carers rely on the benefits system; Carers Allowance, Universal Credit (encompassing housing benefit and others), Pension Credit. The cost to the state of these benefits, along with loss of tax revenue and earnings if they were employed, is estimated to be £5.3 Billion a year. The government's own 'Future of an Ageing Population' report states that carers are more likely to be….economically inactive. It is inarguably better for working age carers, who need to or wish to, to work.

The cost to carers is far greater than the obvious economic ones; 1.2 million carers live in poverty, Carers Allowance is widely regarded as not fit for purpose and the lowest paid benefit, just £67.25 a week. The other aspects are the emotional, psychological and physical costs, along with all the individual nuanced experiences in between. The majority of carers in a Carers UK poll said they felt their contribution is not understood or valued by the public and society more broadly. They cite loneliness, isolation and societal exclusion. This cannot be a surprise when there is no provision from government to enable this group of resilient, tenacious and hardworking people to remain in employment. The message is clear – you are not worth keeping. This appears to be in direct opposition to the words of the current ruling party's Amanda Rudd, when she was Secretary of State for Work and Pensions, "Good work is good for our mental and physical health, and by working closely with employers we can help prevent the loss of talent when people unnecessarily leave the workplace."

By introducing a Statutory Care Leave Pay, many of the challenges experienced by both employer and employee would be addressed. Carers surveyed in 2017 said the top three things that would help them to remain in work were; a supportive, understanding manager/employer, the ability to work flexibly and the right to extra paid time off work to care. The SCLP would elevate the status of the pivotal role unpaid carers carry out, saving the economy around £132 billion a year. Their status would be formally and legally recognised as valuable, their contribution to the working world safeguarded. Employers would have state support to retain and pay these employees who temporarily need to carry out extra care. There is no legal requirement for employers to pay an employee for time off to care for a dependant, unless it has been written into their contract, even then it is usually only applicable after a stipulated length of time in service. The SCLP should be accessible to employees and employers from the day their employment begins.

SSP can be claimed for 28 weeks, at a statutory rate of £95.85 (note that this is significantly more than Carers Allowance!) employers are now liable for this cost, but I propose government, not employers, fund SCLP. If each carer in the workplace required per year around a total 6 weeks leave to care at this same rate, the cost is around £2.8 billion – significantly less than the £5.3 billion a year cost of those individuals no longer being employed.

By enshrining carers rights in law in the form of SCLP, and providing the means where the need is so clearly present, the health of carers, the people they care for, their personal finances and the wider economy would be greatly improved. If the government supported carers, perhaps the rest of society would too.

ID: 1382-11 - Category: Employment

Can renting the world's forests, with help from the foreign aid budget, lead the way?

We know relatively little about the world's forests and what they might ultimately be able to give us by way of chemical and biological resources. Might they also prove to be our salvation, if only we knew it? We know they are being cut down at a catastrophic rate. We know we are only too rapidly losing the lungs of the world. We know the loss of forests causes untold environmental damage in various ways. We also know that they provide a habitat for animals and that this loss of habitat drives these creatures into closer contact with us. We also know that this increases the risk of us becoming infected by Zoonotic diseases. We know millions of us are catching Covid-19 and it is killing us (1.9 million so far). How much more do we need to know before we wake up and do something to address this situation? Those who destroy the forests (rain or otherwise) do so either for direct income (a business) or survival (to grow food they lack the means to pay for). So one very obvious way of taking that first step towards saving these forests is to replace the internal income generated by destroying the forest with an external source of income to protect and enhance the forest. In other words 'rent' them from their owners. Pay them to look after the forests just as we are now looking to pay our farmers to look after our countryside. In the UK the obvious source of this rent should be the foreign aid budget; particularly when you consider that 7.73 billion (and rising) foreigners will benefit from such action. If the rules don't allow it; change the rules. Of course ideally global action is required, but we could start with the next G7 Summit, which the UK is hosting and which will include climate and environmental action as one topic. We should seek to get as many nations as possible on board to each contribute towards this annual rent. Why not include some of the world's wealthiest, for example Bill Gates, Mark Zuckerberg, James Dyson, Jeff Bezos, Elon Musk et al? A global organisation would be the tenant and any benefits accruing, from the carefully controlled activities permitted within the areas rented, would be shared globally.

ID: 200-11 - Category: Employment

Building Back Resilience: an integrated approach in the aftermath of an Anti-Social

Virus.

Summary: Jeremy Heywood left a legacy of an innovative, locally-led programme (Greater Manchester's Working Well pilot) that demonstrated it could improve resilience even in challenging circumstances, where other programmes had failed. Building Back Resilience proposes to take the learning from this work and apply it to the challenge of the impact on unemployment and mental health in the aftermath of the pandemic. It will introduce and test two additional innovative features: a diversion scheme away from sanctions and focused on life-skills and new vocational skills acquisition for those at risk of dropping out of employment, education and training as a result of depression; a new remote multi-disciplinary support team, with keyworkers drawn from experts-by-experience at its heart, to take the place of the face-to-face teams of talking therapists and keyworkers previously. Policy Background: Jeremy Heywood provided the kind of open-minded, pragmatic leadership that was always willing to reconsider existing policies in the light of the changing facts - in the words of another great leader: "However beautiful the strategy, you should occasionally look at the results" (Winston Churchill). No sooner had we agreed with the Treasury, in 2007, for an investment of £300M in the new IAPT programme to roll-out talking therapies on the NHS, than we were faced with the financial crash in 2008. It is recognised that IAPT has gone on to be a world-leading exemplar for implementing access to evidence-based therapies. But as well as the promise to scale up access (IAPT was set to achieve a target of 1.5M adults per year, prior to the pandemic), which it has delivered, when Lord Layard and myself agreed the business case with Jeremy Heywood and the Treasury mandarins there were two further promises that we made: 1. To reduce the burden of depression as a common mental illness and 2. To support people with depression who were also unemployed to return to work, to achieve cost-savings on welfare benefits, as well as improve population wellbeing. After the financial crash in 2008, IAPT was unable to achieve either of these other 2 promises. Under the Coalition government, during a period of austerity, we saw rates of suicide increase; rates of self-harm, depression and anxiety also increased; rates of disability and long-term unemployment attributed to depression increased, along with steep increases in rates of prescribing antidepressants (from 35M in 2008 to 70M in 2018, notwithstanding the success of IAPT on reducing waiting times for talking therapy, and the fact NICE guidance in 2009 had not recommended antidepressants as the first line treatment for most cases of mild-to-moderate depression). Government policies had been designed to be evidence-based and faithfully implemented. But on the health side (IAPT) and welfare side (Universal credit and the Work Programme) their results were both showing up as increased harms. Building Back Resilience: an integrated approach Heywood was persuaded that what he called 'a market failure' was responsible. IAPT services were not prioritising the employment support needs for these patient groups because that was 'not our responsibility' ("we are mental health professionals, not job coaches"). The Work Programme providers, who were contracted under a Payment-By-Results programme, were not prioritising the mental health

needs for these client groups because that was 'the responsibility of the NHS' ("why should we waste our money on offering access to private therapy when the NHS says it is already offering this for free?"). RAND Europe were jointly commissioned by the Ministers (Lord Freud at DWP; Sir Norman Lamb at DoH) to report on a more integrated model that could overcome these problems. Out of this a series of pilots were set up by the Joint Work and Health Unit and, in Greater Manchester, given the opportunity of a newly devolved agreement, an investment of £10M was match-funded by the Cabinet Office and European Social Fund for a Working Well pilot. The results of the 3-year Working Well pilot in Greater Manchester were impressive: over 20% of clients returned to sustained employment (4-5 times better results than elsewhere). Building Back Resilience: adapting to changed circumstances The cost-benefit aspect of Greater Manchester's Working Well design was based on an ambitious target for 20% of clients returning to sustained employment (over 12 months). In the areas of the country that are most impacted economically, and in certain employment sectors, a more innovative cost-benefit model will need to be built. We will draw on work done by the What Works Centre for Wellbeing, bring in expertise from the British Business Bank and elsewhere, and use this to construct and adapt a new cost-benefit model based on local, social resilience returns for investment. In addition to the independent quantitative evaluation of Working Well, we undertook a qualitative evaluation, led by a joint LSE and Durham University team, funded through a European Research Fund project – Knowledge for Use. From this we learned more about the untapped knowledge and potential for greater use of non-professional, expert-by-experience skills and expertise. There are challenges to enable effective teamworking when multi-disciplinary teams include different professional backgrounds working alongside non-professionals. The changed circumstances of the pandemic, however, offer an opportunity for greater collaborative working via remote platforms (e.g. MS Teams, Zoom etc), as well as greater flexibility in working with clients remotely likewise. Key to this are good attachments and building trust with clients over time which, in turn, needs good support also for teams. It is precisely the kinds of interpersonal relationships that Building Back Resilience will aim to improve, through what we refer to as conditions for building epistemic trust, where the consequences of the pandemic have wreaked additional collateral damage. Hence, we believe, that the urgent crisis for mental health that we face also presents an opportunity. Building Back Resilience combines learning from previous evidence-based policies with adapting to a changed situation by offering a new solution with realistic promise of success.

ID: 1643-11 - Category: Employment
Universal Basic Income a Solution for a Secure Society
The challenges we've seen during the COVID-19 pandemic has given us the chance to re-imagine our society and think about how we want to live in the future and also to think

about what values are important for us to live by. My solution to the challenge of providing a society in which all the population are able to live a good standard of life, adequately providing for their needs, despite emergencies and unexpected global pandemics or catastrophes, is to implement a Universal Basic Income scheme (UBI). There are many advantages to providing every adult member of the population with a regularly paid basic amount of money which will enable them to maintain an adequate life style. Contrary to popular opinion, a government UBI scheme does not make people lazy or refuse to work. In countries that have implemented the scheme in a limited experimental way (Finland, for example and Kenya), it was found to encourage the unemployed to look for work (in Finland, the scheme was implemented amongst a small number of random unemployed people). It also gave people a sense of confidence in their future and a feeling of self-respect. The cost of the scheme is often used as a reason for not pursuing this but many countries have found in hard economic times, that giving the population an amount of "free" money boosts the economy (Australia has done this and the USA and, indeed, the British government did it in a small way after the first lockdown, when introducing the £10 meal in restaurants and pubs – this immediately gave a huge boost to the food industry). More money available, to be spent in the economy, actually improves the economic growth of the country. Since the 1970's we have been told by Futurologists that our working lives will become redundant because of more automated and roboticized technologies. It was predicted that by 2000 most of us would not be working. This did not happen as, instead, unnecessary middle management positions were created to "use up" the working population. This in effect, stultifies innovation and creativity as it just maintains the status quo. If a UBI was implemented, more creative business could be explored – more suitable to servicing our modern technological world with more recreational opportunities than ever. Indeed, we have already seen, in the midst of a pandemic, many innovative and creative businesses have started up and thrived. Businesses that would not have been thought of without the pandemic. We have seen a rise in online colleges, offering video courses, zoom lessons and lectures, home delivery of ingredients for all styles of baking and cooking, craft materials booming, home-made masks being made, etc. Another advantage to society when adopting UBI, is that in countries that have experimented with the scheme, it was shown that people had more time and inclination to volunteer for charity work or work in the community to improve the society they lived in. Communities became closer together and there were more points of contact between young and old people, therefore, ameliorating loneliness and isolation. A huge benefit from having a population who are well fed, not worried about money or security and with time to relax, is that stress and anxiety is lessened, diet is improved (as there is more money for healthy food choices) and sleep improves. All of these benefits (which implicate improved health – both physical and mental) takes the strain from medical services. People also have more time for relaxation and recreation, doing things like yoga, meditation, working with clubs and societies, starting community gardens and farms, all of which, then again, affects the health, sociability

and well-being of the people participating. From the above, it can be seen that to have a population that is secure and thriving brings many benefits. Many will still say that the cost is prohibitive but this is a scheme for the long game. Improved health and mental well-being will bring their own advantages – making a happy, contented, motivated society – as well as saving huge amounts of money on medical resources. Social services will also not spend as much as it does now as many problems of poverty will disappear. As we know, deprived areas of Britain suffer from educational inequalities, if this deprivation is addressed, we will also have generations of children and young people who are much better educated and who will then contribute their own skills and attributes to the work environment and the country. If we want to live in an egalitarian society where everyone is given an opportunity to thrive, as well as maintaining a caring society and economic growth, then a Universal Basic Income is a good solution.

ID: 2261-11 - Category: Employment

From BAME to 'Ethnic Minority in Britain' - a changing approach to ethnic disparities

No single policy intervention will 'fix' the structural inequalities that lie behind this ethnic and racial disparity. However, one place to start could be in agreeing on a more effective framing of this whole theme. As the summer of protests demonstrated in 2020, the language we currently possess when it comes to talking about race and racism is emotive. Understandably so, this matters to many Britons as it speaks to the fundamental fairness of British society.

 In that effort, my suggestion would be to discard the confused acronym BAME and instead use the formulation 'Ethnic Minority in Britain', EMB for short. Beyond this linguistic shift, the aim would be to better align how public bodies and government talk about race and ethnicity with how it is lived in Britain.

 The substance of this approach would differ from the current one in three main ways. Firstly, it would signal a shift away from thinking about 'communities.' Life is not experienced in the aggregate, so talk of BAME communities (or for example 'the Asian Community') can only go so far. The language used to talk about ethnic disparities in Britain should reflect the individual and their immediate environment. Failure to do so can encourage the impression that these are essentialised traits of these apparent communities.

Instead of thinking of these communities of identity, I would suggest the focus should be on physical communities. Parts of major cities, that have seen particularly high incidence of COVID-19 related deaths, also happen to be home to many ethnic minorities in Britain. These geographic communities perhaps tell us more about the types of inequalities that led to the disproportionate deaths seen amongst ethnic minorities in Britain during the COVID-19 pandemic.

Secondly the use of EMB would allow the notion of 'whiteness' to be separate from that of being an ethnic minority. By decoupling black and Asian from the term, it would be an important signal that visible difference is not the sole determinant of being an EMB. It would be hoped that this sort of decoupling would encourage a move away from a concept such as white privilege. This has gained increased prominence recently in mainstream discourse, even though it is a contested term. While many people in Britain may find this term explains their situation, it privileges visible, racial, difference above all else. Ethnicity in modern Britain is a more complicated construct, and reducing in such a way does not serve those who most need attention. Ethnic minorities in Britain do not map neatly onto simplistic ideas about whiteness and non-whiteness, as BAME can be interpreted as suggesting. Moreover, the language that the government and public bodies use matters as these issues have proved to be of acute public importance and interest.

Thirdly, by focusing on this new conceptualisation, it is hoped that a plethora of policies could accompany this innovation. These would be aimed at fixing the perceived 'fairness deficit' in British society. One example could be mandated name blind CVs for job applications of certain grades. Studies have shown how people with names which appear to be from an ethnic minority are less likely to be offered an interview for a job. Extending this to hiding the names of universities and higher education establishments on CVs for these applications could be an effective way of enshrining fairness at the heart of the post-COVID-19 recovery, regardless of ethnic background. By foregrounding fairness, some of the confrontational nature of these types of conversations could be defused. Employers could be encouraged to follow these types of practices via a scheme that certified companies and bodies according to their recruitment processes.

The overall aim of moving away from BAME, would be to stop othering parts of British society as somehow constitutionally different. Instead, using this EMB approach, the focus would be on individual experiences and obstacles with a stress on achieving a fair British society.

ID: 2173-11 - Category: Employment

Research and Putting Together a Toe in the Water "Pitch"

So, if this is an opportunity, what would be the first thing to do? The first would be to check I am right: that there is no hidden reserve of high quality, syllabus linked computer games out there. The second would be to ask "why"? Why are there no educational computer games? Providers must have considered this. Was it the cost? The technical delivery? Yet surely, to take one example, to have 480,000 fifteen year olds studying An Inspector Calls at any one time, is a potential market?

Obviously, to receive support and funding, while very welcome, is only to start a small seed that might ultimately bear fruit. But it will take time and money. A lot of money - especially if we want to come close to the scale and professionalism of the game companies. So the small beginning would be to ask for funds to research and write a "pitch", a professionally produced and researched document, almost a business plan, outlining the need and suggesting the remedy, which could be taken to potential suppliers such as the BBC, Pearson, Longmans, Collins and other educational suppliers. Other organisations might help. BAFTA, for instance, runs courses for young game makers. Could they be enlisted? The prize money would be to hire technical support for writing the pitch; I would supply the educational data for free. Then to also, if possible, receive help from the Department of Education to open doors to such educational providers and examining bodies, would also be a huge advantage. There may be many other non-pecuniary advantages the profile of such a prize would give.

I am realistic. There is probably a very good reason why my school has no computer games on the shelf. But how wonderful it would be if, one day, a young child would run up to me and say" "Hi, sir. I really enjoyed the Grammar game last night!"?

ID: 2058-11 - Category: Employment

Redefining the Civic Journey

We capitalise on this opportunity by reframing and reimagining how we think about citizenship, in general, and supporting young people, in particular. Although there are no simple solutions to

complex problems it is possible to suggest that thinking about 'the civic journey' offers huge potential in terms of thinking about supporting individuals and building communities.

The perennial weakness of policies in this area is that they tend to be either age-related or place-specific in ways that prevent the full potential of any investment ever being realised. Short-termism and fragmentation prevents a more vibrant focus on nurturing positive social change. In the post-Brexit, post-Covid context there is a very rare opportunity to completely reconsider how policy is conceived and delivered in order to produce a more integrated policy framework – thereby increasing efficiency and effectiveness while at the same time delivering demonstrable public benefits in the places or amongst those sections of society that need it most.

The notion of 'the civic journey' is therefore a new framework for thinking about and designing policy not only so that it matches the everyday real-world lives of people, but also so that policies dovetail in ways that build civic momentum as young people move through various life stages and into adulthood.

To provide an example of how the civic journey might be utilised to deliver a more efficient and integrated policy landscape it is useful to just consider the introduction of citizenship education in schools, the National Citizen Service and the new investment in a Civic Universities Network. These are all aimed at different age groups – broadly 11-15, 16-18 and 18-21 – but they are discrete policies with absolutely no thought as to how they might be designed to create a more integrated tapestry of opportunities. Citizenship education is poorly taught, poorly assessed and has evolved towards a focus on character education (i.e. the individual) rather than on active citizenship (i.e. on the community). The National Citizen Service is a brilliant idea but again struggles to reach the sections of society that would benefit the most and is totally lacking in innovative creativity. (For example, where is the NCS alumni scheme that supports young people that have been on the course to develop and continue their interests.) The Civic Universities Network is very new and a brilliant idea but it seems to have lost its core focus and has little to offer those young people who do not go to university. Never before in British post-war history has there been a time when thinking about the fabric of British society has been more important.

The notion of the civic journey provides a way of building a more innovative and ambitious policy framework that is aware of the significance of transition points between phases and policies. This is not to suggest that there is just one single 'civic journey' that can be mapped and that is suitable for everyone; but it is to suggest that thinking about the civic journey and the portfolio of policies and opportunities that are intended to nurture positive individual attributes and a commitment to active citizenship could be far better integrated. The benefit being that the social value would then add up to far more than a sum of the individual parts. In sum, the problem is increased social polarisation, increased fragmentation and increasing levels of public apathy and disaffection, especially amongst the young, about political processes, political institutions and politicians. The recommended response is a cross-government focus on the civic journey which seeks to promote civic engagement and political understanding amongst all age groups, identifies and fills gaps in provision, appreciates that achieving cultural change takes time, has a laser-like focus on transition-points and building momentum between policies but does not try and ram all young people into a 'one size fits all model' that will only confirm the idea that politicians are out of touch and the state is a blunt instrument.

A really smart post-covid approach would be to innovate by working with young people for young people by promoting and funding forms of co-production and co-design through which disengaged sections of society can take responsibility for charting their own civic journey. The great benefit being that this is likely to produce enthusiasm for inter-generational engagement that could well address related demographic challenges regarding loneliness and isolation.

ID: 1777-11 - Category: Employment

A New Approach to Psychological Distress

1. Recognise that psychological wellbeing can be improved with concrete, intentional action, both on an individual and at a policy level.

Psychological distress is often viewed as predetermined and unchangeable. Many people live with extremely unpleasant symptoms of anxiety or depression for many years without realising that it is not an inevitability. Although not widely known or understood, there are plenty of

concrete, effective, evidence-based strategies for improving mental health, that favour intentional changes to decision making processes and strategies for managing difficult thoughts and feeling, over the use of psychotropic medication. At the moment, these strategies are typically only available via resource intensive, one-to-one therapists, currently accessed either privately at significant expense, or after several years on a waiting list. As a result of this, people often live their whole lives without accessing knowledge that could potentially have an immensely positive impact on their wellbeing.

2. Remove the influence of entrenched interests in the perpetuation of the status quo.

Mental health treatment in the UK today relies heavily on the prescription of antidepressant and antipsychotic medication. While pharmacological interventions do have their uses, their role as the primary treatment currently used by the medical establishment is based in several factors that have nothing to do with treatment efficacy (indeed, the majority of these drugs barely outperform placebo in clinical trials), and which impede the adoption of more meaningful strategies. One of these reasons is the lobbying influence of drug companies, who profit enormously from the widespread prescription of antidepressant drugs, and which constitute a large amount of money and influence that has the potential to lose out as a result of a disruption to the status quo.

The other is the attitude of the Royal Society of Psychiatrists (the body in the UK that is primarily responsible for treating mental health problems), which is a group of professionals for whom being viewed as medical doctors is important. While they recognise the role of social and psychological factors in the development of psychological distress, and the role of psychotherapy in its management, they often recommend this as an adjunct to the widely favoured pharmacological interventions.

The suggestion that perhaps the issues that they are tasked with treating are not well addressed with the drugs that they have made a central part of their strategy threatens both their identity as professionals and their role as the ultimate authority on the treatment of

mental health problems. Indeed, if drugs are relegated to the side-lines in addressing mental health problems, then the psychiatrists surrender their authority in this area to the clinical psychologists, something that is clearly not in their interest.

3. Challenge the idea that mental health concerns are binary.

The current model treats mental health concerns as something that either exists in pathological form or does not exist at all. In order to qualify for a diagnosis, and therefore professional assistance in the management of psychological distress, it is necessary for the symptoms to be so severe as to cause significant disruption to one's life. This completely arbitrary line must be crossed for the professional bodies that are responsible for managing mental health concerns to recognise that there is a problem.

The reality is that these official diagnoses represent the culmination of years' worth of maladaptive behaviours, socioeconomic stressors and unwittingly unhealthy psychological habits, all of which could be addressed much earlier on in the process, saving a significant amount of distress, time, money and effort. The impact of allowing these things to fester cannot be overstated, as the effects of severe, un-addressed mental health struggles reverberate through families and communities, and across generations. Indeed, the personality disorders - which represent some of most severe and intractable of mental health disorders – typically result from abuse and trauma in childhood, something that is often not the result of parents being "bad people", but simply parents who are not coping with struggles of their own.

4. Invest resources in programs designed to prevent psychological issues from developing in the first place.

In order to make concrete progress in addressing this issue, it is important for there to be a shift in the attitude towards mental health problems. Crucial to this is the recognition that out

of the many factors that impact on an individual person's mental health, there are some things that they cannot control, for which the government is responsible; and some things that they can control, for which the government should provide support and education.

 The things that are not under an individual's control are the practical factors that impact on any one person's likelihood to find themselves on an upward path of education, growth and self-sufficiency. These are the things that some people take for granted, but which for many people feel impossibly out of reach. Examples are quality, affordable education; opportunities for fairly paid work; and a robust safety net to catch people from falling too far when things go wrong.

 The things that are under a person's control are the small choices that they make, which over time can have a huge impact on a life's trajectory. As a rule, if one's model for decision making is to be swept up by emotion and impulse, then this will result in unproductive and even self-destructive choices; however, if the model for decision making constitutes managing and accepting difficult emotions and making choices in alignment with a predetermined set of values, then growth and progress are much more likely to result. While very easily said, the latter is not easy, and is a skill that most people do not even know that they should have.

 The government should introduce classes at school, designed with the same evidence-based principles used in therapy, to help us all manage our unavoidable humanness, with the goal of preventing the spiralling destructiveness of mental health problems before they arise.

ID: 803-11 - Category: Employment
What Build Back Better really means for the UK housing market
There are excellent UK precedents for government interventions working to change markets for the better. In the energy market, UK government support for onshore and offshore wind turbines and attractive feed-in tariffs for domestic solar power generation have contributed substantially to our nation being able to meet electricity demand for extended periods without burning coal. As importantly in the context of new-build housing, government support in the energy sector has led to economies of scale in wind turbine construction and solar panel

production, thereby reducing and eliminating the historic cost differentials.

So, the government should introduce legislation to require all new build homes from 2023 to achieve at least EPC A ratings, or preferably meet a Zero Carbon Standard.

This requirement should be backed up with stick and carrot incentives:

• A substantial levy (say £20,000 to £30,000) should be charged on developers and house builders for every new-build unit that fails to achieve at least an EPC A rating.

• To address the existing cost differential of building homes to a higher environmental standard, an initial subsidy (akin to a feed-in tariff) should be provided to developers and house-builders for every unit which does achieve an EPC A rating, with a higher initial subsidy provided for every unit which achieves a Zero Carbon rating.

• As volumes increase and economies of scale of production emerge, subsidies should be reduced to avoid undue enrichment by developers and builders.

• In any future Government support for first time buyers, there should be an absolute requirement for new properties to meet a Zero Carbon standard.

ID: 631-11 - Category: Employment

Offer government support for converting unused office space into low-carbon housing
The government should work with businesses, including providing financial support, to convert unused office space into low-carbon housing. This would work towards a number of valuable short-term goals: alleviating the housing shortage in urban centres, increasing Britain's overall stock of low-carbon homes, and providing financial relief to businesses and investors harmed by the sudden collapse of Britain's office-space market (real estate plays a significant part in Britain's pension investments, for example). More importantly, however, it could help the government play the role of environmental market-maker by providing construction firms with a meaningful financial incentive to retrain and certify in low-carbon domestic construction, with a

view to expanding these techniques to the broader sector, including existing homes, along the lines of the Future Homes Standard.

This programme would begin by offering financial incentives to existing owners of office space willing to convert their property into housing. This could take the form of direct subsidies or a sizeable reduction in stamp duty on the sale of properties for conversion. If political risk was identified as a significant barrier to businesses engaging with the scheme, the government could offer periodically-reviewed guarantees along the lines of the assurances given to the energy industry: this may be particularly relevant given the large capital investments, long timescales and shared emphasis on decarbonisation involved.

Given the innate conservatism of the real-estate sector and the relatively frequent shifts in government climate policy (at least compared with the long timescale involved in real-estate development), these incentives should be introduced with ministerial support, a defined timescale and consultation with industry bodies. Eligibility for these subsidies should be clear enough to be understood by the public (to avoid allegations of nepotism) and limited in scope, focusing on the creation of new, low-carbon homes, avoiding project creep. Additionally, some reimbursement should be withheld until conversion of the property is complete, particularly for larger developments, so as to discourage delay and "white elephants".

The government should also work with the construction industry to introduce measures that facilitate conversion and encourage skills-retention. These include updating and republishing standards for low-carbon housing and, where necessary, working with construction industry bodies to rapidly develop accreditation standards for low-carbon construction practices. Particularly given the disappointment felt by businesses which had invested in retraining for the Zero Carbon Homes standard, dropped in 2015, this may need to be approached with some degree of sensitivity.

Ministerial attention and pre-planning before the programme launches can also help to mitigate key risks, as well as facilitate improved outcomes (for example, by encouraging

dialogue between estate agents, landlords and construction companies). This is in part because the project would cut across several sections and layers of government – notably the Department for Environment, Food & Rural Affairs, the Ministry of Housing, Communities & Local Government, the Department for Business, Energy & Industrial Strategy, the Treasury and local authorities – but also because different departments may approach the programme with different secondary objectives. For example, the government may wish to use this programme to expand and update its stock of social housing, though this is not a primary aim.

The government will have to establish and maintain clear rules for which properties are eligible for conversion – some modern office blocks may be architecturally unsuitable, due to centralised utilities or poor access to natural lighting in the centre of the building. Central government should discourage local authorities from overzealous use of Section 106 powers to require affordable housing: many offices exist in locations where housing supply is so limited that even relatively high rents can still improve housing accessibility. This all argues for clear ministerial ownership of the programme and significant interdepartmental planning before launch.

Successful developments would act as cornerstones for integrated communities, stimulating further investment and decarbonisation. This is because the new homes converted from offices would likely exist near to retained office spaces and the public transport links which serve them. Where good quality housing is available, living near work is desirable for many, as well as being carbon-friendly. Commuting involves walking or cycling rather than taking a car or train, and by reducing the load on public transport, encourages others to use mass transit services over private transportation. Good public transport links and central locations mean that social, leisure and cultural activities are readily available and easy-to-access.

The long-term goal of this programme should be to provide an incubator for construction businesses to acquire the skills (and accreditation) for low carbon conversion for use in the broader domestic construction sector. This skills gap is one of the five urgent areas for concern identified in the Committee on Climate Change's (CCC) report on UK housing from 2019. Greater market availability of experienced specialists would also help lower the significant costs environmentally-minded owners face in retrofitting existing properties. These costs act as a

significant barrier to the 15% energy-use reduction in existing properties by 2030 that the CCC identifies as a necessary intermediate target.

The accelerated abandonment of conventional office spaces is likely to be one of the longest lasting and most significant effects of the COVID-19 crisis. Unmanaged, this issue will only exacerbate the economic hardship that the UK will doubtless face in the years ahead. However, empty buildings in some of Britain's most housing-undersupplied areas provide an enormous opportunity not only to create new homes, but act as an incubator for sector-wide skills and practices which will allow Britain to capitalise on her climate ambitions.

ID: 497-11 - Category: Employment

Care Home First Responders (Matrons)

There is a real problem with a growing population of frail elderly and particular those in care homes. Elderly patients in care homes have increasingly complex conditions. It is not uncommon for homes to have residents regularly attending casualty (revolving door effect), regularly calling paramedic services and primary care services. Weekends and nights are a particular issue. It is not uncommon for a GP or primary care nurse to have done a weekly ward round earlier in the day only to be called back later to see residents as they cannot be managed by staff. Often the caller lacks confidence and cannot assess the patient in simple health terms. There is an onus on the carer not to make mistakes and not to take to much responsibility.

We also all know that elderly people do better if they can be treated outside of hospital.

Many care homes are now increasingly large may be with over a hundred residents offering many extra services at high weekly cost to residents but they do not provide basic acute health care assessment. As more and more homes open in a particular area this can have huge implications on a practice or practices in the catchment area.

The idea would be to make it mandatory for large care homes or groups of smaller homes to employ a first responder on duty at all times to make basic assessments of sick patients, liaise with primary care teams and rapid response teams where appropriate in order to avoid unnecessary transfer to hospital. The First Responder/Matron could be a former senior HCA, Nurse Practitioner or Paramedic and would also have a role to up-skill on topics around appropriate treatment and illness prevention in the elderly. They would become proactive 'champions' in adequate hydration, nutrition, reducing medication errors and harms and timely

diagnosis of infection. They would liaise with casualty departments to return an elderly person back to the care home as soon as safe to do so with their new care plan.

Although large homes could be asked to provide these posts within their staff budgets as they stand, smaller care homes may need some financial support or work in networks where possible with a mobile responder. This support could come as incentivised payments based on reduction of admissions to casualty compared to average local data.

We owe it to our increasing elderly population to reduce any need to visit or stay in hospital which is often very distressing and can be counterproductive. Residents in care homes are much more likely to be escalated up the line and be transferred to hospital. We need also to ease the burden on primary care and paramedic services for unnecessary home visits so they can concentrate on other tasks to hand. We need to raise confidence in our care homes so that they can manage residents/patients much more holistically for the future.

ID: 333-11 - Category: Employment
Senior national service
As above.

ID: 324-11 - Category: Employment
Loneliness and the divided society - let's tackle it together.
The problem I would like to fix is one of abject loneliness felt among certain groups in society. There has been a loneliness pandemic in the UK long before COVID-19. This is a hidden disease which is debilitating in itself but can also give rise to physical health problems and shorten lives. Among some people and cultures, it is a taboo subject, and some do not even realise that they live in its grip. The self-isolation necessary because of lockdowns, plus our politically divided society only exacerbate the situation. Two groups in society who I witness battling with loneliness are the elderly and younger adults who are newly arrived in the UK. Fixing this problem will not only lead these individuals to a better place of mental health but will lead to better cohesion and tolerance in our communities.

I work as a public service interpreter (English-French) and I teach public service interpreting to interpreters representing a huge variety of world language communities in the UK. Our clientele may be non- or limited English speakers and they include refugees, asylum seekers and economic migrants. There might be a Congolese young woman who was a victim of torture in her war-torn homeland, or a young Lithuanian man trying to carve out a new life by working in

this new country.

These new arrivals feel lost, vulnerable, and silenced. They have the right to live in this country, yet they often do not feel part of it. The laws, customs, and language are quite alien. They need to learn how to navigate our public services: transport, health, education, housing, immigration, employment. They bring with them their other ways of doing things – from the food they eat, to the time they eat and the programmes they watch on TV. These differences can lead to mistrust and intolerance on both sides. Back home, they may be pharmacists, civil engineers, teachers, but their qualifications are not recognised here, and their lack of English holds them back. They want to set down roots, create a family and contribute to the wider society.

At the other end of society are millions of retired and old people who crave friendship, a purpose in their lives and who still have much to offer society. Many of these elderly people feel isolated and cast aside. They too might have held a respected job, but they no longer have that identity.

These two groups have one thing in common: loneliness. The COVID-19 pandemic means they can spend days without interaction with another human being. Activities which were once face to face are now done remotely, sometimes typed online: a consultation with a GP; a query with the bank; a discussion with a teacher. The opportunities to converse with another human being become fewer. In turn we become less practised and start to withdraw.

There is now surely an opportunity here to link these two groups. There is already much evidence of successful partnering schemes which link retired people who volunteer to read to young children in schools. Others have successfully been partnered with university students as part of befriending schemes to combat loneliness. A scheme which partners an elderly person with someone who wants to improve their English would be mutually beneficial. I encounter many limited English-speaking immigrants who are taking English classes but do not have any opportunity to practise the language with an English-speaker outside of their weekly lessons. They lack the confidence to try, 'my accent is too strong…I'm so slow and people are always in a rush…my grammar is terrible…people won't like that I sound foreign…'

During the first lockdown when much of the country stood still and we came to our doorsteps to clap the heroes, there was a welcome feeling of togetherness. Our country was united in a common cause, when for a long time it has felt very divided. Brexit and the ensuing topics of immigration and sovereignty, Northern Ireland borders and Scottish independence all threaten to destabilise and pit us against each other. We must seize this moment to remember that 8pm closeness and eagerness to help our neighbour to create something lasting and wide-reaching.

Many older people do have the time and the patience to help someone else to improve.

The gains of such a scheme would reach far beyond combating loneliness. The opportunity to get to know someone from a different background to you is priceless. It leads to a mutual understanding of different cultures. It encourages tolerance and helps integration, whilst at the same time, allowing both sides to be heard. These new arrivals have so much to learn from our longer established members of society. I have witnessed the confidence, happiness and self-worth that comes from feeling settled in your new home. A sense of belonging and having the equal opportunity to access all that is available to those born here can only come from speaking the language.

This scheme could learn from befriending programmes mentioned above. In lockdown there would have to be remote meetings via a virtual platform: one hour per week of chatting in English. I suggest providing ideas and templates for structured conversations. There would be some initial costs involved: basic computer skills would need to be offered in order to access these platforms. Participants would sign up to a register so that safeguarding protocols can be observed, such as obtaining a DBS certificate. Once we are liberated by the vaccines, perhaps these meetings could take place face to face at community clubs.

As a teacher of multicultural adults, I am certain that the outcome of such partnerships leads to a realisation that we all have more in common than what separates us. As an interpreter I know that it is only through language that we can give a voice to each UK citizen. If we can achieve this while tapping into the experience of the older generation, then we can help new citizens integrate and fix loneliness along the way.

ID: 58-11 - Category: Employment

Radical Planning Reform

The longstanding roadblock to building many, many more quality well designed spacious homes is the constraints on the planning system. We are almost all NIMBYs at heart and the politicians know that our votes depend on them respecting our wishes. To break this impasse a radical approach is needed involving both stick and carrot.

Almost all Local Authorities are facing severe deficits leading to yet more painful cuts. Capturing a larger share of Planning Gain would greatly help in minimising the worst of those cuts. Government's recent "Planning for the Future" consultation proposed a flawed

Infrastructure Levy; there is a much better alternative.

The 1976 Development Land Tax Act ("DLT") attempted a similar approach to the Infrastructure Levy but was abandoned as the supply of suitable land collapsed due to landowner reluctance to sell. Only by enabling Local Authorities to acquire suitable land compulsorily ("CP") will substantial Planning Gain capture be possible. (if CP is acceptable for the controversial HS2 then surely it must be acceptable to help solve the nationally debilitating Housing Crisis?). However this will require the Government to amend the law on Compulsory Purchase. Currently a landowner faced with CP can claim compensation based not on existing use value but at a value having regard to the land's potential for being granted planning permission. For example agricultural land could under current law be valued on compulsory purchase at, say, £0.5m an acre instead of its current use value of perhaps £10,000. Historically Local Authorities have followed a tortuous Section 106 route to capture some planning gain rather than attempt compulsory purchase. Unfortunately the proposed Infrastructure Levy is likely, as with the DLT, to be self defeating as it will reduce substantially the availability of land for development. If the law were changed so that land could be acquired compulsorily at, or at only a small premium to, existing use values then:

1. Following compulsory purchase and granting of suitable planning permissions the Local Authority could auction off the land (possibly with "build by" dates).

2. Nearly 100% of the Planning Gain would be captured by the Local Authority - no argument.

3. NIMBYs adversely affected could be compensated (the Carrot!)

4. New housing could be located in the most logical areas, not where landlords felt like selling land.

The quantum of Planning Gain available will vary between Local Authorities but will often be very substantial and certainly meaningful in the context of the mounting deficits and cuts being faced by almost all Local Authorities, even after funding the associated affordable housing and required new infrastructure.

Central government support to Councils should be in part positively geared to the level of funding raised locally by the Authority in support of addressing the Housing Crisis (the Stick!)

With an 80 seat majority the current government is empowered to implement radical, even if potentially controversial, policies. In addition with the door now open to initiatives to revive the economy post COVID, this proposal should have a favourable reception and could be transformational both for Local Authority funding and, above all, for addressing the debilitating national problem, the Housing Crisis, that's arguably even greater and certainly otherwise longer lived than COVID.

ID: 1834-11 - Category: Employment

Providing extra and a smoother transition support for disabled graduates seeking work.

Since leaving university in 2012 and 2018 with a BA in Politics and MA International Relations, as of 2021 I remain unemployed. This is despite applying for 2000 jobs and attending 200 interviews. Like 14.1 million other people in the UK, I am registered as having a disability and have found finding getting into paid work almost impossible. For those living with various disability, the process graduating university, is often more challenging, than their non-disabled peers. As they had to complete the same assignments whilst dealing with extra complications and burdens. But throughout school and university, many disabled people have received extra support in order to better manage these issues. Upon graduating this support is withdrawn and disabled people are left alone for the first time. As Young Powell (2019) supports "But rather than getting help to navigate these challenges, many disabled students experience a sudden drop-off in support during the time between graduating and entering the workplace." When students graduate, they, may receive a normal careers interview, but no practical support and how to discuss, their disability or any reasonable adjustments. It is the first time no transition plan is place for that disabled person and many do not make the leap into employment and the effort, put in is wasted. As we hopefully leave the COVID-19 pandemic behind us and begin to rebuild the UK's workforce, maybe it is to examine howe we can better support disabled graduates, getting into the work. Firstly, we need to ensure that a disability is not a barrier to getting a job. "A survey of 2,000 disabled people found that 51% of applications from disabled people result in an interview, compared with 69% for non-disabled applicants." Independent

(2017) We need ensure that as many people as possible can use their skills and demonstrate their full potential. How do we achieve this and is it possible? By engaging with disabled people earlier, whilst there still undertaking, their studies in entirely possible to ensure a smoother transition into the workplace and make the process less daunting and more achievable. Most Students undertake periods of work experience, either, whilst in year 10 or at college. Why cannot this also be offered to university students, during their studies. Many universities offer students, with disabilities some sort of academic support whilst at university. The idea would be, by working with the learning support services at the university. The student would contact an employer in their field of study and set up a meeting/interview at the university or at their home university. Following this a meeting/interview, would take place with the student, and their university support team to discuss how to ensure, the placement is a success. The work experience program would take place during, parts of the Easter and Summer Holidays and allow students, to be fully supported, by a PA from the university but gain valuable experience of a professional environment. For the employer, I believe that these work placements would be a useful opportunity to better understand both, the needs and skills of disabled people once they graduate. By giving them a PA during the process, ensures that people with more complex disabilities such as Cerebral Palsy or Autism, gain something out of it, but still have a safety net around them as well, which help build confidence. Post-graduation, there need more assistance to ensure that disabled graduates, have both the qualifications and enough experience to fill roles, for example project manager at a district council. At present, its risky for employers to offer such a job and justify a reasonable adjustment to a disabled candidate, when someone without a disability is also applying. A supported graduate scheme for disabled people, may offer a better transition from university into work. The aim of these schemes would allow disabled graduates time to reduce their support and gain vital experience, in their chosen field without the pressure of going for a job alone for the first time. The scheme would last 6-12 months and be in the Graduates chosen field. By the end, the of scheme a jobseeker would have built up enough experience to be successful in future job interviews. Businesses also have a responsibility, to normalise disability and reduce some of the barriers people face into getting into work. One good thing to come out of the lockdown, is its proven possible fore people to work effectively from home. This offers a unique opportunity for employers as it removes barriers of adapting workplaces for disabled people. So, in some cases, where a reasonable cannot be physically made a person cam connect into the office via zoom and be supported from home. In general, more support for disabled workers would make the office more accessible. Some examples of this could be a business hiring several PA's, which disabled staff could utilise, for help with note taking at a meeting or on a phone call. Ensuring that better training is offered surrounding equipment such as Dragon dictate and reading equipment to assist a blind employee. Such equipment should be made more accessible to the workplace. Disabled people are just as capable and equally skilled as those without disabilities, however,

often face insurmountable difficulties when entering the workplace. This change would have a positive impact on society as well. Firstly, it will unlock a vast bank of presentable untapped skills and afford dignity to thousands of disabled people. At present the government spend £10-£20,000 per disabled student for no reward the money is simply wasted, the talents and effort of the students are not utilised to their fullest. Finally, the change would have a impact on welfare spending, as although, in the short term, the government, may need to spend more, to support the graduate into work. Long term though it is a net gain, as this person will be a long-term contributor to the economy and therefore not seeking benefits such as Universal credit and ESA. So, it will cut costs. By £12000 a year.

ID: 2029-11 - Category: Employment

From Pandemic to Academic

The problem of rapidly increasing unemployment for those from lower socio-economic backgrounds and with reduced opportunities due to a lack of academic qualifications, is one of the key consequences of the COVID-19 Pandemic. "From Pandemic to Academic," would offer those who have lost their jobs due to the pandemic, access a short, intense Bridging Module which, if passed, would provide them with the opportunity to apply for degree courses. The 12 -week module would be taught by university tutors and offered onsite on university campuses. Participants would have access to university resources during the module, including libraries and 1:1 tutorials.with their university tutor. The content of the module would be shaped around the lived-experiences of participants which would then be used to develop critical thinking and academic writing skills. The module would be taught at the equivalent of Level 4 so that students would have a clear understanding of academic expectations and gain insight into the potentially transformational impact of education. The fact that it would be taught in universities would mean that participants who had never considered Higher Education as an option, would be able to visualise themselves as students. The course would consist of lectures, discussions and academic writing activities. The course would be academically assessed on completion of 2 written assignments. Passing the course would be perceived as non-traditional access to higher education and allow participants to apply for degree courses. This would help to breakdown the "ivory- towered," image of higher education institutions and to develop self-belief and self-esteem in the students involved. If students did not choose to apply for university after the course, they would still have gained an academic level qualification which could be added to their CV., enhancing employment opportunities. The groups on this module would need to be small (maximum 10 participants) to ensure that individual support can be provided and and a positive relationships built between participants. . Intelligence and education are not synonymous , yet these two concepts are often confused in UK society and this creates barriers to social mobility. The newly unemployed often lose a sense of identity and self-worth but they

have time to study and learn something new. "From Pandemic to Academic," would provide them with the opportunity to capitalise on the free time that they are currently experiencing and potentially re-shape their future. (This project has been developed successfully on a very small scale with those who have experienced homelessness and addiction).

ID: 2202-11 - Category: Employment

Solutions to increase employment opportunities for the younger generation post-covid.

This issue is extremely complex so can't be solved by just one approach; therefore, I suggest that several ideas and proposals are needed to meet the overall solution. The aim is to encourage employers to employ more young people, by creating new opportunities and upskilling candidates, improving their future career prospects and employment chances in this unpredictable market.

 My first proposal is to create a National Youth Taskforce. The basis of this idea is that there would be a nationwide scheme for matching 16–21-year-olds into voluntary work placements. This would be government funded. Placements could be offered in different employment sectors; e.g., education, healthcare, business and agriculture. Companies or services such as the NHS would offer unpaid work placements targeted at 16-21yr olds which would offer them invaluable work experience, training and provide references for future employment. This could be run via a centralised website, where you can apply for the voluntary work and view all the opportunities available in your area. This scheme could be advertised in schools, colleges and social media. A placement offered to everyone in the 16-21 age range to gain experience in a sector they are interested in. It could be particularly beneficial to young people from disadvantaged backgrounds, and those who have never previously been employed.

 In parallel, my second suggestion would be to implement free to access web-based training scheme, aimed at 16-21 yr olds. This could include offering nationally recognised qualifications, branded as a vocational qualification toolkit. For example, offering: First Aid courses, lifeguard qualifications (NPLQ), sports coaching, refereeing, and TEFL (teaching English as a foreign language) courses. These extra qualifications would be helping all young people (no matter their background) to develop/enhance their CVs with skills and training which will make them more employable, and allow them to compete more effectively with older, more experienced job seekers. This scheme could build on the learning of Oak National Academy which was created during Covid. It offered free, high-quality educational lessons and resources throughout 2020/21 lockdown. There are nearly 10,000 free video lessons, resources and activities, covering most subjects, from Reception to Year 11. This demonstrates that large scale

educational resources can be created and made accessible to all.

My third option is for Government to actively invest in youth job creation in emerging /future employment sectors, such as renewable energy, AI + technology, health and social care, recycling and waste management. The rate of these sectors expansion will be influenced by the UK's target of net zero emission by 2050. This target follows the Prime Minister's Ten Point Plan to create and support 250,000 jobs whilst helping to eradicate our contribution to climate change. However, it's critical that these newly emerging sector jobs are accessible to the youth. This could be achieved by encouraging apprenticeships, perhaps creating government-subsidised 'ring-fenced roles' exclusively for '1st time employees', similar to the '1st time buyers' concept, to help them get on the employment ladder. This idea may be seen as controversial, as it may be seen as discriminatory by some, but could act as a safety net and prevent long term unemployment growing in the younger generations.

A final comment, is that the challenge of youth unemployment is not just a UK issue and other solutions could be found outside the UK – looking at how other countries manage this, and adapting and implementing any successful schemes here in the UK. This was explored by The Economist, in an article 'How to make a social safety net for the post-covid world'. It suggests "Governments need to find mechanisms that cushion people more effectively against income shocks and joblessness without discouraging work, or crushing economic dynamism". The article used the example of Denmark, which spends large sums –1.9% of GDP in 2018- on retraining and on advising the jobless. This high level of Government expenditure could be effective, as Danish youth unemployment fell to 10.5 % in 2018, well below the EU average of 15.2 %. The Danish Agency for Labour Market and Recruitment states that these lower levels of youth unemployment are related to "an active labour market policy which has been developed over the past decades. It is based upon early intervention and a widespread use of mandatory activation (participation in skills and vocational retraining), especially for young people. In addition, interventions are in place that target young people who are inactive on the labour market but who are not yet registered as unemployed." It would be good to explore this further, as well as, looking globally for other effective solutions.

To conclude, in my view, the Covid crisis has increased the urgency to provide the UK's youth with adequate opportunities to gain vital skills, work experience and access to employers. By targeting 16-21yr olds, in or out of full-time education, with free training, volunteering placements and new emerging sector job roles, this will help qualify and motivate our youth and create a domino effect of more and better employment opportunities, helping to reduce record youth unemployment levels, exacerbated by this pandemic.

ID: 2198-11 - Category: Employment

Support bubbles transformed into Social Assets: for enhanced post-COVID recovery and effective response to emergency

1. Challenges

 The COVID-19 brought us the following challenges. First, in the psychological aspect, social isolation and loneliness lead to increased rates of mental illness overall, and especially among youngsters and women [1]. Second, in the social aspect, the UK suffered from a devastating loss of charity funds with many organizations having to close down when help is the most needed, leading to a mismatch of demand and supply in this realm [2, 3]. Third, with the negative shock in the economy, especially the small and medium-sized enterprises and local family businesses were hit severely [4, 5].

 2. Proposal in brief

 Thus, I would like to propose a policy that can transform support bubbles into social assets, by joining digital currency on the existing support bubbles in order to build a strong sense of community, promote positive, voluntary actions, and help the local economy.

 Within a given community cluster, a sophisticated incentive mechanism can be introduced, such that a voluntary good deed by a member can be rewarded in form of digital currency, which then the member can choose to either donate or spend in local shops. A strong web of connections that spans from the individual, the community, to the local economy will help provide synergy and flexibility in UK's recovery from COVID and in national preparedness for any kinds of future emergency situations.

 3. Theoretical backgrounds

 Previous studies on Game Theory and Behavioural Economics have suggested the role of public policy in nudging people towards making more socially desirable choices, especially when the individual incentives can be aligned with the goals of a larger system [6, 7]. Also known as the Incentive-Centered Design, examples have been found both in the private sector regarding the user-generated contents and in the public sector where public policies can help set default

options for instance in organ donations [8, 9].

4. Concrete implementation aspects

(1) Make community clusters

Support bubble was introduced in June 2020, and by August 44% of adults in Great Britain had formed a support bubble [10]. While the eligibility and coverage continued to evolve (i.e., childcare bubble or Christmas bubble), by 2021 most of the public has some familiarity with this policy. Based on the government's experience of developing and deploying the NHS COVID application, the government can form a digital platform to keep a record of these spontaneously formed social connections and link them to form "community clusters."

For the initial formation of these clusters, all types of local organizations such as the local council, public interest foundation, or healthcare group can jointly participate. For each community cluster, a project manager-type member can be selected based on the specific context of the emergency situation. For example, under the COVID pandemic, a person with experience of working in the pharmaceutical industry, healthcare, or psychological services may be suitable.

(2) Promote voluntary contributions through incentive and active feedback

Within each community cluster, people can use the platform (preferably, in form of a smartphone application) provided by the central government to help one another through actions such as delivery, teaching, or counseling, which will be especially useful in times of crisis. Such activities can further be appraised by the members similar to the recognition schemes in social media platforms. Based on the number of contributions and feedback from the members, the central government can provide digital currencies that can be used locally.

In essence, the proposed policy will manifest itself through an integrated digital platform that keeps a record of good deeds performed for the community, facilitate joint appraisal by the community, and manage digital currencies to be distributed to the members.

(3) Return to society by spending

Recipients of the digital currency will have an option of either donating to charity or spending in local stores. The increased expenditure will help the small and medium enterprises and local family businesses that depend on the local economy. With digital currency, it is easy to introduce caps to the maximum amount or set an expiration date to reduce fraud and increase spending within a specified time-period.

5. Expected outcomes

The UK has experiences with the support bubble, the NHS COVID applications, and the usage of local currencies in some cities. Supported by increased use of technology and data coverage, the policy can be implemented to (1) promote members to perform good deeds, (2) reduce a sense of social isolation and instead create a sense of community, and (3) increase dynamism in the local economy. In other words, the support bubble is no longer a "Bubble" that forms and disappears spontaneously, but a concrete "Social Asset" that can be utilized especially in a crisis.

One possibility is to conduct pilot projects in regions that have experience with local currencies. Although the policy implementation will require support from the government, the policy introduces social contributions - which have been largely exempt from social valuation until now - to the center of public attention. In this aspect, the policy can be considered a market-generating governmental intervention.

As experience with the policy accumulates, the government can also increase the intensity of the incentive as a form of giving universal credit. Through the cluster-specific scheme, the government can also take into consideration the gap in socioeconomic status to fine-tune the incentive scheme. In the long run, the government's experience of working with digital currency will serve as a groundbreaking approach.

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ID: 1760-11 - Category: Employment

Clubs and Classes National Voucher Scheme - Submission 5 (all slightly different!)

The COVID-19 pandemic provides a once in a generation opportunity to revolutionise the

provision of creative, sporting, and recreational activities throughout the country. The policy I propose will deliver a huge demand shock for the arts, entertainment and recreation sector which will strengthen and grow supply chains until they provide a diverse offer of high-quality clubs and societies. It will also harness the huge untapped well of talent that has abruptly found itself working back in local communities and who expect to continue to do so in some capacity in the future. It will forge new and stronger community bonds across socio-economic, cultural, and generational divides. It will provide children with the opportunity to discover and nurture talents, develop diverse friendships and connections, and build self-esteem, particularly important for those not lucky enough to find academic study easy. The goal is a society where children grow up with many strings to their bow, who identify and pursue their interests, and who experience a complex network friends and mentors within vibrant communities.

I propose introducing a government funded voucher scheme that will ensure demand for creative, sporting, and recreational activities is driven by children and their parents. Every child will receive £200 a year in the form of vouchers that can be spent with any registered provider. To be eligible providers will need to prove that their class provides value to the child in some way by helping them learn a skill, develop an interest, get exercise, or simply have fun and build friendships. The cost of each class is set by the provider but should have a limit to encourage regular activities rather than one-off special occasions. The vouchers will be administered on a government website on which children, with permission from parents, will sign up for classes. To help ensure this programme crowds-in rather than crowds-out consumer spending parents will also be able to spend their own money on additional classes for their children. If the vouchers are offered to children aged 4 to 18 then the cost to the taxpayer would be approximately £2.2 billion, excluding development, administration, and evaluation costs. Of course, any vouchers that aren't used won't cost the government any money.

The purpose of this market driven approach is to allow price signals to drive a supply of activities that children and their parents value and enjoy. The significant demand shock provided by the government will quickly strengthen, widen, and diversify existing supply chains and bring new innovative products to the market from suppliers such as theatres, football clubs, local newspapers, and galleries. These industries have been damaged significantly during the pandemic and this investment will help them recover.

The scheme also aims to harness the millions of talented adults who now work in the heart of their local communities. These home-workers may decide to supplement their income by providing evening classes, going part-time or even beginning a new and rewarding career. This huge resource of potential providers will help ensure supply chains develop, diversity and consolidate, creating a product that increasingly attracts self-perpetuating consumer spending. This raises the opportunity in the future, if necessary, for the vouchers to become means tested and for the government to reduce its spending commitment.

The economic case for this policy is strong. It will provide a post-COVID stimulus package that, through a market driven approach, ensures waste is avoided. The investment would be evenly spread around the country reaching every city, town and village. Any adult or local business that can provide a valuable and fun activity could immediately earn an income and potentially grow a profitable business. Much of this money will be put directly into the hands of those who have recently seen their incomes drop. This will help ensure a high multiplier effect that catalyses the wider economy.

Secondary supply chain effects will also target industries that have suffered during the pandemic. Enterprising businesses and organisations such as shops, cafes, gyms, libraries, or schools, could benefit by renting out their space to providers. Alternatively, commercial property owners with empty shops on their hands may seek to capture these revenue streams directly. This could lead to a re-functioning of high streets into cultural centres that provide creative and recreational activities and a place for communities to meet.

This scheme will tackle many of the challenges that children in the 21st century face, such as bullying, disruption in the classroom and mental health issues. Many children that struggle academically develop a lack of self-esteem due to the absence of other activities through which they can experience success. These students will often compete for attention by being disruptive or being the class clown. Others will mitigate their lack of self-worth by attempting to make others feel the same way. The solution to these problems should be preventative and should start with a society that creates a wealth of opportunities through which children can feel success. Through fun and worthwhile clubs and societies children learn to identify and

pursue interests, experience a sense of achievement, and occasionally plant the seeds for a future career. This policy will also build diverse and complex social networks which strengthen their resilience to bullying and forge strong community bonds.

Finally, this policy aims to begin a process of national rejuvenation, building stronger and more complex community bonds and a societal resilience that prepares us for future national emergencies. Intergenerational connections will become the norm with children finding role models beyond the authority figures of parents and teachers, and distant Youtube stars. Parents who often feel isolated in modern urban suburbs will benefit from the development of a deeper support network of adults who also have their children's best interests at heart.

It is important to add that child safety must be central to the design of this scheme. To this end a rigorous system of checks and monitoring must be implemented. However, the stronger community bonds that this scheme aims to engender would also help ensure vulnerable children are protected.

ID: 401-11 - Category: Employment

Revitalise communities through government backed, shared work hubs for the "work from home" future.

As the pandemic grew, people abandoned urban areas for new lives in hamlets, villages and towns across the UK. Properties values in these areas grew, especially those areas with a convenient city link, as demand for larger living spaces which suited a work from home environment became a new priority. Meanwhile businesses across the UK closed their doors, many for good, leaving a barren landscape of empty commercial properties on the high streets of our nation and yet another opportunity for social interaction lost from our daily lives. My solution to this challenge is to capitalise on the nation's new work from home phenomenon within the growing non urban populations using the multitude of empty properties on the high streets across the UK. With this combination of people and property there is an opportunity to revitalise communities and economies through government backed, flexible shared work hubs for people within these growing country and suburban areas. Essentially provide a government version of Wework for communities across the nation For those not familiar, Wework was an innovative start up which grew to its multi billion pound valuation in less than a decade, with countless imitators following their business model. They realised that todays workforce didn't

always require a traditional work environment but still wanted the social aspects of an office. What Wework offered was subscription packages for shared workspaces with amenities such as cafes, bars and wellness centres that offer fitness, spas and classes. Though Wework and its imitators were decimated by the pandemic due to society's exodus from metropolitan areas it does not mean that their business model was a failure. People are social animals and will always want to feel connected. Government backed work hubs in smaller communities across the UK would be an opportunity for the citizens of those communities to come together in a flexible working environment and get to know their neighbour, create strong communities, encourage local businesses to grow around these communal work hubs and help to grow the economies of communities across the nation. Understandably there are financial requirements that would be needed to allow an initiative such as this to blossom. First councils would need to familiarise and incentivise residents to the concept through considered spatial design/amenities within the hub and local marketing. As the use of the hubs grew the costs could be subsidised through leasing corners of the hub to other local business, such as cafes, restaurants and hospitality/fitness, who would benefit from the congregation of locals. There could also be private rooms for hire so that locals who needed to conduct meetings for a business pitch or staff training could request that their employer hire the hubs for this purpose. Eventually as the use of the hubs became as natural as a morning cup of coffee, people working in the hub could be charged a minimal subscription service dependent on local rates, which would then be passed on to the employer of that person to cover, or if the constituent is self employed and not VAT registered it could remain a free service to encourage innovation and entrepreneurship within the local region. As the hubs became a social lighthouse for the communities they were in, businesses surrounding the shared work hubs would begin to flourish. This frequent and constant traffic of locals would encourage other businesses such as retail and entertainment to build around these hubs. Eventually communities across the UK would grow into flourishing micro economies with revitalised and diverse high streets catering to a collaborative and neighbourly community. Apart from the economic benefits of this plan there are many social benefits too. The community using these hubs would begin to build relationships with their neighbours through regular and frequent interactions. As a result this would strengthen the community bond and improve the living conditions of people across the UK by helping to encourage camaraderie, rid loneliness and reduce crime through community investment. I believe that starting small in commuter towns and in areas which saw the most growth from the urban exodus would be a good place to start and grow from there. While I have no doubt that this would be a difficult initiative to launch, I think it has great potential for improving the economies and lives of people across our country.

ID: 2247-11 - Category: Employment

Provide co-working spaces to regenerate high streets and reduce a range of inequalities

Summary:

Remote working, for all its benefits, also has two negative impacts: it risks blighting urban centres, and exacerbating geographic, socio-economic and mental health inequalities. A strategic approach to remote working would not only address these impacts; it could also reverse them: regenerating high streets and reducing a range of inequalities. The solution is for local bodies such as councils, libraries and job centres to provide co-working spaces in the locations and for the people that need them the most. The solution pays for itself, when compared to the cost of blighted areas, loneliness and unemployment.

Detail:

Remote working, for all its benefits, also has two negative impacts: it risks blighting fragile urban centres, and exacerbating geographic, socio-economic and mental health inequalities. Allowing this to happen would be a missed opportunity, when remote working could be strategically deployed to achieve the precise opposite: regenerating high streets and reducing inequalities.

For example, the government has linked remote working with levelling up in its agenda to ship Whitehall jobs out of London and into the regions and nations of the UK. However, without a more strategic intervention to put in place the infrastructure needed for remote working in the areas of the country that are "left behind" and most in need of levelling up, the policy may not achieve the desired outcomes. The risk is that London workers will move out to the regions with their jobs – likely to the better-off areas that need them least – rather than the London jobs going to people who live in the areas that need them most – such as former industrial towns where opportunities are fewest. Achieving the latter would be much more powerful than letting the former take place by default, but it requires investment and vision at the local level. For instance, potential applicants may not have access to a fast, reliable or affordable internet connection.

Similarly, remote working has the potential to exacerbate inequalities even in places like London. That is because jobs advertised on a remote working basis will be out of reach of many disadvantaged groups who live in the capital. Among them are poorer families who live in small accommodation and lack space for anyone to work from home. At the opposite end of the spectrum are people who live on their own and may suffer from loneliness – with all the health risks and economic costs that that entails. 1 in 20 adults in England reported feeling lonely "often/always", and academic studies have concluded that loneliness, living alone and poor social connections are as bad for your health as smoking 15 cigarettes a day, and worse than obesity. Research also found that disconnected communities could be costing the UK economy £32 billion every year.

Urban centres are in danger too. Many high streets were in a fragile state even before the pandemic. Now the long-term shift to remote working will further impact urban centres already reeling from lockdowns and the enormous growth of online shopping. Much office space is set to remain unoccupied as a large number or people continue to work from home, at least part of the week. In turn, fewer office workers means fewer surrounding shops, cafes and restaurants remain viable. So, remote working risks triggering a death spiral. Even at the 2020 Summer peak, when restrictions were relaxed, visits to high streets remained 40% below the level in January 2020, according to data analysed by the FT. This is a big challenge for local authorities, who will be left dealing with a huge loss of revenue from business rates as well as the complex and expensive task of redeveloping and regenerating those areas.

Luckily, there is a way to solve both problems at once. Public investment and a vision for the local area are required to turn the remote working revolution into something that helps regenerate urban centres, level up, reduce inequalities and boost opportunities and growth for all. The solution is for local bodies such as councils, libraries and job centres to provide co-working spaces in the locations that need them the most. Fees for access to co-working spaces could be on a sliding scale, with unemployed claimants able to access for free and subsidised rates for workers on low incomes. Better off workers may choose to pay a full rate to access a reliable connection and enjoy the communal atmosphere.

It would seem natural for job centres to offer such a space, as they could then support job

seekers in applying for remote jobs and set them up for work. There is a natural fit for libraries too, since one imagines the workers will be drawn to and benefit from the library's resources in doing their job. Growing the user base and putting underutilised space to good use might help restore and secure libraries' place at the centre of communities.

But other venues – abandoned commercial premises in particular – should be targeted too as a way to shore up fragile high streets. Councils could play an active role there, but policy and tax levers are also needed to encourage the private sector to deliver spaces too. For example, planning procedures could be relaxed for changes of use to co-working space in designated areas and tax incentives created in the form of temporary suspension of business rates.

This solution pays for itself, when compared to the cost of blighted areas, the lost business rates from empty commercial space and the difficulty and cost of successful regeneration. The benefit-to-cost ratio is even higher once the cost of loneliness and the benefit of extending opportunities to unemployed, disadvantaged people are factored in. With the right incentives, this proposal could help create an economy where remote working is not the preserve of privileged workers, but an option truly available to all people up and down the country.

ID: 2208-11 - Category: Employment

(Ref "Economic Recovery") – Radical VAT reform providing a massive boost to the economy

This proposal will produce: - Dramatic increases in employment levels particularly in SMEs. - A corresponding improvement of performance and competition particularly in service sectors. - Dramatic simplification of the tax system with corresponding reduction of collection time and costs. - Corresponding transparency and reduction of both accidental and deliberate calculation errors. - Overall increase in tax revenues from both VAT and income tax. The VAT system is basically well conceived, but, as it exists today, it has many minor flaws and one very major flaw, the VAT threshold. Granted there are other aspects of our VAT system that have troubled a lot of people for a long time; The ludicrously complex list of different rates, exemptions and exceptions is a complete nonsense and long overdue for simplification; The excessive standard rate, now standing at 20% has serious implications way beyond the cost of living and desperately needs to be reduced. However, what should be of greater concern is the issue of the threshold – the level below which a trader need not concern himself with VAT at all –

currently £85,000. Even at the most basic level this is absurd. This misguided attempt to assist small businesses actually helps to consign entire industries to the dark ages. These three major issues, the over complexity, the excessive standard rate and the threshold are inextricable and must be addressed together in order to form what would be the perfect solution; namely the complete removal of the threshold, the reduction of the standard rate of VAT to 10% and the universal application of this new standard rate to every product or service offered by every trading company. The obvious appeal of the rate reduction and simplification is actually less important than the not so obvious benefits achieved by the threshold removal. The universal application of the new rate (to include previously "sacred" exemptions such as basic foodstuffs and children's clothing) may raise a few eyebrows even at a lower 10% tariff. It would, however, be a vital third element of the whole equation. The threshold was conceived as a well-intentioned concession to smaller businesses, allowing them to avoid the additional work and financial burden involved in VAT registration. The prevailing rate of VAT at the time was 10% and the threshold just £5,000 and for any growing business with a turnover approaching that figure it was not such a big issue to suddenly have to start adding VAT to every invoice. For the average tradesman today approaching the £85,000 turnover threshold and potentially having to increase all prices by 20% the prospect raises a massive question: How will they continue to win business against the competition still operating under the threshold? The realistic options are a) - to invest, take on staff and move up to specialise in commercial work for companies that can reclaim input tax or (more likely), b) - to ease off, be more selective and generally lose interest and ambition for development of the business. Perhaps a third option, c) – to steadily increase the number of "cash" jobs and thereby defraud the tax system of both VAT and income tax. And here lies the nub of the issue; whether as a result of b) or c), the losses to the system are invisible - who is going to raise the alarm and alert us to these losses? - certainly not our disillusioned tradesman, who has, probably against his better judgement, been forced into either relative idleness or tax evasion or both. How can anyone defend a tax system that so clearly encourages businesses to turn their backs on honest endeavour. The fact that few opt to take the steps involved in continued expansion is borne out by the massive bunching of companies operating with a turnover just below the threshold. In contrast, a system where a simple, transparent and reasonable level of taxation is applied from the word go there would be no barriers. On the contrary there would be every reason to expand and be content to contribute a fair share to the exchequer rather than to defraud it. The result would be an "Dramatic increase in employment levels particularly in SMEs" and a "Corresponding improvement of performance and competition particularly in service sectors. As regards implementation, the zero threshold (currently enjoyed by Bulgaria and Spain) presents no problem. The 10% rate would previously have been forbidden by the EU so the timing of Brexit is extremely fortuitous! Smaller businesses not previously accountable to the vat man should not find a universal rate of 10% too intimidating and any thoughts of evasion would be deterred

by the transparency of the figures; the VAT payable would always equate to 10% of turnover less 10% of the cost of sales and be very difficult to avoid. Hence the assertion that these proposals would result in "Corresponding transparency and reduction of both accidental and deliberate calculation errors". The claimed "Overall increase in tax revenues from both VAT and income tax" might be more difficult to demonstrate conclusively. The £130 billion of VAT generated from current sources would effectively be halved to £65 billion at a 10% standard rate However, 3.5 million enterprises with a total turnover approaching £350 billion would be sucked into the VAT system and contribute approx £15 billion (say £25bn less £10bn input tax). Add to this the VAT on the estimated 40% of sales currently exempt or zero rated, equating to approx £40bn at the 10% rate. 65+20+ 40 = £125 billion – almost matching the current £130 billion raised. Add to this the removal of black market activity previously aimed at keeping businesses below the threshold and a generally improved level of compliance due to improved transparency and simplicity and it should be easy to envisage an overall increase in revenues – not to mention the boost to small businesses and the incentive for them to grow and all the longer term benefits that would bring.

ID: 1767-11 - Category: Employment

How best to combine information currently held and make it accessible for public use

By providing ready access to the metadata from all the various information databases that the U.K. currently holds on its citizens and using it to its fullest potential there will be a substantial improvement in the value for money provided to taxpayers. Combining this ready access to the metadata (access to individual personal information would still need proper authorisation - based solely on its value to the citizen) with AI will enable those parts of government responsible for allocating publicly funded resources to satisfy health, social and (maybe in time) business needs. Once allocated the public value of the output from the targeted usage of those resources can be measured the lessons from its success (and even more failure) learned and applied in the next iteration of that and other policies and resource allocations. This is intended to enable the rapid exchange of best practice, and resource allocation, across all departments. The control and management of the various database/s, access to them and, not least, the quality of the interpretation of any analyses of metadata should be the responsibility of an independent OBR style team given the freedom to source the very best talent from both within and outside the civil service. This structure is intended to keep the quality and relentless focus of the resource away from short term political influence in much the same way as the OBR is enabled to stand outside government control and report on its performance. Once this accessible information resource is properly understood and controlled then limited access to customized analyses of metadata could be offered to approved third parties for mutual benefit at full commercial value. Equally the expertise developed in extracting full operational and

commercial value from the mass of government held information could be offered to other countries/institutions once again at full commercial value and for mutual benefit.

ID: 1645-11 - Category: Employment
Solving The Big Issue - Using Recycling to End Homelessness
Summary:

A scheme to end homelessness and improve the recycling and re-use of coffee cups and plastic bottles through the introduction of a 10p levy, which is recovered via a network of recycling bins administered by a homeless organisation; something akin to a waste recycling version of the Big Issue.

Policy:

According to Crisis, there are over 200,00 households affected by homelessness in the UK each year, with the largest percentage in Greater London. Crisis estimates the cost of ending homelessness at £1 billion per year for 10 years, in a study carried out by PWC.

At the same time, 2.5 billion single use coffee cups are used in the UK each year according to figures from The Guardian newspaper, and 13 billion plastic bottles are sold annually, of which only 7.5 billion are recycled, according to the UK parliament website.

I propose a policy to solve both problems simultaneously, with a 10p levy placed on all coffee cups and plastic bottles sold in the UK and the creation of a network of bins managed by a homeless organisation.

The organisation would empty the bins, take them to recycling centres, and reclaim the levy to fund programmes to end homelessness.

The recycling network would operate somewhat like the Big Issue, with certified homeless people employed in waste recovery teams to empty the bins. This would create employment, as per selling the Big Issue, helping people develop skills and experience to return to the wider, conventional workplace. And the revenue generated from recovering the bottle and cup levies would be used to finance projects to end homelessness.

At current rates, the levy would generate £1.55 billion per year; even with the costs of recovering the bottles and cups, the money leftover would go a long way to the £1 billion a year needed to end homelessness.

To incentivise recycling, only bottles and cups recovered would fund homelessness programmes. From a behaviour science or 'nudge' perspective, any monies not recovered should be donated to a wildly unpopular project so as to motivate recycling, however this may be deemed politically unacceptable; if so, monies from bottles and cups not recovered should be donated into a national sustainability fund.

While the logistics of such a policy pose some problems, these are not insurmountable.

In cities, extra bins can be provided on streets and offices can manage their own systems to maximise recycling. In more rural areas, recycling bins placed outside supermarkets, for example, would enable people to recycle each time they shopped.

The key is to create hubs to minimise the cost of waste recovery and therefore maximise donations to end homelessness.

The scheme also opens the way for new innovations in waste recycling; since the bottles and coffee cups would have a value, creative ways to recover them from general waste or hard-to-reach areas could be devised, which could in turn help to develop solutions to recover and recycle more waste, such as minerals in mobile phones. Indeed, this same scheme could be applied to electronics equipment, but with a £10 levy instead of 10p, for example.

A benefit from this proposal is the elasticity of demand for bottled products and hot takeaway drinks; an extra 10p on the price will make little difference to people's spending habits but could make a massive difference to improving recycling rates and ending homelessness.

Begging is not the solution to end homelessness, and anyway in an increasingly cashless society is becoming increasingly difficult; offering consumers a way to use their everyday purchases to end homelessness like this is a great way of enabling people to be agents of change with minimal effort required on their part.

So, instead of the usual approach of dropping a few coins into a beggar's cup, people would end homelessness by dropping a cup into a homeless organisation's bin; a new innovation on an age-old activity.

ID: 1639-11 - Category: Employment

Digital poverty and education inequality solutions: technology credits and an AI teaching assistant

It needs to be accepted that access to technology is fast becoming a human right. For this reason I propose a two part solution to the digital divide.

Firstly, the long term and ever-increasing technological inequalities must be addressed as soon as possible. The more the world moves to online solutions and services, the further behind those that are already disadvantaged are left. My proposed solution to this is 'UK technology credits'. This can be means tested, and/or vouchered so there are clear limits on what such funds can be used for, and so those who don't need this support aren't wasting funds. But it should be of utmost priority of the Government to ensure every UK household has access to the internet (the credit should include funds for data allowance), a laptop and phone. Or even the ability to rent or loan technology - e.g from a library. There should also be a central government scheme (see the UK Crowd-resource platform submission) for donating old technology so that this can be redistributed, reducing the costs of such an initiative, and a waiting list for such technologies in the same way people register for housing.

Such a scheme would pay for itself as the growing number of online free education, jobs boards, etc. would allow disadvantaged groups rapid and wide access to resources.

Once this occurs, then the possibilities to rapidly solve so many of society's problems and challenges grows exponentially. It also means there are endless possibilities for the UK Government to lead the way globally and technologically innovate!

One such example and the second part to this solution is to create an AI teaching assistant. Note, the first part in ensuring everyone has technology access is required, so this doesn't become a tool that grows the divide and helps those who already have the most whilst leaving those who don't have further behind. This AI teaching assistant can level out the inequalities caused by differences that exist in school quality, or availability of adult support for children. It also means that instead of mentoring and tutors being accessed only by those children whose families can afford it, those who aren't further disadvantaged by this educational divide and instead will have access to technology and innovation to supplement their education.

It is relatively straightforward to create an AI-powered chat bot, and this is a technology already

trusted, used and advised by the national services (e.g. online therapy courses, or apps e.g. Wysa). The national curriculum and the wide range of open-source teaching and online course tools and data can be used to develop an app. Students can build a profile and complete quizzes to determine their current level of ability and then AI recommendations on courses, videos, resources to work on. This data could be shared with schools so they get a picture of where students are at and tailor classes and teaching to meet the needs of the class they are teaching (e.g. if the data shows the majority are struggling with fractions, then they can know to focus on this in a revision lesson). This aggregate data can be used by the government to make improvements to the national curriculum and lead data driven decision making for education. The app can also be used to provide additional skills lessons and information, e.g. budgeting for kids. The content can be provided by the many charities that exist in this space. The government could run challenges from the app to encourage creativity and engagement amongst children. The app can have animated videos, quizzes, games, with the wealth of online tools aimed at improving the quality and style of education to increase engagement with children.

The app can then have AI powered problem/answer ability - for children who need further help and walk-throughs with a specific topic, making this interactive and providing questions throughout. The search can be limited to ensure the information is child-friendly. Users can link with friends to see profiles and challenge each other to quizzes or educational games and encourage each other's progress. This should really supplement and support the traditional teaching experience and ensure a child always has a place to ask a question and find help with their education needs.

Reminders for homework can be scheduled and AI recommendations provided for resources to help, as well as regularly updating the skill and ability profile so parents can see where their children might need extra support. This can be primarily aimed at children, but even widened to adults e.g. college courses, national skills courses etc.

Such technology can also then be applied to other areas, for example, an AI personal training or health and wellbeing assistant - using existing videos from various sources e.g. exercise videos linked on the NHS website, nutrition guides etc. Users can input goals and have the app remind them, as well as be able to chat with the AI bot to record difficulties, amend the programme,

get encouragement and motivation, and as a search tool to find guidance and information. Examples include: finding a local free exercise class, finding a local park with outdoor gym equipment, finding a guide to different food sources, linking to mental health apps and meditation videos and allow routines and reminders to be scheduled to encourage people to commit to these activities on a daily basis. This could be rolled into the NHS app and contain symptom tracking, so users have one place for health and wellbeing support. A public app such as this would lead the way for governments using technology to improve citizen wellbeing and society.

ID: 903-11 - Category: Employment
Delivering an enduring response to the impact of Covid on the quality of home life
Summary

Housing should not be regarded as an investment vehicle, to increase the wealth of some at the expense of others. It should not be sold to the highest bidder. It is a basic human need, that should be enjoyed by all. My vision is an ambitious one - to ensure safe, secure and affordable homes for all. This paper does not provide the space to do more than briefly outline a range of measures which could realise this. We owe that to nurses, care home staff and others who have toiled through the Covid epidemic on minimum wages. If it can be realised, by whatever means, it would in may estimation, represent a bulwark of social stability which, as a Nation, we can be as proud of as the NHS. Turning the vision into reality

There are three main steps - tackling affordability levels, delivering secure homes, and financing them.

Step 1: Tackling affordability levels

The planning system is charged with delivering sufficient new homes to meet expected market demand. It does not however halt the steadily rising affordability gap which increasingly

prevents people accessing and retaining the homes they need. The only effective method is through some form of mandatory price control. For every household, lower housing costs would release greater discretionary expenditure into the wider economy. If formulated and exercised in a manner that gives significant social benefit, and is enforced fairly and consistently, there is therefore no reason why it should prove politically unattractive. It could operate by:

1. Setting a base date from which price control would be introduced. Allowing housing costs (sale prices and rents) thereafter to grow only in line with a national House Price Index, which reflects factors such as wage growth, cost of living indices and/or a fixed percentage in much the same way as the State Pension's "triple lock";

2. Fixing the price/rent at which individual properties can then be marketed after the base date (perhaps using Council Tax bands rather than individual valuation, unless unless warranted) and applying the relevant growth index as years click past.

3. Applying the price control at the time of sale or rent review, binding sellers, buyers, landlords and renters. If using Council Tax bands, the offer and purchase price could be within the range of the index adjusted band, not exceeding the maximum of the band. Any breaches could be rectified when the sale is identified at then time of registration by restorative taxation attaching to both buyer and seller/renter.

Step 2: Delivering secure homes

Avoiding a dependency culture requires as many households as possible fully fund their own housing costs themselves, as most do now. I do not envisage a return to widespread building of social housing. Those approaches have been seen to expose divisions in society, force restraint on tenants' aspirations, and have proved to be unfair, inflexible and uneconomic. Rather, I propose a fluid "estate" of measures that can be tailored to support those who, for whatever reason, find themselves needing a helping hand to obtain or maintain a suitable roof over their heads. This "estate" would be managed by a "home security agency", engaging the existing network of existing social housing players (local government departments, housing associations and licensed charities, such as "Shelter","St Mungo" and "Crisis"). Its remit would be to initiate timely solutions for all who are homeless or face potentially chaotic disruption and distress to family life when facing unavoidable need to leave their existing home (such as into care). The

agency might provide traditional social housing (for rent, sale or shared ownership) by commissioning or buying "new build" homes, or acquire suitable existing properties "bought in" for re-sale or rent and perhaps, after refurbishment, conversion into larger or smaller units or adapted from other uses. Loans, discounted mortgages and payment breaks may all be considered, as well as grants and temporary or permanent rent subsidies and the operation of hostels. Innovation is the key, and might, for example (for those part way through their mortgage term) negotiating part or whole ownership of the home concerned as a form of community "equity release" or temporary tenancy. Indeed, anything that enables households to get back on their feet and be helped to "staircase" to a suitably secure tenure, or elect to move to more affordable accommodation when ready. Conversely, some cases might involve no more than helpful counselling or advice.

Step 3: Financing the secure homes

Although the secure homes could be financed by taxation, my own suggestion is that the system should have "community ownership" to transcend party politics and fixed parliamentary terms. For that reason, I suggest a form of insurance typified by NHS funding, but with the option of voluntary additional contributions. There is no room here to expound this in detail, but I envisage three main components:

1. A one-off capital gains tax on the equity held in mortgage-free homes (generally over and wealthier, who might benefit in return from the help to access to retirement accommodation). For fairness and palatability, it should be applied only to equity accrued after a fixed date (past, present or future) and made payable only at the time of sale.

2. A compulsory deduction from earnings from those in work - as with NHS, but effectively paid by by a part of each household' s increased spending power released by the house price control mechanism.

3. Voluntary contributions, attracting individuals and institutions seeking a replacement secure option for long term investment. This would match closely with pension savings, especially if the return was paid in a way that provided greater choice of accommodation and care in old age

(for individuals or employees).

Conclusion

There are no doubt other approaches that might come forward from others. My purpose is to stimulate constructive discussion having identified some fundamental principles and opportunities. Importantly, evolution of suitable policies must be pursued in a spirit of "how we can...." rather than "why we can't.... " Be bold. Let's do it!

ID: 2278-11 - Category: Employment

Turning over a new leaf: a plan for cleaner air

To tackle the problem of air pollution, particularly in urban areas, we need to improve our green infrastructure. In particular I am suggesting that urban hedges should be planted to reduce air pollution.

In the 2019 general election political parties competed in their pledges to plant millions of trees to combat climate change and to achieve Net Zero suggesting that there is political will to improve the UK's green infrastructure. However, it was predicted that the scope for these planting initiatives was relatively low in urban areas due to lack of space and the cost. 99% of Londoners live in areas exceeding the World Health Organisation's recommended guidelines for air pollution levels and the European Court of Justice ruled that the UK has broken legal limits on air pollution for a decade. Already one nine-year old Londoner has air pollution as a cause of death on their death certificate. There is a significant need to tackle the problem of air pollution and specifically in urban environments where there is a lack of green infrastructure to absorb air pollution, such as emissions from cars on busy roads.

A solution to the problem of air pollution is to plant and manage hedges in urban areas to create a dense filter to absorb air pollution at its source and to provide protection to those effected by air pollution. In particular urban hedges should be planted alongside high level

sources of pollution, such as busy roads, and alongside areas frequented by people particularly vulnerable to air pollution, such as schools and in residential areas.

A recent study by the Global Centre for Clean Air Research suggests that trees are not effective at reducing roadside pollution at breathing height whereas hedges are. Unlike trees, hedges are able to trap air pollution at the level it is produced and provide a barrier at breathing level between the pollution sources and the person breathing. Simply brushing up against a roadside hedge will demonstrate the volume of dust and particulates that the mesh formed by the hedge's leaves filters. Trees, on the other hand, can sometimes trap air pollution at street level as the mesh of leaves of trees can trap the air. Hedges are a more effective and immediate solution than trees as they are quicker to grow and take less long-term development planning than trees in terms of size and shape. Additionally, managed hedges are more suitable for urban environments as they can easily be shaped to the needs of urban spaces.

Beyond improving air quality and air pollution reduction, urban hedges have benefits such as carbon sequestration which would help contribute to UK Net Zero initiatives; they can improve biodiversity and can be a source of pollination support; they can help with water management and rainfall capture; and they can reduce soil pollution. Urban hedges can also have insulating properties and in summer can help keep air cool; they can also reduce wind speed in streets that have high buildings that create a wind tunnel. Some studies also suggest that urban hedges can reduce noise pollution. Depending on how they are implemented, for instance between a footpath and a road, urban hedges could provide pedestrians and possibly cyclists protection from cars and reduce traffic accidents by preventing pedestrians from jaywalking. Urban hedges can add aesthetic value to built-up areas that lack green spaces with some studies suggesting that there are psychological and mental health benefits associated with proximity to plants and green infrastructure.

Planting and maintaining urban hedges may also have the advantage of creating new jobs. These jobs would be green jobs and providing more technical skilled opportunities in urban areas while preserving the technical skills in hedge growing and maintenance that otherwise might be at risk of being lost.

In terms of the practical implementation of urban hedges as a policy, this is an active area of research with experts and academics already specialised in this issue who could consult on the best way to implement it as a policy. There is a growing field of research as to the most effective plants to be used as urban hedges. Consideration has already been paid as to which plants are the most effective at absorbing roadside pollution with the Royal Horticultural Society suggesting Cotoneaster franchetii. Other studies look at how issues like allergenicity can be managed. Thought will still need to be paid as to how to manage invasive species and prevent issues like excessive shading. There may be some areas with urban planning requirements, such as the need for driver visibility on roads, that prevents the policy being utilised in some areas or may cause it to take a different from, for instance plant boxes as opposed to hedges in the ground. However, at a minimum urban hedge can provide a great deal of benefit to schools, playgrounds, and community centres.

A concern might be the cost of urban hedges as a policy but in the long-term the monetary saving made by the reducing air pollution levels would almost certainly outweigh the initial start ups costs of urban hedges as a policy. The long-term running costs of urban hedges are likely to be low and these are costs that are already incurred in the countryside maintaining hedgerows and in cities maintaining trees and other green infrastructure so there is data that can be consulted to estimate a cost. Depending on the implementation of the policy it may also be the case that local community members would volunteer to help with the maintenance of urban hedges thereby reducing the cost. Ultimately, the improvement to public health and quality of life by reducing air pollution through this policy make the cost of the implementation and maintenance worthwhile.

ID: 1827-11 - Category: Employment
Challenge: Getting the economy back on its feet faster.
Proposal: Replace inheritance tax for those eligible to pay it, with a life legacy tax to be paid at age 70.

Benefits Huge one off contribution to Treasury for all current folk liable for inheritance tax over age 70 Cash ring fenced for economic, green agendas.

A contribution thereafter for folk who subsequently turn 70.

I would hope folk would be more inclined to pay (to leave a legacy) and take an interest in a particular project perhaps related to their working life skills. They may even want to pay more or could volunteer to top up their life legacy tax in some cases - instead of putting effort into reducing inheritance tax.

Examples of what a life legacy tax would be used for: Small Scale: Loads of small projects - pay for installation of local church ground source heat pumps (with percentage heating savings perhaps going to treasury for a specified period of time) Medium Scale instead of just replacing unsafe cladding with safety cladding on affected buildings, extra cash from life legacy could be put into more expensive cladding (solar panelling cladding) - reducing the carbon footprint or electricity costs for residents (if the latter Treasury may want to take a small percentage of the property when sold). Large Scale Swansea Tidal Lagoon

How would it work and who would pay upfront cost as inheritance tax is mostly tied to property etc: Folk who turn 70 and wish to pay and can afford to.

Pension Funds

Special Government bond

Special long term saving plans (ISA, equity release style plans)

When person dies estate pays the life legacy bill back to the pension funds etc.

ID: 1759-11 - Category: Employment

Clubs and Classes National Voucher Scheme - Submission 4

The COVID-19 pandemic provides a once in a generation opportunity to revolutionise the provision of creative, sporting, and recreational activities throughout the country. The policy I propose will deliver a huge demand shock for the arts, entertainment and recreation sector which will strengthen and grow supply chains until they provide a diverse offer of high-quality clubs and societies. It will catalyse a new purpose for the high-street and harness the untapped well of talent that has abruptly found itself working back in local communities. It will forge new and stronger community bonds across socio-economic, cultural, and generational divides and will provide children and adults with the opportunity to discover and nurture talents, develop diverse friendships and connections, and build self-esteem. The goal is a society where children and adults enjoy a rich tapestry of experiences, who identify and pursue interests, and who develop a complex network friends and mentors within vibrant communities.

I propose introducing a government funded voucher scheme that will ensure demand for creative, sporting, and recreational activities is driven by children and their parents. Every child will receive £200 a year in the form of vouchers that can be spent with any registered provider. To be eligible providers will need to prove that their class provides value to the child by helping them learn a skill, develop an interest, get exercise, or simply have fun and build friendships. The cost of each class is set by the provider but should have a limit to encourage regular activities rather than one-off specials. The vouchers will be administered on a government website on which children, with permission from parents, will sign up for classes. To help ensure this programme crowds-in rather than crowds-out consumer spending parents will be able to spend their own money on additional classes. The raw cost of the vouchers if offered to all children aged 4 to 18 would be approximately £2.2 billion.

The purpose of this market driven approach is to allow price signals to drive a supply of activities that children and their parents value and enjoy. The significant demand shock provided by the government will quickly strengthen, widen, and diversify existing supply chains and bring new innovative products to the market from suppliers such as theatres, football clubs, local newspapers, and galleries. These industries have been damaged significantly during the pandemic and this investment will help them recover.

Crucial to the success of the scheme is to harness the talent and spending power of the millions of adults who now work in the heart of their local communities. This home-working army could provide a significant boost to supply by supplementing their income with evening classes, going part-time or starting a new and rewarding career. This huge resource of potential providers will help ensure supply chains develop, diversity and consolidate, creating a product that increasingly attracts self-perpetuating consumer spending.

These home-workers could also provide significant additional demand. The voucher scheme will catalyse a rapid increase in breadth, depth and quality of cultural and sporting activities that can be offered to adults during the day when children are at school. This crowding-in of spending power is necessary to ensure this revitalised sector is self-sustaining.

This policy will also create demand up the supply chain for high street commercial property in which these classes can take place. Enterprising businesses and organisations such as shops, cafes, gyms, libraries, or schools, could benefit by renting out their space to providers. Alternatively, commercial property owners with empty shops on their hands may seek to capture these revenue streams directly. This could lead to a re-functioning of high streets into cultural centres that provide creative and recreational activities and a place for communities to meet.

The economic case for this policy is strong. It will provide a post-COVID stimulus package that, through a market driven approach, ensures waste is avoided. The investment would be evenly spread around the country reaching every city, town and village. Any adult or local business that can provide a valuable and fun activity could immediately earn an income and potentially grow a profitable business. This money will be put directly into the hands of those whose incomes have recently dropped ensuring a high multiplier effect that catalyses the wider economy.

This scheme will tackle many of the challenges that children in the 21st century face, such as bullying, disruption in the classroom and mental health issues. Many children that struggle

academically develop a lack of self-esteem due to the absence of other activities through which they can experience success. These students will often compete for attention by being disruptive or being the class clown. Others will mitigate their lack of self-worth by attempting to make others feel the same way. The solution to these problems should be preventative and should start with a society that creates a wealth of opportunities through which children can feel success. Through fun and worthwhile clubs and societies children learn to identify and pursue interests, experience a sense of achievement, and occasionally plant the seeds for a future career. This policy will also build diverse and complex social networks which strengthen their resilience to bullying and forge strong community bonds.

Finally, this policy aims to begin a process of national rejuvenation, building stronger and more complex community bonds and a societal resilience that prepares us for future national emergencies. Intergenerational connections will become the norm with children finding role models beyond the authority figures of parents and teachers, and distant Youtube stars. Parents will also benefit from the development of a deeper support network of local adults.

The strong community bonds that this scheme aims to engender will help ensure vulnerable children are protected. However, child safety must still be central to the design of this scheme. To this end a rigorous system of checks and monitoring must be implemented.

ID: 1756-11 - Category: Employment
Converting Student Activism into Student Action
Summary:

Young people want to push forward the fight against climate change, but are struggling to achieve change. The government should help them achieve change and learn about the practical difficulties of doing so by creating a competition for universities to achieve net-zero status, with students at the fastest universities rewarded with debt-forgiveness.

Policy:

Climate change has risen to become one of the big political issues of the day, especially for young people whose futures will most be affected by the consequences of a warming planet.

Pupils in schools and students in universities have walked out of their studies to protest against climate change and demand action, and there is growing frustration among young people in Britain. Young people should be given more encouragement and support to bring about the changes they wish to see with regard to the movement of the UK economy to net zero status and to better understand the practical challenges of doing so.

A simple way to help achieve this is to run a competition for students to make their universities net zero as soon as possible.

Universities conduct and publish the research showcasing the threat of climate change and are home for more than 2 million students a year in the UK, yet they are not yet net zero themselves. They are therefore an obvious location to start the shift to net zero.

To encourage such a change and show that the government is serious about tackling climate change, the government should run a nationwide competition to challenge students to make their universities net zero as quickly and effectively as possible (ideal in Scope 1,2 and 3 emissions, but at the very least in both Scope 1 and 2 emissions).

To incentivise such a transition and to show how the intelligent use of financial markets and demand pressures can help achieve social and environmental change, the government should offer to cancel all student debt of British undergraduate students enrolled at the time the first

university achieves net zero status.

The second and third universities to achieve the goal should have half of the student debt of British undergraduate students enrolled at the time cancelled, and students at any university that achieved net zero within 12 months would have £10,000 of debt forgiven to incentivise rapid change at all universities.

By way of example, if the first university to achieve net zero status had 5,000 UK undergraduate students enrolled at the time, the full 3 years of student debt of those students would be written off by the government.

Such a scheme would create a bold and powerful project to effect change in the country and show the challenges and opportunities of transitioning to a low carbon economy.

It would also show that fighting climate change can be profitable; students could get upwards of £50,000 of debt written off. Since most student debt is written off eventually anyway, the cost to government would not be that large, yet the impact on the drive for net-zero could be significant.

Bold action is required to fight the global threat of climate change, and young people who are passionate about the issue need to be given more support to empower them to drive the change to a low carbon economy as well as an insight into the practical challenges of achieving such change.

This proposal would offer clear financial incentives for students to drive change and help showcase the way forward for the country at large. Perhaps most interestingly of all, even

students who were climate change sceptics would be incentivised to push their university to net zero to benefit from debt forgiveness.

The fight against climate change has focused too much on moral calls and not enough on engaging people's self interest. This proposal would help to show the value of engaging that self-interest to drive change.

As the saying goes, 'there is only one green issue everyone agrees on; the more Greenbacks in their pockets, the better'.

ID: 1519-11 - Category: Employment

Rethinking government: massive improvements in effectiveness, cost reduction and well-being.

In normal times government expenditure takes up 40% – 50% of Gross National Product. Government has been allowed over the years to become over-complicated and ineffective. This paper discusses three separate proposals, linked only by how they are implemented, to simplify and make more purposeful, major parts of the government administration.

INCREASED AND SECURITY WELL-BEING FROM UNIVERSAL BASIC INCOME (UBI)

UBI has for some time been suggested as the most efficient means of addressing inequality and ensuring that benefits are paid where needed. The concept is simple: every adult British citizen receives a payment from the government sufficient to pay for the rent of a room and food - the "Basics". No one need be homeless or hungry and everyone is free to work to earn more if they so choose.

The immediate hurdle with this proposal is that people will feel that it would be insupportably

expensive. But this is not the case, indeed it is cheaper than the system of tested benefits operated by the Department of Work and Pensions. First, tax rates and thresholds would be modified so that those who do not need the payment effectively pay it back in tax. Second, payments would be made automatically by computer into specific bank accounts requiring very little human intervention - thus saving the cost of most of the clerical staff of the Department of Work and Pensions.

Note that UBI would not replace either the NHS or Social Services. These would continue to provide services based on personal need. In the longer term it might be that merging these two could also be helpful but that is not urgent.

UBI ensures that benefits are paid without question where they are needed. it can therefore address issues of inequality by reconsidering the quantum and the extent of basic needs. Importantly, it can also address the issue of potential loss of jobs as Artificial Intelligence and robotics advance. The quantum of payment can be adjusted as an economic management tool, so that the number of people seeking jobs is equal to the number of jobs available. In time the major advantage will be that, with everyone's basic needs met, people will start to consider higher needs such as those in Maslow's hierarchy with a consequent steady increase in well-being.

MUCH GREATER EFFICIENCY AND EFFECTIVENESS FROM A SINGLE CITIZENS' DATABASE

Estonia has one of the most efficient governments in the world because, when it left the Soviet Union, it had no government machinery and picked best practice from around the world including a single register of Estonian citizens. Most UK government departments maintain a list of their "customers "with a unique identifier. For example, the National Insurance, NHS or passport number. Most administrative functions are now based upon computers, so we can achieve greater efficiency, accuracy and interrogative capability with a central database, maintained rigorously by the General Register Office, of all British citizens and separately all aliens with the right to reside in the UK whether temporarily or permanently.

UBI will require people to prove that they are British and to open a specific bank account to pay UBI into. This gives a unique opportunity to set up a comprehensive and accurate central Register of British Citizens. All government departments would be able tap into the central register to ensure that their departmental "customer lists" are up to date and co-ordinated. Examples of the use for such records include:-

o Allowing the NHS to build a comprehensive system of patients' records.

o Using the patients' records to allow data mining medical research (with huge potential).

o Keeping track of children who should be in school.

o Keeping records of children's academic attainment to allow the lowest performers to be identified and helped.

o Allowing the NHS to charge foreign patients.

o Helping to identify illegal immigrants, maintain the electoral register, ensure accurate tax and benefit payments and much more.

Privacy issues would need to be addressed but the key safeguard is that the central register would only contain data that is already public such as name, date and place of birth, parents' names. It is the individual departments' "customer lists" that will hold sensitive details, as they do already, such as medical or financial data.

SIMPLIFYING THE TAX SYSTEM AND HUGELY REDUCING THE COST OF RUNNING IT

Our tax system is far too complex having grown without consideration of basic principles of economy and efficiency, neutrality, fairness, transparency and certainty. The political principle of

low rates on a wide tax base is, at best, wastefully complex and, at worst, outright deceitful.

The purposes of taxation are: -

o To raise revenue for government spending

o To regulate the economy using the Keynesian tools of raising taxes to curb inflation and lowering them to curb unemployment.

o To address inequality by making taxes progressive

o In a small number of cases, such as alcohol or tobacco taxes, to modify behaviour.

We can meet the first three of these purposes with only a tax on personal expenditure, rather than income, and a Wealth Tax. And, because we tax expenditure rather than income, the tax can be collected automatically by the banks operating the accounts set up to receive UBI. In practice most people are likely to opt for having the tax deducted from payments into the account so that the balance can be spent without incurring further tax.

The Wealth Tax would be greatly facilitated by the data from the UBI bank accounts concerning payments to and from investments.

Over time we could eliminate the hugely costly collection and policing activities associated with Income Tax, National Insurance, VAT, Corporation Tax, Capital Gains Tax, Inheritance Tax and Stamp Duty.

We might choose to retain taxes on externalities such as fuel duty and other charges on CO_2 emissions or on tobacco and alcohol duties. However, it would do no harm to review the need

for these.

ID: 1518-11 - Category: Employment
Introduce finance into mainstream education
Currently Maths GCSE, as I understand it, does not include basic finance (e.g mortgages, credit cards, loans etc), however it does include subjects that most people are unlikely to need (e.g quadratic equations).

My proposal is that we split Maths into two subjects so we have

1) "basic" maths which would be mandatory and includes the basic elements of the current maths curriculum, removes the more "exotic" material which is only really needed if you wanted to progress in maths, science, engineering..., but now includes material relating to (personal) finance

2) "additional" maths which would be optional and would contain the more "exotic" material required for those who want to progress in maths, science, engineering. This could now contain more of this type of material than currently in the maths curriculum.

This split is perhaps similar to that currently in English where English language is mandatory and English literature is optional.

The above would provide all children with a level of education in finance.

The "basic" maths would be more relevant to the children taking it perhaps making them more engaged with that subject.

The "additional" maths should be able to provide more education in the slightly more"exotic" areas of maths which would make those pupils better prepared for the maths in the related subjects. And as only pupils wanting this subject would take it, there might be an improved level of engagement in those lessons.

ID: 1061-11 - Category: Employment

Initiatives to improve the UK's cyber security during the COVID-19 pandemic and beyond.

The UK has been heavily targeted by hostile state actors (HSAs) in cyberspace throughout the COVID-19 pandemic. Initiatives need to be introduced which further strengthen the UK's ability to defend itself. These include introducing a quantitative, public "Cyber Hygiene" rating scheme for UK organisations, as well as additional obligations for British cloud service providers (CSPs) to tackle the increasing malicious use of their services.

 Firstly, HMG should explore complementing the 2018 NIS directive by introducing a grass-roots, compulsory baseline of cyber security for UK organisations. This would be a system which measures a company's cyber security against a common set of standards to result in a public, tiered, quantitative rating. This is similar to the way the Food Standards Agency uses the Food Hygiene Rating system to influence consumer choice and thus, the rigour with which restaurants uphold a satisfactory level of cleanliness. The Cyber Hygiene scheme would have the same effect online: influencing potential customers' (both civilians and other organisations) decisions as to whether they would trust the organisation in question with their data, encouraging those with lower ratings to improve their security.

 The Cyber Hygiene scheme should be separate from the National Cyber Security Centre's (NCSC) existing Cyber Essentials scheme, which provides an optional cyber security control framework for small and medium sized enterprises (SMEs). The Cyber Hygiene scheme should complement this and become mandatory for every UK organisation which operates online in any capacity.

 In 2021, nigh on everything is done over interconnected networks: from discussing government policy, military doctrine and economic data, to storing intellectual property (such as vaccine research and development) and trade secrets. If the defence of those assets are sub-par, even the least sophisticated hackers can compromise them, causing preventable consumption of law enforcement and security resources. Hence, during a global pandemic, a base level of cyber security should be high priority for British organisations involved in the response. The consequences of overlooking basic measures are stark, as evidenced in 2017 when a failure to

patch vulnerable Windows computers allowed the infamous WannaCry ransomware to significantly disrupt the NHS' operations. The protection of healthcare institutions and the vaccine supply chain has never been more important, and a second WannaCry-esque incident in the current climate could be catastrophic.

Mandatory public display of an organisation's Cyber Hygiene rating would act as deterrence for both senior management and hostile actors: in the former's case, by ensuring the appropriate amount of investment is piped into cost-effective security solutions, and in the latter's by making highly rated organisations less attractive targets for hostile actors. Effective implementation of the scheme could have an added benefit of lessening the burden on the UK's security and law enforcement agencies well beyond the pandemic.

Implementing this scheme does however present a risk by possibly highlighting organisations with lower ratings and increasing their attractiveness as targets in the eyes of malicious actors. In these (likely few) cases, HMG could provide limited monetary incentives to smaller organisations, point them to the Cyber Essentials control framework and provide the advice of pre-existing consultants from the NCSC to "fast-track" them to an acceptable rating.

The second measure would be to explore levying requirements on British cloud service providers (CSPs) to more robustly track foreign malicious usage of their services and improve UK law enforcement and security investigations.

Cloud computing has revolutionised the way organisations work with data. Organisations can pay cloud providers a fee to use segments of their data centres to store intellectual property rather than storing it on premise. This cuts a lot of overhead and maintenance costs for companies, but also effectively outsources the security of the company's proprietary data to the cloud provider. This presents a vast, expansive threat surface which foreign cyber actors are exploiting as vectors into organisations of interest. This is evidenced by the significant hostile supply chain cyber campaign identified in December 2020 which used access to U.S. software vendor, SolarWinds, to penetrate its customers such as U.S. government departments. The

direction of travel towards cloud computing means that organisations working in the fields of vaccine research and development and healthcare will likely follow suit, presenting heightened risk.

Complicating matters is the fact that CSPs can offer access to their cloud environments via foreign resellers with limited requirements for tracking the identities of those setting up accounts. This makes it easier for hackers to conduct cyber attacks against UK interests or leverage UK CSP access to launch attacks against other nations, causing UK reputational damage. It makes it difficult for investigators to obtain accurate evidence to prosecute those responsible as actors can easily obfuscate their identities and dispose of malicious infrastructure. Hence, legislation mandating CSPs to maintain robust record-keeping is needed to help improve national security and law enforcement investigations and protect the UK's reputation.

Care should be taken to avoid being too draconian – any action must be in line with the UK's values as a liberal democracy and focus on promoting a peaceful cyberspace. Indeed, one of the previous U.S. administration's final Executive Orders (EO) in January 2021 sought to levy similar responsibilities on U.S. CSPs and the UK should explore following suit even if the EO is rescinded by the new administration.

The UK will continue attracting the attention of sophisticated cyber actors from across the spectrum while it remains a world-leading cyber, science and technology power. HMG can and must keep ahead of the threat by taking reasonable steps at home to harden its cyber environment. This will impose costs on those who seek to steal the UK's intellectual property or degrade its critical infrastructure.

ID: 968-11 - Category: Employment

21st Century Conscription

A Caring Conscription - as in National Service. Give young adults a start in life with plenty of choice to ensure that they are all contributing to society. Give them responsibilities that they can be proud of.

After school or University, unemployment should not be an option. If young adults haven't something tangible to move on to, they should be enlisted for National Service and learn key skills.

For the 21st Century, Conscription should provide them with a choice.

The NHS could gain a whole workforce to train up. As could our social services.

We should include the option of our Army, Navy and Air Force. We can look to English Heritage, the National Trust and Farming to have more people conserve, preserve and plant trees.

We could even revamp the BBC and turn it into a world-class youth-focussed media covering local journalism and helping provide resources to local newspapers. Change it to a training organisation that feeds talent into the commercial world. It can become the University of drama, film-making, journalism and online skills.

I am seeing young adults as an asset to society that should not be wasted on the dole. Instead, they can learn from their time in National Service and contribute to society. Just like others going to University, it should be a rewarding experience for them and a benefit to Britain.

Let's take time to think through our needs and join some dots!

ID: 899-11 - Category: Employment

Bridging the digital divide

I've split my problems and opportunities into two categories, based on research of key factors around the digital divide in the UK.

1. Access

a. Hardware

It's estimated that 700,000 young people do not have adequate access or training to use devices at home (Nominet, 2019).

3.8 million people in the UK remain entirely offline (Lloyds Bank, 2020).

It's estimated that there are 40 million unused devices in UK homes (BBC, 2019).

Donating equipment as a business is currently tax deductible. Making this a similar, short-term scheme for individuals would maximise recycling of unused devices in each household – for example, providing a £20 incentive per device donation.

Donations of equipment is currently fielded through several different organisations, from DevicesDotNow to the BBC to private charities to schools themselves. Re-organising this through local councils would allow them to distribute to a variety of organisations in need: not only schools, but also housing associations and refugee centres, for example. All of the

individuals served by these organisations are proven to be less likely to be online and to suffer financially, in earnings and employability (Lloyds Bank, 2020).

Longer-term, a consistent donation scheme, in addition to central government funding, should be used to ensure the most vulnerable and least digitally accessible are not further disadvantaged through digital illiteracy. This could be funded through a digital services contribution by large companies, increasing their social responsibility and promoting their brand. This happens somewhat already (above), but should be centralised. My suggestion is through councils, as disadvantaged groups lie not only in schools, but also housing associations, refugee centres etc..

Additionally, the environmental impact of re-distributing these devices would be staggering. Manufacturing a laptop is estimated to emit 227kg-270kg of CO2 (phys.org, 2011). Let's say 50% of unused devices in the UK are laptops, so 20 million devices. Taking the lower end of CO2 emissions per device at 227kg, that's 4.54 billion kg CO2 wasted from laptops that are unused.

b. Internet/wifi

12% of people previously state they didn't have internet access at home as they were able to access elsewhere (ONS, 2018).

Many people rely on 4G as their internet connections, with approximately 26 million in the UK as pay-as-you-go customers. This was obviously problematic during lockdown, without the ability to easily top-up. Some people report that they have to choose between food and wifi in their weekly budgets (The Guardian, 2020).

143 million GB of data goes unused every month, increasing to 165 million GB during lockdown (FutureNow, 2020). Per GB, Emerge Interactive estimates 3kg of CO_2 is emitted. Therefore during lockdown the UK was wasting 495,000,000kg CO_2 every month.

Vodafone Netherlands ran a scheme to donate excess gigabytes of data each month to people in need, redistributing through foundations and charities. This was an opt-in scheme. By pushing through policy to make re-donation of unused gigabytes mandatory for telecom providers through digital literacy/local charities, this data be redistributed to those in need. Penalties for providers that don't comply makes sense, as they are still getting paid for the excess GB that is unused and don't lose anything by donating.

Zero-rating (providing free access) essential websites would mean those people that access essential services (Money Advice Service or Universal Credit), don't need paid services. These sites should be zero-rated now and forever, with on-going additions to keep this up to date. An example is O2, who did this for 20 essential websites over lockdown.

A longer-term infrastructure solution, based on that of Singapore, should be collaborated through the government and multiple private providers (preferably not Conservative donors) to redistribute localised internet access in disadvantaged areas. There is a key divide in access geographically across the UK that could additionally be bridged with this solution (Lloyds Bank, 2020).

2. Digital literacy

~9 million people in the UK are unable to use the internet and their device by themselves and 11.7 million do not have the digital skills they need for everyday life. Disadvantaged groups (such as those in poverty, disabled and elderly) are most likely not to be online. Intersectional groups are not measured. These groups are more likely to pay higher prices for their utilities

and less likely to save money and be financially aware (Lloyds Bank, 2020).

Providing digital skills to 100% of the UK population would allow many more people to access essential information and benefits, and could also contribute over £14 billion annually to the UK economy (CEBR, 2015). The Good Foundation's Blueprint for 100% Digitally Included UK (2020) states that a central government investment of £130 million is needed, which would theoretically provide a return of 107x investment.

One study showed that one-to-one coaching on digital literacy is an effective approach (CCHPR, 2019). Benefits included simple tasks such as setting up an email address and navigating digital banking. In the case of this study, results included reduced debts and reaching interview stages in job applications.

A number of skills toolkits already exist, all accessed online: DfE Skills Toolkit (online), FutureDotNow (online), and Tech Talent Charter (online). A pattern emerges: the most disadvantaged people are offline, and remain without the skills to get online, to access the tools that they need to enable them to be effective online.

People who don't use the internet are more likely to feel isolated from others (ActiveAge, 2010). "Older adults are exceptionally suited to meet these needs [of younger people] … because they welcome meaningful, productive activity and engagement" (Carstensen/Stanford, 2016). I propose mandatory volunteering be incorporated into IT curriculums, combined with Citizenship curriculums and including training and delivering the enablement. Reaching out to disadvantaged groups such as the elderly through local charities and associations, using resources that are free and available, would digitally enable a large number of people in a short period of time. Additionally, it would increase undervalued soft skills young people are often lacking, such as presenting and delivering with confidence – something that private schools typically excel at over state schools.

ID: 893-11 - Category: Employment

Community Small Grant Scheme

Aim

To address the following point1 : the role of philanthropy, social investment and business and what forms of finance can be used to support communities in order to make it easier for small, level community groups (groups) to improve the services they provide by enabling more capital investment.

Why

Small groups, at the coal face, are mostly and rightly focussed on the next task. Often times longer term improvements or small scale investment is of lower priority that the task at hand. Fundraising in these groups is used for both current spending and capital expenditure. By providing support for the latter (whilst also retaining a focus on the former in some circumstances) groups can be encouraged to grow and be more effective in supporting their local communities.

Proposal

The formation of a Community Small Grant Scheme (CSGS), administered by local authorities, to support expansion activities of community focused organisations that are currently funded through self-fundraising or stakeholder donations.

Scope

A grant from central Government, ring-fenced for the sole purpose of providing support for groups will be issued to each council.

Each Community Small Grant (CSG) will deliver £500-£1,000 to community groups for small,

low level initiatives primarily to support investment in facilities and secondly to support current spending (if deemed appropriate) to improve their organisation or deliver on their aims such examples could include:

- Installing or upgrading communication equipment (internet/broadband)

- Redecorating public or community areas (church halls, skate parks, soup kitchens)

- Restoring or replacing equipment (sports equipment, cooking equipment)

Oversight

There is currently provision for small business grants, as a result of coronavirus, administered by local governments. The infrastructure of this could be translated to the CSGS, alongside related oversight. Additionally applications where the community group matches the grant from the Council should be afforded a higher priority to encourage self-fundraising to continue.

Pros

1) Relatively small amount of money for the maximum of impact at the micro level.

2) By donation matching small groups are encouraged to continue to fundraise and they can double their impact.

3) Low administrative burdens with a lot of the processes in place (e.g. from existing business grant schemes).

Cons

1) Groups may no longer be encouraged to self-fundraise.

Mitigant: Encourage donation matching.

2) Fraud.

Mitigant: Ongoing relationship with the council and councillors to ensure aims are being met.

3) Inability to meet applications from all groups.

Mitigant: Only allow one application per group every three years. Independent decisions committee made up of an equal representation of councillors or apolitical officials.

ID: 3053-11 - Category: Employment

Prediction Markets Could Help Stop the Next Pandemic

Prediction markets would bring information to light on possible crises. It's not culturally acceptable to predict suffering, but not having this information costs lives. The Government can create useful but controversial markets. Predictions from these markets will "break the ice" on important issues, bringing forward discussion and any necessary government action, saving lives.

A lack of information has led to poor decisions around Coronavirus. Consider the followingcases: Handwashing was prioritised over mask-wearing, quarantining incoming travellers

was deemed impossible and a too-short initial lockdown led to months of additional confinement. Had we known this at the time, live in the UK could have carried on as normal, as it largely did in New Zealand and Taiwan.

Some people did know this information, but there weren't good channels to the public or politicians. On 24th January 2020, a top forecaster with the username "traviswfisher" reduced their forecast for the 2020 global population, citing the "wuhan coronavirus" as the reason. This level of concern took 6 weeks to be expressed by the UK Government. How does information like this move from unknown experts to the public?

Prediction markets funnel information from many sources into a single stream. The stock market is a good example. If people think a stock will go up in value, they can buy it. If they think the opposite, they sell. In this way, it transforms the actions of many actors into one clear signal, the stock price. Had a prediction market existed, people like "traviswfisher" could have contributed their ideas into a signal which would have pointed more quickly to the danger around COVID-19.

What's more, prediction markets provide an incentive to report unpopular information.

Currently, people mock bad predictions and largely ignore good ones. Markets create a reliable incentive. You can report your information anonymously and earn money. There is a simple challenge to anyone who claims the market is wrong - "bet on it".

The central point is that prediction markets let us learn controversial information more quickly. Imagine there had been a market on "deaths due to new diseases in the UK in 2020", which in January jumped to 100,000. Many would decry this as awful, that people would gain money from predicting death. But equally, this information could have saved many lives if it had been taken seriously earlier.

Private companies can't deal with this reputational blowback. Two of the largest prediction markets in the UK are run by bookies, Smarkets and Betfair. They will predict "safe" topics like elections and national reopening, but they don't want to risk the bad publicity of predicting diseases, poverty or unemployment.

The Government can lead the way by setting up Channel-4-style, publicly-owned prediction market, which predicts a broad range of useful topics. The Government regularly discusses death and taxes, so faces much less reputational risk from doing so. This would provide cover for for-profit companies to do the same.

A flourishing UK prediction market ecosystem would result in better lives for people, better policy outcomes and better journalism. If there had been a market on "deaths from new diseases in 2020", a jump to 100,000 would have shocked the public. People would have bet against it, but those with the information would have kept the price up. In the meantime, articles could have been written about this. Headlines about Italy would stand side by side with those showing markets predicting exactly the same for the UK. Every day this brought the response forward would have been worth billions of pounds and 100s of lives.On the other hand, Governments are concerned with reputational risk too. In 2003, the US Department of Defense suggested their prediction market might include a market around terrorism. As a result of the backlash, the entire program was cancelled. There would need to be clear guidelines - avoiding markets around deaths of individuals or those which would likely incentivise crime. There is however a clear precedent for this, insider trading is illegal but profitable, yet the stock market still exists.

Prediction markets are unusual, but COVID-19 has provided a window of opportunity for unusual but good solutions. The public understands that new problems require new systems. Where prediction markets might normally be too strange they can be part of a range of changes around ensuring crises like this don't happen again.

Additionally, the Government would in turn receive cover for policy moves legitimised by prediction markets. Many times in the last year the UK government has waited weeks after an initial suggestion to act, finally pushed by public opinion. This has avoided unpopular policies, though has led to more deaths than would have happened with swifter action. Had prediction markets created urgency sooner, the government could have acted more quickly

and saved lives.

It's hard to predict what's going to happen, but it's worse when you get no benefit from doing so. In the last year, there has been some reputational gain for those who made good predictions, but it's too little, too late. Prediction markets are a timely solution to this problem, though they are too controversial for private companies to undertake alone. A best-in-class public option would spur the private sector onwards and support the Government in providing good policy.

ID: 2178-11 - Category: Employment

Key building blocks for modernising Social Security

Modernising the UK Social Security System should aim to simplify and make more user friendly its operation, better integrate its multiple components and improve its flexibility and responsiveness in the face of future emergencies. Key building blocks needed to provide a foundation for the modernisation plan's progressive implementation are to: (a) introduce a standard benefit ID number for all UK citizens and long term residents entitled to receive benefits; (b) use this benefit ID number as the primary identification number for individuals on public data bases used for paying social security benefits; (c)) require all adults to have bank accounts into which any benefit entitlements would be paid; and (d) when the above three steps are in place, introduce a limited Universal Basic Income system under which all adults of 18 and over would be entitled to a basic income when they are not in paid employment, in full-time higher education or receiving a state pension. These steps are further explained below.

 Benefit ID Numbers. A unique benefit identification (BID) number would be assigned to each citizen at birth and recorded in the Somerset House registry. Long term residents and naturalised citizens would be assigned a BID number when their status and entitlement to benefits are approved. Existing adults and their dependent children would need to apply to Somerset House giving their birth details and current addresses so that BID numbers can be assigned and details sent to them.

 Using the BID numbers on Benefit Data Bases. The records for each individual would be filed on public data bases that are concerned with paying social security financial benefits using or cross-referencing that individuals BID number. This would include the HMRC, income support, housing and supplemental benefit registries, local government social services and work and pensions registries. This will facilitate digitisation and cross communication and integration of records as needed. Safeguards would be introduced to prevent unauthorised access to personal records.

Bank Accounts. To facilitate rapid and, when appropriate, automatic payment of benefits, all adult beneficiaries would be required to have a bank account whose paying in details would be made available to HMRC and relevant benefit agencies. If necessary, for those not able to manage accounts on-line, banks would be encouraged to offer simple, cost free, debit card operated accounts whose basic operations could be managed using cash machines. Again, appropriate privacy and security safeguards would need to be built in.

Universal Basic Income. Once the above steps are in place, a limited Universal Basic Income system could be introduced. All adults not in full time higher education or receiving a state pension would be entitled to receive a standard basic income. If they are not in paid employment this basic income would be paid directly to the individual's bank account by HMRC. Employers would be required to notify HMRC of the date on which an individual's employment starts and terminates and would take over responsibility for paying the basic income as part of the total wages to be paid to the employee. Thus, the basic income would take the place of job seekers allowance and be paid without delay to those who are or become unemployed as an entitlement without need for an application or proof of job seeking. The cost of introducing this limited Basic Income would depend on the level at which it is set. For example, if the Basic Income was set at £75.0 per week (the current level of job seekers allowance) and the amount of basic income paid were taken into account in assessing entitlements for supplementary benefits such as income support and housing benefit, the total additional cost of introducing the basic income should be quite manageable. At a later stage, and when public finances allow, basic income could be extended to cover adults in higher education also. This would help students defray living costs while at university and reduce the level of their eventual student debts which Government is effectively guaranteeing.

ID: 560-11 - Category: Employment
How to finance the Government's Covid Deficit.
By the time the Covid-19 pandemic is behind us - so at least until the end of 2021 - the Government's borrowing requirement will probably have increased by somewhere around £350 billion.

To help the Government finance this the aim would be to take as much as possible of this effectively 'off balance sheet'.

This would be achieved by issuing a variant of ' War Loan' to retail and wholesale domestic and international Investors. The Country has been through a traumatic event in financial terms that is not dissimilar to fighting a War. As on previous occasions to pay for this the Treasury and Bank of England need to come up with a new financial instrument that will attract wide domestic but also international support to finance viably the costs that have been incurred.

 For this measure to be successful some of the previous features of War Loans raised would be followed with additional elements to attract widespread market support:

 - the size of the Issue will clearly depend on market appetite which will in large part rest on the features outlined below but the object would be to raise not less than £100 billion.

 - The loan/ Issue would have a 30 year maturity and a ring fenced sinking fund contributed by the UK Governemnt of not less than 3.333% per annum. The sinking fund would either be rolled up or used, after an initial 3 year grace period, for a window of annual redemptions up to the amount of the accumulated sinking fund with priority given to UK resident domestic investors. On a £300 billion issue there would be an annual sinking fund of £10 billion which is eminently financeable by the UK government.

 - the Issue would carry a fixed coupon sufficient to attarct domestic and interantaional support. In current market conditions this would probabaly need to be in the region of 2.5% to attract wholesale investsors such as Institutional pension funds and life assurance companies and funds. On a £300 billion loan this would amount to an annual servicing cost of some £7.5 billion. Again this additional annual cost is well within the Government's capacity.

 The above is not an exhaustive list and it will need to be refined but such an Issue if well structured should attract very sizeable demand. Clearly the Government can continue to fund its bugeoning borrowing requirement on the current 'pay as you go' basis of issuing short and slightly longer term gilts without any ring fencing and in the short term this may be the cheaper option at the current level of interest rates. There are several reasons for thinking however that the more prudent and forward thinking approach is to take the maximum possible amount off

balance sheet while benign conditions prevail:

 - Interest rates at which the Government can borrow are likely realistically only to go up rather than down over the medium term.

 - this would be a good instrument to give savers, including UK domestic retail savers, a reasonable and secure rate of return on cash deposits that is not currently available in the market particularly since the recent changes to NS & I savings rates.

 - attracting new (including international) money to the UK materially lowers the Government's total overall borrowing requirement freeing up capacity to invest in supporting new investment in growth sectors of the UK economy.

 Other governments may well come up with similar ideas sooner rather than later. The UK post a smooth Brexit transition (one of the few benefits of Covid is that the media hysteria about future trading impediments have been largely overshadowed and allayed) has a good credit history and is in a relatively strong position to undertake successfully such a large Isuue but it needs to get on with it if it is to have prime and first mover advantage.

ID: 2283-11 - Category: Employment
Creating a re-skilling scheme will help Britain build back faster and better (UK Skills Programme).
The pandemic has reinforced that a 'job for life' may not be a possibility and we need to be flexible to adapt to the changing landscape - there is an opportunity for workers to train in skills for new jobs. As millions of people across the UK are on furlough, or have been made redundant, creating a tailored job re-skilling scheme would be a solution to tap into the resource pool of individuals that are at home and struggling to find work and support them - a UK Skills Programme.

 The UK Skills Programme would require the government to find as many of the pool of people affected by unemployment and create a central register of this pool. The government can use

information from local councils and utility companies to find the businesses that have been shut down and those employees affected from unemployment, to create this central register of people who are eligible to be re-trained. Using this data, the UK Skills Programme would set up a training scheme for those who are unemployed or on furlough, to learn new skills in growth industries, such as in robotics, and technology (data science, AI) as an example. This opportunity presents a potential for having a large pool of people eligible and ready for retraining at the same time.

This skills programme could be set up as a new unit as part of the Department of Work and Pensions under 'Retraining/Reskilling Unit' focused on promoting Britain post-Brexit and ensuring that the talent and pool of resources is fully used to the benefit of the whole country.

A central online forum can be set up where profiles of the retained pool of talent are advertised and make it easier for companies to know that these people are retrained and seeking employment. To finance this scheme, the government can use state funds, instead of paying employers to subside their employees' salaries on the furlough scheme. The most cost-efficient model for the scheme will have to be researched.

The programme would be run by industry/business leaders who can work with companies to design the courses. The government can pay universities and colleges to run the courses. The training would be a mix of online training and physical in-person training (when the situation allows it in), and the training would be split into different specialist streams to segment those according to their qualifications and aptitude. In order to apply to the scheme, individuals would have to take an aptitude and interest test to work out how best their skills can be used, and is not based on any prior academic background or university degrees. Individuals would be paid a universal amount to retrain and help them get jobs. The government would give the necessary subsidies to them, like an apprenticeship until an individual is ready to find a new job. For those who have a specific interest in continuing working in a job sector or industry or have prior experience working in it, there will be an option to gain an enhanced skill training in that sector, so that they can improve their skills and qualifications.

This skills scheme would be like employment schemes introduced in Singapore, providing skills support to the employees that have been hard hit by the pandemic. Benefits for trainees would include a monthly training allowance for the duration of the programme (up to 6,8 and 12 weeks, depending on the nature of the workstream/skill set), flexibility to leave the programme should trainees gain employment before the end of the programme and a fully paid course fee with the materials provided for them. This scheme would be eligible for all British residents who have the rights to work in the UK, over 16 and are seeking employment. Benefits for companies to incentivise them to hire trainees from the UK Skills Programme would include for ages 40 and below can receive 20% salary support for 6 months. Employers who hire trainees age 40 and over can receive 40% salary support for 6 months, as an example.

Upon completion of the programme, individuals will achieve a government accredited certification which is nationally recognised by employers: 'UK Skills Programme Diploma'. In order to ensure that individuals complete the course, there will be stop gaps put in place, such as requiring a short test/presentation reviews on the module, which has to be completed in order to progress further in the course and training sessions.

Mass-training has the potential opportunity for individuals to have a skills refresh, undergo enhanced training and support Britain's 'build back better' initiative. In the same way that the COVID-19 vaccine movement was rolled out at an increased speed, academia, government and the business sector should collaborate and work together to come up with the best plan to structure this scheme, that is designed to fulfil jobs in a centralised system. When creating the scheme, the government should talk to employers, individuals and research the growing and emerging industries (fintech, robotics, Artificial Intelligence) to see what skills are needed and where the gaps in resource are, to appropriately design training to fill these gaps.

The scheme aims to expand job, traineeship, and skills training opportunities to support workers in Britain affected by the economic impact of COVID-19. This idea can be a better way of getting the economy back on its feet faster and reducing the social and economic impact of job redundancy by utilising the resource pool of millions of people across the UK who are available and looking for jobs.

As the Prime Minister said in his speech on the anniversary of the first national lockdown "education is the biggest priority for the country." The chance to learn and gain new skills could open doors to opportunities, for those who have been affected by job losses and economic hardship. The future depends on education and retraining a workforce that has the right skills to enable Britain to be a business hub and trading partner in a post-pandemic world.

ID: 2275-11 - Category: Employment

How to improve UK financial literacy levels

(In reference to 'A lack of financial literacy skills exacerbates the economic impact of COVID-19')

Summary:

Thanks to a general lack of financial education, much of the UK population was ill-prepared to withstand the economic shock of COVID-19. One in three of us had savings of less than £600; one in ten hadn't any savings at all (creditfix.co.uk). Poverty and unemployment are among the most intractable issues for a government to tackle, but a relatively straightforward and impactful resolution would be to make financial literacy a standalone subject on the national curriculum. This would ensure students have a dedicated opportunity to learn, and by including it within Ofsted's education inspection framework, teachers would have access to necessary resources, training, and advice. That way, the next generation will be better prepared for the next economic downturn.

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This initiative would be a tangible way of delivering against the government's Levelling Up agenda, as a knowledge of compound interest benefits a young person's wealth whether they are from Redcar or Basingstoke. Moreover, there is no shortage of informed and well-placed partners to assist with implementing a dedicated curriculum, from Martin Lewis, the Money Saving Expert, personally funded the roll-out of 340,000 financial textbooks to state schools; to the Financial Times, who have just launched their own financial literacy foundation, aimed at

tackling this very issue in adults.

Any proposed curriculum could address three key areas: first, the key concepts of personal finance. Savings and interest, debt, inflation, and a discussion about what constitutes value for money and how that might differ from person to person. It should also approach security and fraud, as there is no shortage of scams and get-rich-quick schemes that young people are exposed to online.

Second, an explanation of the most common financial products: debit and credit cards, mortgages, pensions, and safe investing vehicles such as an ISA. Discussions might focus on how a young person can get on the housing ladder, or how student loans work. After all, it has been shown that a lack of understanding in this area makes it less likely for a pupil to apply for university at all (Callender, C. and Mason, G., Does Student Loan Debt Deter Higher Education Participation? UCL, 2017).

Finally, there is a fantastic opportunity to tie personal finance to the big picture topics. We know young people are more engaged than ever with the world they'll inherit. Alongside the traditional understanding of how they might be affected by the Chancellor's budget, students could learn how money and investment can meaningfully impact the ESG (environmental, social, governance) agenda: affecting corporate change through shareholder activism rather than obstructive street protests.

COVID-19 has underlined the need for financial skills: many of us will be unable to budget for the lean times or risk falling into unsustainable debt. Beyond that direct need, this is a straightforward opportunity to build back better after the pandemic. By providing a basic financial education, we are not only giving young people the tools to improve their own fortunes during the good times, but giving them a shield to prepare for the next inevitable downturn.

ID: 1879-11 - Category: Employment

Make museums and galleries throughout Britain once again a focus and source of excitement

In an age of streaming TV and social media, it is short term sensationalism that captures peoples attention, while old-school sources of wonder such as museums and art galleries are left behind.

Britain has some world class museums and art galleries. Unfortunately for the majority of the population, they are mostly in London. A huge volume of artefacts and artworks are not even on display in the museums and galleries because there is not capacity. They therefore languish in the store rooms. They do not benefit the museums/galleries, the public, the artefacts/pictures or their rich tapestry of background stories.

Engagement with museums outside of London (perhaps better to say, outside this small elite number of institutions) is muted. Localised displays that remained relatively unchanged with the passing of time, mean there is little engagement with them from the local community other than mother/baby coffee mornings and some school trips. This is a tragic waste of what could and should be a wonderful framework for excitement and learning.

Solution... national programme of participating larger London institutions and smaller local ones, whereby annually (quarterly???) each of the smaller museums/galleries (those than can offer sufficient security) receives a small but absolutely world class display from the backrooms of the National museums/galleries.

Engage the local media and schools to whip up anticipation and engagements, telling the backstories, context and the thrill that might have existed about these items when they were first commissioned or made.

Bring the public back to local town/city museums before they disappear into obscurity.

ID: 801-11 - Category: Employment

Hold elections on a Saturday

Low turnout among younger voters is a problem. In 2019, the age group with the highest turnout was those over 65: the turnout of every other age group was substantially lower.

 This causes a number of problems. In particular, it encourages all parties to develop policy which is disproportionately aimed at older voters, who are more likely to be property owners, to derive income from pension wealth rather than labour, and who might have less interest in long term issues such as the environment. It skews the democratic process and chills the development of long term policies in areas such as housing and energy.

 One obvious structural barrier to under 65s voting is the fact that we hold elections on Thursdays, when most under 65s are at work. Removing this barrier, by holding elections on a Saturday, would increase turnout of working age voters without making it harder for those over 65 to vote.

 In my research I came across a few different suggestions as to why Thursday is our traditional election day: it's the day before pay day so people are less likely to be drunk or hungover; it's not a day when many people go to church, meaning vicars can't exercise undue influence; it gives the new inhabitant of Number 10 a few days to move in ready to start work on Monday. None of these reasons is convincing. It's simply a tradition- and one which is causing harm.

 Moving elections to a Saturday is a simple way to increase turnout, to encourage parties to focus policy fairly across all age groups and ultimately to help combat inter-generational unfairness and short-termism in our politics.

(Please note that I first mooted this idea as a called to Matt Chorley's Times Radio show. I haven't nicked someone else's idea from that show!)

ID: 2259-11 - Category: Employment

Expansion of R&D incentives to encourage the flow of FDI and innovation into the UK

As the UK charts its course post-EU and looks to recover from the economic damage caused by the COVID-19 pandemic, it is more important than ever to attract innovation and investment into the country. The development at unprecedented pace of vaccines categorically shows the direct impact that innovative science and technology has upon the whole UK economy. However, when compared to other nations, the UK underinvests in research & development (R&D) relative to most competitor nations and is losing foreign direct investment (FDI) at an alarming rate. We are calling for an expansion of R&D incentives to encourage the flow of FDI and innovation into the UK and in this response, we will detail actions the UK can take to attract investment and produce innovation.

The UK benefits from the investment, innovation and demand that inward investment brings, but the value of net FDI flows into the UK is dropping, falling for the third year in a row in 2019, with a further fall expected in the 2020 figures. To illustrate the importance of FDI to the UK economy, FDI into the UK results in approximately 4 million jobs, contributing 27% of UK approximate gross value added and contributing to 27.2% of capital investment. The UK has the highest FDI stock as a proportion of GDP in the G7 (at 68.8%). This is higher than the OECD average (43.8%).

Combining these figures with spend on R&D that is below the OECD average (1.7% of GDP) and much lower than competitor countries offer (R&D expenditure in Germany is 3.1% of GDP, the US is 2.8%, France is 2.2%) as well as the OECD's low ranking of the UK's R&D tax scheme for large companies (23 out of 44), the vulnerabilities abound. Although the UK is ranked in the top 10 on most measures of business competitiveness, other countries are constantly improving their business environments. The UK needs continuous reform to increase competitiveness and to retain and attract FDI as any increase in international competitiveness will see the UK susceptible to disinvestment.

There are two ways that this problem can be approached. The first is by incentivising existing investors to spend more on their R&D in the UK and the second is to attract more R&D spend. Increasing R&D intensive FDI will contribute to the UK becoming a world-leading science superpower and see total R&D spend as a proportion of GDP reach 2.4% by 2027. It will also enhance UK competitiveness, boost productivity and create highly skilled jobs across the nation, unlocking wider economic and societal benefits.

Recent studies have shown that that tax incentives are effective drivers for FDI given that with globalisation, locations are becoming more and more similar. When combined with other positive business environment elements, nations that offer tax incentives become more attractive places to invest. These tax incentives influence the decision-making process for internationally mobile investments that have competition between locations.

As examples from highly attractive countries for inward investment, Singapore, behind their low corporate tax rate of 17%, provides grants for science, technology R&D/innovation covering up to 30% of project costs. Grants covering manpower (up to 50%) are also widely available. Germany provides grants of up to 50% of cost in R&D projects.

With this context in mind, we propose the following actions to fix the problem and capitalise on the opportunity:

- Introducing an incremental sliding-scale for R&D tax credits which rewards increased R&D investment over time to incentivise multinationals to undertake incrementally greater R&D investment in the UK over other locations.

- Introduce a sliding scale of R&D tax credits depending on the nature of the work e.g. higher rates for work leading to a patent, or focusses on key sectors or projects such as hydrogen power and battery storage – such a policy has the advantage of being potentially self-funding by reducing credit rates on less innovative work.

- Increase R&D tax credit relief for R&D activities in the most disadvantaged regions which could introduce bands reaching up to a 50% reduction on eligible expenditure in the highest priority region(s), giving the UK a headline grabbing highest discount compared to key competitors, e.g. G7 or EMEA. For example, an increase in R&D Expenditure Credit (RDEC) rate from 13% to 20% on R&D carried out in a freeport, subject to clearance being granted by HMRC via the existing provisions of the Advance Assurance scheme would come at a modest cost but create a significant increase in attractiveness for innovative overseas companies.

- Tighten existing rules to reduce 'leakage' that allows global R&D activity undertaken outside the UK to benefit from UK R&D tax credits in order to incentivise increased UK-based R&D activity.

- Double-count PhD salaries as qualifying expenditure for R&D tax credits to encourage high-value R&D activity, increase academia-industry crossover and retain top talent in the UK, as well as attracting the best scientists and engineers from around the world.

- Update Patent Box and R&D tax credit eligibility to strengthen the UK's offer to innovative software, AI, quantum and other 'big data' companies by measures such as allowing data purchase to qualify for R&D tax credits

- Expand the scope of Patent Box to cover intellectual property (IP) such as software, licences and copyright companies, so that non-patented code-based R&D is eligible, keeping pace with competitor nations.

- Permanently extend the capital expenditure 'super-deduction' announced at Budget 2021 for buildings and assets to be used in R&D, matching competitor nations and encouraging FDI into tangible assets, creating 'sticky' jobs and associated spillovers into clusters and local communities.

A focus on better incentives to enhance the UK's attractiveness for FDI does not neglect domestic business. Increased flows of FDI benefits all businesses and ultimately the wider economy through higher productivity, lower prices and higher wages. The actions presented here provide tangible ways to both address the problem of underspend on R&D and the decline in FDI as well as seizing on the opportunity that the UK has to become a more innovative economy.

ID: 2130-11 - Category: Employment

Use of UN SDGs and targets as a template for recovery

Using the UN Sustainable Development Goals (SDGs) can provide an existing internationally agreed framework on which to base a sustainable recovery plan which supports sustainable development for people and planet.

"We need to turn the [covid] recovery into a real opportunity to do things right for the future." – UN Secretary-General António Guterres

The UN SDGs provide a template of goals and targets for Covid Recovery. In addressing the 17 Goals and influencing the daily decisions and behaviors of individuals organizations and states, Covid and future similar issues will be addressed. However the SDGs are often thought to be global issues and are often seen as relating to 'other countries'. To support the use of the SDGs in the UK, they need to be broken downto identify how each applies in all contexts of daily life and work of individuals. It will be by changed behaviors of individuals as consumers, producers and citizens that a post Covid sustainable recovery and all 17 UN 2030 SDG's will be achieved.

Submitted on behalf of the Greater Lincolnshire UN Association

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ID: 2050-11 - Category: Employment

OCCUPATION FOR SCHOOL LEAVERS

Loss of confidence in the adequacy of the education supplied during prolonged lockdowns, together with social isolation, has led to confusion among school leavers about what the next step should be.

SOLUTION:

The introduction of Universal National Service to suit a wide variety of circumstance could equally be described as UNIVERSAL SOCIAL SERVICE which will be designed to fill the gap between basic secondary schooling and the next stage of life. The Service would provide a minimum of two different assignments during one year, with the option of a second year. A wide choice of assignments including apprenticeships will be designed for all young people in the age range of 15-20 years. This New Universal National Service will echo the successful National Service that was designed for young men in the armed services after the Second World War.

Examples of socially useful occupations including apprenticeships would include any of the Armed Services, The Police, The Fire Brigade, Refuse Disposal, Safety Inspectorates, Care Homes for young and old, and work on the land.

All these services would be of benefit to the community where labour is in short supply.

Training should include basic remedial skills where required. Tutoring should be included in the choice of National Service.

Universal Social Service will bring young persons from every kind of background together in a common endeavour.

This identified employment of young people will be valued by both the individual and society.

REWARDS

A basic living wage (means-tested) - the hourly rate would be paid the same, regardless of occupation. Less tangible benefits would include a passport to self-fulfilment. The requirement of useful work for everyone narrows the worsening gap between privilege and deprivation. Society will benefit from improved mutual understanding and unpopular tasks will be shared around more evenly.

ID: 1943-11 - Category: Employment

Addressing the crisis of creativity in the public sector

The late Sir Jeremy saw his role to "challenge lazy thinking and find solutions". In an attempt to avoid "lazy thinking" as we combat the crisis of creativity, this response might feel unsatisfactory. I'm afraid a whole lot more work is needed to develop the ideas I give.

To get this right, we need to go through a robust process: (i) be clear on the problem we want to solve, (ii) explore the evidence and (iii) ground ideas in the lived experience of the people affected.

I propose three ideas: (A) 'Red team locums', (B) Embrace rosters and (C) Stimulate the 'ideas

market'. These ideas are not final. I can't preach 'learning from failure' and not have testing built-in.

(i) Let's start by articulating the problem in three questions:

(A) How might we integrate more input, stimulus and challenge into public servants' daily lives?

(B) In these times of crisis, how might we make time to hear and involve a range of perspectives?

(C) How might we build higher esteem for the art of learning from failure?

(ii) As we explore the evidence, let's discover where we have expertise:

(A) On stimulus and challenge, the UK public sector has a head start. Our very way of doing things is built around challenge: from governance boards to private offices, from service standards to spending teams. We also have world-leading schemes to disrupt homogeneous thought. Schemes like the Care Leavers internships are genuinely groundbreaking. Local government has fantastic expertise in user-centred service design.

(B) The UK public sector has deep expertise in making time amidst a crisis. Organisations like the military, MoD, police and Border Force regularly go into - and importantly, come out of - 'Command & Control' (C2). These organisations have learnt lessons, often writing them down. [E.g. A concept note commissioned by the Joint Chiefs of Staff in 2017 introduced the concept of 'Edge C2' for crisis response in complex environments].

(C) On embedding cultures of 'learning from failure' we must look at advanced state-sponsored R&D functions like the US's DARPA, as well as to entrepreneurial mindsets in the private sector, where it is normal to proudly show off having a failure 'under your belt'.

I suggest we trial three approaches:

(A) 'Red team locums':

Status quo: We know that private offices (and central secretariat functions) are a critical touchpoint in decision making. 'Always on', these are places which are forever challenging the business on behalf of the ministers or senior people they serve.

Status quo: There is an established practice of people covering short periods of absence in private offices. Some call this a 'locum'.

Status quo: We have an Annual Leave surplus after Covid-19. Burnout is rife. People need time off.

Idea: What if we created a team of 10-or-so expert locums who were trained at being excellent private secretaries, meeting the needs of the people they support. Then the magic: those expert locums are selected from a truly diverse set of backgrounds: a care leaver, a technologist, an academic, a local government delivery expert etc.

Design: This team needs to be a hyper-stylish place to work. It needs to be private offices' first

point of call when they need to cover staff absences.

Delivery: The team must do the job they are covering, but will be measured on their ability to challenge the business on their area of expertise. They will be an in-built 'red team'.

(B) Embrace rosters

Status quo: MoD, police and others know that crisis response (C2) has its risks. They design-in spaces - or split their commands - so that they have the ability to take a step back, reflect, be strategic and inclusive.

Idea: Can we accept that more areas of the public sector must be in a permanent 'always on' (C2) state? What if policy teams, and the Senior Civil Service (SCS) were run like operational teams with rosters and clear delineation between response and strategy?

Design: If we rostered the SCS, for example, we would force them to be better at handing over their business (improving audit trails!). We would create spaces for them to 'take a step back' from the day job - to take those valuable moments to receive outside inspiration.

(C) Stimulating the public sector 'ideas market'

Idea: Create the conditions for 'ideas' to become the principal currency of the public sector.

Status quo: There is one dominant currency in the public sector: career progression. Whether it's so you can earn more money to care for loved ones or so you can have more influence to better serve the public, what really matters is promotion. Promotion is a function of grade and how you navigate application criteria.

Status quo: Innovation and failure are in vogue. The public are more understanding than ever about the idea of testing and learning. The 'U-turn' is becoming ever rarer as a political critique.

Status quo: It has never been easier to build the systems that underpin new markets, e.g. blockchain and micro energy trading.

Idea: What if we created the conditions for public servants to compete on the quality of their ideas? What if we found ways we could manipulate the market to provoke behaviours?

- What if we allowed teams to 'carry over' budgets from one financial year to the next if they were conducting a trial?

- What if we didn't allow promotion to the SCS unless an individual had published (only to parliament if 'sensitive') a case study of their biggest failure and what they learnt?

- What if we trialled pay structures where promotion is-not-equal-to uplift of salary? Instead salary uplifts come from evidencing you have learnt from a failure. Or we build a formula that attributes 'credit' for successful projects to those who had historically worked on those projects.

Every one of these ideas is an experiment. The thing that will end up 'solving' my problem will not look anything like these ideas. But we won't get there without bravely trying out some new things.

ID: 1925-11 - Category: Employment
Covid-19 and Social Mobility
1. Introduction.

Social mobility strives to ensure everyone, regardless of socio-economic privilege, receives equal opportunities throughout their education and careers. In short, where we start in life shouldn't dictate where we finish. The benefits of having improved social mobility are clear. For example, if British businesses attained average levels of social mobility, the economy could be boosted by £170 billion (Oxera and The Sutton Trust, 2017).

Tragically, Covid-19 has disproportionately affected those from lower socio-economic backgrounds (LSEBs), specifically in terms of education and employment. The Social Mobility Commission reports that 600,000 more children now live in relative poverty, compared to 2012. The commission warns this figure could increase significantly as a result of the pandemic.

Additionally, The Centre of Economic Performance (CEP) has cautioned that Covid-19 will drive young people into a "dark age of declining social mobility". Prior to the pandemic, those aged 25 and under had already been subjected to wage reductions, poorer living standards and fewer employment opportunities (Blanden et al 2020; Major and Machin, 2018). It's very likely these issues will worsen during the coronavirus fallout.

2. Education, Education, Education.

Coronavirus has had a profound impact on education and the consequences of the disruption will have a serious, long-lasting effect on students from LSEBs.

Research has shown that children from wealthier backgrounds have spent 30% more time on home learning than children from LSEBs (The Institute of Fiscal Studies [IFS], 2020). Additionally, poorer students are less likely to have had access to study space, online resources and are more at risk to stresses that negatively impact on their learning (The Sutton Trust, 2020). Let's remind ourselves that at the age of 16, only 24.7% of disadvantaged students achieve a good pass in their English and Maths GCSEs compared with 49.9% of other pupils. This demonstrates the inhibitive effect of an LSEB on someone's education. It's frightening to consider how the pandemic will exacerbate these figures.

Furthermore, it's argued that school and college closures will have a 'scarring' effect on poorer students (CEP, 2020). The long term consequences of this scarring make for grim reading: disrupted learning will cost £350 billion in reduced lifetime earnings for current pupils, those from the most disadvantaged backgrounds being hit the hardest (IFS, 2020). Clearly, the impact of school closures on disadvantaged students is a national crisis.

3. Employment and Welfare Inequality Exposed.

Major and Manchin (2021) argue that those who are experiencing the greatest difficulties during the pandemic are more likely to live in cramped conditions and suffer from underlying health issues, increasing their vulnerability to the virus. Additionally, workers from LSEBs are likelier to have key roles, putting them at greater exposure to Covid-19. This has been corroborated by data from the Office of National Statistics that shows coronavirus mortality rates have been twice as high in deprived areas than in wealthier regions.

Moreover, the pandemic has shut down entire sectors of the economy and, undoubtedly, the sectors affected the most include the hospitality and services industries. It's widely documented that these areas of the economy disproportionately employ younger, lower-paid workers, meaning the high numbers of people from LSEBs in these sectors have been at far greater risk of losing income throughout lockdowns.

To surmise, many people from LSEBs have had their incomes reduced, face job uncertainty and are statistically at greater risk of dying from coronavirus. These tragic summations are an embarrassing reflection of the UK's levels of socio-economic inequality.

4. Moving Forwards.

Immediate action is required to reverse the inequality caused by the pandemic. Below are a number of potential resolutions aimed to help alleviate the educational and employment crises faced by some of the poorest in our society.

- National mentoring programme: The UK has an enormous pool of diverse, world-leading, expertly-trained academics and professionals who could support students from LSEBs make up for lost lesson time. A national mentoring programme may also encourage public and private sector organisations to develop their own social mobility outreach and recruitment practices.

- Summer schools, extending the school day and student welfare: Boosting the amount of time students spend in the classroom will go some way in supporting those whose education has been derailed. However, increasing the time students spend at school must be handled sensitively to ensure the stresses of missing education are not worsened by being overwhelmed with mountains of catch-up work. Therefore, student welfare and mental health funding will be critical when schools reopen.

- Adult education, job guarantees and protected characteristics: Greater emphasis on adult training is crucial in creating a mobile society and more efficient economy. Extending the current apprenticeship levy would continue to provide an effective platform for training, learning and development. Furthermore, we should 're-brand' what it means to be an

apprentice and encourage people of all ages, and at any stage of their careers, to be open to the idea of training for a different career path. This could help those who have lost jobs from the pandemic find work again. Businesses should also be asked to introduce job guarantees for workers who are facing unemployment during the aftermath of the pandemic. Additionally, protected characteristics need to be updated to include LSEBs, thus creating a level-playing field during recruitment.

 - Social mobility in central government: The absence of a dedicated minister and effective governing body for social mobility downplays the seriousness of the issues referenced during this discussion. This must be addressed to demonstrate that social mobility is at the heart of the government's agenda.

 These proposals will require significant financial backing and it's imperative the Chancellor specifically targets social mobility in the next budget.

 Social mobility is a problem that's growing exponentially. This pandemic presents us with a unique opportunity to implement radical, long-term policy changes to combat the socio-economic inequality in our country and thus, make our society fairer, healthier and more prosperous. The best time to make these changes was decades ago: the next best time is now.

ID: 1893-11 - Category: Employment
Driving Reassessment
I received my driving license 33 years ago. In all that time my skills have never been reassessed or updated. Yet there are other things in my life, far less dangerous than driving, that I am expected to update.

 Example first aid - there is a requirement for me to have a first aid certificate to do my job. I did my 1st first aid course 40 years ago and I have never had to use that skill.

Electricians have to be assessed annually, gas fitters every 3 years. But deaths from electrical or gas installations are minimal and always have been.

On average 3,000 people a year are killed due to driving annually on UK roads.

This figure has not reduced since the introduction of speed cameras or the Speed Awareness Courses. Vehicle incidents happen and will always happen with fatalities, but most are not due to speeding but bad driving. Essentially if you are speeding then that is bad driving.

Drivers need to be taught to be sensible when driving.

Anyone who drives for a living should be assessed every 3 years. This would not be a pass or fail unless the driver is that bad. This would be a practical (ie driving with an instructor present) as well as a test paper just to remind and update skills.

People who drive for a living - postman, delivery drivers, sales people, sales representatives, farmers, trades people, construction workers, anyone who drives a van or car for a company on company business or for their own line of work.

The idea of putting a speed camera van at the bottom of a hill, Monday - Friday 9am -5pm isn't there to improve driving, it is there to fine people to raise money for the Treasury. It doesn't catch, stop or educate boy racers driving for fun at night.

I witness some appalling driving, but they are not speeding so the chances of getting caught are minimal. I followed a van for 10 miles. The driving was driving erratically. When I drew next to him at the traffic lights he was on his phone! But that's OK as he wasn't speeding he was driving dangerously.

At the age of 68 everyone should be required to take the a driving test if they wish to keep driving and that should continue every 3 years. This would be a pass or fail course.

The benefits are obvious - less crashes, less fatalities, less police, ambulance and hospital time and expense. Maybe cheaper insurance.

It would generate a lot of employment for driving assessors and may generate more money than speed cameras for the Treasury in vat and tax revenues and save money not employing camera teams.

But it can't be introduced without giving something back. Remove all speed cameras, fixed and mobile units. Scrap the Speed Awareness Courses (driving is a practical skill not reading a book) and bring in reassessment courses for professional drivers.

ID: 1852-11 - Category: Employment
Living wage, better job opportunities, unfair recruitment practices
The Cardiff Bay area has been well developed over the last two decades, with lots of big-name businesses and organisations having a presence. However, many living nearby in Butetown, Riverside and Grangetown still feel underrepresented; be it at the National Assembly, Local Authority or within the many of the major businesses. The Butetown Employment and Action Team is a local initiative made up of frustrated residents and leaders in Cardiff who have been taking action on major employers on their door-step by primarily bringing local people together to get more involved with their community and negotiating for change. The purpose of this

action was to raise awareness of the issues that local people have felt strongly about and have expressed to us – these were employers paying the living wage, offering better job opportunities and stopping unfair recruitment practices. We gave a number of employers letters explaining this and included 10 questions to collect information from them. These included: Does the employer have ethnic minority people working in their firm and if so, how many? Do they pay the living wage? Do they issue zero-hour contracts? We were surprised to receive a response from one company via email right away asking to meet with us and interested in looking into paying the Living Wage. Other companies we approached were happy to engage in conversations and return the surveys to us in due course. As a result, we have our The Bay Citizens' Community Jobs Compact is a reciprocal agreement between the local community and the employer, co-produced by employers and communities together, and signed by major employers such as Ikea, ITV Wales, Careers Wales, and Welsh Parliament. It aims to combat such incidences by bringing local people and employers together to tackle poverty, unemployment and under-representation in the workforce. The compact is an agreement with employers where signatories are obligated to accredit as a Living Wage employer, to recruit using name-blind and address-blind CVs and/or guarantee an interview to residents who meet the criteria. Also, to introduce unconscious bias training for interviewers. The Compact will ensure all staff have the option of a permanent contract, and demonstrate opportunities for growth and development, for instance through internal career progression and mentoring. Our solution is to support local people by bringing them together with major employers in the Bay and City Centre to tackle poverty, unemployment and under-representation in the workforce. BEAT has been busy building positive relationships between people of different ages and backgrounds across the Butetown neighbourhood with the ultimate aim to get local businesses to become aware of the issues from local people, build relationships with each other and the local community, and work towards a different type of relationship. As it brings communities together who are not usually united to be united around a common issue and work together in solidarity to bring about effective change and make a difference for the better by developing opportunities for all.

ID: 1849-11 - Category: Employment

Targeted Income Grant Scheme (TIGS)

Having first drafted the Directors Income Support Scheme (DISS) back in November 2020, I then started working with the APPG Gaps in Support, who asked for my help to draft some more policies to cover the other areas where support had been lacking. This was the Targeted Income Grant Scheme (TIGS).

The TIGS policy was a headline policy which has a further five policies within it. The policy heads were:

• Newly self-employed

• PAYE Freelancer

• Ltd Company Director

• Those in the 50/50 group

• Those earning over £50,000 per year

The main premise for all the policies was that they had to minimise fraud and not be too labour intensive for HMRC to administer. Having been through the experience previously with the DISS policy and based on various bits of intel, I decided on a one-off grant. This significantly reduces the incidence of fraud and is far easier and quicker to administer. So, each policy had two options, so the Government could choose for themselves.

The newly self-employed had not submitted a tax return last year but, will now be submitting a tax return on 31 January this year, for their first year of trading. This means that HMRC will have sufficient data on this group to be able to include them either within the SEISS fourth grant or to provide a one-off grant.

Most of the PAYE Freelancers are also caught by the 50/50 rule, so I decided that they would be entitled to either the SEISS 4th grant or a one-off grant. This would, however, be based on a new rule that if their combined income of trading profits and non-trading earnings was less than £50,000, they would be entitled to claim. According to a recent report by the IFS this could help about 1.4m people. It was also evident that nearly half of this population was women working

two jobs on a low income.

I have also just drafted a new policy for those that earn over £50,000 in trading profits. This was backed by Esther McVey MP and Philip Davies MP and was further signed by 60 cross-party MPs from the APPG.

The TIGS policy has been sent to the Financial Secretary to the Treasury – Jesse Norman and the Chancellor – Rishi Sunak. We hopefully have a meeting with them soon and will be able to discuss the details.

Along with the DISS policy, TIGS has been very well received by the press and other media, the campaign groups, trade bodies and MPs of all parties. The Treasury have yet to fully engage with these policies. It is unclear why although, confidentially I was told by the Federation of Small Businesses representative that the Treasury would be unaccustomed to dealing with a policy from outside of government.

Unfortunately, in my experience, despite my extensive knowledge on these subjects I have to team up with other large corporates to be taken seriously. I am very proud of the fact that I drafted and presented this policy to government as a member of the public, which I have been told is a first. I have also now been working on these policies since November unpaid and it is taking up a considerable amount of time but, there are a lot of people trying to get the Treasury to listen.

I am also very keen to be part of a conversation with government to help mould small business policy moving forward out of Covid-19. I am a small business myself, I set up my business straight after university so have never really been employed, and my frustration is that government does not understand small businesses. I am also, however, very passionate about helping the government to get it right and to understand the 'language' of small business. For

that to happen, they need to listen to me or other people like me. I think the emphasis on only listening to the recognised corporates, academics and 'heads of' is limiting the scope for some fascinating and ground-breaking policy ideas.

In any case, thank you for the opportunity and thank you especially to Lady Heywood for having the idea for this brilliant competition.

ID: 1823-11 - Category: Employment
Loneliness
During the pandemic the issue of loneliness has become more prevalent. Loneliness does not discriminate against age, race or gender, it does not care where you are and what you have done. Loneliness impacts people's mental health and the only cure are people.

How do we fix it? For me there are five ways that we can look to address the problem.

1. Community Contacts

Community contacts work with individuals to match their interests with groups and organisations in the area. At the first meeting, interests, challenges and opportunities are discussed. The community contact takes this away to then research and identify opportunities for the individual to present. At the follow up meeting ideas are presented and can cover many topics from gardening to cinema, music to exercise, book clubs and walking clubs. The idea would be to present five different options so that the individual can then try tasters and decide what they want to do. For each of the options where they are group activities a buddy will be assigned to the individual so they do not feel alone when going for the visit time to an event.

2. Technology Champions

One of the greatest ways to reduce loneliness is to bring the world to the individual and this is

especially important when the individual is not mobile. Technology champions would visit and work with the individual to initially identify their technology needs. Once this is done they then devise a programme to demonstrate and assist the individual with their technology needs this can be from zoom meetings, to face time as well as how to text/ WhatsApp.

3. Buddy Groups

For some people, they simply want to meet and talk and the set up of buddy groups that change on a six monthly basis will assist with this. These can meet in local coffee shops, libraries or in a park and the idea is that it is a chance for people to meet in the area. Topics are texted to get the conversation started and time limit set so that people do not feel that they have to stay, although they can if they wish to! The six monthly time frame means that the groups are kept fresh although people will obviously be able to keep in touch. There will be an element of commitment to ensure that people come and try to meet.

4. Mentoring

Mentoring is a great way for 1-2-1 support and growth. This can be done older to younger or reverse mentoring where a younger person mentors an older person with an opportunity for ideas and experiences to be exchanged. There would be two ways for mentors and mentees to meet. Firstly, the mentors and mentees complete forms setting out interests and what they are looking for. They then can meet with the understanding that both must be comfortable with the set up. The second way would be through a speed meeting set up, where people meet, ask questions and choose mentors.

5. Community Programmes

These would support all of the above ways and could also be opportunities for people to reskill as well. Using local facilities, the programmes could be focused on interests as well as providing educational opportunities as well. There could be sponsored training programmes allowing individuals to learn about different opportunities so that they can be employed as necessary.

There would also be virtual events, such as film nights, concerts as well as online discussion groups for this who are less mobile.

Financing

This would be raised through local community sponsorship and business support with opportunities to sponsor specific programmes. Grants from the lottery as well as charities would assist with the provision.

This programme would be community led to give people then sense of belonging, so they know they are not alone.

ID: 1748-11 - Category: Employment
Local-for-Local Production and Distribution
The problems brought about by the lockdown or quarantine policies in the different locations include unemployment due to the closing down of some businesses in the service sector, increase in crop wastage due to uncertain and lower demand for fresh produce, rising cost of fresh produce in cities and increase in the delivery cost of products due to increase in demand.

To address these problems with one solution, a local-for-local for production and distribution can be set-up. How does this work?

Let us first look at the supply or production side. The pandemic has caused many service industry businesses to close down and citizens losing their jobs. But this doesn't stop individual households and these people whose employment were affected by the pandemic to generate extra income. A good way to generate a local-for-local marketplace provides intelligent recommendations to sellers on what the buyers wants within his or her area. So that the suppliers don't overproduce and the buyers are not overcharged for fulfilment services and delivery cost.

You might argue at this point that there are large e-commerce businesses who have scale and has been in the business for long. But in my opinion, because they are so large, they present a lot of inefficiencies that render the consumers to pay more for the product because of the high delivery cost. As an actual example, there was an instance when the seller and the buyer are just located near each other but it is not immediately visible in the platform so what happens is that instead of an on-the-day, even few hours delivery of the product, it took 3 days for the package to arrive since it has to go through the fulfillment centers of these e-commerce giants first before going to the customers. So not only did the arrival of the product took long, the price for delivery also increased.

In this case, a local-for-local marketplace would the good for both the sellers and the buyers of the products.

For the case of fresh produce, I've mentioned earlier that because of the uncertainty and reduction of demand, a significant amount of fresh produce has been wasted from farms. A good alternative that is still aligned to this local-for-local concept is that production of this fresh produce should be taken within your neighborhood as well. If you say you live in the cities, there are a lot of models that can utilize rooftops as a place to grow produce using hydroponics. Not only will you have a source of fresh produce on your own, you can also put the extra fresh produce that you have grown in your homes in the local-for-local marketplace. In this way, you earn an additional income from the sales, you help the environment, you can easily deliver to the buyers at a much lower cost and in a much faster delivery lead time as your customer is just within close proximity to your location. Hence, it is a win-win situation for both the urban fresh produce grower and the buyer.

ID: 1580-11 - Category: Employment

Create a rubrik such as the alcohol consumption comparative chart to monetise personal carbon footprints.

The key opportunity that has come to light through the pandemic, is the love that the British people have for accurate facts and figures that are easily assimilated. For example charts,

pyramids, rolling totals. The other key feature is the desire by the many to be part of the societal collective to help. Many people are now becoming inclined to reduce the carbon footprint they create to "help save the planet" Many like myself know that we should reduce beef consumption and increase plant based food. I know that my led lightbulbs are better for the planet but a lot of knowledge is sketchy and does not allow for comparative judgements and decisions. It is difficult currently to know if reducing single use plastics is as helpful as not taking a 50 mile journey in a car. Or is a holiday in an aircraft to Italy for example a larger carbon footprint than shopping in a supermarket every weekend buying prepackaged goods. The high street versus an amazon delivery? What is the carbon footprint of buying an artichoke from a greengrocer in February? If I pave my front garden for a car park how many trees should I plant to offset this? The list goes on and it is all unclear. I think it would be good public policy to develop a unit of measurement of a carbon footprint. Better still if this could be global. This would then make things much easier to compare. To exemplify: One 50 mile car journey in a 1000cc car has a 10 unit footprint, this could be offset by substituting buying beef for a meal at 4 units twice a week and turning heating off for a hour saving 2 units. etc etc. Building from this principle a chart could be developed, a rubrik, a system of awareness, where people could make informed choices to aid in reducing their own footprint. In the alcohol consumption comparison chart we have all learnt the nominal number of units we should not exceed for good health. Could there also be a nominal limit for carbon footprints - it would all help increase the awareness. And remember we have learnt through the pandemic how our citizens love to help and love to be part of the solution. This would also, then lead to an opportunity to create more detailed apps that allocate everything a carbon footprint score, for those who were more keen to manage accurately their total footprint. Further still, on the back of this increased knowledge within our society, public policy could reward people for making low carbon choices to incentivise this action. An example of this that comes to mind is a lower energy cost for households that use the lowest level of energy. all helping to bring down the Uk figure.

ID: 1472-11 - Category: Employment
A reverse-auction: distributing house-building obligations among local authorities.
New homes are needed, and they are needed more in some places than in others.

Successive governments have repeatedly acknowledged the need for new housing, setting targets with no real eye for how to achieve them. Often we hear that hundreds of thousands of new homes must be built somewhere, but nowhere will accept them. Meanwhile, the very local authorities that attract the most development also resist that development. Therefore, we

should stop asking local authorities "will you build new homes", and instead ask "what would it take to get you to build new homes".

So, invite councils/local authorities to a reverse-auction: rather than "how much money would I pay", it's "how little money would I accept", and instead of things you want, it's things you don't want (or claim you don't want).

Each lot in the auction is an *obligation* to build 1 house, or 10 houses, or maybe 100 houses. Starting bids are *negative*, and local authorities bid each other *up*. As a starting point, houses might be priced at 5 times the average cost to build a house, so that if the Edinburgh council area wanted this money (about £1.25 million), they'd have to build 1 house. Then, if Barking and Dagenham council wants money, they'd bid it up to £1.20 million for that 1 house, and so on (assuming there are no lots left at starting bids). Edinburgh council might then say "well we don't need the money that badly anyway, you can have the house". Because it's an auction, councils who really want housing and money would get plenty of housing and money; those who want housing OR money would get a bit; and those councils which resist housebuilding, and have more than enough funding, could simply sit the whole thing out.

This has several advantages:

1) As stated, everyone gets what they want: councils that want money and housing get a bunch of both, others get a little of both, others are happy with none. The auction efficiently determines what housebuilding is worth to each council.

2) When too much housing is constructed in one place (e.g. mid-century city-centre council housing, or modern luxury boondoggles), it creates homogenous places where people don't want to live. By contrast, this proposal spreads housing very widely, throughout the country, so most councils will just build a little, and those that do build a lot will be compensated to offset the possible disadvantages of over-building.

3) Councils have faced severe restrictions to their budgets for decades now. This is a great way to give them money outside the poorly-designed and regressive Council Tax system,

4) What is built can be sold or rented, allowing this proposal to pay for itself over time at the council level. Essentially, it's an investment where the national government takes the risks, while local governments (which can tolerate less risk) accept the rewards. If the price tag is too high, the national government could get some of the sale or rental income back (although it could just as easily raise debt, which is a power local authorities lack).

5) Just build more houses! Everyone knows we need them.

That's my proposal. I don't think the government would need to specify much about the houses themselves, except maybe by defining the minimum size and number of separate rooms in "1 house" (after all, you wouldn't want a 3-bedroom house getting labelled as 3 houses). Obviously, you'd also need to check that they're actually building the housing, maybe work starts within 6 months and finishes in 3 years. Beyond that, the design, quality, and location of the housing can be determined by the combined political and economic pressures that councils will face when drafting their plans.

Thanks for considering my idea!

Best wishes,

Jake

ID: 1164-11 - Category: Employment

How do we break from the 9-5 and 3 school terms a year and why?

How then do we capitalise on this opportunity of society's obvious ability to rapidly shift away from its traditional operating norms, such as the 9-5-day, 5 day week, fixed bank holidays, 3 school terms a year, regulation of opening hours for retail and hospitality - and why would we want to?

There are several reasons why - levelling out the peaks and troughs of demand will:

• Reduce the massive strain on our infrastructure and work force.

• Reduce the amount of investment needed in our infrastructure.

• Increase the capacity of our infrastructure and work force.

• Make it easier to manage our lives and achieve a happy work life balance.

• Improve our efficiency and effectiveness.

As an example, it is worth looking at the impact that rigid operating hours, times, and holidays of the Education and the Office workplace sectors alone have on our infrastructure, economy, and lives. The education sector's three-term year and the peaks and troughs that it creates along with the 9am to 3pm class times and long summer breaks impacts us, our lives and economy in the following ways:

• School run time rush hours, increased pollution around schools, and congested roads.

• The capacity of schools, class sizes and availability of positions for teachers during term time.

• Lack of and high cost of childcare for working parents during holidays. • Crowded airports and stretched airline fleets during peak holiday times.

• Overpriced holidays during peak times, pushing parents to remove children from school in term time.

• Businesses forced to follow the peaks and troughs imposed on them by the education timetable.

• Negative impact on children's learning. Some studies have shown that the long summer break is too long an interruption and different age groups are suited to different school start times.

• Long waiting lists for schools, whilst their facilities, and staff, lie unused for 13 weeks a year.

• The need for airlines, airports hotels and holiday accommodation to have capacity in their fleets, airports, and hotel rooms to meet peak holiday requirements.

If the education sector were able to shift away from its current timetable to a more fluid model, and the office and workplace was able to mirror and support this change with its evident ability and willingness of employees to adapt to a more flexible way of working and commuting, then these two sectors alone would have a significant and positive impact on our lives our economy, infrastructures, and transport systems.

The Education sector has embraced home schooling during the pandemic and it should do so more even after COVID with a central DOE website and improved infrastructure. A local Government Association review was set up in 2002 to look at the benefits of a 5-term year. It looked at the impact and benefits that it would have on children but opposition from teaching unions felt that it would rob its members of their holidays (which it would not- it would just spread them out and remove the long summer break). The review though failed to consider the huge trickle-down effect that a move to 5 terms a year could have on the overall economy and way of life.

So how could the education sector/schools change their model in order to "spread the load".

• Schools should consider moving away from a 3 term year to a 4, 5 or 6 term year, maintaining existing holiday days and children's vacation time, retaining existing staffing levels and simply spreading the curriculum across the year, with more, but shorter holiday periods spread across the year.

• A hybrid of the above options incorporating a radically improved home learning offer so as to further increase the flexibility of the schools, parents, and children.

The office The Office/workplace sector has indicated that it can shift away from the historic norms of 9-5 working. After moving slowly over the last 40 years towards "flexible working" , last year the entire sector embraced home working overnight. Working hand in hand with the education sector to ensure that each support each other will enable huge opportunities.

This should be incentivised further by the government and the following should be considered:

• Availability of flexible season tickets for public transport to support new commuting patterns.

• An increase in annual holiday allowances linked to a reduction in fixed bank holidays bank holidays which cause their own peaks.

• Tax incentives to encourage the mass take up of local small work drop in spaces (for those who cannot work from home)

• Tax incentives for business that adopt flexible work practices. • Investment in the broadband backbone on the UK

If the Education and Office workplace sector could adopt changes as suggested, then we will see the following benefits:

• Reduction in overall levels of commuting, and peak time commuting, putting less stress on our transport infrastructure and on ourselves.

• Growth in local neighbourhood economies through supporting home workers.

• Holiday and hospitality industry would see growth through all year demand and lowered prices.

• Aviation industry would experience less congestion and more efficient airports, increased all year passenger numbers, reduction in fleet sizes and cost savings.

• Increased capacity of our schools.

The end goal could be that of a 24-hour society, where we choose when we go to work and where we work, when we can shop, how where and when we educate our children and when we go on holiday.

A levelling out of our working and non-working times will allow us to operate with fewer resources and with smaller more efficiently used schools, offices, transport systems, retail and hospitality sectors.

ID: 1044-11 - Category: Employment

Improving access to treatment for children and young people with critical mental health problems

The mental health of our nation's children was highlighted as a priority in the NHS ten year plan. Before the pandemic, the availability of children and young people's mental health services were sadly inadequate. Many areas have tried and failed to increase provision of mental health services for children and young people. Devastatingly, the pandemic has dramatically exacerbated this issue and we are now at a crisis point where many children and young people with serious mental health issues do not have access to the treatment they so desperately need.

When a child or young person is critically unwell and becomes a significant risk to themselves, they may require admission to an inpatient unit that specialises in treatment of mental health issues. The number of children and young people currently requiring these inpatient beds vastly exceeds the number of beds available. So what happens to these children? They get admitted to the local acute paediatric hospital which does their best but is far from ideal. Imagine you are a suicidal 15 year old who has lost all hope. You've been admitted to a ward where there are crying babies most nights, you are told not to leave the tiny dingy room due to covid-19 ward restrictions and none of your friends are allowed to visit you. There's nobody with specialist training in mental health issues to treat you and it's four weeks until they think there might be a bed for you in a unit that can treat you. How will you get through the next four weeks? Sadly, this is the stark reality for many many children across the country.

This crisis has been accelerated by the pandemic and that in turn has forced many of us who work in acute paediatrics to accept that we must be part of the solution. Given these children are now stuck on acute paediatric wards for weeks on end, acute hospital wards must stop being a holding place and start being treatment facilities. The government need to financially incentivise acute hospital Trusts to build purpose designed wards for children and young people with mental health problems. They need to provide funds to staff these wards. There is an insufficient number of child and adolescent psychiatrists nationally so the government must provide incentives and train acute paediatric doctors to treat and care for children and young people with mental health problems. Whilst this solution requires an initial outlay of financial support, it would not take long before this intervention started saving the NHS and country money. We cannot stand by any longer, for the sake of the generations to come, we must take these steps now.

ID: 994-11 - Category: Employment

Upstart – a complementary start-up scheme to the Kickstart scheme

Problem

The Kickstart scheme will help some young people find employment; however, it has been criticised for not lasting long enough and not really incentivising companies to keep on apprentices. Plus, there is a looming jobs crisis and we cannot rely on retail and hospitality to drive the jobs recovery as it did in the years after the previous recession.

Solution

The Upstart scheme could provide start-up grants and support for people made unemployed due to Covid-19 and all 16-24-year-olds. This would provide an alternative route out of unemployment to Kickstart, and it would offer an opportunity to the long-term unemployed and the class of 2020 (and 2021) of young people struggling to find employment in a tough jobs market.

The Upstart scheme

The Kickstart scheme already provides job placements for 16-24-year-olds on Universal Credit who are at risk of long-term unemployment. This could complement this scheme for entrepreneurial young people or unemployed people who need a helping hand to start a business.

The lack of role models and mentors have been identified as key issues in successful entrepreneurial ecosystems, especially for underrepresented groups such as women and BAME, in addition to deprived areas, especially in towns and villages beyond big cities. Addressing this would not only help increase start-ups but also make innovation more inclusive. For all applicants, a mentor should be assigned to them so they can run ideas past them, ask for advice and receive guidance about next steps such as seed funding. A recruitment scheme would need to be run, which could be done a volunteer basis. There should be no shortage of willing volunteers, including people from local/regional government; Growth Hubs; universities; entrepreneurs; senior business leaders; business organisations; incubators; angel investors; banks.

Pre-seed funding grants could be offered to get the idea off the ground. This could be tiered to encourage more businesses in the sectors we would like to see growth in a post-Covid economy; for example, health & wellbeing and net-zero:

• Business idea – £10,000 grant

• Business idea in relation to health & wellbeing or net-zero - £15,000 grant

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ID: 969-11 - Category: Employment

A government scheme to turn empty retail units into employment hubs for the disabled

The empty shops that now line our high streets, with more certainly to come before this pandemic is over, are a source of despair to retailers who have lost their livelihoods, and of concern and disappointment to shoppers and citizens, threatening individual and societal wellbeing. However, might there be an opportunity not only to provide employment for people

with disabilities, but also to regenerate our high streets? Most people with disabilities want to work; they are held back because they cannot find suitable jobs. Although the number of people with disabilities in work has been steadily rising since 2013, they are still far less likely than their non-disabled peers to be employed. The so-called disability employment gap in the UK is currently 28.1%. Unfortunately, government plans to launch a national strategy for disabled people during 2020 have been put on hold due to the crisis. Existing support strategies include Access to Work support for individuals; the Disability Confident scheme for employers; the Work and Health programme; and forms of personalised employment support. Although all have laudable aims, and some successes have been reported, a significant impetus is needed to address the scale of the problem that will be facing us post-COVID. My solution is this: use the empty shops to create retail outlets such as shops, bakeries and cafes to provide employment and work experience opportunities for people with disabilities. There are presently many inspiring examples around the four nations of individual charities and social enterprises that run repair shops, garden centres, cafes or retail outlets employ people with disabilities. These provide people with valuable training and development along with employability skills in a nurturing environment where tasks can be tailored to people's abilities, creating a sense of meaning, purpose and achievement. These can act as a springboard for employment in mainstream organisations for those who wish to go down this route, or provide a more long-term employment solution. Unfortunately, these examples remain isolated and piecemeal, with no central organising forum, underlying principles, or source of funding. Many small, local charities and care providers may well be interested in creating such opportunities for their clients and service users, but lack the knowledge, time and resources to set something up. My proposal is to establish a new government-funded scheme that provides grants, incentives and information to organisations seeking to set up outlets in vacant retail units aimed at employing individuals with disabilities. These might be taken up by, for instance, smaller care providers who provide supported living to individuals with a range of different needs. These outlets could include cafes or bakeries selling bread, cakes and biscuits made by people with disabilities; shops selling crafted products made by people with disabilities and/or local makers; repair shops; garden centres – whatever is most relevant to local individuals and communities This scheme could be run in collaboration with local authorities and relevant charities, to ensure that local needs are addressed and support is available on the ground. Such a scheme would help to address changing consumer priorities as well as the disability employment gap; it would assist in revitalising high streets and local economies, and foster better integration of disabled people within their local communities.

ID: 965-11 - Category: Employment

Rent to Buy | A win win solution to escape the rental trap

There are a few things that must be done to try to fix the afore mentioned problem:

1) Encourage transactions of housing from landlords to tenants

2) Support a mechanism that allows a % of tenants rent to go toward purchasing the property

Landlords would opt into the 'rent to buy scheme' after completing a property purchase. The rent to buy scheme would calculate a fixed % of property growth per year (based upon CPI). When a tenant rented a property, they would opt into the rent to buy scheme if available. This would give the tenant the opportunity to exercise a sale on the property after 2 - 5 years at the agreed price agreed as per the schemes annual growth formula.

At the end of the rental tenure, should the tenant wish to exercise the purchase option, 20% of their rental fees over the period will go toward their house deposit. (The 20% could be kept in a safe government backed account).

Should a landlord operate through this scheme, they would be eligible for CGT relief on the sale.

The lost CGT relief given by the treasury should be offset by the increase in Stamp Duty receipts as a result of the increased property turnover encouraged by this scheme.

Should a tenant not wish to exercise the buy price and wish to move out the property, the 20% will be released to the landlord. Should the tenant wish to extend the purchase opportunity and continue to live in the property, the option could be extended upon agreement of both parties.

Key benefits of the scheme:

1) Allows renters to save their deposit whilst renting.

2) Give landlords/investors a modest guaranteed return whilst also giving back to the community

3) Controls UK house price inflation ensuring it doesn't continue to outstrip earnings growth.

4) Increased transactions in the housing market, positive knock on effect with estate agents, solicitors, trades people etc.

5) Government tax relief of CGT offset with increased tax receipts from SDLT.

6) Gives tenants the opportunity to live in a rental property whilst making it a home.

7) Gives tenants an opportunity to test an area whilst also saving toward a deposit.

Who could be the schemes investors:

1) Institutional investors looking for fixed returns

2) Private landlords wanting to de-risk the property market

3) Companies with property wishing to give employees the chance to purchase.

If you would like to hear more about this scheme, I have both a presentation and example calculations for tenant savings & landlord returns.

The %'s mentioned in this policy are up for debate and could be discussed with policy makers to ensure the best outcomes of the scheme.

ID: 962-11 - Category: Employment

To protect employees from the more negative aspects of working from home or the potential opportunities they miss, the Government could set up local work-desks. These would essentially be offices that the Government provides with available work space campuses for people to book out.

This would first and foremost assist people who don't have the ability to work from home and are as such excluded from the job market. They would be provided with desk space to work as well as adequate facilities like computers, webcams, printers, telephones, etc. These are already all available with standard local libraries, but these would just be an extension to boost the work of working individuals.

These spaces may also solve the lack of social interaction with remote working by allowing people to still engage and meet other people at their workplace and could be crucial in solving the problems or loneliness and mental wellbeing. Furthermore, with a variety of different people working in the office with different companies and different industries, we could perhaps see greater collaboration among these different firms and industries. Simply by talking to each other at the coffee machines, individuals who may have never otherwise come into contact with each other may end up realising how the polar opposite things they are respectively working on, can instead be linked together to create the next world-changing idea. If not a revolution in ideas, the spaces could simply boost productivity for the individual working there, with an environment in which they can thoroughly focus, properly attend virtual

meetings and have the equipment to do their work. It would make it easier for someone to ask someone else for help with a certain blockage or for someone to copy someone else's work style that they think is particularly effective. These would all help to boost productivity within British businesses which have been on the back foot since the 2008 recession and have been hampered further by the COVID crisis.

The office spaces themselves could also be tailored to different individuals and their working styles. While some are fans of the modern, open plan office spaces with furniture lying around to promote interaction and pool tables and table tennis tables to allow for cooldowns when working. Others, may prefer the more traditional office space, with well allocated and neatly aligned desk space or designated individual cabins. The office space the government sets up could have a variety of these in each campus so that people can chose which they prefer and which they think they would be more effective in. This prevents the culture clash seen in many offices today where some prefer one to the other but there are wholesale changes to either side. If these office campuses are super-sized they could perhaps have these different layouts on different floors. Alternatively, there could be different offices at different locations with different layouts. For example, a campus based in Shoreditch could be of the more modern format, but a few miles away in Canary Wharf there could be a more traditional office. Perhaps, these campuses could come with healthcare arrangements or other services like gyms which are increasingly seen in offices, which would all help to make working more efficient.

These initiatives are already being championed by the private sector with companies like HubbleHQ, but the Government could step in to create a more inclusive job market to extend current support such as that provided by libraries already.

ID: 895-11 - Category: Employment
Bridging the digital divide
I've split my problems and opportunities into two categories, based on research of key factors around the digital divide in the UK.

1. Access

a. Hardware

It's estimated that 700,000 young people do not have adequate access or training to use devices at home (Nominet, 2019).

3.8 million people in the UK remain entirely offline (Lloyds Bank, 2020).

It's estimated that there are 40 million unused devices in UK homes (BBC, 2019).

Donating equipment as a business is currently tax deductible. Making this a similar, short-term scheme for individuals would maximise recycling of unused devices in each household – for example, providing a £20 incentive per device donation.

Donations of equipment is currently fielded through several different organisations, from DevicesDotNow to the BBC to private charities to schools themselves. Re-organising this through local councils would allow them to distribute to a variety of organisations in need: not only schools, but also housing associations and refugee centres, for example. All of the individuals served by these organisations are proven to be less likely to be online and to suffer financially, in earnings and employability (Lloyds Bank, 2020).

Longer-term, a consistent donation scheme, in addition to central government funding, should be used to ensure the most vulnerable and least digitally accessible are not further disadvantaged through digital illiteracy. This could be funded through a digital services

contribution by large companies, increasing their social responsibility and promoting their brand. This happens somewhat already (above), but should be centralised. My suggestion is through councils, as disadvantaged groups lie not only in schools, but also housing associations, refugee centres etc..

Additionally, the environmental impact of re-distributing these devices would be staggering. Manufacturing a laptop is estimated to emit 227kg-270kg of CO_2 (phys.org, 2011). Let's say 50% of unused devices in the UK are laptops, so 20 million devices. Taking the lower end of CO_2 emissions per device at 227kg, that's 4.54 billion kg CO_2 wasted from laptops that are unused.

b. Internet/wifi

12% of people previously state they didn't have internet access at home as they were able to access elsewhere (ONS, 2018).

Many people rely on 4G as their internet connections, with approximately 26 million in the UK as pay-as-you-go customers. This was obviously problematic during lockdown, without the ability to easily top-up. Some people report that they have to choose between food and wifi in their weekly budgets (The Guardian, 2020).

143 million GB of data goes unused every month, increasing to 165 million GB during lockdown (FutureNow, 2020). Per GB, Emerge Interactive estimates 3kg of CO_2 is emitted. Therefore during lockdown the UK was wasting 495,000,000kg CO_2 every month.

Vodafone Netherlands ran a scheme to donate excess gigabytes of data each month to people in need, redistributing through foundations and charities. This was an opt-in scheme. By

pushing through policy to make re-donation of unused gigabytes mandatory for telecom providers through digital literacy/local charities, this data be redistributed to those in need. Penalties for providers that don't comply makes sense, as they are still getting paid for the excess GB that is unused and don't lose anything by donating.

Zero-rating (providing free access) essential websites would mean those people that access essential services (Money Advice Service or Universal Credit), don't need paid services. These sites should be zero-rated now and forever, with on-going additions to keep this up to date. An example is O2, who did this for 20 essential websites over lockdown.

A longer-term infrastructure solution, based on that of Singapore, should be collaborated through the government and multiple private providers (preferably not Conservative donors) to redistribute localised internet access in disadvantaged areas. There is a key divide in access geographically across the UK that could additionally be bridged with this solution (Lloyds Bank, 2020).

2. Digital literacy

~9 million people in the UK are unable to use the internet and their device by themselves and 11.7 million do not have the digital skills they need for everyday life. Disadvantaged groups (such as those in poverty, disabled and elderly) are most likely not to be online. Intersectional groups are not measured. These groups are more likely to pay higher prices for their utilities and less likely to save money and be financially aware (Lloyds Bank, 2020).

Providing digital skills to 100% of the UK population would allow many more people to access essential information and benefits, and could also contribute over £14 billion annually to the UK economy (CEBR, 2015). The Good Foundation's Blueprint for 100% Digitally Included UK (2020) states that a central government investment of £130 million is needed, which would

theoretically provide a return of 107x investment.

One study showed that one-to-one coaching on digital literacy is an effective approach (CCHPR, 2019). Benefits included simple tasks such as setting up an email address and navigating digital banking. In the case of this study, results included reduced debts and reaching interview stages in job applications.

A number of skills toolkits already exist, all accessed online: DfE Skills Toolkit (online), FutureDotNow (online), and Tech Talent Charter (online). A pattern emerges: the most disadvantaged people are offline, and remain without the skills to get online, to access the tools that they need to enable them to be effective online.

People who don't use the internet are more likely to feel isolated from others (ActiveAge, 2010). "Older adults are exceptionally suited to meet these needs [of younger people] … because they welcome meaningful, productive activity and engagement" (Carstensen/Stanford, 2016). I propose mandatory volunteering be incorporated into IT curriculums, combined with Citizenship curriculums and including training and delivering the enablement. Reaching out to disadvantaged groups such as the elderly through local charities and associations, using resources that are free and available, would digitally enable a large number of people in a short period of time. Additionally, it would increase undervalued soft skills young people are often lacking, such as presenting and delivering with confidence – something that private schools typically excel at over state schools.

ID: 889-11 - Category: Employment

Transforming Libraries into Community Hubs & Safe Spaces to Socialise, Grow and Learn

Isolation and loneliness have been an issue during this pandemic, but also Community hubs have blossomed online, bringing out the best in people. We can't let that fade away, we need to carry that forward and bring people together in person once we are able, but we need a place to do this.

Public libraries could be re-invented and used to provide that space. This should be done in the spirit of creating a safe inter-generational, multi-cultural community space where people can learn, work, socialise, develop skills and crafts.

As a result of changing technologies and the last recession, many public libraries were shut or had their opening hours severely reduced. We need to re-think these spaces to meet society's current needs and maximise their potential. Each library could be looked at to meet the demographic and economic needs of their local community, employing some of the suggestions listed below.

Old & Young Together:

I believe we could do more as a society to bring people together in a mutually beneficial way. For example, the issue of loneliness is a particular problem for the elderly, whereas the young are adept at using all social platforms to communicate. Local sixth form centres and secondary schools could be approached so that teenagers who are adept with modern technology, and who want work experience or to volunteer through the community or do Duke of Edinburgh, could volunteer to share their skills, and in turn, learn themselves from the experience of helping others. If more is needed to support an elderly population, group audio book sessions or scrabble clubs could be set up.

Children's Book Clubs:

Some children need access to more books and also could do with being encouraged to read in a relaxed, sociable and enjoyable environment. Libraries could provide the space for these book clubs to take place with local volunteers. A pilot was set up in Northcote Library and the children called their club "Chatterbooks". It was very well received. For many children this would not only help their literacy, but enable friendships and maybe even provide a critical safe space.

Teaching English as a Foreign Language:

Language can be a barrier and lead to isolation. We need to do all we can as a society to integrate and help people to develop the language skills they need to feel like a valued member of the community and also to maximise employment opportunities.

Craft Groups:

There has been a boom in crafts during the pandemic, be it knitting, crochet, painting, sewing. Libraries could provide a space for people to come together and develop their skills. These could range from free social gatherings to paid for classes. It could even result in some products being sold and the creation of new businesses. These activities are very beneficial for mental well being.

Using the wall space to support local artists:

Many libraries have blank, empty wall space. Inviting local artists in to display their art would help make libraries more interesting and inviting spaces. This would be mutually beneficial as the artist could sell their work on display and the library could take a commission. Our local borough runs "Artist Open House" days, but this would take it to another and more permanent level.

Homework Clubs:

Depending on the local demographic, which may range from deprived, where there is a dire need to support children after school, to very affluent (in some areas parents pay £50 - £70 hour for their child to be tutored). Either way, the library could provide extra support. This could be subsidised, charged for, or part of a scheme where mentors and volunteers help.

Office Space & meeting rooms:

Many libraries have smaller rooms that remain unused for most of the time. Depending on the size, these spaces could be advertised as available as meeting rooms / lecture spaces / office space / Wellbeing & Mindfulness space. If the room is there, it should be used. They could provide an essential support to new and struggling businesses. Schemes could be run where they are available rent free for a while, then the business would be charged once it is up and running. Libraries can help as a practical spring-board for new businesses.

Cafes:

Bookshops have seen how having a cafe can support trade and encourage people to stay longer. Not only would the introduction of cafes make the library more welcoming, but it could be a source of income. This could be done in conjunction with already established coffee shops.

Practical Implementation:

The Government could provide Library consultants who look at each library and assess the building and demographics and needs of the community, suggestions could come from the local community and the library could be used to its maximum potential, depending on the layout, space and rooms it has to offer. The buildings exist 24 hours a day, it's a waste not to maximise use of them. Some libraries do already run children's reading sessions, baby song times and computer classes, but so much more could be done to breathe new life in them and to provide a space for some of the groups that have set up virtually as a result of Covid-19.

These initiatives do not have to be a burden on the taxpayer, some could be subsidised by the state, and others could generate an income in their own right or be carried out with the co-operation of private enterprise. With the internet and downloading books online, libraries as they existed do not have much of a future. They have to evolve or die. In the past they have provided much more than just a place to study quietly or to lend books. They provided a safe space and a community hub. We need that more than ever now.

ID: 860-11 - Category: Employment
A scheme for National Youth Service

Some years ago I visited Cuba and at that time all young people at age 16 years were required to do military service, two years for boys, one year for girls. After that they pursued higher education or employment. I propose a scheme whereby young people aged between 16 and 18 years are required to complete a year of community service before moving on to further training or career. One of the differences between teenagers from affluent homes to those from less advantaged backgrounds is the former often on completing education have a "gap year" when they seek experience, often abroad, to widen their life experience before settling into further study. The National Youth Service would require all young people to experience something on an equal footing. It would provide a measure of discipline and self discipline, and would mix people from all backgrounds together, something which I hope would encourage understanding and tolerance of others at an age when young minds are open. For some it would give them experience outside of their geographic and cultural environment, and perhaps give them role models outside of their usual daily experience. I also hope it would encourage more of them to envisage a career in the NHS or similar organisation so that we fill the vacant posts with local people rather than recruiting them from less developed countries where their skills are needed in the country that trained them.

My proposal for the year would see it divided into four parts of three months. The first part would follow a syllabus looking at physical and mental health. It would include a visit of at least a week to an outward bound centre. There would be some classroom sessions examining diet, cooking, physical education and psychological preparation for adulthood., this could be undertaken at a local further education college. The second part would be a period devoted to improving the level of educational achievement, and for this private schools could be encouraged to input tutoring. A third part would be spent within the NHS, care or charity sector, learning the rewards of making a contribution to the health of the community. The final part might be an "internship" within public or private sector giving each young person an opportunity to experience the world of work but maybe not what they previously envisioned, and could include science and engineering, agriculture, or even the arts. That would require all parts of our society to make a contribution to the development of our young people, and perhaps discover or develop talents that our society needs, as well as those our economy needs. At the end of the year the young person would receive a certificate and I rather hope there would be a "passing out parade" at which family and friends could celebrate their achievement.

I would expect there to be some flexibility in the scheme but overall would hope that young people of all physical and mental abilities could be offered a version of the scheme adapted to their needs. By offering this opportunity at age 16 years I hope it would mean the young people had enough maturity to make the most of it but before they lost aspiration. For those already

keen to follow a particular path in work or career it would give them a period of broader experience, whereas those who at sixteen still felt a bit young to commit to a certain path it's a chance to envisage a different future.

Some of this idea comes from the experiences in my own life which I felt influenced my choices, and some from hearing men from a previous generation talking about doing National Military Service in Britain after the second world war, where a good many discovered talents and had their eyes opened in a way that had not been possible in civilian life. I'm aware that there have been voluntary schemes which covered some aspects of this, eg Duke of Edinburgh Awards, Scouting Movement, Boys and Girls Brigades, St John Ambulance, various services Cadet schemes but my proposal of a National Scheme would ensure it includes everybody.

ID: 765-11 - Category: Employment

Children's Bonds to reduce wealth inequality, which CoVid19 has exacerbated, for free.
The effect of lockdown, the move to on-line working and the recession that we are experiencing will be felt most by those in manual jobs and on low incomes. The Government's coffers have been spent and its next challenge is to reduce its deficit. On-going help will continue in the form of Universal Tax Credit and similar. What is needed is a future for these families which can be provided by a child's equity bond. A similar scheme was created by Gordon Brown but it lacked commitment and scale.

My scheme would be a fund of £50,000 for every child born since, say 1st March 2020, funded by a loan of the same amount. Equity returns consistently exceed 4.5% (the figure used in my calculations, after allowing for inflation), and bond interest would be expected to be 0.5%. The funds would be invested in UK FTSE350 Tracker funds (to avoid cost and bias from advisers) and mature at age 18. Calculations indicate a fund of £27k at this date AFTER re-payment of the loan, which is secured only on the trust fund. Three months prior to maturity the beneficiary would have a discussion with a mentor, from say The Prince's Trust, about how to use the funds: maybe for tertiary education or to start a business, perhaps to travel, a mixture or any other use. Timing of the disposal can also be discussed: no-one would have been advised to realise such an investment in say April 2020. The benefit of this is not only to give every child a start in life, which would benefit those from low-income families more than those from high income, but also:

1. It's free, save for any shortfall should returns buck the trends of the last 100 years. To meet these returns takes time because investments go down as well as up. The timeframe is sufficient to smooth these out;

2. It shows, at first hand, that wealth resides, to a very large extent, in equities, investment in which is how the top 1% have got richer;

3. Seeing this at first hand it could also encourage more entrepreneurship. Business mentors could be provided to validate business plans, via the Department for Business, Energy and Industrial Strategy;

4. It is the same strategy that the Government is employing – increase wealth (GDP) so that debt as a % of GDP reduces, and there is more wealth with which to service the interest and re-pay the debt;

5. It may even improve the birth rate!

ID: 706-11 - Category: Employment

Create an army of Covid 19 testers and immunisers, mobilise the teenagers & young adults.

My proposal offers a creative solution to a number of very significant challenges associated with the current Covid 19 crisis.

The challenges:

1) A lack of operatives available to carry out essential mass-testing.

2) A lack of trained operatives to carry out the mass-immunisation programme.

3) A potential lost generation of young people whose education, exam prospects and timely admission to university that has been adversely affect by the crisis.

4) The very significant threat of transmission within households and the wider community disproportionately represented by the teenage demographic.

5) A lack of trained doctors and nurses in the UK.

6) A need to recruit a workforce dedicated to the expansion of what must represent a massive new or expanding economic sector in the UK: health, epidemiology, immunology, pharmacology and related sectors.

The solutions, as I see them:

I propose that teenagers and young adults whose education is currently on hold: sixth-form students whose A-levels have been essentially cancelled and who will not be able to attend university in the autumn, and students of universities who currently can't resume their studies, should be offered the opportunity to engage in a fast-track training programme to qualify them to test members of the community for Covid 19, and/or administer the vaccine.

I would suggest that candidates be recruited, with the aid of the advice of their educational institutions, from courses such as chemistry, biology and physics in the case of the A-Level students, and in the case of university students, pharmacology, nursing, medicine and other hard science based subjects, although not necessarily exclusively. Cast the net wide.

It has been demonstrated in recent studies that individuals from this demographic are more likely than those from other demographics to suffer the virus asymptomatically, making them of particular risk to their own households and to the wider community. They're young, bored, they want to mix with their friends and to 'party'. I suggest they're offered the opportunity to do so in, for instance, currently unused hotels where they could also be trained to do this important work while distanced from more vulnerable members of the community.

This programme could represent a considerable economic asset for the country: the Covid 19 virus is mutating, it's likely that epidemiology and pharmacology will continue to be disciplines that require significant investment and development into the future, and will therefore represent valuable exports for the UK. Recruitment into these sectors are likely, therefore, to secure significant dividends. My proposal may well secure the necessary work-force for this essential and lucrative expansion, but also provide kudos in other areas of expertise in science for those candidates who engage in the programme. It could also inspire those involved to change direction and train as nurses and doctors in the future: the UK has a considerable deficit of trained medical staff, as I write this there are currently 46,000 healthcare professionals either incapacitated with Covid 19, or self-isolating.

These measures, if implemented, will create a new 'Heroic Generation' of those who are currently described as 'Generation Z', measurably increasing their life chances and employment prospects into the future.

ID: 533-11 - Category: Employment

Building a world class learning resource for British schoolchildren

There is an opportunity to enable and facilitate a reservoir of online learning content for schoolchildren that will, over time, cover the needs of all age groups across the full spectrum of subjects. Competition between contributors will drive up the quality of materials to build a world class resource that will improve the efficacy and efficiency of the UK education sector.

How could this work?

• Organisations such as Exam Boards and Ofsted would act only as facilitators, the private sector and individuals collectively will deliver actual content;

• Organisations such as the Exam Boards would be tasked with producing detailed syllabi for each subject and each year group, and to break these down into lesson sized sub-syllabi;

• Contributors would submit content to the relevant Exam Board for approval and inclusion in a master list of approved content. It could be expected that there would be a choice of content for most lessons;

• Content could be hosted on YouTube, Vimeo, iPlayer or any other platform that was accessible to all; a syllabus might be met by drawing on content from a mixture of platforms and contributors;

• Contributors might be individual teachers, schools, school trusts or TV production companies. Material from the BBC could be integrated. Contributors might simply wish to promote a particular school or trust, they might earn revenue from advertising on a platform such as YouTube. It could be expected that private schools would be keen to promote themselves by being major contributors.

• Competition between contributors could be expected to drive up quality, so that individual 'lessons' could be far more engaging, diverse and authoritative than material that an individual teacher could produce for traditional classroom based teaching;

• Teachers would be free to draw on this content as they saw fit. It would allow pupils to go over lessons a second time, or even to view alternative lessons on a particular topic;

• Content could be viewed on mobile phones as well as computers and tablets, significantly widening access. A survey by Childwise in early 2020 recorded that mobile phone ownership was 'almost universal' by the time pupils were in secondary school; charities and schools could work together to fill the remaining gap;

• The overall approach is in step with the lives of modern children and the way they want to learn; • Ofsted could provide overall quality control on syllabi, sub-syllabi and approved content;

• Over time, content could include self-assessment questionnaires which would be designed to be available to teachers to monitor pupils' progress and achievement;

• Similarly content could evolve to recognise that different pupils learn in different ways, with some finding it easier to absorb material with a problem based lesson approach which schools find difficult to deliver at present;

• Finally the role of teachers might evolve to allow them more time to support individual pupils, particularly those needing more individual attention. This can only help level up the education system in the years ahead.

ID: 267-11 - Category: Employment

Leadership is Everything

We live in a fast-changing and innovative world where commentators report that two-thirds of the companies that will make up the S&P stock market index in a decade's time have yet to be

created. We live in a time where Uber has changed the transport industry, Amazon has turned first the book and then the retail industry upside down, Airbnb has transformed how we holiday and Google, well, Google helps us to find new ways to understand the world we live in. But why didn't Waterstones or Barnes and Noble launch Amazon, or Thomas Cook launch Airbnb? Why didn't the UK capitalise on its' invention of the computer ? Why does the US always take the lead in business success ?

In the UK the need to grow such industries is more important than ever. We need companies that are not just innovative but are capable of growing into businesses that employ hundreds of thousands of people in the UK and across the globe. Brexit coupled with the pandemic underlines the importance of this more than ever.

The real success of Jeff Bezos is not that he is innovative but that he is resilient. Apple's biggest success is not their innovation but their focus - their confidence in knowing when to say 'no' . Branson's greatest asset is his ability to fail. There is no such thing as failure - you either win or you learn but staying true to that requires great leadership.

The UK is a creative and innovative country. What we lack is great business leaders.

The Idea

Create 10 (more if you wish to scale up quicker) new companies right across the country in varying industries focusing on all types of business - technology , cleantech, manufacturing , logistics , retail, finance, travel etc

Focus on finding and backing leaders to lead them ie focus on the leader and not the product.

Use personality testing to find the right personalities and skills.

Fully back the leader. Provide a significant equity based incentive. If he or she wishes to bring others in and share such incentive that is his or her call.

Work with the leader to put a team of mentors and support around him or her. All great leaders have unlimited mindsets . Working with the right coaches and mentors frees this mindset. He or she must choose them (as a by free the leader from bureaucracy by requiring a mentor to provide any report required by stakeholders)

Having chosen the leader and his or her team, finance the involvement of management consultants to find the right product. Successful businesses are all about People Process Product (and pricing). Give the leader the full control of the consultants. Management consultants overcomplicate everything - they believe it shows value. Good leaders simplify everything. The focus is to develop a product that is both innovative and capable of scaling up to become an employer of more than 100000 people.

Provide the business with the necessary finance to kickstart the business. Bear in mind that too much finance /debt can work against the growth of a business.

Mould the 10 business leaders into a supportive peer group - thought leaders , a gentle competition etc . the purpose is to learn and develop and fine tune a process and model for the growth of other major corporations

Provide the business leader with PR support to protect against damaging social media intrusion at too early a stage.

Millenials and Generation Z now account for more than 75% of the World population. Their needs from business are different. Only moral purpose companies will exist in years to come. Looking after and understanding the needs of society are integral to any growing business. Begin with that at the core.

I am the founder of gunnercooke llp which has grown a min of 25% every year since its inception , 10 years ago , so much of my thinking has come from experience. I have also worked on over 100 buy -outs and with their CEOs' , again adding to the experience. I am the author of To Innovate or not To Innovate , a book on the process of innovation .

Never underestimate the power of level 5 leadership. Leadership is everything. Leaders bring followers. Without followers you are just going for a walk. Leadership is a special art - focus on leadership first and innovation second.

ID: 245-11 - Category: Employment

A renewal of social meeting: tangible places from intangible times

In seeking to re-establish trans-societal connections as a response to divisions in society, exacerbated by Covid-19 social distancing, one remedy, a potentially fast remedy, is to create and vastly improve places of social interaction and meeting. The places were human experience is publicly shared and from where good deeds, sharing, learning and social wellbeing mechanisms spring forth. Social cohesion is needed now more than at any time in our lifetimes. Tangible places where this can happen are one very good answer to this challenge. It is here where great community benefit, freely and organically created, can result. Whether this be friendship and general support, medical or psychological advice, personal fitness, learning, public meetings, exhibitions, workshops and community sales, events of all manner come forth. Where such places already exist, these are often a humble (all too humble) community hall or building of some age, poor condition and resources. Often uninsulated and expensive to heat (or more usually are just underheated and uninviting). But for many this is something that simply does not exist at all. A radical rethink is required. A renewal of what these places might be – amongst the best buildings in our community. Town centres or more likely the local places

that make up towns and cities often have no gathering place, no hall or community centre. This is exactly the case at Westcliff-on-Sea, a persistently socially deprived place in the 2nd lowest decile of the ONS Indices of Deprivation. This means that the only places for local people to meet are the streets or private buildings such as shops or restaurants. Such meetings tend to be incidental, short lived and unlikely to lead to comprehensive or diverse outcomes. As valuable as incidental meetings are, locals are not connecting in extended, meaningful ways likely to help improve society. These places need to be amongst the best resourced buildings in our cities, towns and villages, not the worst. The attitude towards these buildings needs to be completely turned on its head. No longer should they exist as poor excuses for community buildings, they should be amongst our best buildings, well resourced, warm, bright, clean and sustainable. Buildings of the best modern architectural intervention. Buildings that people eagerly wish to use and enjoy, supporting growing social interaction. Where these buildings do not exist they are desperately needed, in priority order. The suggestion is that local authorities acquire existing underused buildings or sites, if necessary on a compulsory purchase basis, and place ownership of these assets wholly in the hands of 'not for profit' community trusts for re-purposing or new build as places and spaces for local people to meet. The buildings must be community owned so that the sense of ownership, responsibility and delivery all sit together – whilst some might be very well run too often these are Council owned and run with the bureaucratic encumbrance and lack of imagination of the polity. Nor can they be privately owned or support private rents, acting in the specific interest of an individual or company. The cost basis for this is likely to be low given the present state of the market and the fit-out and set-up costs need to be covered. Yet the potential outcomes are rich in what they can deliver. Net sum gain should easily be demonstrable with well used resources. Where these buildings do exist and are anything other than already well resourced buildings of good condition, these buildings need help along similar lines, through re-building as necessary. There also needs to be permanent financial support from the local authority (i.e. from community finance), underpinning basic costs as a permanent social contract responsibility. So too there needs to be a responsibility on any trust for good management and fund raising, to help maintain and improve resources. In creating these places (with a suitable new, locally named identity) a new, tangible vision of community unity and support is created, a new view of what these community places can be. Available and accessible to all. Then interconnected virtually and through human exchange, across the country for all to share and learn. A deliberately devolved, small scale, local approach shares local responsibility widely. So too would personal and societal gain be shared widely.

ID: 3011-11 - Category: Employment

Starter for Ten: Inspiring Britain's workers with hope and optimism whilst retooling business for a better future

The pandemic has created many problems and much hardship indiscriminately across our nation, presenting challenges to both people and business previously never imagined. These challenges can and will be overcome and with a little creative thinking may prove a springboard to a better and more successful future.

Covid's effect on employment has been dramatic, from people's fears of losing jobs to that becoming a reality, many excellent people out of work through no fault of their own, these people along with many others need a little help in seeing new possibilities/opportunities and a reason not to lose hope in the future.

Similarly, many companies will have had their business model/markets changed beyond all recognition and are in need of a little help to reflect, refocus and adjust to the new environment.

To provide this little bit of help I present to you Starter for Ten.

Starter for Ten is a 10-week introduction to a company of your choosing:

• Applicants will choose what company they wish to work in (within x distance of their home address)

• Applicant will apply by writing no more than one paragraph stating as best they can why they should be working for that company

• All applications will be scored by the companies HR with the upper quartile being entered into a lottery draw for the Introducee positions

• All applications will be blind except for a generation identifier (young (18-26) middle (27-40) seasoned (41+)) and their personal sales pitch

the current unemployment metrics would be used to determine the ratio of young, middle and seasoned, i.e., a company offering 10 Introductions might get 5 young, 2 middle and 3 seasoned.

I have a hypothesis that the combination of the skills, knowledge and attitude of the 3 groups together will work surprisingly well and lead to non-typical, creative and out-of-the-box thinking.

Due to the pandemic most businesses day to day operations will be facing major challenges and issues, at best just an upheaval at worst the need for total transformation but this could also be the perfect opportunity to try out bold and new ideas never before tried.

Enter the Introducees; an opportunity for business to utilize their novel views, opinions and suggestions, Introducees will be asked to observe/review/reflect on the companies' products/practices/purpose. Often change is hard, a mature and previously successful business may be struggling to adapt to the changed environment, the Introducees will bring diverse and non-typical thinking that can be used to look at and question how and why things are done, think viewing from above, below, back to front and inside out, think Mckinsey & Company on

magic mushrooms.

The Introducees differ dramatically from a traditional apprentice mainly because of the vast array of resources they bring, many years of skills and experience, knowledge of current application processes, baggage free thinking and an abundance of enthusiasm because don't forget, they chose to want to work for this company.

The 10-week program will commence with a 1-week induction (therapy/motivation, do's/don'ts, company expectations). It will end with, if the Introducee has made a good impression, the offer of a job or maybe a place at the front of the queue for when something next becomes available. A process of feedback will be given from the company and/or fellow Introducees, it will be exclusively only positive feedback and only where appropriate but this whole idea is about zero negativity and empowering people to look ahead.

The introduction would not be paid employment (although if the company chose to that would be up to them) but if on Universal Credit they would continue to receive this and in addition the employer would cover travel expenses.

Although this idea is primarily focused on the unemployed with the crazy times we're currently living in it would be fair to expect people across all walks of life to have reflected and taken stock of their lives, reassessing their situation and if they find they have an itch that they need to scratch, and their employer (working at reduced capacity) was agreeable to 10 weeks unpaid leave it would be meanspirited to exclude them from this adventure, besides this can only add more talent to the pool of resources that is the Introducees.

Whilst the main aim of this programme is to help employees and employers another consequence of the pandemic is the collapse of the traditional recruitment model demonstrated by the 1000's of applications for the same handful of minimum wage jobs (the time required to sift through the applicants is far too great for optimum results), now is the perfect opportunity to try a different approach. Much like a 2nd hand BMW/Mercedes is now so good, reliable and efficient they could comfortably meet the needs of any customer: due to trends in business and frequency of changing jobs today's workforce are really well trained, experienced and versatile and they would meet the requirements of many different positions. Given the opportunity, a little training and encouragement many people would thrive and excel and what better place for them to do this than at a company they really want to work for? All companies have a need to refine their recruitment process maybe to save money, tick a few diversity boxes or improve their hiring success. The pandemic is the opportunity to try out a new way of doing things.

PROS CONS
Bringing hope and excitement to the nation Haven't thought of one yet
Helping business readjust to the new normal

Major rethink of the HR process
Monetarily virtually cost free

This is a much-condensed synopsis of my idea, there are many other attributes that just seem to fit into place so perfectly with this WIN WIN proposition and I would be most grateful the chance to explain this once in a lifetime opportunity further.

ID: 3061-11 - Category: Employment

Rebuilding the economy post COVID

The coronavirus pandemic has hit our economy hard, shrinking gross domestic product (GDP) by 9.9% in 2020, something of which we have not seen since the period of the Great Frost in 1709. Therefore, it is crucial we get this right and see a swift economic recovery in order to reduce the deficit without affecting our future economic growth.

Firstly, we must try to avoid austerity until our economy is at a period of growth in order not to hit the recovery and long term economic growth. As a result, we must continue with the fiscal stimulus (Furlough) the Chancellor has outlined in the Budget so that the public sector temporarily takes the slack of the economy where the private sector would otherwise be shrinking due to the lack of spending after the periods of lockdown. This recovery must however be a business lead recovery so businesses, especially small and medium sized enterprises (SMEs), which are the backbone of the economy, must be kept afloat in order to lead this recovery. This is why we must continue with the furlough business grants so that we don't incur large amounts of debt on the private sector as we need business to invest in the economy as we gradually come out of lockdown. That is why the Super-Deduction is a great example of ways to incentivise investment in plant and machinery assets which will raise productivity. It is also important that in a social market economy (with a welfare state) we aim to retain or retrain people into the workforce as otherwise we will be taking consumers out of the economy and putting them on benefits which would mean more people having to be looked after by the government and therefore a smaller workforce which would damage long term productivity, as George Osborne said in his 2015 Budget speech that he wanted to move Britain 'from a low wage, high tax, high welfare economy, to a higher wage, lower tax, lower welfare society'.

Secondly, we must have an export lead recovery where both goods and services are exporting at surpluses. In the wake of the Brexit vote, exports skyrocketed due to the pound falling in value. We currently have an overvalued exchange rate so if we reduce the value of the Pound Sterling to a value close to the US Dollar (e.g. £1 = US$1.05), we will have a much more

competitive exchange rate with an increase in exports as the UK becomes a more attractive place to invest increasingly in goods such as research and development, innovation and machinery, as well as an increase services exports. This would reduce the UK's deficit in goods (which is mainly what we export) and would reduce the current account deficit and move the economy to trade and investment so we can afford to pay for our standards of living, rather than trying to pay our way just through the selling of state assets. This will allow the UK to save more relative to what we are spending rather than through borrowing more. An export lead recovery is exactly what China and Germany did post 2008 financial crisis and their rebound to growth was swift. An advantage of Brexit is that we are now trading at a global market base and are not reliant on exports to the eurozone (no more protectionism from Customs Union) which meant we couldn't grow as fast due to the euro crisis which reduced consumer spending in those countries therefore reducing UK exports.

Thirdly, we should be more open to economic migrants of all skill sets. Lower skilled migrants complement the workforce and don't compete directly with local workers but instead work with the local workforce as it is proven that local workers then move in to higher skilled, higher paying jobs. This is known as complementarity jobs as jobs are not independent from one another but are instead connected and reliant on one another. Higher skilled migrants are even more valuable for the economy as they improve and accelerate innovation (e.g. patents, tech, science etc) which drives productivity. A business lead immigration system (based on businesses sponsoring migrants), which could be implemented under the points based system, will ensure businesses' workforce demands are met as migrants will be complementing the flexible labour market, which makes production more efficient and therefore raises productivity, rather than the government choosing what migrants they think the private sector needs. This would also allow for the public sector to get the workforce it needs (e.g. doctors, nurses, teachers etc) in order to aid the pressures on public services which are currently under a lot of strain due to the pandemic.

Finally, we should make it a priority to spread economic growth across the whole of the UK. The government has referred to this as the so called 'levelling up' agenda. This would mean the government continuing to invest in digital and physical infrastructure, such as rail and broadband, to increase connectivity across the island of Great Britain and should try to increase cooperation between Northern Ireland and the Republic of Ireland in order to increase connectivity across the island of Ireland as the will boost Northern Ireland's economy therefore boosting the UK economy. We should focus on connecting cities to one another as a priority. The government should also invest in research and development, which is being accelerated by the vaccine program, and also in skills for young people, which is being aided by the Kickstart Scheme. The government could also look to devolving political power to local government as

well, such as VAT, in order to spread growth an innovation on a local and regional level. This would allow for the equality of opportunity, as opposed to the equality of income (done through mass redistribution of wealth), which would increase innovation across the UK, making us less reliant on London and the South East and instead mobilising to whole UK economy to produce growth.

ID: 3066-11 - Category: Employment

There are lots of devices in the UK which are not currently in use, which could be redistributed to students in need of a suitable device for remote learning.
As a long-term solution, we propose a partnership between Freegle, MyGreenPod, ComputerAid and Citrix, to operate in the following way:

 • Freegle as collection points for donated hardware, and to promote the message to its ~2.8m members
 • MyGreenPod (sustainability supplement of The Guardian) to promote and market the message
 • ComputerAid to deal with the remote wiping, rebuilding and onward distribution to schools
 • Creation of a DfE funded "Citrix schools platform" managed by a Systems Integrator which schools can buy into and base their own Google Classroom or Microsoft Teams environment on (more details below). This would have the following advantages:
 o More hardware could be brought back into service as lower spec devices can be used
 o Schools and students don't have to worry about anti-virus or malware on the devices
 o Management overhead is taken by the Systems Integrator – this is especially important for Primary Schools which are generally not set up with their own IT infrastructure due to their size, unless they are part of academy chains
 o Kids in deprived areas don't have the worry of expensive devices which could attract the wrong attention
 o Less Waste Electronic and Electrical Equipment (WEEE) goes into landfill

 3. Proposed "Citrix schools' platform".

 The proposed "Citrix schools' platform" will be a fully managed, centralised digital learning platform built using Citrix Workspace technologies in collaboration with selected partners and vendor solutions. The platform will be cloud-delivered from sustainable datacentres which eliminate any need for on-premises hardware, reducing management complexity and overhead. The platform also benefits from cloud elasticity and cloud presence which ensure excellent

levels of service delivery with the ability to scale on demand.

Students and staff will have simple, secure and reliable access to digital learning materials from any device, from any location using the Citrix Workspace App. Low-powered, low-maintenance endpoint devices can be provided for a relatively low cost and students are no longer constrained to a traditional endpoint device in a classroom, giving the pupil the freedom to learn wherever they feel comfortable, using a device that they prefer. Regardless of the device used, the student is guaranteed a seamless, secure and consistent user experience.

The platform also supports the full range of IT peripherals – from headsets to printers – so learning is guaranteed to be a hassle-free experience and by reducing the cost of the endpoint device, in combination with using High Definition Experience (HDX)X technologies to optimise network connectivity, the platform directly addresses digital poverty concerns.

The platform will provide staff and students with single sign-on, and secure access using Time Based One Time Password (TOTP) Multi Factor Authentication (MFA) to all learning resources. This includes all learning material, applications and collaboration tool entitlements, including popular Virtual Learning Environments (VLE), teaching software and collaboration tools.

Data and applications will be centralised in the datacentre, protected using state of the art security controls. The platform provides identity- and context-aware, zero trust access as well as additional security functions for all applications accessed through Citrix Workspace. This includes powerful Data Governance functionality such as Watermarking, Cut-Copy-Paste protection and Enabling/Disabling Printing as well as App Protection functionality including Anti-Keylogging and Anti-Screen Capture along with secure internet access protection such as Malware protection, Sandbox, Firewall, CASB, DLP, SWG and SSL Inspection. This level of security is essential when protecting both student and institution.

The platform will deliver all the capabilities of the secure digital workspace, while also enhancing the student experience by guiding work and providing time-saving workflows. Workspace intelligent features give students and staff a single unified experience to all apps and data no matter where they reside, while incorporating machine-learning micro-apps and workflows to guide and enhance productivity, and offering universal search to quickly find data no matter where it's stored. Analytics and automated intelligence make it possible to customise the experience for individual users using a personalised intelligent feed. The platform's intelligent feed ensures students and staff see only what they need, and from here they can review reports, submit coursework, approve submissions and access files all with a single click, designed to address specific common problems and use cases quickly and easily, adding to

increased user productivity. All of this is on the same single, streamlined screen. The platform can also push event-driven micro-apps and notify users of something that requires their attention (for example approval of a report, or new course available for registration).

With both of these solutions we believe that we could offer a streamlined digital solution which takes the IT overhead out of the hands of schools, giving them the benefit of cloud technologies whilst allowing them to concentrate on their core competence of being places of education. The recycling of devices will allow for an ongoing solution to a problem which has been growing but which was brought into sharp focus by Covid. Thankyou for reviewing our proposal.

ID: 1107-11 - Category: Employment

Mis-information

The minorities in the UK, the BAME community, are not getting the UK government's messages. From personal experience living amongst these communities, the majority are still, to an extent going about their daily business as normal. Even during lockdown. The reason for this, is because your messages are not getting to them. The TV channels they watch are not showing your press conferences nor your Mr Whitty ads. These people are getting their news from whats app, youtube, facebook, which as we all know is false. This is the reason you will also not have many Asians take up the vaccine. It is that simple. The solution to this, is you need to get your press conferences on their channels with their language, interpretation above it. You need to get people from their communities discussing the issue. You need to be where they are. With the right information and understanding you will get people adhering as well as uptake in the vaccine. You can go to as many mosques and temples as you like, maybe a few will trickle in for the vaccine, being forced by their children because they themselves do not understand. The best way to do it, is simply get on their channels. Be present. The British government is way to relaxed, and scared of taking decisive action when it is needed the most.

ID: 2190-11 - Category: Employment

Global Britain: how to 'level up' when re-negotiating trade deals

The opportunity we have in front of us requires us to maintain 'business as usual', in terms of businesses allowing remote work to continue, where it is possible. The benefit will come in terms of international relations, and allowing the policy to make immigration laws more flexible. Capitalising on this opportunity may involve governments negotiating tax and immigration law through bilateral free trade agreements (FTAs), or it could mean offering visa exemption for remote working, as we've seen from Barbados and other Caribbean countries during Covid. Here in the UK, having recently left the European Union, we have a unique opportunity to

redesign the rules of the game when drawing up our FTAs, and could make radical changes in terms of allowing UK citizens to work overseas for a defined period of time. Likewise, we have an opportunity to entice immigrants into our country, where there is a need or shortage. Obviously not all work is mobile. Moreover, we know that through the Brexit debate, many working class British people objected to freedom of movement as it undercut their wages. To acknowledge the issue of those essential workers who are not mobile, government should offer tax breaks and incentives to those who cannot perform their work elsewhere, such as key workers, as they bring a positive externality to a society. There should also monitor closely of the number of workers allowed into the UK to fill essential roles, to not put pressure on wages. When considering UK citizens travelling to other countries, this could have a benefit on local economics in terms of investment and consumption, for example, where tourism is no longer a viable industry. To attract labour to a third country, the host country could consider waving taxes and accept increased spending, investment and growth in their country as a substitute; and the country of origin could retain income tax, and continue to tax income at source (this could be re-considered where employees move to another location for more than one year). The main policy change would be to include visa exemptions within FTAs, and stipulate that workers would not need a visa to work in the host country, and agree that tax would be deducted at source where the period overseas is less than one year. This could also benefit those who are currently expats in the UK, and could also benefit their home countries. For example, this policy could mean that a country such as the Philippines, which suffers from brain drain, may be able to retain its workers, who could continue to work for a London based company and receive their salary in the Philippines. This illustrates how this policy may bring increased income into countries in the Global South, without having to 'Westernise' or invite Multinational companies in to grow their economies through Foreign Direct Investment. In the long run, there would also be several other implications which could 'level up' the global financial economy, such as the impact on currency, and Purchasing Power Parity. It should be acknowledged that this change should not be seen as radical, as the majority of the 'super rich' are already mobile. This policy would simply extend that luxury to the middle classes, who are not currently able move freely, as immigration laws often are linked to wealth. An example of this is in the Cayman Islands, where you may obtain citizenship if you own property on the country. Therefore, this change could prove popular from a policy point of view, if the Government's agenda is to 'level up'. The policy should be attractive to employers who want to be able to attract top talent, from all over the world. From a government perspective, the policy allows for equality of opportunity in terms of the fact that we would no longer be limited and restricted to opportunities determined by accident of birth. Therefore, it would be important for governments and business to work together to mitigate the risks we currently see where workers work remotely overseas, related to privacy, data protection, legal and tax risk. Governments could offer tax incentives to businesses to allow such a policy for their employees.

It could also ensure that employees are not impacted by double taxation or permanent establishment law, and businesses are made to ensure that employees continue to pay tax in the country of origin. From a societal point of view, by allowing some freedom of movement it would mean that people are brought closer to issues facing other countries, and more likely to do something about global issues. In terms of issues like climate change, which disproportionately affects the Global South, this can only be a positive thing. Often those with power, who live in the Global North, are not able to see the implications first hand. This policy would free up people in the Global North to relocate to other countries in the Global South, and even if it is just on a temporary basis for Winter, it may help to bring diversity of thought needed to solve some of the global problem we face. To incentivise third country governments to accept flexible immigration, some form of corporate social responsibility or 'citizenship' pro-bono work could be built into the agreement as a requirement, so that expats would bring a positive social benefit, as well as economic benefits with them. In summary, the opportunities we now have as a result of the pandemic should be retained, and opportunities seized by introducing subtle policy changes in terms of tax, trade and immigration law as we re-negotiate trade deals. The real opportunity now is to ensure that remote work continues - not just within the confines of your national borders, but absolutely anywhere. We have seen tech companies such as Spotify leading the way on this – Governments and business should incentivise others to follow, so that international remote work isn't confined to a privileged few. Coronavirus has exposed the dramatic inequalities in society, now is the time to solve this.

ID: 1966-11 - Category: Employment

A new relationship with nature: why it matters and what we can do
The challenge – a failing relationship with nature.

There's no wellbeing without nature's wellbeing. Everyone is at risk from the loss of habitats and a warming planet. The climate crisis and wildlife emergency show that the existing relationship between people and the rest of nature is failing. Too often we see nature as something to use, control or as a threat to us. To fix this we need a new relationship with nature and doing so can also help tackle the crisis in our mental health and wellbeing.

The Government's 25-year Environment Plan (25YEP) aims to improve the natural environment within a generation and to reconnect people with nature. To achieve that, people everywhere

need to feel that nature matters to them. Since publication of the 25YEP ground-breaking evidence has emerged that challenges traditional thinking and provides a greater understanding of what a connection with nature means and how to achieve it.

The ambition – a new relationship with nature.

The ambition is happier and more fulfilled people and a thriving environment created by forging a new relationship with nature. To build that new relationship, and hence the wellbeing of people and the rest of the natural world, we need to reboot our policies and practices so that they enable people to connect with nature. We must go beyond access and visits to nature. Beyond engaging people with nature through facts and figures. The research evidence tells us we can build a new relationship by noticing nature and celebrating the role of nature in healthy, sustainable and meaningful lives.

The evidence – why our relationship with nature matters.

Recent evidence from the scientific study of 'nature connectedness' shows that we need to go beyond simply enabling people's access to nature, and enable people to build a meaningful connection with nature.

Here are some highlights of the research:

People's nature connectedness, rather than their time in, or visits to nature, predicts mental welling – nearly 4 times larger than the increase associated with higher socio-economic status; Nature connectedness and noticing nature predicts both pro-environmental and pro-nature conservation behaviours, while the frequency of nature visits does not; A close relationship with

nature and its benefits do not come from the traditional approach of learning facts and figures; People with common mental health problems who simply notice good things about urban nature show clinically significant improvements in their quality of life.

Solutions – improving our relationship with nature.

Nature connectedness offers simple solutions to help deal with complex societal problems. People will be more supportive of the big changes needed if they feel that nature matters to them. A nature connected population will also be more likely to take action for nature. Through a new, more connected relationship with nature people can live a happier, more worthwhile and sustainable life.

Public policy goes beyond funding and regulation to the creation of symbolic capital, showing what is valued or not valued within the public arena. Policy can contribute to the deeper paradigm shift required for a healthier relationship between humans and the natural world. Below we outline a series of policies that could inform and reinforce such a paradigm shift.

Education policy should consider how education can build the foundations of a new relationship with nature for a sustainable future. A 'green thread' of human-nature relationships can run through the curriculum to provide the context and vision for a new relationship with nature. The priorities of the UK Department for Education should move beyond standards, character and resilience to goals that reference the importance of the human-nature relationship for a sustainable future.

Transport policy should be geared to green commuting, not just in terms of carbon footprint, but emphasising the importance of views of natural spaces, using meaningful natural waypoints and creating natural habitats and gardens at transport hubs. 'Slow commuting' should be developed, providing places to pause and take a moment with nature. Transport policy should

celebrate the beauty of the natural world visible from trains and roads to maximise enjoyment of the natural world.

Urban planning and design should move beyond access to 'access for connection'. Turning the public realm, streetscapes and public spaces, into places where people can engage with and care for nature in the course of their everyday activities. Urban design should create spaces to offer the prompts and opportunities to pause and notice nature, creating 'habitats for connection' - providing an abundance and variety of wildlife to notice through bringing nature recovery networks into urban areas.

Housing policy should stipulate that all new developments should include spaces for an active relationship with nature. Landscape design should prompt sensory engagement with nature, resident management of wildlife-friendly gardens, and new wildlife habitats to surround people with the good things in nature. Government should work with housing and planning professions to incorporate principles of nature connectedness into design standards.

Arts policy should recognise the close links between art, cultural expression and nature connectedness. It should support a wide diversity of artistic expression, celebrate nature and our relationship with it and support installations to prompt engagement with nature. It should especially support minority and marginalised groups in expressing their own appreciation and connections with nature.

Health policy should be based on models of 'One Health' that revises the concept of wellbeing through an interdisciplinary approach that stresses the connections between human, animal and environmental health. Healthcare premises should be designed and managed to bring nature into the lives of users and staff. Social prescribing and social care standards should stipulate engagement with natural environments as a core element of person-centred care. National health indices and wellbeing assessments should include levels of nature connectedness. The 5 Ways to Wellbeing guidance should be revised to include nature.

In sum, a new relationship with nature is an essential target to foster a worthwhile and sustainable life. These evidence-based policies are often simple and low cost while helping address the challenges of a warming climate, wildlife loss and mental health in a post-pandemic world.

ID: 1950-11 - Category: Employment

Understanding exam grades: contextualising the unlevel playing field.

The unfairness of our current exams system has been highlighted and exacerbated by Covid-19 pandemic. The GCSE and A'level results fiasco in 2020 led to anger and concern and the Government has announced that in 2021 grades will be awarded on the basis of teacher assessment, which has raised further concerns about grade inflation and a widening of the gap between disadvantaged students and those in better resourced settings. Sammy Wright, the Social Mobility Commissioner for Schools and Higher Education, put it succinctly in January 2021: "As such, qualifications for 2021 can never be an objective measure of performance in the way we are used to, no matter how much we might wish it."
https://www.gov.uk/government/news/2021-exams-a-bigger-disaster-than-last-year

This is a proposal to design a system for representing students' overall grades and taking into account their personal circumstances and the circumstances of their school. This will enable managers, HE and FE admissions officers and others responsible for making decisions about students' next steps, to make a fairer assessment of those students than simply their grades. This system could be extended to include students' grades at other points where they change organisations, for example, at transition from primary to secondary or after GCSEs when they may be moving to a college or different school or applying for an apprenticeship or a job.

This is similar to the information that Oxford University collects to contextualise applicants A'level grades.
(https://www.ox.ac.uk/admissions/undergraduate/applying-to-oxford/decisions/contextual-data#) While that is admirable, it is not a national system that is urgently needed.

The limitations of exams in assessing children have been well documented and it is clear that using the same test for all children does lead to inconsistencies and does not provide us with an objective measure of what each child can and could do. An alternative to exams is teacher assessments but there are significant issues around bias and moderation.

As an example, let us start with Matt who is one of five children living in a 3-bedroomed social housing flat. His dad has a disability and his mum works as a cleaner in a hospital. He goes to his local comprehensive which has 64.5% (The data used in these example are from real schools but the names of the schools are not included. The data is from the governments database for 2018/19 https://www.compare-school-performance.service.gov.uk/?_ga=2.157336634.1889990133.161 3985343-514386259.1613985343) of children on Free School Meals (FSM). During the period between lockdowns when schools were open, he had to spend 18 days at home isolating because of contacts with positive cases. He shares a bedroom with his brother and they have an old laptop and one Chromebook for the whole family. They have basic internet connectivity and cannot afford to upgrade. Matt's school offered three live lessons a day – maths, English and science – but he cannot always access these. He goes to school once a week to collect worksheets and resources. Matt is studying for three A-levels and is predicted AAB. In Matt's school, the average A'level result is D.

Archie lives in a four-bedroomed privately owned house with his brother, mum and dad. Both his parents are in full time employment and have worked from home during lockdowns. He goes to a private school, with no children on FSMs. He did not have to isolate at home during the period between lockdowns. When schools were only open to key workers' children and vulnerable children, he accessed live lessons for the whole of the school day. Archie is studying for four A-levels and is predicted A*A*AA. The average A-level result in Archie's school is an A.

Imagine you are a university admissions officer or responsible for choosing apprenticeships for a law firm. How are you going to think about these children when the details you receive are simply Matt AAB and Archie A*A*AA?

And then there are many different possibilities in between – Sheila lives in a social housing and shares a bedroom with her brother. She has her own laptop and plenty of data. She attends a school with 47.1% of children on FSMs. She's predicted AAB. The average A-level result at her school is a C.

Or Gilly, who lives at home with her sister and parents with space and technology. Her school is a grammar school and she had two periods of isolation at home during lockdown. She's predicted ABB. Her school has 6.3% on FSM and the average A-level result is an A.

If we create a table that includes this information as a way of contextualising the outcomes of exams which rather than assuming a level playing field between all school and home situations, will enable those making decisions about these students' futures to understand their achievements in context. So for our four example students, their data could be represented below:

Student Name	Type of School	% FSM	Average A-level result	Home environment (1 = very under resourced, 2= average, 3= well resourced)	Exceptional circumstances	Predicted results
Matt	comprehensive	64.5%	D	1	20% of school missed due to isolating	AAB
Archie	private	0%	A	3	N/A	A*A*AA
Sheila	comprehensive	47.1%	C	2	N/A	AAB
Gilly	grammar	6.%3	A	3	20% of school missed due to isolating	ABB

The measure for the home environment and exceptional circumstances would have to be generated within a school and could easily be incorporated into, for example, a UCAS form. All the other data is existing data held by schools and the government This kind of representation could also be used for GCSE results and admissions to Sixth Form Colleges and Further Education as well as to the end of KS2 results when children leave primary schools.

The aim is not to produce an index – as that would involve reducing the complex data too much to enable significant judgements. However, by simply presenting that extra information alongside the bare details of the exam grades, admissions tutors and others making decisions can do this on the basis of information that is more deeply rooted in the student's context.

ID: 1807-11 - Category: Employment

The path to solution for our Climate Crisis, demonstrated by the pandemic.

Global warming is, guaranteed, something everybody is aware of. However, it is rarely properly addressed. For the pandemic, it has been the opposite - impossible to escape. Radios and shows would always include the latest news on COVID-19, adverts would pop up in TV and social media, even conversations with friends or family seemed to ultimately always centre around the virus. This pandemic has constantly been on everyone's minds, subconsciously reminding each one of us how serious it is and how we should be acting. Although sometimes exhausting for this to be all that is talked about, the effect was undeniable: every single person was forced to regard the pandemic with urgency. Even more importantly, there were regular, nationwide addresses to the public on what to do to help. This meant that the feeling of helplessness after hearing increasingly worrying news about the virus was combatted by hope of solution. No matter who you were, or how much the virus had personally affected you, every single person had a clear instruction of action.

Laying these out side by side, it is evident that in order for people to act on the issue of climate change, there needs to be publicity, there needs to be urgency and most importantly, there needs to be clear rules set out by those in charge. People feel hopeless around the climate crisis - they do not know where to start. During the pandemic, a simple act of wearing a mask out in public fuelled hope that as individuals, whilst not personally developing major help such as the vaccine, we were doing what we could and felt positive that, with collective effort, a difference would be made.

As well as these rules, there were provisions put in place to make them possible. For example food packages were sent out whilst we were made to stay at home, educational support was put in place to make sure children could carry on with school in the most normal way possible. This aid needs to be adopted around the climate problem. Often we are informed that our plastic use is having a momentous effect on our world, yet we walk into a supermarket and are greeted with hundreds upon hundreds of packaged foods, with very little alternatives. We are told that our carbon emissions are rising fast, that clean energy is the only way forwards, that cars and planes have a catastrophic effect on the climate, yet in order to travel, in order to go about daily life, fossil fuels are evidently used up and are hard to avoid. Those that want to cut back have to dedicate themselves to the mission, and even then, it is incredibly hard to consistently maintain.

Reducing carbon emissions should be presented to the public as something that is not optional, not just 'good for the environment', but instead as something that is needed to save our world. Supermarkets need to stop selling plastic in the vast amount that they do. There are plenty of alternatives out there, and plenty of ways it can be avoided. The public cannot rise to the crisis if alternatives are not available to us, just in the same way that if masks were in low availability, or near impossible to get hold of, they would not be worn.

Many of us weren't affected immediately by the virus, but we still all believed that we should do all we could to protect others, even though that meant sacrificing social occasions, jobs, education and even financial security. In the same way that we considered stopping the virus as the highest priority, we have to stop seeing the climate crisis as a problem that should be avoided because it will have consequences. Of course there will be detrimental changes to the way we live our lives, but it is not an option to avoid these anymore. The pandemic has been awful – the effects of climate change, though not immediate, will be far worse. We didn't ignore the pandemic, didn't go about our daily lives as if nothing has changed, this attitude must now be reflected. There is no other solution.

Yes, there are still physical solutions to be discovered to combat climate change. I have not offered a way that carbon can be taken out of our atmosphere, nor a cleaner use of energy or a cheap, eco-friendly material to use instead of a current one. These of course will be the way out eventually, much like the vaccine's place in the ultimate stopping of corona virus. However, in the same way that we all had to change our lives to slow coronavirus, actions must be done in same way regarding our climate. What we can learn from this pandemic is that when told by those in charge that we had a crisis and must all act to stop it, the vast majority of us did. We were forced to act in a way that negatively affected an enormous amount of our society, plummeting our country alone into waves of emotional, industrial, financial stress – yet we carried on in order to save the lives of those around us. This attitude needs to be reflected when we turn to the problem of our world's inevitable future. What is needed to be done by the government and those in powerful, influential positions to kickstart is: to address the situation properly; to lay out rules of what must be done by each individual (with the proper resources available for this to be possible); and to ultimately raise the urgency amongst all, with a plan of action that allows people to think that it can be done and will be done, with their involvement.

Now more than ever, this is not something that we can say is 'impossible' to fix. We are running out of time, but it is not completely up. If an idea of urgency is created worldwide, and if everybody acts, we can slow it. We must slow it.

ID: 1621-11 - Category: Employment

Mental Wealth for All

A major problem in todays society is that people confuse mental health with mental illness. This is fuelled by a culture that promotes 'toxic positivity'. We are told all the time that we need to be positive and happy, however this is unrealistic and makes people feel worse because they think that there is something wrong with them because they're unhappy. Currently, in lock down, people are at home, feeling unmotivated and low, they're alone and they're looking at material online that they then compare themselves to. Which makes them feel worse and so the cycle continues. They feel uncertain, lonely, un-motivation, less than and a whole range of other negative emotions.

In order to combat this, we need education. This could be targeted at all age groups, because

all age groups need to know about mental health and when a negative mood, is just a bad day and when it's a mental illness that needs professional support.

 - Mental health professionals promoted on social media, that share content on what anxiety it, what depression is and what are the warning signs of when a bad mental health day, turns into a mental illness

 - Flyers/booklets sent to houses with easy read information about mental health

 - A regular slot on the radio stations that people can send in question to about their mental health

 - Zoom sessions for school age children with accessible materials on what anxiety and worry are and what to do if you feel X, Y, or Z

 - create videos that teach people the basics of mental health

 - provide people with information on what is mental health (low mood, mild anxiety, feeling a bit blue, having an off day, worries) and mental illness. They can then have a better understanding of when they need to engage in some self care to make themselves feel better or when they need to seek help from a professional. They will also be better able to spot these signs in their friends and family.

 - get experts by experience to share their stories so that the different groups of people have someone they can relate to

 - Education on coping strategies and how to engage in them, making sure that there are accessible options for all, not just those with the economic capital to buy things

 In targeting these different areas, social media, schools, post, online videos, radio and perhaps even advertisements on TV, this will increase the accessibility of this information. Many people are struggling with internet poverty currently and so the post option would also be necessary.

We need to education people on what our body does when we are anxious, why our heart races, what are negative thoughts and why do we have them, how can we improve our mood, how can we increase our motivation, how do we set goals we can stick to and achieve, what is stress and how do we reduce it.

If we did this through accessible ways, like the ones listed above, we would reach large portions of the population. Being told that other people struggle with the same things that you do is a very validating experience and is sometimes all the person needs to help them get over their fear or period of low mood. The alternative is, the person feels alone, does not tell anyone, the problem gets worse and they sit on an every growing wait list for a mental health service that is already massively overstretched.

This could be an inexpensive support system for people are currently there is a mental health epidemic happening across the UK. If we can support the general population with these difficulties and empower them with accessible education to help themselves and others, then we can free up some of the wait times on the wait lists for mental health services so see people presenting with sever mental ill health, which will subsequently reduce risk of harm to themselves and others and reduce the risk for admission to hospital.

ID: 724-11 - Category: Employment

A National Landscapes Foundation should unlock philanthropic resources to expand national green space.

Summary

There is a pressing need to rejuvenate the nation's green spaces, both in the countryside and especially to extend them and improve them in urban areas, closer to where most people live. The green space divide contributes to the nation's health inequalities. To encourage more purposeful actions and regular physical activity, a step change in the amount and accessibility of green space is needed. To support hard-pressed charities, local authorities and agencies, a new National Landscapes Foundation should be created to increase markedly the funds available for green space management raised from philanthropy and professional fund-raising.

Rising to the Challenge

How do we fund a green renewal in cities, towns and countryside and how do we make this truly a venture for all? We should create a National Landscapes Foundation with a mission of funding a green renewal across the whole country.

England is blessed with many organisations that promote green lifestyles, manage nature reserves and the countryside and promote countryside access. Our network of protected areas, schemes to support nature-friendly farming and nationally protected landscapes are generally widely regarded and successful. Our public footpaths, open access land and the numerous countryside sites managed for people and nature are exemplars. This national effort has been achieved by decades of evolution, partnerships and dynamic and effective voluntary agencies, local authorities and national agencies. But the emphasis of this work has been on land management, rural space and nature and it has left many urban people behind.

The Covid pandemic has shone a light on a terrible divide, between those whose access to green space enables healthier lifestyles and those whose local environments lack green space and the benefits that this brings to health and wellbeing. Over the last few decades conservation and countryside charities and government bodies have begun to refresh their missions, so encompassing the green space needs of a wider, more urban society. These efforts have been piecemeal and the bodies are now hard-pressed to respond fully, coping with falling incomes and austerity.

The Covid 19 pandemic has sadly sharpened the focus on this. During the lockdowns, people confined to local areas had limited opportunities to access safe and inspiring green space in contrast to wealthier, rural or suburban residents with gardens, parks and countryside at hand. We know what can be done with city and town parks whose partial renaissance has been funded by national lottery-funded projects. We know that gardens, urban rivers and lakes, woodlands, grasslands, canal banks and allotments improve the lives of those who visit them, volunteer in their upkeep and who take exercise in them.

The widely respected Glover review of national landscapes (of which I was a part) called for a see-change in the quality and accessibility of the specially designated National Landscapes and argued for a National Landscapes Service.

The challenge is how, at a time of falling charitable income, a period of tight financial settlements and super increases in demand, can we fund a green renewal in our rural and urban green spaces? How can we turn the nation's love and connection to green space into a national calling and programme which expands the actions of the many voluntary bodies and agencies managing existing and potential new green spaces?

I was incredibly lucky in 2019 to visit Washington and the US National Parks Service and their National Parks Foundation. Faced with falling funds and growing demands, successive US administrations have helped the US National Parks Foundation to grow, focusing its efforts on a substantial, national-level programme of philanthropy. I saw at first-hand the contribution what a dedicated, highly professional and successful philanthropy programme has achieved for US citizens in their National Parks network, raising over $40m in 2019 with ambitious plans for growth.

Our situation in Britain is different, not least that our network of volunteer and government agencies is more complex. However, there is no reason why our ambition should not be as great and as in the US. Philanthropy is an important part of our natural environment, heritage, arts and educational provision. It should become part of our national landscapes and green space policy.

I propose here that the Government should seed-fund a National Landscapes Foundation, contributing to the green renewal of our towns and cities. To start this process, the Government should consider the correct legal framework, find some initial seed-corn funding and build key

relationships with agencies and parts of Government to garner support for the new Foundation. This should be followed by the following 5 key steps:

i. Appoint a dynamic, well-connected and articulate Chair of the Foundation and a well-connected Board and create the legal and (if necessary) legislative basis for the organisation.

ii. The Board should advertise for a highly experienced, commercial Director with relevant expertise in high level partnerships, funding and philanthropy.

iii. A small, highly empowered and skilled staff of relationship managers should be appointed to support the Director in approaching and building productive relationships with high net worth individuals, companies, trusts and other funding agencies.

iv. A clear policy for dispersing funds should be developed, drawing on overseas and established UK trust funds and a small executive team should be appointed to administer and communicate this to applicants, the public and decision-makers. Detailed programmes would be developed by applicant bodies, such as the National Trust or local authorities.

v. There should be close relations with local fundraising groups concerned with individual places (such as the foundations being established in some National Parks) such that synergy and not confusion is achieved in fund-raising goals.

Drawing on experience from overseas and the established UK philanthropic sector, clear pathways, policies and communications would be developed to bring likely successful propositions to the NLF Board.

With resolution and vision, a new and sustained stream of funding will enable the rejuvenation of a much more accessible green space for all.

ID: 2051-11 - Category: Employment

Flexible Work Policies

The time is ripe for the government to capitalise on the shift to flexible and remote work through strategic policy initiatives. The government can implement policies that enshrine mandatory flexible work policies and incentivize organisations to create permanent remote work options.

Rather than the current legislation that puts the onus on individual employees to break ranks to request flexible work arrangements from their employers, the government should enact new legislation that positions flexible hours as the norm in office work, and fixed hours as the exception. For example, a policy that prohibits employers from mandating a 9 to 5 work day. Employees would then be empowered with the freedom to fulfill their job responsibilities as they best fit into the many other facets of their lives. In addition, the government could reward employers that hire remote workers through tax benefits or hiring subsidies. In this manner, the UK would benefit form the plethora of advantages tied to a more equitably dispersed labour force and population - decentralisation of capital and economic stimulus and greater wealth distribution across communities, less carbon emissions tied to commuting, greater proportion of the population in the workforce, higher productivity, etc.

In implementing these innovative policies, the UK government would thus be recognising the complexities of modern work and modern families and uplifting the many members of the labour force that routinely struggle to balance other responsibilities with the narrow demands of the conventional work day, while at the same time enabling them to improve their quality of life. A flexible work policy would essentially end the limiting conception of work as 40 hours per week between the hours of 9 to 5 and instead advocate for an emphasis on work quality and fulfillment of responsibilities, rather than work measured through arbitrary time-keeping. On the other hand, remote work would enlarge the candidate pool for employers, increase their

productivity due to higher employee satisfaction, improve their capital efficiency through savings on rent, and have net positive environmental and economic effects.

Because COVID-19 has already obligated employers to temporarily make many of these changes, the time is ripe for the UK government to enshrine them, or risk capitalising on the progress already made. Moving forward with implementing a nation-wide flexible work policy and remote work incentives for employers would position the UK as the leading change-maker in the already-shifting landscape defining the new rules of accessible and humane work, as well as the leader in recognising the social and economic benefits attached to prioritising employee well-being. The time to act is now.

ID: 1374-11 - Category: Employment
Helpless babies with babies
Problem Statement

The COVID-19 pandemic has struck hard in most family's especially those from slums and very low-income families. With most of them working in the informal sector, the hard economic times have rendered most informal jobs to shut down therefore worsening the situation. The education sector that used to occupy the school-going adolescents and youths and ease the parents of the burden of basic commodities like food is closed and therefore putting even more pressure on the households. Due to this pressure, most of the school-going girls cannot afford most basic commodities such as food and sanitary towels which would otherwise be provided in school by the county government aid. It is for this reason and many others that they opt to sell sex in order to get food and contribute towards caring for their families. Because of this, the teenage pregnancy rates have gone 10 fold in the slums of coastal Kenya compared to the national prevalence prior to the pandemic. The pregnancy does not halt the sex work from taking place, many opt to secure abortions through crude and uncouth means that could be fatal and deadly; while those who opt to carry on with the pregnancy continue with the sex work even in pregnancy and after birth in order to get basic commodities for her baby and herself. Well, there's nothing we could do to stop the pregnancy, but we could do something to empower these young mothers to get the basic commodities such as clothing, soap and milk for their babies instead of having to sell sex to survive. With mothers as young as twelve years old, the only help she knows is her guardian who also lives from hand to mouth; and has to bear the

burden of another extra mouth to feed; the girl only sees a single avenue for survival, Sex work.

Solution

A seed grant to empower the girls to invest in small scale money-generating business of worth $100 will have a great impact to the young vulnerable mothers. The businesses will occupy the girls as well as provide dimes for their day to day needs including a 250ml packet of milk costing $0.2 per day for the baby. In order to ensure the capital is put into good use, we will tag on it a minimal interest rate of 10 %(subject to discussion) for the loans given to start the businesses. We will then put them through a financial management mentorship programme on how to run the business and plough back profits and save. This will not only empower the girls but also enable them to yearn to transform their lives and if possible return back to school. The money ploughed back will then be used to reach more girls and enable transformation through economic empowerment.

ID: 1325-11 - Category: Employment

Fixing the unemployment problem, and simultaneously capitalise on the opportunity to enhance the UK's well-being.

The Covid19 pandemic has brought about vast unemployment, generating a devastating effect on the economy, and job and financial losses have caused poor mental health. The introduction of a working week of four days paid by the employer and one day by the government, as a type of furlough scheme, provides a way to get the economy back on its feet by generating thousands of new jobs, while simultaneously, enhance the well-being of the whole country.

Good mental health is an essential national asset in its own right, yet, the UK already had a mental health problem before the pandemic; living under continued worry has compounded the problem. The Mental Health Foundation recently surveyed people in full-time work and found over a third were anxious about losing their job. A widespread negative impact on the unemployed found a quarter was not coping well with the pandemic's stress, almost half were concerned about not having enough food, and one in five had experienced suicidal thoughts - an alarming situation. Poor mental health is closely associated with worse physical health,

further affecting the ability to lead fulfilling lives, which adds to the NHS's pressure.

Tens of thousands of jobs have been cut as the Covid-19 pandemic continues to hit the economy with unemployment at 5% for the period September-November 2020 (Office for National Statistics). A total of 591,000 young people aged 16-24 were unemployed in the same period, 10,000 more than the previous quarter and 109,000 than 2019 (House of Commons Library). Nearly 10 million people were furloughed via the Coronavirus Job Retention Scheme between its start and December 2020, and there is no doubt it has helped many businesses survive. Thankfully, the government extended it to the end of April 2021; however, the UK unemployment is likely to reach 2.6 million, equivalent to 7.5% of the working-age population when it finishes (Office for Budget Responsibility). The Bank of England made a similar prediction of 7.7% but suggested it could raise as high as a staggering 10%.

The majority of people in full-time employment are working five days a week, an average of eight hours a day. Yet, longer hours do not necessarily equate to efficiency. Being tired, stressed, or depressed means performance suffers from low productivity. Crucially, working less, such as this idea suggests in a four day week, has many psychological benefits in a life-work balance that reduces stress and anxiety, which, in turn, improves physical and mental health overall. Workers are happier and less likely to take time off sick. Having more time to spend with our loved ones generates better relationships by giving them more energy. A free day could be spent in a meaningful way for the individual, such as within the community, supporting each other to create a positive environment for everyone involved (PensionBee, 2020). Or a parent working full-time could spend a day with their child without needing to find or pay for childcare.

A four-day working week may sound radical, but this idea could work in both the public and private sectors to get the economy back on its feet by generating thousands of new jobs. Introducing a working week consisting of four days paid by the employer, and one day by the government (possibly at 80% furloughed) would mean a new full-time position created for someone currently unemployed for every four people in full-time employment. Unemployment would be significantly reduced, and having a sense of purpose by working, would bring good mental health and well-being, which could ease pressure on the NHS. A new employee working the non-working day of the four existing employees would mean the employer pays five

employees for 20 days worked in one week, and the government pays for the five days off (see attached diagram). However, more taxes would be brought into the treasury because all five employees would be paying tax and national insurance on both the four days worked paid by the employer, and the one day paid via the government. Additionally, the new employee would not be claiming any unemployment benefits and employers liability national insurance paid for every additional new employee.

Nobody wants to live through something like this pandemic ever again. Still, having one in four extra people in the workplace means extra employee sufficiency to cope in a similar situation. Indeed, NHS staff would be able to recuperate one day a week following the mental draining of working throughout the pandemic. Additionally, all five employees could be called upon to help at times of pressure such as within the winter months to work the government paid day off for a short period when demand was high, which would be paid by the employer.

It's a win, win situation for the government, employers and employees, both new and old, while simultaneously enhancing the working population's well-being.

ID: 1031-11 - Category: Employment
Creating a digital government to help us build back better.

Estonia is frequently recognised as the most digitally advanced society, with 99% of government services accessible online. This provides a level of accessibility and efficiency that countries with digital infrastructure like the UK can only dream of. It also helped their COVID response by allowing them to quickly deploy tools to match volunteers with people needing assistance in the crisis, help companies share the workforce that would otherwise remain idle, and allow people to manage sick leave. This is one factor that has contributed to their 72nd position in the list of countries with the highest COVID deaths per 100,000 people, significantly lower than neighbouring countries like Latvia and Lithuania, and second lowest in Europe, after Cyprus. Building a digital government that combines the advantages of systems such as Estonia's online services and Israel's digital healthcare system, and pairs them to the strong local and national government, and NHS that we currently have could make one recently overused phrase come true: the UK could be truly world beating.

To fix the problems of inefficient engagement between government and citizens/businesses, the government should create a digital portal as the focal point through which as most government services are accessed. The existing Gov.uk Verify service is a starting point but lacks almost all the services/data that are required to deal with an emergency such as a pandemic. Currently you can only access some tax services, vehicle/driver licensing, some pensions benefits, and a few local government services. A completely different attitude should be taken within government towards digital services to fix this.

Firstly, a unified digital strategy must be developed for the whole of government, including all civil service, NHS, and other governmental agency services. This should unify both front end channels, and back end systems & data. A single modular portal, accessible via mobile apps and web browsers ensures people can access all the resources they need in one place. It could help to reduce fake news spreading online by providing a single source of trustworthy information. A single ID and verification could provide people with an easy way to manage their data and opt into services. An important aspect is that to comply with data regulation individuals must be able to control how their data is used and opt into services.

Once a single application with secure login functionality is created, existing government services such as HMRC & DVLA online services could be migrated to it. However, the real benefits would only be realised when a much wider set of services/data were introduced. Firstly, it should integrate with an EMR system used across the whole NHS. This could give the person's GP, and A&E departments instant access to their medical records (vital during both a pandemic and normal times) whilst allowing the individual to consent to sharing the data with other providers to aid their treatment.

Integrating these services into a single app creates a foundation for the introduction of additional services, e.g. contact tracing could be released on the existing framework. This would speed up the release of new features in an emergency and allow individuals to opt-in to sharing data. This would solve the issue of people being told to isolate by the app not being eligible for financial support. If an individual opted-in to receive financial support, in the event of a close contact testing positive the app could check the individuals tax records to check eligibility for

support, and send the application, resulting in an automated process with much less risk of fraudulent payments being made.

There is also the possibility of using a unified digital service to provide more robust checking for financial support such as the furlough schemes. A huge amount of money has been lost to fraudulent claims, but if individuals were asked to login online to a verified account in order to receive furlough payments, and these were then cross referenced with the applications from employers, it would prevent some of the fraudulent claims made on behalf of fake companies or for fake employees. By creating business accounts for registered businesses in the same portal, HMRC would be able to manage the process much more efficiently.

An example of how this service could help in the event of a future pandemic or emergency shows how useful it could be. An individual could complete all the following actions in a single app:

1. Find out about restrictions in their area (central/local government)

2. Enable track and trace (central government)

3. Verify their employers furlough claim, or register for self employed financial support (HMRC)

4. Ensure their medical records are up to date and shared with the right NHS departments in case they are admitted to hospital (NHS) 5. Log any symptoms and receive digital GP appointments to try and prevent deterioration in their condition requiring hospitalisation (NHS)

6. Check that their MOT has been extended (DVLA)

7. Register for any additional benefits or isolation financial support they become eligible for (HMRC/DWP)

8. Apply for emergency financial support from local government or contact council housing teams if they end up in need of emergency housing (local councils)

9. Register to receive a vaccine (NHS)

In normal times the following benefits could also be realised:

1. Save businesses time and money due to easier access to government services e.g. tax and employment

2. Provide easier access 24/7 for individuals to access many government services, especially beneficial to those working long hours or unavailable during working hours e.g. tax/benefits/update personal details etc.

3. Reduced cost of running government services due to increased digital self-serving by individuals and companies.

4. Provide people with more control how their data is used

5. Better use of existing data to guide government policy

6. The opportunity to identify and fill gaps in data gaps required for both operational and strategic policy use

7. More efficient control and use of patient medical records, especially when patients move between different areas

8. Better access to NHS services such as digital consultations.

ID: 1782-11 - Category: Employment
A British Sovereign Wealth Fund - What a Relief!
Summary:

Change the way in which tax relief on pension contributions is made to create a sovereign wealth fund used to invest in UK start-ups, ethical businesses, and to enable the continued British ownership of key industries.

Policy:

According to The Guardian, pension tax relief costs the government almost £40 billion per year.

While the relief is useful to incentivise individuals to contribute to their pension funds, it is a significant loss of revenue for government.

I propose an alteration not to the relief itself, but instead the way in which it is provided.

Instead of the pension tax relief being contributed to individuals' pension funds, it should instead buy shares in a UK sovereign wealth fund.

Since pension funds are themselves investment funds, it would not make that great a change to pensions, however it could create significant benefits for government, which would have £40 billion per year to invest.

The aim of the sovereign wealth fund would be primarily, though not exclusively, to invest in British businesses; providing start-up capital for high growth businesses, ethical B-Corp and Social Enterprises, and creating a large investment vehicle which could purchase critical British businesses to ensure continued ownership of strategic organisations within the UK.

The fund would need to be manged independently of government to maximise political

neutrality, but the Bank of England model shows how this could be done, as does the management of Norwegian's sovereign wealth fund.

The fund would invest both for growth and for dividend yields, to enable it to continue growing even while some investors reached pension age and therefore sought to cash-in their shares.

To better enable the fund to continue to grow with minimal withdrawals, shares in the fund would attract a lower rate of inheritance tax and would not count towards the tax-free inheritance allowance, encouraging parents and grandparents to retain their shares and pass them onto their offspring. Not only would that help the fund to grow, but it would also enable younger people to attain greater pension security.

Assuming similar annual contribution levels and some annual growth in the value of the fund, within a decade it would be worth around £500 billion, or roughly 25% of GDP.

Such a fund would provide finance for a range of investments, at no cost to the public purse, opening an opportunity to achieve significant social and commercial successes in the country. For example, the fund could create an ethical housing investment, building highly sustainable housing in key demand areas and providing subsidised rent to key workers, all while providing a profitable return on investment.

The fund could also invest in future technologies, and in doing so attract a lot of the research, development and manufacturing for those technologies into the UK.

The need to provide a commercial return on investment to provide for people's pensions would help to ensure good discipline for the management of the fund, pushing for strong investments

that provide benefits in the long term.

Most people seem largely unaware of the amount of tax relief they receive for their pensions, and because it is a contribution to their pension as opposed to a receipt of hard cash, there is less of an psychological attachment to the money. That provides a good opportunity for government to utilise the money more effectively in a UK sovereign wealth fund, rather than simply transferring it to massive pension funds to invest.

However, if there were criticisms of the shift from tax relief to shares in a sovereign wealth fund, the Nudge Unit could be brought on board, designing a system where relief automatically comes in the form of shares in the UK sovereign wealth fund unless an individual chooses instead to opt for cash into their private pension funds.

A nudge framework of auto-enrolment for pensions has been used over the past few years to increase pension savings, so extending it in the way proposed here to create a sovereign wealth fund should be eminently achievable.

Countries such as Norway and Israel demonstrate the value of sovereign wealth funds, this proposal would provide a way for the UK to join the club and invest in both the economic growth of our nation and the pension prosperity of our citizens.

ID: 1733-11 - Category: Employment

Innovative teaching methods for effective student knowledge dissemination in education sector post COVID-19

1.Imparting education through online using virtual platform, non-existent of quality audiovisual content in dissemination of Knowledge, lack of internet to empower e-learning in rural areas were key concerns. COVID lockdown lead to closure of Schools, disrupted lesson plans, broke teacher child – parent interaction, lowered students Knowledge, increased failure in exams, impacted teacher's revenue. Crisis enabled me develop AVC- audiovisual course which serves as

a cornerstone of many blended online courses as it offers effective educational tools, helps to reduce cognitive load, increases student engagement, enables active learning experience.

2. During Covid 19 students felt boredom while teaching few dry chemistry topics. AVC audiovisual content developed may be used in all blended courses/flipped learning courses .Using content specific technologies Role of innovative teaching methodology required.The main challenge arises in building a story board, using multi disciplinary sciences like Physics, biology etc Using introductory Defense Mechanism in Millipede Benzaldehyde is introduced. https://www.youtube.com/watch?v=crQXa8_1xzE Ethanol is introduced by explaining real life example hangover experience caused due to alcohol consumption https://www.youtube.com/watch?v=L9sG4COmKzY. Boron is introduced by a farmer raising tomato crop story https://www.youtube.com/watch?v=zagWiMzWlgg, skydiving experience explains alkyl halides, popularizes science. https://www.youtube.com/watch?v=h6fgcx6TdMo 3. Creating curiosity among students is key concern.

Question Based Study What, Why, How is used. Pictorial representations of turbine motor shown to aid in understanding thermodynamics. In kinetic theory invisible atoms are visualized using small balls with animated movement, simulated highlights depicts collisions. https://www.youtube.com/watch?v=B0uxOH4Bm2M In solid liquid equilibrium, water is represented as the Space filling 3D model to provide exact positioning of 3 atoms in water H_2O. https://www.youtube.com/watch?v=COrZ6OS-SqU https://www.youtube.com/watch?v=Ef3f3AWXMmk - In Photoelectric Effect electrons are shown as red balls, in depth inner atomic view explains concept.

4. Clearing basic to advanced level concepts to students is challenging, requires scientific approach. Experimental audiovisuals designed using scientific methodology. In Rutherford's experiment, to explain how alpha rays deviate at 120 & 180 degrees, in depth animation with positively charged alpha particles shown as balls, undergoes repulsion aids in conclusion atoms has condensed atomic nucleus https://www.youtube.com/watch?v=iWIfz1JSe70 In-depth animation on Oil Drop experiment visualizes oil drop in ball form, explains how droplet becomes negative on x ray exposure, clings to droplet bringing conceptual clarity https://www.youtube.com/watch?v=DdLvJujDrAI. Werner Heisenberg's Uncertainty principle, leading to quantum model of atom is hardly understood by students.To glorify Heisenberg's idea innovative thought experiment was designed to explain Heisenberg Uncertainty Principle, instills scientific temper, stimulate Out of Box Thinking leading to inventions. https://www.youtube.com/watch?v=NxjW1GutYZg. Several ball stick models were used to explain organic chemistry mechanisms https://www.youtube.com/watch?v=LCjsM-IM4Zs. Inorganic topics like yellow flame test of Sodium is explained depicting the electronic transition.

Existence of sand in silica SiO_2 is explained 3 dimensionally
https://www.youtube.com/watch?v=NuATSEUyFx0

5. Relating two variables like pressure and volume and proving Boyle's law of inverse proportionality Pressure-volume is a difficult proposition using data. Two variables like pressure and volume related using experimental data, compiled in graph mode using Boyle's Isotherm https://www.youtube.com/watch?v=GINEYcyzxK8. Space filled ball structures used to explain relation between rate of reaction & reactant concentration.
https://www.youtube.com/watch?v=p2ke4dbg6nY

6. Difficulty in student understanding arises when topics like Frequency of wave, SN2 mechanism Walden Inversion in alkyl halides. Frequency is explained using Man sitting inside a boat in still pond analogy https://www.youtube.com/watch?v=zroD3-KaioQ, Walden inversion mechanism explained using Turning of Umbrella https://www.youtube.com/watch?v=H-Znfdsnjb4, Limiting reagent explained using sandwich analogy. https://www.youtube.com/watch?v=OCas6IXZLM8 . To give real live experience original background sounds like water splash, wind were used.

7. Inability of Student in solving numerical is key concern. Problems related to conversion of centimeter length to meter. Problem solving approaches? To ease Dimensional Analysis numerical animated video is used https://www.youtube.com/watch?v=PXXSIDF2DRE. https://www.youtube.com/watch?v=ErAd1oumVKI Live problem videos using whiteboard, Wacom, Screen recording software are used.
https://www.youtube.com/watch?v=07AAMDA76nQ

8. After topic explanation in class room, many students could understand the concept but are failing in application part. For example: How could we explain breathing process in humans using chemical equilibrium?Breathing video explains chemical equilibrium application https://www.youtube.com/watch?v=-65LBCplHXw Movie watching video explains Tyndall Effect phenomenon. https://www.youtube.com/watch?v=QDFTAEKSIK0 Sailor signaling in sea, Holmes signal are Phosphine gas applications. https://www.youtube.com/watch?v=AeJl9IVf0eI

9. How to relate explained topics to engage students in a class room online? Frequency of Wave Live experiment video in class depicts effective student engagement & conceptualization https://www.youtube.com/watch?v=4N7pYmPZACg 10.

Shared chemistry knowledge through YouTube channel with 44.4K viewership, 507 subscribers, Quora with 175 followers, answered 112 questions, have 313k viewership, posted LinkedIn

videos helped science popularization.
https://www.linkedin.com/in/desam-sudhakar-reddy-557a934b/detail/recent-activity/shares/ ,
AVs helped students build strong foundations in Chemistry, enabled innovative Teaching
methodologies to educator, finally instilled research aptitude among scientists. Against all odds,
the desire or passion to teach & share my knowledge in the field of chemistry, has rekindled &
aided me to develop good quality videos and I believe that it would have a huge impact on
learning process of students & as well aid in enhancing teaching methodologies. Contributed to
Education and Environment by publishing different articles. Received "Excellent Scholar Award",
"Best Video Award"& nominated for "Best Innovative Learning Tools "at International Education
Awards IEA 2020, adjudged as Challenge Winner for Digi EduHack 2020 – Global Event.AVC
Impact - https://www.youtube.com/watch?v=UJXOEeKWehA ; Awards
https://www.youtube.com/watch?v=4xaq6Lr1LXc ; Impact
https://www.youtube.com/watch?v=nrcd1smPr88 ; YouTube Channel : Chemistry by Sudhakar,
AVC : https://www.youtube.com/channel/UCN9QmNjdY55NqHlQJXm1uZg,AVC WEBSITE :
https://www.avceducate.com, Quora link: https://www.quora.com/profile/Desam-Sudhakar
Published international articles sharing valuable insights contributing to education and
environment. 11. Equity in delivering Education – Societal Approach: Teaching Chemistry to
students since 20 years. In 10 years developed 900 audiovisuals, covering 38 chapters, prepared
Story 1000 Boards, typed 35000 slides, 45 hour Voice over's recorded, dedicated research in
teaching methodologies – Probably no man on earth would had ever contributed to Audiovisual
Development in chemistry discipline/any discipline, Contributed 2 decades to education sector.
Easy access to Education: Videos of 6- 8 minute duration, with less than 10mb size is easily
transferable, accessed by all rural students/faculty deprived of proper internet facilities 12. Wise
use of technology: AVC audiovisual content is highly sustainable as it can incorporated in all
blended courses/flipped learning courses. Superlative audiovisuals can effectively disseminate
knowledge with latest futuristic AR/ VR technology in designing practical's, Artificial
Intelligence/Game based education projects, which promotes better student engagement