

## Heywood Foundation Public Policy Prize - "Inequality"

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Categories: Inequality

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ID: 2026-11 - Category: Inequality

### **A Nudge to Net-Zero – Creating a National Net-Zero Certification Scheme**

Summary:

The UK government has committed to become a net-zero carbon emissions nation by 2050. Many businesses and organisations would like to achieve net-zero themselves a lot sooner, so government should setup a national scheme to enable them to do so, helping spur the push to net-zero and dispersing the cost of achieving it.

Policy:

The UK is committed to achieve net-zero status by 2050, and there is a simple scheme the government could create which would help advance the push to net-zero and disperse the cost around the country.

The government should setup a national Net-Zero Fund and associated Net-Zero Certification Scheme.

This Net-Zero Scheme would enable any individual or business to calculate their annual emissions, identify actions they could take to reduce their emissions, and offset what remains; if they do all three, they will be certified as net-zero.

The tools to do this already exist online, however there are so many different websites and schemes, it is difficult for people to know which are the best, and it is difficult for businesses to get reliable certification if they commit to net-zero, hampering the business case for achieving it quickly.

By creating a national, government backed scheme, both individuals and businesses could achieve net-zero rapidly. Importantly, from the business perspective, as one or two companies in a particular field went net-zero, it would create pressure for all to follow, so the scheme could have a rapid impact.

For individuals, it offers a conspicuous symbol of their green credentials; having a badge to display on social media and a certificate to hang on the wall, for example, would create a visible symbol of an individual's sustainability and offers the opportunity for it to become a trend throughout the country. Celebrities would inevitably achieve the status quickly, providing widespread and free publicity for the scheme, helping to spur adoption at very low cost to the public purse.

The key to such a scheme is simplicity; making it as quick and easy as possible to calculate emissions and then offset them, and making the actions to reduce emissions as simple as possible as well.

As the scheme becomes more established, the measurement tools could become more precise, and a cottage industry of businesses would develop to provide better and easier data to more accurately measure emissions.

As for the offset, in the early stages this could be standard projects such as fuel-efficient stoves and tree-planting, but as the Net-Zero Fund grew in value it would become more innovative and complex; for example, splitting the fund expenditure between direct offsets such as tree planting, indirect offsets such as providing schooling for girls in poor countries (as recommended by Project Drawdown) and R&D for new technologies to support the fight against climate change.

To make the scheme as easy as possible to adopt, it would be on the government website, an option on all self-assessment tax returns, and an option for all company account submissions to Companies House; all companies that completed the Net-Zero Scheme would be certified as such on Companies House and could display the badge on their website; this allows easy checking for fraud, and random audits could also be conducted on businesses thought to be cheating the system by understating their emissions.

The scheme would also provide the UK with reams of data to identify the slowest-moving areas and then apply more efforts to reducing their emissions.

In an era when UK government is looking for ways to raise revenue, this scheme in effect creates a voluntary carbon tax and enables government to assess the impact of such a tax on economic activity in different areas of the economy, all without the political risks of implementing a mandatory tax.

It also points to a general method that could be used more widely to raise funds for the public purse; create such 'voluntary' taxes and provide a benefit in return (such as the Net-Zero badge) and people will willingly pay money that they would resent if it was mandatory.

In sum, a helpful 'nudge' to net-zero.

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ID: 869-11 - Category: Inequality

### **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 or 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.

Legislation 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 maximum allowable 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 will include all aspects of remuneration 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 such as a cleaner or security person who might otherwise have been on the payroll.

(c) All company returns will require an annual statement 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 legislation every 5 years to see what changes might be

appropriate

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ID: 97-11 - Category: Inequality

### **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.

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ID: 2000-11 - Category: Inequality

### **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.

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ID: 838-11 - Category: Inequality

### **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 support) 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?

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ID: 709-11 - Category: Inequality

**To provide mental/physical wellbeing sessions for all school age pupils as part of**

## **curriculum**

It has become clearer than ever through Covid, that children and young people's mental and physical health are inextricably linked. As things stand one of the biggest burgeoning crises in our society is the catastrophic level of obesity and overweight pupils of school age, due to unhealthy and sedentary lifestyles, and lack of meaningful provision of any way to tackle this. It is a ticking time bomb in terms of life expectancy, life quality (mental and physical), life potential and health - from diabetes to heart problems, eating disorders, mental health problems, and problems with learning, and long-term increased dependency on services and the NHS through life. Covid has demonstrated that the overweight and obese are particularly vulnerable to such viruses with catastrophic outcomes.

With the majority of pupils living in families where their parents work full time, there is a need to provide mental and physical wellbeing within the education system, as the foundation for their development to fulfil their potential as happy, healthy individuals, from whatever their social background; it gives pupils confidence, improves cognitive ability, and helps them to learn the importance of respecting themselves and others, and taking care of themselves, and in turn their own children, and giving them sound building blocks for their lives.

Proposal is to provide all school-age pupils, whether within cities, towns or rural villages, with the opportunity to boost their mental and physical wellbeing with a programme of a variety of daily exercise such as yoga, strength & conditioning, running, dance, swimming (through leisure centres) based around the facilities available at their schools and in the local community. It can be rotated for different age groups through the week (eg. in groups of 2 years), eg. so that all pupils can take part at one time eg. in the school sports hall) or for larger schools, in either morning or afternoon (8.30 or 3.30). Each school from the age of primary school upwards, to have the school day extended by 90 minutes. Eg. an age-group session can be held at 8.30am for 90 minutes, or 3.30pm for 90 minutes, or during a timetabled double-period during the day, so that there is time for changing, and a full hour's participation.

Rather than being part of the overall education budget (which risks it being appropriated for other uses), this should be Government-funded (separately from all other costs), with full accountability to specialist Minister for Mental and Physical Wellbeing for Schools, accountable

to the Depts of Education/Health/Sport. The provision will be compulsory and inspected by Ofsted (who must also be trained on this). Within each school, it must be centrally coordinated member of staff trained/appointed and given responsibility for coordinating this as part of the curriculum. Depending on the School headcount/age range, a school may need more than one appointment. Also to provide funds necessary to train staff already employed at the school, to contribute (potentially with incentives separate to their basic salaries).

It can be developed to help older pupils develop their interest in outside sports, through coordination with clubs and other schools in their areas. Also can be further developed to help pupils learn about health and nutrition and the interdependence of both on their mental and physical wellbeing.

The scheme to provide eg. exercise/yoga mats and PE/training kit for each pupil on an annual basis (schools can run a recycling second-hand outlet for outgrown clothing). Each pupil over 11 to be responsible for their kit/laundry (leggings/shorts and t-shirt or they can use their own kit). Up until this age, school will be responsible for providing and laundering all kit on a weekly basis, and kit to be stored at school.

GCSE PE (or the half-GCSE) which incorporates health and nutrition, to become part of every pupil's core curriculum so that all pupils continue to benefit from PE (which incorporates health/nutrition) until 16; and all pupils of 6th form age to have access to core PE through their place of education.

This investment in the health and wellbeing of all pupils, will pay dividends, in giving all pupils, regardless of where they live or their background, the best chance to live fulfilling and healthy lives, having learned to take responsibility for their mental and physical wellbeing as far as they are able, and be able to contribute to society, and in time raise their own families with the benefit of this education (which will likely need to be provided on a long term basis since the cost of living/housing relative to earnings, means that most families have two full time working parents). The societal and individual benefits are priceless and impossible to put a value on -

they are colossal. In practical financial terms there will be increasing short, medium and long term savings to the Treasury, through a decreased dependency on the NHS and wider services.

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ID: 1643-11 - Category: Inequality

### **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.

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ID: 2261-11 - Category: Inequality

### **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.

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ID: 1777-11 - Category: Inequality

### **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 the 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.

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ID: 324-11 - Category: Inequality

**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.

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ID: 1834-11 - Category: Inequality

### **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 how 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.

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ID: 2202-11 - Category: Inequality

### **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.

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ID: 2198-11 - Category: Inequality

## **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: 1788-11 - Category: Inequality

## **Artificial Intelligence in the NHS Mental Health Service**

### Summary

The government must meet the increased demand for mental health services sustainably and long-term. The gap between supply and demand in mental healthcare services is not solvable through human resource capabilities. Therefore, a digital transformation included in the reformation of the Mental Health Care Act 1983 combined with the implementation of computerized Artificial Intelligence (AI) based therapy in mental health services may ensure widespread access and availability of emergency psychosocial support, with a focus on sustainability.

### Opportunities and Recommendations

First, the government should include mission-led innovation policies into the potential reformation of the Mental Health Act, expressed by the commitment of the Department of Health and Social Care to prioritize the use of technologies with the mission of making mental healthcare accessible and available for the majority of citizens. The necessity of this digital transformation is emphasized exemplarily by the COVID-19 crisis its secondary consequences. Government action through legislative power can facilitate a reassessment of the standards for healthcare services. As a reformation of the Mental Health Act is already proposed, implementing innovation-oriented policies can further the government's development to be digital by default and aim for sustainable growth. This development would be in accordance with the government's aim to be a leader in the European AI environment, which is why we recommend actively fostering innovation in mental healthcare through high-risk investments.

Second, the NHS mental health services should efficiently adopt Artificial Intelligence to screen, diagnose, and treat patients. Particularly, a computerized cognitive behavioral therapy (CBT) software powered by AI to function as a human-like therapist may be a concrete solution. The system could be available as a mobile application to imitate the interpersonal interaction of texting. It would provide the first contact for patient assessment followed by a computerized talk-therapy. In contrary to other existing platforms such as Ieso Digital Health, the primary objective of the therapy software is not to act as a clinical decision tool by pairing patients with therapists. Moreover, the AI assists therapists by treating patients, either as the main form of therapy or temporarily until allocating a human therapist through an e-referral. This type of digital therapy might be already sufficient for patients with less severe cases. Users may register with minimal personal contact details to lower the cognitive barrier for mental health utilization unless needed for an e-referral. The development will require the formation of a policy collectivity as innovational challenges need the collaboration of public as well as private sectors. Similar to the successful NHS COVID-19 application, the development of the software can be achieved by creating public-private partnerships and following a multi-stakeholder approach. The collectivity could include private sector firms such as Zuhlke Engineering, VMware Pivotal Lab and Accenture, not-for-profit charities such as the Alan Turing Institute, Research Institutions such as Oxford University, units of the Department of Health and Social Care such as NHSx and NHS Digital, and the Health & Care Professions Council.

The state of the art of emerging technologies as well as the technologically advanced environment in the United Kingdom, promises feasibility. Comparatively, the UK is ahead of 28 European countries for the ability to capture the full potential of AI (McKinsey & Company, 2019). Further, the UK is a founding member of the Digital Nations and aims to be a leader in AI and data revolution (HM Government, 2017). With Big Tech such as IBM Research or Microsoft Research inventing new solutions, the use of AI in mental healthcare is already considered a stepping stone towards the reinvention of services through government action.

The government underlined the aim of further digitalization with an AI Sector Deal worth £950 million (McKinsey & Company, 2019; HM Government, 2017). Additionally, the NHS increased their spending on mental health services by creating a fund worth approximately £2.3 billion a year by 2023/24 (NHS, 2019). Therefore, funding for development and implementation should be realizable. Moreover, the use of AI enables the early detection of illnesses, hence preventing costs for the healthcare system caused by the late intervention.

Research has shown the effectiveness of AI in mental health services. On account of its programming, AI can identify depression-associated markers in the text language of users and changes of behavior even earlier than human therapists. AI can analyze “data of volume or complexity that is beyond the analytical capability of individual humans” (Hall & Pesenti, 2017, p.9). In contrary to humans, the computerized therapist is constantly available.

An interdisciplinary stakeholder collaboration of software developers, product managers and designers, security experts, clinical professionals, and policy-makers can produce a stable product. Further, representatives from Understanding Patient Data can provide public discourse feedback about usability and readiness, hence including patients in the process. The Ada Lovelace Institute and the Centre for Data Ethics and Innovation could be involved as ethical advisors. Equally important, the application has to comply with the General Data Protection Regulation and the Data Protection Act 2018. We recommend involving legal advisors as well as the National Cyber Security Centre. Overall, the use of emerging technologies has the promise to be an adequate solution to the increased demand for mental health services. The implementation of a “digital therapist” tackles the problem of insufficient human resource capabilities and thus eases the burden on the system. De-stressing professionals could arguably lead to an overall improvement in therapy sessions, with further benefits for patients and staff. Considering the trend towards the use of AI in healthcare and the government's objectives, a digital transformation of the mental health care system included in the reformation of the Mental Health Act 1983 is a reasonable and necessary step to be taken.

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ID: 2247-11 - Category: Inequality

### **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 of 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.

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ID: 558-11 - Category: Inequality

### **Mental Health for all: Responding to the urgent need for systems designed for equality**

The coronavirus pandemic is a physical health emergency on a global scale, such as we have never seen in our lifetimes. But it is also a mental health emergency. Both the coronavirus illness itself and the measures governments have had to take to contain it are placing enormous stress on people's emotional health and wellbeing.

We have estimated that ten million people in the UK will require mental health support as a direct consequence of the pandemic. But the mental health impacts will not be felt evenly across society. We know that our chances of having good or bad mental health are unequal. Social and economic inequalities – poverty, racism, discrimination, and exclusion – create and perpetuate mental health inequalities. And just as some groups of people are more at risk from the virus, many of the same people will also feel the worst effects on their mental health.

In November 2020, Centre for Mental Health published the final report of the Commission for Equality in Mental Health, *Mental health for all? The report concluded two years' work exploring what causes mental health inequalities, why they have become so entrenched and what can be done to reverse them.* Our report showed that mental health is made in communities, and so action to reduce inequality needs to begin at the local level, within communities, supported by local systems, services, and civil society. This is what we want to

stimulate: to move from words to actions.

To build a system designed for equality. Across the country, groups of people are working to change this picture: to find new and innovative ways to meet people's mental health needs and to create wellbeing in their own communities. But many of these approaches are isolated, often small scale and short term. As we recover from the significant impact of a pandemic on society, we have an opportunity to make mental health equality a real focus for 'building back better'. But it will not happen unless we act now to change the systems that hold people and communities back.

We have developed an approach that will start the ball rolling in a small number of local areas where people are willing to work alongside us on a pilot programme to begin their journey to achieving mental health equality. We want to create a 'proof of concept' pilot, to find out whether the approach we have designed can take root in a community and spark the system change we know is needed. We have discussed this with community and system leaders in a number of local areas that are interested in being involved in fixing this problem. We want to build local coalitions to join together to establish the building blocks of a system designed for mental health equality.

We would work alongside each of the pilot areas to identify early actions they can take towards mental health equality and to agree some specific ambitions and goals for their local system. We would do this through a series of workshops and one-to-one discussions with stakeholders in each local area, supported by our research and evaluation team who will provide evidence about good practice, economic analysis, and critical appraisal of proposed actions. We would work to support each of the local areas to draw up a shared 'mental health equality action plan'.

We would encourage the pilot areas to build a broad coalition including community organisations, experts by experience, civil society, business, and public services. We would also want to ensure that insights and learning from the pilot sites are shared widely and freely. To embed this, we would build alongside this targeted pilot our existing network of elected

member champions for mental health and a new network of local mental health equality leaders, with whom we will share the results of the pilots as they emerge. We would publish a series of blogs, videos, and briefings during the pilot phase. We would plan to conclude the pilot programme with a brief report describing progress and exploring the potential for wider uptake. And with these we will make the case nationally for a system designed for equality, advocating for policies that support and enable local action and that reverse the inequalities that drive so much poor mental health. In the wake of a pandemic, the time has come to achieve 'mental health for all' by redesigning services that embed equality.

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ID: 1918-11 - Category: Inequality

## **Seas the Opportunity**

### Summary

Rejuvenate and reopen the UK's disused sea baths and lidos.

Prescribe sea swimming and water-based physical therapy instead of prescription drugs to combat the UK's mental health crisis in the aftermath of the coronavirus pandemic.

Target 30-50 year-olds, who are increasingly stretched - and socially isolated - due to caring commitments with dependent children and ageing parents.

### The challenge

There has been an uptick in the prevalence of mental health conditions as a result of coronavirus and related pressures.

This is set to worsen as the lockdown ends, and its economic impact filters through to widespread company closures and job losses.

There will be a spike in relationship breakdowns and familial problems as society readjusts to another new normal.

Too often, patients presenting at GPs are offered antidepressants, upon which they become dependent, resulting in a sedentary lifestyle which can contribute to other health issues and pile pressure on an already stretched health service.

## Social prescriptions

Medicine until now has not seen social activity as part of clinical care. Social connectedness has a bigger impact on health than giving up smoking, cutting back on excessive drinking and reducing obesity.

The Compassionate Communities project in Frome reduced emergency admissions (which account for a fifth of the healthcare budget) in the area by 15% - at a time when emergency submissions in wider Somerset rose by 30%.

It combined community development with routine medical care by tapping into patients' own networks and connecting them with the extensive community activity available – whether that's a choir or a walking group.

The project improved patient outcomes and reduced emergency admissions to hospital.

## Seas the opportunity

As an island nation, proximity and access to water have long been central to our way of life. Many of the UK's largest cities – London, Cardiff, Glasgow, Manchester, Belfast, Southampton - are situated by water and urban coastal populations are growing.

There was a surge in public swimming in the late 19th and early 20th Centuries, prompting development of 150 open-air baths, lidos and sea pools. But many have been forced to shut by council cuts, dwindling numbers and fierce competition from high-spec gyms.

The health hazards and risks associated with such blue spaces – from pollution, drowning and flooding - are well known and have deterred local authorities from maximising their potential. There is significant evidence showing the benefits of green spaces such as urban parks, woodlands and street trees in health protection and disease prevention.

By contrast, the impact of blue spaces on public health has only recently been scientifically investigated. There is growing evidence that exposure to blue space has benefits for both

mental and physical well-being.

Medical studies show the numerous benefits of cold water immersion, from increased vitamin D and boosted endorphins to improving fitness levels and reducing stress.

The pandemic has coincided with a resurgence of sea swimming, and many people turned to blue spaces when gyms, clubs and sports centres were forced to close. Epidemiological evidence suggests people living near the coast are generally healthier, suffer less mental distress and are more satisfied with their lives than those living inland.

The positive effects of living near the coast seem particularly pronounced for those with the highest levels of socioeconomic deprivation, suggesting less health inequalities in such locations.

Blue spaces could be exploited to help tackle key public health challenges such as reducing the incidence of non-communicable diseases associated with sedentary lifestyles and stress.

Changing working patterns mean more people are working remotely, and not tied to urban centres such as London. There is a drive to get out of cities and live in the UK's beautiful countryside, close to nature. Coastal towns which suffered the brain drain effect of young workers seeking well-paid work in major cities are now enjoying a resurgence, as families look to improve their quality of life.

We could capitalise on that by funding infrastructure improvements in these coastal areas, and give new life to the run-down sea baths around the UK coastline. Refurbish them and provide access and changing facilities so they are attractive spaces to congregate and enjoy swimming/yoga/walking/SUP/kayaking.

These baths would become a hub for activity-based companies who would sign up to the healthy living scheme with GP surgeries and health authorities.

Once vetted, these companies would become providers of physical therapy to patients diagnosed with depression, insomnia, arthritis, fibromyalgia, ME and related symptoms.

The money saved on medicine, doctors' time and future treatment would be spent on the providers, ensuring they had the best equipment, facilities and incentives to work with the scheme all year round, providing a healthy shot in the arm to the local economy.

Parkrun for the sea, concierge for the community?

As they develop, the local hubs would become community focal points, where groups can meet and exercise together. This in itself is therapy. The explosive success of parkrun was not just getting participants to strive for a 5k PB, but people turning out each week and making new friends with like-minded runners in the queue beside them.

As the Frome project showed, compassionate communities help reduce isolation and bring a sense of belonging into a society that is increasingly plugging into virtual networks rather than physical ones. Add a coffee/cake stand and a notice board to cultivate a vibrant community space like Facebook with fewer algorithms and more face-to-face interactions.

Target the carers

Promote the scheme among 30-55 year-olds, encouraging a change in physical and mental health coping strategies. These are often parents, often caring for older relatives, disconnected from social groups and increasingly isolated by technology which has been compounded by the coronavirus pandemic.

Give these people a space to relieve stress, reboot and make a connection that is grounded in them, rather than their parents or children – and is focused on a healthy activity rather than the pub.

Dr Kirsty McArthur GP

Dr Danielle McCarthy

Dr Patrina Parker GP

Caroline Hirst

Michael Hirst

Iain McCarthy

Ross Parker

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ID: 1519-11 - Category: Inequality

**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 to 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 CO2 emissions or on tobacco and alcohol duties. However, it would do no harm to review the need for these.

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ID: 3053-11 - Category: Inequality

### **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 following cases: 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, life 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 "travisfisher" 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 "travisfisher" 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.

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ID: 2284-11 - Category: Inequality

### **Universal Basic Income**

The precarity associated with this unprecedented global health crisis, Covid-19, has irrevocably damaged lives and livelihoods. Our economy is suffering, as is our mental health. People have been allowed to fall through the cracks in Covid-19 support. Even those who have been supported are confronted with an uncertain future. The pandemic has shed new light on the need to better fulfil Article 25 of the UN Declaration of Human Rights that states:

“Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.”

In the UK we are lucky enough to have the incredible National Health Service (NHS) ensuring everyone has access to good and free universal health care. The amazing staff have bravely carried us through this crisis and deserve all the applause awarded to them on the doorstep in lockdown.

Other aspects of our welfare state, however, are could be improved. As with furlough and associated Covid-19 support schemes, many of those in need are missed completely. The selective, means-tested measures are exclusionary and overly-bureaucratic; costing the tax payers extra money for an inefficient and ineffective system. Those who do receive benefits are often stigmatised or face mental health difficulties associated with low self-worth or feelings of hopelessness. Others are ensnared in ‘unemployment traps’ where the risks associated with taking up an insecure job and losing access to the benefits they rely on for survival are too high.

Even now, as we seek to return to normality following a third lockdown, unemployment is uncharacteristically high. Jobs have been lost and businesses have failed. Isolation has been hard and mental health has floundered. We have endured a year of uncertainty and fear and it is a testament to British fortitude that we have soldiered on. However, the end isn’t necessarily in sight with a third wave in Europe threatening to wash up on our shores and an increasing number of people, through no fault of their own, are reliant on support from the Government. We need a reliable and universal way to ensure that everyone has the means to an adequate standard of living in accordance with Article 25 of the UNDHR.

Following the first lockdown many people called for a temporary ‘Unconditional Basic Income’ (UBI) to plug the gaps left by furlough and other Covid-19 support schemes. A UBI is commonly understood as a guaranteed, periodic cash payments made to everyone without means-test or

requirement. This policy idea, previously perhaps confined to fringe academic circles, is now a common conversation topic in households across Britain. Its universal nature would mean that everyone would have been supported through this crisis and it would have gone a long way to alleviating the stress and strain of uncertainty in these precarious times. It would have significantly reduced the number of people who slipped through the gaps and would undoubtedly have saved lives.

There are also lessons for our welfare state in general, however. Many now label UBI as “our generation’s NHS” and it has the potential, if implemented effectively, to solve many issues associated with our current benefits system. As mentioned before, its universal nature stops people falling through the gaps whilst it also reduces the bureaucracy arising from means-testing and removes the stigma associated with selective schemes. It has the potential to improve both mental and physical well-being, as evidenced by trials in Europe and North America. It is also affordable and attainable and will help protect against future pandemics or crises of a different nature. There is a lot of uncertainty going forward, with the climate crisis and the alarming increase in automated jobs. A UBI would go a long way to reducing this uncertainty and ensuring everyone has the means to maintain a minimum standard of living for themselves and their families.

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ID: 2177-11 - Category: Inequality

**Online Safe Spaces: an expert online domestic abuse assistance portal (available for free).**

1. Domestic abuse, including domestic violence, has risen dramatically as a direct result of Covid lockdown restrictions. The UN has described this phenomenon as a “shadow pandemic”. Multiple data points unequivocally confirm this: the BBC estimates that globally domestic abuse has increased by 20% during Covid lockdown; according to the ONS, the police recorded 206,492 violence against the person offences flagged as domestic abuse-related between March and June 2020, a 9% increase compared with the same period in 2019; and according to the Guardian calls to the National Domestic Abuse Helpline rose by 80% in June of 2020.

2. It is difficult to imagine a more horrendous scenario than being in effect imprisoned in one’s own home with a perpetrator who inflicts domestic abuse (very likely including domestic violence) on you, and possibly your children. There have been 3 lockdowns all of which lasted

over a month (at least), and we are in the midst of the 3rd lockdown.

3. Compounding the severity of the situation, due to lockdown restrictions, the usual pathways to domestic abuse assistance have become unavailable e.g. schools; interaction with friends, colleagues and relatives; interaction with social services; space away from the perpetrator whilst at work and online – all of which ordinarily offer an opportunity to contact specialist services without being monitored.

4. Therefore, we are witnessing the simultaneous trends of a dramatic rise in domestic abuse alongside a dramatic recession of the pathways to access support for domestic abuse.

5. As well as being an odious crime which inflicts terrible damage on individual victims at the time of abuse, domestic abuse is well understood to be the origin of many subsequent societal problems such as: immediate and lasting psychological trauma, loss of homes for those who flee, children of victims performing poorly at school, the risk that victims of domestic abuse may repeat the cycle on their own family, and so on. Therefore, it is certain that this dramatic rise in domestic abuse will generate a proportionately dramatic rise in such societal problems for many years into the future

6. In direct response to this situation, in May 2020, Royal Mail and Hawkrose, created Online Safe Spaces (OSS) together with leading UK domestic abuse experts from: the University of Bristol, Hestia charity and Sussex Police.

7. OSS is a discreet, safe, no-internet history portal that sits at the bottom of a webpage and opens up a window on any website. The service provides support, advice and helpful contact numbers for those who are experiencing, or are at risk of, domestic abuse.

8. OSS was launched on Royal Mail's and Parcelforce Worldwide's websites 4 months later in September 2020. Please see paragraph 9iii below for details of other organisations who have also installed OSS on to their websites.

9. OSS has 4 objectives:

i. To offer expert support to persons suffering or at risk of domestic abuse. We believe we accomplished this thanks to the leading domestic abuse experts who supported us.

ii. To be 100% safe for users. This has been achieved thanks to Royal Mail IT experts: the software leaves no internet history and cannot be used to trace users. Furthermore, a key premise of OSS was for the software to be installed on websites which are not associated with domestic abuse. As such, should a user interact with OSS on e.g. [www.royalmail.com](http://www.royalmail.com), and then subsequently that user's perpetrator examines the internet history, only the Royal Mail website would be listed – and this should not raise any suspicions on the part of the perpetrator.

iii. To be ubiquitous. Royal Mail offers OSS for free to any organisation who wants to install on to their websites; the onboard process is very simple. At the time of submission (March 2021), OSS is installed on 23 websites, for example: Royal Mail, Parcelforce, Ministry of Defence (intranet), 4 global law firms, Thames Water, Anglia Water, Southeastern Railways, Post Office. Over 18 additional organisations have confirmed they will install OSS on to their website, for example: eBay, a high street bank and a major UK telecoms company. Since launch, Royal Mail has continually strongly promoted OSS both with its customers and more generally through its social media. We expect many more participants.

iv. To raise the public profile of the issue of domestic abuse by virtue of OSS being on as many websites as possible. It is unquestionable that stigma and taboo surround domestic abuse and that this acts as a material hinderance to persons asking for help. It is only by raising this issue in the public conscience that we will rid the stigma and taboo and so begin to start to tackle this

issue on a fundamental basis.

10. At the time of submission and 7 months after launch, we have recorded just under one million clicks across the OSS portals which are available online. We estimate that each user clicks 4 times, on that assumption, we estimate that just under 250,000 persons have used OSS. For the last 3 months, we have recorded an estimated 1,330 users per day. In order to maintain the 100% anonymity of the service, OSS does not record IP addresses – this would have provided much more accurate usage data.

11. OSS has received multiple endorsements at launch including: UN Women UK, 2 UK Government Ministers, the Domestic Abuse Commissioner and Sussex Police.

12. The initiative was called “Online Safe Spaces” so as to align with the Home Office and Hestia’s “Safe Spaces” campaign under which certain pharmacies offer shelter within their premises to those suffering from domestic abuse. Both initiatives benefit from and are mutually strengthened by this alignment.

13. We look forward to expanding the number of organisations who install OSS and so provide direct expert help to even more domestic abuse victims as well raising the profile of this issue in the UK.

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ID: 560-11 - Category: Inequality

### **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 burgeoning 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 Issue but it needs to get on with it if it is to have prime and first mover advantage.

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ID: 2275-11 - Category: Inequality

### **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.

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ID: 801-11 - Category: Inequality

### **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!)

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ID: 2259-11 - Category: Inequality

### **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.

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ID: 1925-11 - Category: Inequality

## **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.

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ID: 1849-11 - Category: Inequality

### **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.

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ID: 1823-11 - Category: Inequality

### **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.

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ID: 1044-11 - Category: Inequality

### **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.

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ID: 994-11 - Category: Inequality

### **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 on 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: 276-11 - Category: Inequality

### **Housing First as the answer to roughsleeping**

Rough sleepers usually have a myriad of problems. Sleeping outdoors is the result of other problems, not the problem itself. The real problems stem from child abuse, poor mental health, addiction, and so on. And many who are not addicted to drink or drugs become so having been on the streets.

It is hard to conquer an addiction to drink or drugs. Harder still if you are on the streets, or have no stable home, or relationships. Yet despite that, we persist in believing that rough sleepers should solve their problems before they get a permanent home. They should staircase through hostels etc.

All the evidence is that this does not work very often. And it is very expensive. A Westminster rough sleeper casework manager told me once that he had more staff than there were rough sleepers, but that they could not offer the rough sleepers what they wanted or needed – a stable place of their own, from which to rebuild their lives.

They do it differently in Finland, where they follow the “Housing First” principles. They give people a (tiny) place of their own, conditional only on them treating it with basic respect. That gives them space to tackle the demons in their lives, be that mental illness or addiction. With help, of course. It doesn’t work for all, but it does work for some. The evidence base is well-known, and can be found here: <https://hfe.homeless.org.uk/principles-housing-first> (I have no connection to this organisation).

We tried that, inadvertently, this spring. Anecdotally it worked, as this Times Article by Christina Lamb shows.

<https://www.thetimes.co.uk/article/at-the-prince-rupert-they-treat-the-homeless-as-guests-except-they-give-them-a-hug-0z26c9z0v>

I hope that HCLG are doing long term follow up work, but I think we know enough to at least launch a full-scale randomised control trial of housing first in the UK. We could improve lives and save money. Not often you can do both.

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ID: 245-11 - Category: Inequality

### **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 where 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 overheated 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.

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ID: 3011-11 - Category: Inequality

**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 Introduces, 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 mean-spirited to exclude them from this adventure, besides this can only add more talent to the pool of resources that is the Introduces.

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.

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ID: 3061-11 - Category: Inequality

### **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 this 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 and 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: 1621-11 - Category: Inequality

### **Mental Wealth for All**

A major problem in today's 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 lockdown, 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-motivated, 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 is, 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.

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ID: 1325-11 - Category: Inequality

**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.

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ID: 1219-11 - Category: Inequality

### **How to get better at socialising after lockdown**

As an 11-year-old boy I am not very good at socialising (especially with mum's friends) and with COVID-19 it has definitely impacted with not only my socialising skills but with everyone's. Also, everyone connects in my friendship group online through games and calling each other which is not the same as meeting in person.

At the moment, we should self-isolate and wait a few months. If we do that then when the elderly and more vulnerable population are vaccinated then we can go see them and everyone will be able to go out.

After that, as a way to counter act the problem of not being able to socialise now, when children go back to school, they should take a week in school to do some socialising lessons as well as still doing the main and more crucial lessons. This will ease the pressure for the kids and get them better at talking with friends and classmates that they have not seen in months. If we do this then our generation might actually benefit socially from this pandemic because we will have learnt how to do things that are difficult, and we won't be so unsocial and addicted to our phones as people might think we are. Schools should do:

- Skills on how to teach us to start a conversation and give sentences that can be used as this is hard and can make you feel awkward
- Skills on what to do if you are stuck in a conversation and want to get out of it nicely
- Skills on how to know and show positive body language like eye contact, listening properly and facing and paying attention to the person, to encourage other people to speak who might also be feeling insecure
- Skills on how to politely show that you want to end a conversation without hurting their feelings

- Team building so kids do different activities and they don't realise they are socialising or talking with each other because they are having fun. This will help them make friends again too.

When they have learnt skills in lessons, it is useful to practise these skills as this helps people feel more confident. Some lessons could be teenagers practising different situations with other teenagers. There are also apps that help people talk but to robots that mimic people. This means people don't feel as self conscious as talking to a person and so might do it more. They could also do this during lockdown. Teachers could enforce this by setting these apps as homework and also other people could do them in their spare time if they wanted to.

This is all not only for kids and teenagers but for all ages as the lockdown comes to end and we get back to normal because this will help everyone to get better at socialising and talking with other people.

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ID: 2270-11 - Category: Inequality

### **Reducing govt spending on post-Covid rental arrears by enabling exchange of multiple capital types**

Problem

The Covid pandemic has caused profound economic disruption, and 'economic reopening' in the UK is likely to reveal the true scale of business destruction currently concealed by furlough payments. When these end in September 2021, the systemic nature of Covid's impacts makes large numbers of redundancies and private rent arrears very likely. Current solutions – evictions, emergency housing provision by local councils, interest-free loans to tenants – are costly and merely displace the problem.

Solution background

However, there are past examples of collective action within the housing sector that show the power of collaborative solutions to

- align incentives between different stakeholder groups
- overcome gaps in financial capital
- create new flows of additional value.

Firstly, not-for-profit housing associations provide housing to some of the poorest tenants; despite this, they actually create a high level of value flow simultaneously with creating small surplus finance for reinvestment, because they are organised to deliver social benefits to their tenants alongside housing (e.g. information and guidance, employment training, health support). Housing Associations Charitable Trust estimates that £4million investment can return £17million in health benefits for their tenants.

Secondly, the community building society movement in the UK had its origins in people's lack of access to financial services for housing purchase. Organised collaboratively along self-help and mutual principles, groups of would-be housing purchasers could pool their limited financial assets to purchase property for each individual sequentially. This model was so successful that building societies – originally intended as temporary organisations solely to meet their founders' needs - became permanent entities for an ongoing stream of new members. Today, UK building societies provide 23% of mortgages overall (March 2019 figures), and 28% of all new UK mortgages during the pandemic (August-September 2020 figures; Building Societies Association). Building societies continue to pioneer new flows of value. For instance, Staffordshire Railway Building Society (SRBS) provides 'affinity' savings accounts with a guaranteed financial return to specific savers and a donation by SRBS to specific community groups chosen by the saver (e.g. local rugby or football clubs, local hospice). This creates an additional flow of value subject to pre-agreed actions by three stakeholder types: the building society, affinity savings members, and external organisations.

Increased environmental awareness has led not-for-profit housing associations and building societies to increase the amount of natural capital in their value flows by investing in pro-environmental buildings. The best example is the Ecology Building Society, whose main purpose is to increase the availability of housing through pro-environmental renovation, restoration, or new build construction, sometimes including different types of collaborative housing owners and occupiers to further this aim.

These housing sector examples show how:

- collaborative flows of value between multiple and different types of stakeholders can be structured for 'otherwise-impossible' mutual benefit
- multiple forms of capital (natural, human, social, manufactured, intellectual), not only finance, can be included in these value flows.

Recent developments in other sectors show the same principles:

- Equal Care Co-op. supported by both Co-operatives UK and Nesta, enables the better flow of human, social, and financial capitals by being owned and organised by both care recipients and care providers.
- The FairShares Model provides articles of association for multi-stakeholder companies using existing company law in numerous jurisdictions, including England and Wales, Nigeria, USA, Germany, and Croatia, as well as materials and guidance for multi-stakeholder governance and business operation.
- Defra's ELM (Environmental Land Management) scheme enables the flow of value across multiple capital types by paying farmers in England 'public money for public benefit'. It is hoped that this will increase both the productivity and resilience of the farming sector.

Solution

Building on all the above, the proposed solution is that, in order to address the challenge of Covid-triggered rent arrears, the government should enable flows of value between landlords and tenants using multiple forms of capital, rather than relying solely on financial capital.

This would be novel in creating new, voluntary, types of interaction between tenants and landlords, requiring some:

- understanding of what different capitals are, and how value flows can be agreed and recorded
- trust, transparency, and flexibility about the possible non-financial capitals available or acceptable in each tenancy

In turn, these novelties would enable a new multi-stakeholder, multiple capitals environment, creating new channels for the flow of value. For instance:

- a tenant may choose to use their skills to mend a garden wall as part-payment even though this was not an initial priority of the landlord. This would maintain the principle that value flows between landlord and tenant need to be maintained, improve the manufactured capital of the property, and increase the social capital shared with neighbours previously at risk of damage from a collapsed wall.
- a tenant may help organise a pandemic-support network amongst neighbours, increasing social capital in the area, making the area a more attractive place in which to live.

Additional indirect consequences of these actions would be increasing the value of the landlord's property and community resilience to future shocks, and (collectively) reducing government expenditure on evictions, emergency housing, and interest-free loans to tenants.

Government can create an enabling environment for this by:

- allowing the courts and bailiffs to accept such agreements between tenants and landlords to prevent evictions
- allowing local councils to record info about such agreements, including cross-checking landlords who lease properties in more than one local authority area (preventing abuse by disreputable landlords)
- undertaking cost benefit analysis to identify risks and benefits to central and local government expenditure from such agreements by large numbers of Covid-arrears tenancies
- convening a 'Covid-arrears rental stakeholder's assembly' – tenants, tenants' organisations, landlords, landlords' organisations, local councils, mortgage and insurance providers – to explore what their vulnerabilities using multiple capitals would be, and what they need as solutions
- providing tax or other incentives for landlords and tenants who enter into such voluntary agreements, possibly using metrics from the International Integrated Reporting Council and/or FairShares Association, and/or including multiple capitals in capital gains tax.

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ID: 961-11 - Category: Inequality

**Address the weaknesses in any situation that may intensify economic duress and poverty.**

Throughout history we see the repetitive prevalence of actions and behaviours when people earning low wages or with no jobs suffer from economic or austerity impact on earning through recessions, wars, pandemics, redundancies, furloughs, etc. The person who is enjoying the superior or higher economic bargaining position ends up a winner against those on the receiving end of that arrangement. I would like to propose a new statute called P.E.S.T Act 2021.

The acronym standing for:

P – Predation: for example, where landlords are exploiting tenants for rents via sexual favours etc. This will cover any person who may succumb to being a victim of any form of predation under economic duress.

E – Exploitation: this is where somebody is given a minimal wage or suffering conditions which are horrendous but they embrace it again through economic duress and become victims of exploitation. Examples of this would be house workers or pensioners going back to work in part time roles.

S – Slave Labour: this is for the sweat shops operating in the UK or other similar industries where the desire to keep the production and manufacturing costs low people are paid per unit productivity and when looking at earnings per unit are dire reading.

T – Trap: people who are entrapped through debt and other extenuating circumstances or even illegal workers. For example, when illegal Chinese people died picking Cockles against rising tide.

There may be existing laws that in part cover and provide protection against these, but my proposal is to consolidate all those parts under one statute so that we are actively addressing the inequality issues and an easier reference for the victim. I want this statute to also provide guideline remedies ranging from negotiated resolution to penalties civil or criminal depending on severity and scale.

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ID: 388-11 - Category: Inequality

### **Giving citizens free access to an online mental health first aid course**

The COVID-19 pandemic has worsened the mental health crisis and so this policy is a 'lockdown-compliant' measure that aims to counteract the negative impact that the pandemic has had on mental health. This policy involves providing a free online course to citizens on the basics of mental health first aid. This policy is designed to equip citizens with the basic tools to support their friends, family and colleagues with their mental health.

The policy itself is simple: all citizens will be able to access an online course which, once completed, will equip them with knowledge of the basics of mental health first aid. This knowledge can then be used by people to better support relations who are suffering from mental illness. Furthermore, such a scheme will likely generate more conversation surrounding mental health, thus reducing the stigma around mental illness which currently prevents many people from seeking treatment and professional help for their mental illness. The online course would be funded by the government but would be provided by an existing charity that specialises in running mental health first aid courses.

This policy seeks to counteract a significant problem posed by the COVID-19 pandemic: the negative impact on the public's mental health that the pandemic has had. The policy also capitalises on two behavioural changes that have been caused by the pandemic: an increased willingness to work from home, and an increased willingness by people to volunteer their time for social causes.

The mental health crisis has been compounded by the COVID-19 pandemic, but it is also a long-term issue that will need to be addressed well beyond the end of the pandemic. This policy of a free online mental health first aid course for citizens can be used to combat the mental health crisis in both the short-term (during the pandemic) and in the long-term (after the pandemic has ended). The online-nature of the mental health first aid course will mean that it is a viable policy to be implemented during the pandemic because it does not require in-person contact between those who are participating in the course. This makes it a mental health policy that can be used whilst lockdowns and social distancing policies are in place. The online nature of this policy also means that the variable costs of the policy (the cost of allowing more people to access the course) are negligible, making it a sustainable long-term policy in combating the mental health effects of COVID-19 that will continue beyond the end of the pandemic.

Behavioural changes from the pandemic also suggest that there will be higher take up of this free online course relative to if the policy was introduced before the COVID-19 pandemic. This is

because people are more willing to work from home and are more willing to give up their time for volunteering as a result of changing attitudes since March 2020. This suits the free online mental health first aid course because it can be taken from home (say during a lunch break when people are working from home), and it requires people to give up their time for an important social cause (improving public mental health).

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ID: 2034-11 - Category: Inequality

### **Move to a “left behind” town – and get your income tax-free**

Summary:

Any policy that stands a chance of levelling up “left behind” regions is unlikely to be cheap and uncontroversial. But if you will the end, you must will the means. Now that the pandemic has shattered cultural and economic barriers to remote working, government should offer an income-tax break to workers who move to areas most in need of regeneration.

Detail:

A powerful way to boost “left behind” places is to encourage members of the professional classes to live there. This is not because such people are “better”; rather, the structural reality is that employers and amenities locate themselves where skilled people with disposable income live, while those with social (and actual) capital can often mobilise more effectively to advance their own interests, and the interests of their communities.

This reality is partly why success in regional growth policies is so rare. But it also leaves open the possibility of a virtuous feedback loop, if a first group of skilled people can be persuaded to move to an area in need of levelling up.

That is precisely the opportunity the pandemic affords. Cultural and economic barriers to remote working have been shattered, and professionals in cities have a new appetite for more spacious, more affordable, less densely populated places. One in seven Londoners wants to move out of the city as a result of the pandemic, according to a London Assembly survey.

Topping the list of what people are looking for are private gardens, proximity to green space and a bigger home.

So how to entice some of these workers to areas most in need of regeneration? In short, as a carrot, government should give them an income-tax break. For example, income up to £100k and for up to five years could be exempted from tax, with participants losing their exemption if they move out. Research is needed to understand the size and duration of the tax break that's sufficient to attract people whilst minimising cost to the Treasury. One might find that the British love of a bargain can entice people without too much money at all.

Similarly, careful thinking is required to select which areas and people should be eligible. For example, people who already live within commuting distance of a designated area should arguably be ineligible, but what counts as commuting distance would have to be defined. Moreover, local schemes should close once a certain number of people has moved in, so that areas are not overwhelmed.

The newcomers will stimulate the local economy and create jobs through the money they spend locally on anything ranging from house renovation to shopping and leisure. Academic research also finds that the presence of skilled employment pushes up the wages of all workers in the local labour market.

The private sector will respond with new investments. For example, "food deserts" (areas lacking healthy, affordable food) exist because supermarket chains look at local incomes (among other factors) when deciding where to open a store. So the mere presence of people on higher incomes could be enough to attract supermarkets to areas that are currently under-served.

Once a first group of newcomers is settled and improvements start to materialise, others will follow suit – without any tax incentives. And thanks to this new pool of local skills, more

employers can move in and fill roles that require an office presence at least part time – and bring more jobs in the process.

There's a virtuous loop for public services too. There will be more money to spend on local services through more council tax, business rates and central funding based on population. At the same time, increased demand from new users will also make more investments and upgrades viable: more demand means more projects that represent good value for money, and therefore attract Treasury funding. This is more than theoretical: the government has committed to spending a lot of money on infrastructure in the North, and the economic case looks a lot better if government nudges people up there too.

Another positive effect is that the new arrivals will likely leverage their privilege to demand better services. For example, they might be in a better position to hold the school governor to account as well as volunteering their time to improve the school.

Perhaps the biggest challenge of this scheme is the danger that the existing local population resents it, because of the negative effects of gentrification. This risk can be reduced in several ways. First, engaging early with the community and allowing them to shape the scheme (including its boundaries) will be essential. Second, proponents should identify and communicate how the scheme can tangibly improve the life of locals, for example through jobs and regeneration. Third, it may be wise to give the local community the final word in approving the scheme. The power of rejection should ensure that locals have real influence, increasing their engagement and ultimately leading to more positive attitudes. There should be a clear objective that the new community integrate harmoniously with the old.

Finally, it's worth responding to criticisms that the scheme is zero sum, "robbing Peter to pay Paul". In short, this isn't about emptying London. It's about redirecting some of the projected growth of big cities towards those towns most in need of regeneration. London will continue to thrive, but perhaps we won't need to spend quite as much upgrading its infrastructure to accommodate fast population growth. The case for Crossrail 2 will be less, replaced by dozens of

smaller and cheaper projects in towns across the country. And if we succeed in creating a more regionally balanced economy, we would boost the country's economic performance overall.

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ID: 1915-11 - Category: Inequality

### **Addressing Gender Inequalities in Self Employment - A Post-Pandemic Opportunity**

The Self Employment Support Scheme worked as a temporary crutch to support those struggling to work within the pandemic restrictions. Investing in this scheme has disproportionately invested in men within the workforce, as the SEISS data shows that far less women are working within eligible self-employed roles and when they did claim, they claimed far less (£2,200 per woman as opposed to £3,100 per man). With unemployment for men and women on the rise, women (who are statistically more likely to be an 'employee' than start a business or become self-employed) could continue to find seeking new roles difficult. Self-employment could be a suitable route for some women after the pandemic, allowing them to harness homeworking technologies, market gaps and flexible working to regain economic activity. For some, self-employment could be a desirable option, but a risky one which might have perceived barriers and seem tricky to navigate. A support scheme that creates opportunities to de-risk a woman's move to self-employment would be a solution. By offering a two pronged approach of business support and financial incentive, more women could move from unemployment into self-employment successfully. With the skills required to set up, understand the self-employment tax system, and create start-up assets where needed (like a social media account, webpage or other business tools), women could be better supported. Furthermore, investment from a funding scheme administrated like the SEISS payment could mitigate against any potential risk to household income associated with a move to self-employment. For many, a barrier to self-employment is the risk of a fluctuating income, and by underwriting that risk with government support to top-up earnings to a minimum level (like the SEISS payments) over the first 12 months of self-employment, many women would find it more attractive to register as self-employed. With reassurance that 'quieter' months or dips in income could be supported by the government in the first year of trading, women could gain the confidence needed to develop a self-employed enterprise. The government investment in any top-up support could be evaluated against the cost to the taxpayer of the claimant remaining unemployed and relying on the benefit system. It could represent good value as an alternative to state support for unemployment. Supporting more women to work for themselves could create more opportunities for women to address the pay gap in general (women's income is less in self-employment and employment). A pilot scheme to establish the return on investment for the treasury to support women into self-employment would be a useful way to consider how taxpayer's money is invested creating long term pathways out of unemployment.

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ID: 582-11 - Category: Inequality

### **Moving to a outcome based working day**

The pandemic has presented an opportunity to redefine working life. Flexible work patterns have shown that the traditionally structured work day is increasingly antiquated. Instead, the pandemic presents an opportunity to reconsider the definition of a working day moving from hours worked to outcomes achieved.

We have long known that the productivity cycles of individuals are not uniform with traditional work patterns (9am – 5pm) not reflecting human experience. The Covid-19 pandemic provides an opportunity to finally put this antiquated culture to bed.

Many sectors of the economy have long since moved away from this model of working as they seek to reflect the reality in which they operate. What the pandemic has taught us is that those working in a typical office environment should also no longer have to operate within the confines of this historic concept.

Instead, with a large section of the office-based working population working from home for the foreseeable future, there is an opportunity to move to a system of productivity/outcome based work days rather than structured contractual hours. The pandemic has helped to add credibility to this concept as it has unshackled employees from desks and highlighted to employers that staff can and do perform equally capably when they are afforded flexibility in their working lives.

In this model, employers would base contracts around the idea of achieved outcomes rather than hours worked. This could be embedded into standard work practice through amendments to working directives. Employers and employees would be protected from over expectation or commitment by agreeing a standardised outcome framework.

This would boost productivity as there would be a defined target and improve employee wellbeing by allowing them more free time away from the work environment rather than be embedded in a culture of presenteeism.

Increased leisure time would also encourage economic growth as they would have more time to spend within the economy and enhanced societal gains with people having opportunities to volunteer and spend in other pursuits such as fitness. In turn this could be an important aspect of improving national health outcomes, reducing pressure on health services.

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ID: 1909-11 - Category: Inequality

### **A new narrative- creating an aspiration for 'right fit' living post-pandemic support for older people**

Older people have been significantly affected by the isolation and restrictions of the pandemic, but they are also a group who were affected by underlying issues of isolation and disconnection well before Covid-19. The Age UK Winter Resilience Campaign 2020 highlights the need to maintain healthy eating, movement and cognitive activities, whilst also advocating support for winter finances to ensure homes are heated and essential items are affordable. One solution to support the older generation is to encourage 'right fit' housing choices. While there are publications about this approach, in reality many older people remain in unsuitable accommodation which limits them in their ability to take a healthy aging approach to life. Support from housing planners to create suitable 'right fit' housing stock for the older community could support this growing population to access accommodation that can facilitate a better quality of life, supporting cognitive activities within a community of like-minded people and facilitating movement through increased accessibility design. Rather than creating new homes which are aimed at first-time buyers, or compact family homes which can be easily outgrown, investment in the aging population could mean that a better stock of larger, well located properties could be made available to working people. Creating specially designed living spaces would provide an opportunity for a new message- that living in 'right fit' accommodation is aspirational, desirable, safer and healthier. The pandemic gives us chance to review the way that we present support for older people within the community, and allows us to reconsider how structures could be improved to combat loneliness and isolation. With investment in suitable properties, older people could remain healthier for longer, reaping the rewards of low energy bills and warm homes supported by modern building technologies and renewable

energy systems. Shelter's 2012 Policy: report, 'A better fit? Creating housing choices for an ageing population' states "it is a terrible irony of our housing crisis that single older people struggling to maintain or heat homes that are too big for them coexist with appalling overcrowding. Every under occupier enabled and supported to downsize into a better home for them frees up a larger home that could house a family in need of space" and yet, in 2021, more could be done to ease the way for desirable developments for the older generation. Creating the conditions for 'right fit' housing developments needs a thoughtful approach and requires a concerted effort to create a paradigm shift that makes 'right fit' housing aspirational. A future infrastructure where the needs of the older population can be more suitably supported to avoid loneliness, isolation, immobility and cognitive decline could mitigate the negative impacts of unpredictable events that might affect wellbeing and health. If every community had appropriate stock of 'right fit' housing, and the drive to make it a wonderful lifestyle choice, then the integration of support for the elderly could be streamlined and more productive. Creating a culture of desirable housing in communities would mean that people could plan their 'right fit' move earlier, prior to health issues and ensuring the process is a proactive life choice, not a reactive necessity. An article in the Guardian (June 2020) cites a report 'Too little, Too late? Housing for an ageing population', by the Cass Business School, the Association of Retirement Community Operators and the Centre for the Study of Financial Innovation stating that "The report found that just 7,000 new homes built each year are designed for older people. This, it concludes, is "insufficient to serve the 180,000, 65-plus households that will be created each year over the next decade". What the pandemic gives us is the driver to change the narrative and to create a supply that can stimulate a demand within the housing market for these much needed, necessary, investment in suitable homes for older people. It's not too late, but we could risk the timely opportunity and continue to do too little.

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ID: 1784-11 - Category: Inequality

### **Ending Tax Evasion**

Summary:

Enact a law to enable private companies, regulated by government, to pursue serious tax evaders; anyone caught would have to pay the tax evaded back to government and also the same amount to the company that caught them. It would reduce government costs and increase tax revenues, a real win-win, and also shows the way forward for how similar approaches could be used to fight serious organised crime.

Policy:

Billions of tax revenues are lost to tax evasion annually, in the UK and around the world, and governments have been largely ineffective at clamping down on that evasion. Investigative journalism has exposed some evaders, but there remains a big industry enabling tax evasion for the richest in society.

Governments lack the resources needed to go after these evaders as they are not certain of getting a return, and since there is vastly more money to be made in helping rich people evade tax than there is helping governments prevent that evasion, most of the best and brightest people are involved in evasion.

I therefore propose flipping that equation on its head by outsourcing tax evasion to the private sector.

Companies going after tax evaders would have to sign up to be regulated by government to prevent abuses, but the returns could be huge.

A new law would be implemented specifying that anyone caught evading tax would not only have to pay all of the tax they had evaded, but would have to pay back double the amount as punishment. The government would receive one half of the money repaid (equivalent to all the tax that had been evaded) and the private company that found the evader would receive the other half.

To ensure only truly wealthy people were targeted, a minimum evasion limit would be created, starting at £50,000.

Given that billions of pounds of taxes are evaded each year, this would overnight create a multi-billion industry, attracting talent from all sectors of society.

Furthermore, as the risk of being caught out for tax evasion increased, people would be disincentivised to evade, helping to increase compliance and government revenues.

Part of the law would also be protection for whistle-blowers, so anyone involved in aiding tax evasion would be able to blow the whistle on their clients; not only would they receive immunity from prosecution, they would also receive as payment the money evaded. This law would be retrospectively applied, creating a large incentive for whistleblowing and further increasing the risks of tax evasion; remember, not only would the money evaded have to be paid, the person would have to pay back double.

The key to the idea is that the private sector going after evaders would innovate and iterate just as fast as evaders did trying to overcome the problem; governments are too slow and cumbersome to effectively address these issues, and lack the resources required to hire the best people and the best technology, so it needs to be devolved down to nimbler organisations.

The idea could also be applied to serious organised crime; police struggle to get the resources to go after SOC, but if private companies knew they could make billions of pounds from chasing these organisations down, it would attract massively talented people, backed by large resource, to the fight.

While there would need to be a lot of work carried out to craft the laws and burden of proof required to prosecute tax evaders under such a scheme while protecting innocent people from harassment, such a process should not be beyond the ability of government's lawyers and lawmakers, and the laws could be designed to constantly evolve as the regulated companies notified government of new methods used by tax evaders and suggested what they needed the laws to change to in order to be able to prosecute them.

It's a chance for governments to reduce policing costs and increase tax revenues at zero cost or risk to the public purse, a true win-win, and opens up a very interesting space for innovation in the law, to make sure it keeps up with criminals while also ensuring innocent people do not suffer.

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ID: 2013-11 - Category: Inequality

**Bright Idea(s)! A Colourful Cure For The Nation's Blues...**

We all know that our nation faces a looming mental health crisis.

My idea targets the huge extent of low-level mental health issues (the light blues) in our society, with the aim of preventing seriously dark blues.

My idea, life-enhancing and potentially life-saving, is...

1. Science- and people-based.
2. Simple and practical.
3. Powerful and effective.
4. Wide-ranging and long-term.
5. Easily and quickly implementable.

6. Tangible and relatable to.
7. Universally inclusive and politically neutral.
8. Relevant to individuals, organisations and business.
9. Socially motivating and uplifting.
10. Cost-efficient to government.
11. Economy-stimulating.
12. Open to creativity, innovation and development.
13. Self-perpetuating and unlimited.

My big idea is to launch a determined national campaign, championed by experts and the country's top leadership, for the personal investment of the entire population, all of us, in those two most powerful and life-enhancing elements of everyday life - Colour and Light!

We are all surrounded, everywhere and all the time, by some kind of colour and some form of light. They influence our brain function and can significantly impact our mood and mental state.

Happily, we can all contribute positively to our own mental well-being, and that of people around us, through our (science-based) choices of colour and light, on our person and in our environment. Maximising their potential for mental health benefit.

This really is something we do, as individuals and as a society, have control over. We should grab this particular moment of unity, this singular opportunity, to instigate a lasting enhancement of everyday life, for the good of us all.

Colour and light...

Fantastic potential for happier people.

A happier nation.

The key is selling the big idea to the country.

Inspiring the innumerable spin-off 'little' ideas that will ensure its success.

So, how?

1. Launch it as a unifying national initiative in the style of the highly successful "Save the NHS" campaign.
2. Keep it simple.
3. Engage with people's emotions, hopes and dreams for the future.
4. Explain the principal motivations - Mental well-being first and foremost.
5. Outline the scientific basis. (Employing physical, biological, medical, social and behavioural sciences.)
6. Highlight the full range of other benefits.
7. Provide clear information, guidance, ideas and resources.

Colour and light - Big-picture ideas...

### 1. WE ALL WEAR CLOTHES.

Let's encourage everybody to wear brighter, lighter, cheerier colours. Let us, as a nation, dispense with the prevailing dark, dull and boring in favour of uplifting brightness and lightness.

### 2. WE ALL HAVE/BUY STUFF.

Let's persuade the population to choose mood-lightening colours for every single item we use and buy from now on. Everything from computers to cars. Create the demand and business will create the supply. (Boosting the economy, with the myriad benefits that brings.)

### 3. WE ALL LIVE/WORK SOMEWHERE.

Let's motivate all individuals, businesses and organisations to brighten up their home/work environments. It doesn't take much to make a huge difference. (Again, generating economic activity.)

### 4. WE ALL INTERACT WITH PUBLIC BODIES.

Let's convince all government bodies and public institutions to go bright and light, wherever appropriate. The happier the interactions between people and authority, the better for society.

### 5. WE (MOST OF US) ENGAGE WITH TECHNOLOGY.

Let's promote the optimal use of colour and light for mental well-being on all devices, interfaces, software, web sites. Easily done.

The possibilities for uplifting colour and light in everyday life are limited only by our imagination.

For instance (a quick, random brainstorming here), people, businesses and organisations could

be inspired to...

1. Display bright and cheerful flowers and plants, inside and outside.
2. Maximise exposure to natural daylight. Engage in mindful sky-watching, outside or through windows. Sunrises, sunsets, blue skies, interesting clouds, stars. Have breaks from work to do this.
3. Initiate schemes to trade in depressingly dull clothes for cheerier ones.
4. Reevaluate 'favourite' colours. Choose new ones scientifically shown to be better suited to mental health. Consider motivations for colour choice, and be open to change, according to what our brains like, as opposed to subjective preferences.
5. Light up the dark, appropriately. The skyline. Buildings. Statues. Architectural features. Pavements. Gardens. Trees. Fountains (creating rainbow spectrums).  
  
With light projectors. Floodlights. Searchlights. Fairy lights. Neon signs. Glow-in-the-dark paint.
6. Incentivise business to transform and improve brand designs and colours.
7. Choose colours (clothes, device settings, environment) according to current activity. Select the best for alertness, concentration, exercise, relaxation, sleep.
8. Wear/display a unifying local/national colour of the day/week/month to forge community cohesion.
9. Eat a greater variety of more colourful food. Brighten healthy but boring foods (like porridge?) with safe natural colourants. Make eating fun for reluctant eaters. Physical and mental health benefits here aplenty.
10. Actively look for the extraordinary colour and beauty in nature, on a macro and micro scale. Providing grounding in the stress of modern life.
11. Optimise the use of colour and light in all building/infrastructure projects.
12. Promote colourful, spirits-raising art/photography/video displays in empty/closed shop windows.

13. Bring colour to the concrete jungle with wall murals, frescos, authorised 'graffiti' areas.
14. Learn and teach colour theory in depth at school. College. Public information posters.
15. Choose brightly coloured animal companions, like tropical fish, or cheery pet clothes, if suitable.
16. Coordinate the colours of houses or buildings in a street. Communities coming together.
17. Redesign school uniforms. Work outfits.
18. Tint spectacles/sunglasses the best colour for mood, if safe and appropriate.
19. Opt for clean, bright white rather than dark hues where colour is inappropriate.
20. Create official post(s) of 'Colour Champion(s)' or suchlike to promote the campaign at all levels...

There it is...

A national campaign for colour and light.

A happier, brighter future.

I hope that it is seriously considered for implementation, and results in a significant, lasting, positive impact on our country and our people.

I had fun doing this.

Thank you.

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ID: 1259-11 - Category: Inequality

### **Possible fix to curb rising unemployment**

I have identified the rising unemployment as a problem due to COVID-19. Let me put forward my thoughts on what could be a potential resolution.

My solution relies on keeping people in employment thus helping the overall economy and the country to continue operations smoothly. This with the help of a public-private sectors partnership to help overcome the crisis as a result of COVID-19.

The Job Retention Scheme has been a boon to many but the deadline for its possible discontinuation is approaching fast to April 2021. Millions will be on the tenterhooks as to what looms post this date. Will they have a job? Will the JRS be extended? Has the pandemic slowed down or is it in control? There are endless questions, but all are related to the root cause – COVID-19 and the disastrous effect on the economy. Not just in the UK but worldwide. And in these times, when the world does business globally the effects are felt in multiple regions as a result of each business transaction. And when businesses continue to fail, unemployment rises and so does its ill effects.

What do I propose? Instead of handing out borrowed money from the Treasury to furloughed employees and increasing national debt, we should have a system of keeping people in jobs.

It would take at least a couple of years for the economy to limp back to normal. For this we need the economy to work in its simple forms – keep demand and supply constant. And for this we would need the consumer to spend as normal and the businesses to supply these consumers. And for consumers to spend, they would need income from employment.

A healthy economy would also result in the taxes flowing as usual, thus helping the country

stand up on its feet and get stronger.

How do we go on about this? Similar to the basics of a student finance, the employees in danger of losing jobs in the near future would be eligible to receive a government loan in the form of wages paid via their employers (after deducting the relevant taxes) for the next two years, or until the business has stabilised.

This will help the employees pay off their expenses, mainly mortgages, hire purchases, loans, shopping on essentials, etc. To the employers it would benefit the retainment of its experienced staff and not go down the painful line of redundancies plus an opportunity to engage and motivate its workforce for better productivity and overall growth.

After two years or earlier if the business has failed to stand up to its pre-pandemic business levels and turn profitable and the employee still loses their job, the employee will start to repay the government loan only once they find themselves back in employment since the loan is directly linked to their National Insurance Number. Once in employment, the new employer will mention to HMRC about the employee's National Insurance Number and get a specific PAYE code which will deduct ten percent of the wages towards the government loan. This will go on till the two-year loan is fully cleared. Thus, the Treasury repays back the borrowed two-year funding within a period of 10 to 15 years to its lenders.

On the other hand, if the business starts making profits whilst the employee has been working for them during the two-year loan period, it is the employer who will pay off the employee's loan, as if the money had been borrowed by the employer from the government to retain its staff and continue business operations.

This scenario will result in a stronger employee-employer relationship with each of them trying their utmost to work hard and spend harder.

There are a lot of ifs and buts in the above and a massive amount of admin work involved with inter-departmental civil service working at least between HMRC, DWP, HM Treasury and the various HR and accounts departments in the private sector.

A think tank comprising experts from the private sector and the civil service departments would need to be setup on a war-footing to address relevant questions and resolve these via dry-runs leading to trial runs before implementing this nationally.

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ID: 1203-11 - Category: Inequality

### **How community cohesion can support mental health?**

Mental Health presents us with a challenges, especially during the Covid crisis. However, it also provides us with an opportunity to address these long forgotten questions, which includes mental health across the generations and across cultures.

In response to this, communities need to come together to respond together and work together to beat this together. Bring mental health at the forefront and not hidden away in the shadows.

Mental health is weaved through every aspect of life, relationships, challenges and hopes. We all need to find a collective community response that enhances community cohesion and supports mental health.

In my local community, one of the charities called Hope for Sutton which is run by volunteers has provided community befriending services, food parcels, a friendly ear and someone to talk to if you are lonely. The most lonely and isolated people across the community have reached out and the charity has responded by wrapping its' arms around the community. This has created hope for the future. The diversity of volunteers and recipients shows how interconnected the community is and what can be done when we are all in this together. This is just one example of what can be done to enhance bonds and create links to support mental health.

This approach can be used anywhere and everywhere, any community, any location. Everyone

can make a difference everyday. This intergenerational solution is based on compassion, hope, faith and charity and these values will be essential for the next five years.

'Everything that is done in this world is done by hope' - Martin Luther King

'Hope is being able to see the light, despite all of the darkness' - Desmond Tutu

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ID: 909-11 - Category: Inequality

### **Up-skilling the Workforce Through Amendments to Education and Training Policy**

Covid-19 has drastically improved the momentum behind technological change in the UK, which could help produce the UK's much needed productivity growth. However, it appears the UK labour market is not currently equipped with either the specialist or basic skills required to capitalise on this opportunity. Indeed, "some forecasts predict a significant shortage of ICT professionals" (OECD, 2016, p.7) with 39% of UK enterprises seeking ICT specialists reporting difficulties in filling vacancies (ibid, p.9). Therefore, Government should intervene to promote the acquisition of specialist ICT skills in order to address the deficit in the labour market. The UK also has one of the highest levels of daily office software usage at work: over 30% of all workers, of which over a third (10%) lack the necessary basic skills required to use the technology effectively - indicative of a productivity loss. If the UK is seeking to improve productivity to reduce the risks posed by the imminent economic recession caused by Covid-19, we need to address the lack of both specialist and basic digital skills in our workforce.

#### Government Intervention

A well-regarded approach for governments to meet the changing demands of labour markets is through 'upskilling' the workforce (Eichhorst and Rinne, 2017, p.6). Recently, the UK has acquired a policy focus on investment into education (Cantillon, 2011, p.439). Hence, I will focus on the use of education policy to 'upskill' the workforce. Although Government has already shown decisive action in this area, my recommendations are intended to increase the effectiveness of pre-existing policies. Within this scope, I have identified policies from the areas of education and training.

## Education

A fundamental measure for upskilling the future workforce is to teach ICT skills, such as programming, in schools (Eichhorst and Rinne, 2017, p.7). In 2014, the National Curriculum was updated, stating that, at Key Stage 4: “all pupils must have the opportunity to study aspects of information technology and computer science at sufficient depth to allow them to progress to higher levels of study or to a professional career” (DfE, 2013, p.3). This amendment to the curriculum demonstrates the Government’s acknowledgement of the importance of these opportunities. However, academies are exempt from following the National Curriculum. In 2019/2020, over 4.4 million pupils attended academies, accounting for 77% of secondary school pupils (Gov.uk, 2020a). Therefore, currently, the Government is not sufficiently ensuring that the majority of the student population are given these technological learning opportunities that will allow them to progress into careers as ICT specialists. Therefore, in the same manner that Government is enforcing that, by 2020, all academies offer Relationships Education, Relationships and Sex Education and Health Education (see DfE, 2019a), I suggest that the Government extends this type of policy to include the teaching of ICT skills, such as programming. With more people attaining the correct training, we stand a higher chance of meeting the labour market demand for ICT specialists.

## Vocational Training and Apprenticeships

There is a general consensus that the increased uptake of vocational training and apprenticeships also has a strong role to play in ‘upskilling’ the workforce (Eichhorst and Rinne, 2017, p.5); such as the Software Engineering Degree Apprenticeship, offered by Jaguar Land Rover (2020). These education programmes promote the acquisition of specific digital skills demanded by the labour market. In 2018, a pledge was made by Government that, by 2020, they would be investing nearly £2.5 billion p.a. in apprenticeships. This is a good start. However, this investment may not take full effect if we do not convince young people to partake in these schemes. In the UK, the number of people undertaking vocational training reduced to fewer than 35,000 (Gov.uk, 2020b) and 742,400 apprentices (Foley, 2020, p.4). Yet, in 2018/2019, a staggering 1,652,675 undergraduate students were enrolled in University (HESA, 2020). This

imbalance between the various post-school routes is, in part, due to the fact that vocational training and apprenticeships are “undervalued by parents and students as a viable route into employment, particularly when compared to an academic education gained through university” (British Council, 2018). Hence, if we want to utilise vocational training and apprenticeships as a means to ‘upskill’ our workforce we must ensure that schools present their students with comprehensive information about vocational training and apprenticeships, alongside enrolment in higher education (Edge Foundation, 2015, p.6), increasing the probability of higher future participation rates.

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ID: 779-11 - Category: Inequality

### **Distributing Leadership**

The UK is already partially designed as a federal democracy. But as Table 1 (below) demonstrates, there is a huge imbalance between the population size and viability of Scotland, Wales and Northern Ireland on the one hand and England on the other. 82% of British people live in England, but the former receive greater powers under the Devolution process established in 1990. We moved incrementally to establish City Mayors in some city regions and in the pandemic, they have become critics for the continuing failure to take the English regions seriously.

Table 1:

Country/Region Estimated Population (in Millions)

London 9.3

South East 8.6

North West 7.3

East 6.2

West Midlands 5.9

South West 5.6

Scotland 5.3

East Midlands 4.8

Wales 3.2

North East 2.6

Northern Ireland 1.6

There is a strong element of centralist ‘hero leadership’ within the current Government, which has ‘Churchillian’ overtones but with a tendency to over-promise and under-deliver. The centralised powers of Government in the UK – even within a Parliamentary Democracy - have led to the view that a remote and very small elite is making decisions without understanding how this impacts regionally. Large-scale programmes such as delivery of PPE to health workers and Test and Trace, have failed to meet exacting targets. There is concern that the roll out of the Covid vaccine may suffer the same fate. Effective project and programme management depends on delegation of aspects of the project work to regionalised subgroups with central governance - rather than management - of the workstreams. These examples are replicated in more stable times in the delivery of infrastructure and employment programmes.

So, what would a federated UK look like? It does seem to be the time to rectify the disparity between the 300 year old family of nations that comprise the UK and the English regions, in relation to powers and finance invested in them, which appear to be disproportionate to their respective size of population. Official statistics show that £10,536 is spent each year on each resident of Scotland. This is £1,460 more than for the UK average of £9,076. Within a fully federated UK, the eight English regions would have greater autonomy over raising their own finance and distribution of that funding.

The devolved countries of the UK have demonstrated their ability to take more radical and timely decisions in the pandemic. Distribution of powers and leadership builds enthusiasm, responsibility and energy. With powers distributed more locally, responsibility and accountability are also distributed. An example of this in the pandemic was the positive response of the people of the Liverpool region to locally managed mass testing.

It has been evident throughout Covid that poor and other marginalised social groups have suffered illness and death disproportionately. The Government has promised a 'levelling up' process, but the gaps between social groups in the UK have widened. Delegation of powers to raise funds and implement strategy at a regional level, would bring possible solutions which could impact positively. We need to spread the opportunities to build resilient businesses and other employment opportunities, regional transport systems and large infrastructure programmes within our regions, with the powers and finance to make this happen.

In addition to powers to raise and distribute funding and to create employment opportunities, Federation of the English regions would move the locus of democratic accountability to a more local level. Elected Members do operate within their communities, but even their ability to drive forward regional programmes is limited. Without powers to raise finance of their own, regions are reliant on decisions made nationally. Outside of the Pandemic, transport in the Northern regions is a totem for Government's inability to respond to a major regional problem. Leadership is needed closer to the problem.

There have been signs in recent years that – with the exception of the Brexit referendum - the number of voters exercising their mandate in elections is declining. The new 18 year-old voters are particularly more unlikely to vote. This is a significant threat to our democracy. If we place democratic accountability at a regional level, voters could feel that they have increased investment in their region's strategic plans as the link between the ballot box and the route to accountability will be shortened. They can no longer blame London for all their ills.

The pandemic has had a 'regional feel' to it, with restrictions often being region-specific. The time is right for federation in the UK with Sovereign power distributed between the regions of England, as centralist management has failed to deliver within the current crisis. There would need to be agreement about the respective powers distributed, but we already have a blueprint for that among the self-governing countries of the UK. Agreement is needed about powers retained nationally and those delegated federally . The legislature, defence, international affairs

– among other areas - are likely to be retained nationally. Education is already managed in a range of different governance structures at a local level, although Inspection, assessment and the curriculum are managed at national level.

It is not beyond the imagination of the UK to do this and – in my view – would bring greater buy-in to our political functions. The debate has already started in the UK and a courageous government would widen the discussion in a brave attempt to empower its population. Their energy in moving us away from the EU’s centralist control should be channelled into reducing the centralist control of the UK. The pandemic crisis has shone a light on the English regions and their voice needs to be listened to. In my view, this is the way to continued unity within the UK.

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ID: 528-11 - Category: Inequality

### **Master the economic restructure, restructure retraining through the apprenticeship system**

In the 1940s, and the 1980s, the UK’s economy underwent significant restructuring – the first induced by the war and resulted with an unprecedented level of state intervention in the economy, the second induced by globalisation, digitalisation and political ideology. Pre-Covid the 2020s was already set to experience change similar threefold forces of economic change (the intangible economy), technological change (AI & automation), and political forces (Brexit), now add to that the “war-like” Covid economy and a restructure is inevitable.

We did not manage the 1940s and 1980s restructures well: experiencing rationing deep into the 1950s and comparatively sluggish economy compared to even more war-torn Germany and Japan; while high levels of unemployment lingered through the 1980s until the early 1990s and many parts of the country still live with that scarring. We must manage a restructure better this time.

Pessimistic but realistic scenarios suggest high and persistent unemployment through 2021 and deep into 2022 and possibly beyond. We know that high employment, low skill, sectors are the hardest hit (hospitality and retail), and that high skill, low employment, sectors likely growth areas as we recover (tech, life sciences, professional services). Lower skill people that have lost

work unlikely to benefit from growth of such sectors. This is made worse because economic recovery is likely to be geographically uneven given where growth areas are (London with 1/6 of the UK population created 1/3 of the jobs during the 2010-17 recovery).

Meanwhile the pandemic is likely to have accelerated technological change and automation, disrupting low skill high employment sectors (retail and low end services such as call centres). We are at an acute risk of experiencing simultaneous high employment and skills shortage due to the mismatch between the skills and location of job growth and job loss.

There is an opportunity however. With 80-90% of our estimated 2030 workforce already in the labour market today, with automation anticipated to displace 10-25% of jobs, covid 19 causing unprecedented disruption to the economy, and migration set to decrease significantly, meeting our skills needs will rely on retraining and upskilling people already in the labour market. If we retrain and upskill adults we can create a more efficient, fairer and prosperous economy.

The big barrier to this is that UK employers invest little in training. Employer investment in training fell steeply after the global financial crisis and been stagnant since (and likely to fall sharply as a result of this crisis). And what training employers do invest in is increasingly on-the-job uncertified training that employers can't 'take with them' to prove to their next employer they have relevant skills.

An even deeper concern is that those identified as most vulnerable to the impacts of economic and technological change – low to mid skilled lower paid workers outside the south east – are the least likely beneficiaries of employer investment in training, with degree educated professionals in the south east are disproportionate beneficiaries of it. Yet even the higher skilled in the UK receive less certified training than counterparts elsewhere in Europe. UK employers are also more likely than any other in Europe to recruit over train. This is likely because of a wide pool of English speaking (second language) labour across Western Europe, who have disproportionately taken up professional jobs in the past two decades – particularly in London, whilst lower skilled jobs have disproportionately been taken up by migrants from

Eastern Europe. When labour is in high supply, there is less incentive for employers to invest in training. Although evidence from Australia, suggests even a tighter migration system will not address this behaviour unless employers are made to.

If we want employers to invest in training and take part in the skills system that we want them to benefit from, they must be made to – as they are in central Europe and Scandinavia. The apprenticeship system is part of the solution. Apprenticeships are a learn as you earn programme, designed to one of over 400 different ‘standards’ aligned to occupations, that last at least a year, with one day of classroom training a week (“20% off-the-job” training), to enable the person to transition into work.

The apprenticeship levy forces large employers to engage and invest in training, whilst the system encourages employers to thoroughly engage and design skills standards. Most employers say they are using the levy to recruit and train new staff, with a third saying they use it to upskill existing staff. However, employers also complain that apprenticeships are not suitable for upskilling as those already in work don’t need a year of in-work experience, and shorter more modular training would be more suitable for such groups. Employers and government alike are also criticised for the levy causing training to being rebadged as apprenticeships. There should be more flex in the system to allow it to be better used for training – especially for older workers who are less likely to consider themselves ‘apprentices’. The levy is a lever, but it is also a much resented one – we should make it a little less so.

We should rebrand over 25 apprenticeships as ‘retrainingships’ to adapt for in-work retraining using same system and expand traineeships (lower level pre apprenticeships for under 25s) to all ages to support people without prior qualifications, allowing levy funding to support training costs. We should review the 20% off-the-job requirement and 12 month minimum for over 25s, to make it shorter and more flexible to suit older worker’s needs. We should allow more flexibility for levy spend for upskilling and retraining – with an approved list of non-apprenticeship courses that levy funds can be spent on. We should keep funding training costs of SMEs and remove all national insurance from apprenticeships for employers. Finally we should make employers train again by calling out those who don’t in a national campaign.

We don't need to create anything new, we need to take one that works for hundreds of thousands of people already and make it better.

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ID: 2188-11 - Category: Inequality

### **Capitalizing on opportunities to cultivate greater Emotional Intelligence globally**

In answering the first question above, I suggested that the recent COVID-19 pandemic offers us an opportunity to harness the time and space that has been afforded us to pause and reflect on the global decline in Emotional Intelligence (EQ), before moving to action in first halting and then reversing this decline. I shall now seek to expand upon how I believe that we can capitalize on this opportunity in ways that transcend genders, generations and geographies.

We are not all doctors. We are not all scientists. We are not all anti-vaxxers. Yet we are all human-beings with human emotions and we each of us have our own responsibility for these emotions. What I offer here is, I hope, ambitious in breadth, yet it is also likely only the tip of the iceberg and intended as an opening of the conversation rather than a conclusion.

I believe that creating fertile environments within which individuals and collectives can grow greater EQ can save our species and our planet. Such a crucial undertaking should be enacted at every possible occasion and should aim to reach the greatest possible number of people, worldwide. The recent COVID-19 pandemic has challenged us to reengineer how we engage with one another: the advent of physical restrictions has created and enhanced methods of virtual communication, virtual connection. It is now far more possible, likely even that ordinary citizens can join others across national borders, across time-zones in real time. I believe that public and civic institutions now have the opportunity to collaborate with and harness such technical advances to empower people both publicly and privately to take responsible action for their own EQ. This can be achieved through offering people the time and space to become self-aware and the choice to become self-directed as a result.

A key environment within which to carry out this important work will be the classroom, both

physical and - where necessary - virtual. Children are natural learners and while we have succeeded in teaching our children how to pursue and to acquire discreet knowledge, we have some distance yet to travel regarding preparing our children for the world beyond the classroom. A dedicated position on the national curriculum for cultivating EQ from the earliest school-age would be a firm step in this journey. Children should be encouraged to harness EQ to engage with themselves and thence with their classmates before then being offered opportunities to connect with other children from other classrooms, worldwide. There are numerous charitable and not-for-profit initiatives with rich experience within this space: steps should be taken to join with such select partners in providing curricular and extracurricular opportunities - as just one example, the power of Zoom, Skype, MS Teams and the like could be utilized to join classes in story-telling exchanges that offer transformative potential for connecting deeply with self and with others, bridging seemingly impossible divides.

I see much truth in Aristotle's observation that we are what we repeatedly do. If we are to cultivate habitual EQ practices then we must make such practices obvious, easy, satisfying and rewarding. In placing EQ definitively upon the national curriculum in our schools we seek to make the practice of EQ obvious. In harnessing current and soon-to-be-current technical advances, we seek to make it easy; easy for students to engage and easy for schools to enact. The uplifting nature of such self-exploration and the realization that we each have it within our power to take control of our emotions aims at the element of satisfaction and also at reward. This latter element could also be covered more extrinsically; perhaps by way of credit that contributes towards a student's grades.

Carrying forth this practice beyond the classroom, there is a growing trend towards workplaces offering reward schemes as a perk for employees: my own employer offers Vitality packages, which seek to encourage my colleagues and me to take tangible action to improve our mental and physical wellbeing. I suggest that such initiatives be encouraged to expand to take into account an individual's EQ as well as their BMI, blood pressure et al. For example; mindfulness seminars, guided meditation, emotion-centred workshops could all be offered with points rewarded for attendance (such points can then be redeemed against real-world purchases such as a cup of coffee or a holiday) Provision could similarly be made for private individuals who are not employed by such organizations, but who still wish for such opportunity - paid membership could adopt a sliding scale dependent upon an individual's income or similar. A key points reward option should centre on the individual finding ways to bring EQ to their communities;

for example, by way of events held locally in person or virtually as discussed above.

Greater opportunities should be sought for engaging with the elders of a community. The COVID-19 pandemic has made many more mindful of our elders even as we feel wary of risking their health. Virtual opportunities could be harnessed until such a time when physical meetings are considered safe once more, in which EQ is placed front-and-centre as diverse members of the community engage with these elders. Again, story-exchanges offer a rich environment within which to practise such connection. For school or working-age individuals, such activities could merit credit (in grades or in reward points) as an extrinsic motivator atop the intrinsic good one feels when connecting with another. For our elders, these would be opportunities to share wisdom and dispel the loneliness that so many people feel as their years advance.

These are just some of the ways that I see us being able to capitalize on the opportunities presented by the COVID-19 pandemic to cultivate a greater global EQ. I am sure that however imperfect these suggests are, they hold within them kernels of potential. Thank you very much for reading these proposals and indeed for presenting the opportunity for me to share them with you in the first place.

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ID: 1949-11 - Category: Inequality

### **A Department for Crisis Resiliency**

As economist Frederic Mishkin noted after the global financial crisis, the macroeconomy is highly non-linear and exhibits kurtosis – an increased probability of tail risks occurring – at certain points in time. COVID-19 has confirmed that the societal distribution of risk is also non-linear. Vulnerability to individual financial damage as a result of an economic crisis increases exponentially as one moves towards the bottom of the income distribution. This combination of macroeconomic kurtosis and certain individuals’ frailty to the crisis fallout means that at certain points in time, such as the present, the probability of certain groups suffering from disproportionately severe economic hardship is high.

Whilst COVID-19 has exposed this as a problem, my proposal for question 1 - Fiscal Resiliency and Inequality – displays that it has also created an opportunity to address this disproportionate

risk faced by some socioeconomic groups through increased public support for government-implemented fiscal resiliency. It is an opportunity that must be seized. If economic crises increase inequality due to the aforementioned non-linearity of societal risk, then each crisis will serve to stifle long-term growth, as imperfect capital markets mean that poorer individuals become less likely to bear the sunk costs of education. If initially wealthier individuals accumulate more human capital, this will stifle social mobility and create severe allocative inefficiencies, limiting growth. Indeed, Federico Cingano found in 2014 that higher income inequality has suppressed growth in the OECD over the past three decades through exactly this human capital accumulation channel. Lower human capital accumulation may also undermine the fundamental driver of growth and innovation in the UK – ideas – since inequality-induced allocative inefficiencies are likely to lead to fewer low-income youths becoming researchers as adults. Clearly, these inequalities must be addressed if the UK economy is to continue to thrive.

Furthermore, macroeconomic volatility is positively associated with income inequality. Whilst volatility itself deters long-term investment and so inhibits growth, a Brookings paper by Aaronson et al. in 2019 found that certain vulnerable groups display substantially more unemployment volatility in response to output volatility than other less vulnerable groups. As such, those groups that are more vulnerable going into an economic crisis, such as the COVID crisis, become more vulnerable to future economic damage as a result of that crisis, causing a kind of kurtosis facing more vulnerable groups specifically. Beyond macroeconomic volatility and inequality being positively correlated, one might argue that they are self-reinforcing: inequality creates volatility, volatility increases inequality, and both damage future growth of the UK economy at large, as well as damaging societal relations and perhaps ultimately undermining political institutions.

UK economic policy should thus be targeted more heavily towards instituting protections for vulnerable groups should economic downturns occur, rather than seeking to respond to them when they do. I therefore propose the establishment of a Department for Crisis Resiliency located within the Treasury, whose aim would be to identify and model the most likely sources of risk to the UK economy, and to propose policies to pre-emptively protect those groups most vulnerable to a downturn should it occur. The Department would use specific econometric modelling to diagnose the groups that would be most vulnerable to downturns with different causes. Clearly, the global financial crisis and the COVID-19-induced economic downturn have

affected different sectors of the economy in very different ways. However, at its most crude, the relative priority of instituting policies to protect a given socioeconomic group could be characterised by the probability of a given risk occurring, multiplied by the expected per capita monetary loss that would be caused to that group should the risk occur.

The world is chaotic, and despite in-depth statistical analysis it is impossible to diagnose exactly where the next economic crisis might come from. Things with an almost infinitesimally small chance of occurring do occur because an almost infinite number of events are taking place always and everywhere. The probability that COVID-19 would come into existence on any given day is essentially zero. The probability that at some point there would be another global pandemic was likely quite close to one. However, policy can act as an antidote to this chaos by minimising the economic damage that occurs with such events. If a Department for Crisis Resiliency had been able to identify and suggest policies to protect low-income BAME groups prior to COVID-19, it would not have stopped the pandemic or the ensuing recession, but it might have helped to avoid the massive casualties that the pandemic has caused amongst such groups. It is in this sense that the Department could be used to break the cycle of growth-suppressing economic volatility and inequality discussed above. An attempt to persistently identify the causes and likelihood of future crises, thereby identifying when the macroeconomy is exhibiting kurtosis and so prioritising measures to create resilience against this is important and worthwhile in preventing future economic downturns. Admittedly, however, it may occasionally fail for the above reasons. Nevertheless, identifying and recommending policies to protect those most vulnerable to downturns when they do occur can create further protection for these groups when risk identification fails. A Department for Crisis Resiliency that serves these two functions can thus alleviate the kurtosis facing vulnerable groups in the wake of economic crises.

In the period following the COVID-19 crisis, the biggest risk to the macroeconomy is that we discount the likelihood that an event like this may occur again. As Reinhart and Rogoff documented in the wake of the financial crisis, the build-up to such events is often characterised by a feeling that 'this time is different'. A permanent Department for Crisis Resiliency, recommending policies to government on how to protect against and minimise damage to the most vulnerable groups from potential crises - and publishing risk identification reports for public consumption – would minimise the likelihood that society forgets the lessons of COVID-19. This would be to everyone's benefit. A vicious cycle of inequality and volatility

suppresses economic growth for all. This Department might serve to break that cycle.

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ID: 1411-11 - Category: Inequality

### **Reducing the collateral impact of prolonged disruptions, especially in food-insecure households**

In the wake of COVID-19, we saw and continue to see global disruptions; disruptions such that livelihoods and lives were being uprooted, production processes and supply chains were at a halt, and populations at the margin kept bearing the brunt of the crisis. A significant chunk of us, privileged members of society, began to witness the stark differences between our personal experiences and how a majority of the population, especially in low and middle income countries has to suffer. I, for one, began to understand the specific nature of social disparities and the urgency with which they needed to be tended to. Privilege, I realized, was a relative term – people from different walks of life were assigning different utilities to roughly similar experiences. It was in the midst of a pandemic that we saw many people pay attention to these problems which were in fact, always right in front of us.

To paint a more targeted picture from the context of my country, almost 25% of Pakistanis live below the national poverty line, with an additional two-fifths identifying as multidimensionally poor. An estimated 20-30% of the population, experiences food insecurity in one form or the other. Alarming, FAO's estimates from 2020 presented a picture of ~36 million people being highly and persistently exposed to natural disruptions and being chronically vulnerable to food insecurity. With such crucial estimates, targeted policymaking becomes a need of the hour. As a starting point, Pakistan as an agrarian economy experienced uncertainties in food production, supply and demand of essential food items due to a lack of affordability, soaring prices, etc during initial lockdowns. Income and employment losses not only served as losses of livelihoods, but for people at the peripheries, they served as losses of lives.

Getting NGOs and interested public-private stakeholders on board to allocate resources towards identifying purposive samples of at-risk families would suffice as a decent starting point. Real-time data on impacts and vulnerable populations is needed immediately, not only in Pakistan but in other developing and low-income countries. Without availability of timely data, emergency interventions are likely to lack proper design and/or targeting. Hence, collecting data on food-insecure households, especially in rural areas where most of the population suffered

the adverse effects of soaring food prices could make it possible to uncover information that can help us direct efforts to help them. Among the most vulnerable groups are women and children, who are likely to have suffered because of higher food prices. If nutritious food items are expensive because of disrupted supply chains and production processes, maintaining dietary diversity among the poor and most vulnerable becomes very important, especially for children under-five. Collecting regular and timely data could help put social safety nets in place for future emergencies, and simultaneously identify and develop behavioral nudges that have spillover effects on direct/indirect influencers for diverse population groups.

As a young economist keen on integrating behavioral policymaking, I can't help but go back to an experimental evaluation I was a part of. In an attempt to investigate the decision-making abilities of a sample of randomly chosen students, I used maximum likelihood estimation, a statistical technique that helped obtain realistic estimates for human behavior. The evaluation framework provided a mechanism for machine learning, framing each student's decision in the face of uncertainty as an optimization problem. Under set beliefs, it showed that rational students behave in ways that depict their true preferences. These findings were critical – while we expected students with higher scores to exercise caution in high-stake situations, their self-perception suggested otherwise; students scoring high in our test of ability were willing to indulge in risky behaviors, despite being at odds with societal norms. Given our findings, I wondered how similar frameworks could extend on to the potential collateral effects of the ongoing health crisis. With models estimating increases in wasting (low weight-for-height) rates to be somewhere between 10 and 50%, were parents aware of the irreversible damage childhood stunting causes? Was compliance to social norms more valuable than their child's health? Could innovative, human-centered emergency preparedness systems help protect populations at risk of malnutrition from also suffering from food-insecurity? These questions sparked my passion for working with behavior-led frameworks instead of traditional approaches to intervention design. Since research in Pakistan has often overlooked psycho-social determinants of dietary choices, my solution takes a more data-oriented approach to explore the underlying phenomena that shape attitudes, perceptions, and feeding practices of mothers and influential household members in underserved areas. An approach that may have success is mobilizing field teams and community health workers to collect data and also educate mothers, pregnant and lactating women, etc. on community-specific, culturally appropriate feeding practices. This will not only lead to improvements in the overall wellbeing of the family but also increase buy-in from influential family members' who may otherwise be opposed to a healthy practice but are willing to listen to a credible community resource.

As an agrarian economy, such data collection can also help by supporting farmers in low-income areas to engage in production of palatable, culturally appropriate therapeutic food products that have been critiqued for a lack of uptake, and subsidize production of fortified food items for complementary/supplementary feeding. At the same time, if planned and designed properly, we could see a ripple effect by way of creating employment opportunities in the farming/agricultural sector, preventing future productivity losses for children, and a reduced burden of the eventual collateral impact on food production and access, provision of health services, and improve effective practices and behavior in lieu of natural emergencies and hazards. Ultimately, it becomes important to direct resources towards regular and timely data collection, build comprehensive data reserves that help direct efforts where they are needed and use this opportunity to build back better in a way that puts communities and people at the core. The collateral impact of the pandemic can only be reduced by efforts being redirected towards innovative emergency warning systems that help reimagine the landscape of low-income economies.

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ID: 1919-11 - Category: Inequality

### **Tackling both climate change and hardship resulting from the extremes in airfares**

The Covid-19 pandemic has delivered benefits to climate change through a reduction in greenhouse gases from reduced air travel. At the other extreme, for those taking trips, many for compassionate and compelling reasons, returning home has created distress through exorbitantly priced flights. During the pandemic inflated fares have been experienced, up to 20 times the original cost. Passengers have had their seats on flights cancelled and refunded with alternatives offered at prices up to £10,500 for a one-way long-haul fare.

A policy of imposing price controls on airline tickets could both address this opportunity to combat climate change and tackle inflated fares, at times of adversity and along with other challenging situations.

This policy proposal emerged pre-Covid but has become more urgent in the light of the impact of the pandemic.

What are the other challenges to be addressed?

Airlines have been cross subsidising routes, causing hardship to those on the overpriced routes and promoting air travel on the below cost routes when UK tourism would otherwise flourish. Offering air travel below cost is inconsistent with the need to address climate change.

As an example, in December 2019 one airline was promoting £60 return flights to Europe (e.g. to Spain) in October 2020 half-term whilst charging £560 return (excluding luggage) to mainland Greece, where there appeared to be a price cartel.

Conversely, for passengers needing to book flights last minute due to their own medical emergencies or to travel to help others in crisis, flights can be unaffordable such as up to 10 times the base cost. This often places undue hardship on families who are already facing distressing situations.

How can we fix the problems and grasp the opportunity to address climate change through a mutually beneficial pricing policy for airlines?

Imposing a minimum and maximum pricing policy on airlines operating in the UK could address the issues. A minimum one-way, short-haul airfare of for example £50, could be imposed, with a maximum price set at 3 to 5 times the minimum price offered for that flight. The same rationale to be applied to longer haul flights.

The benefits delivered should include:

- Reduction in unnecessary air travel, currently driven by below-cost cross-subsidised fares
- Stimulation to the UK domestic travel industry
- A reduction in greenhouse gases emitted by aircraft
- Increase in much needed income for airlines on competitive routes
- A reduction in airfares for urgent last-minute travel, often at times of hardship. This to be balanced by an increase in minimum fares.
- No need for some routes to unfairly subsidise other ones nor for pricing cartels.

The pricing policy could be applied by the UK Government on flights leaving the UK or sold in the UK. The aim would be for the UK to lead the way for this to become an international standard by gaining the support of the EU, G7 and the countries signed up to the Paris Climate Change Agreement.

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ID: 1634-11 - Category: Inequality

### **Let the market, not governments, work out how "build back better"**

Most attempts at affecting climate change by governments have and will continue to fail because most market regulation to date has been framed in terms of "solutions" dreamt up by well-meaning committees and functionaries but crippled by industry lobbyists and vested interests (like for example carbon trading) rather than giving the \*problem\* to the market and letting the market devise the best solutions.

There is however an alternative approach, which - paradoxically - is already employed in the nuclear sector of the electricity generation market (which is one of the biggest carbon emitting sectors). The nuclear power model is very simply that you are not allowed to even start to make money from selling electricity produced by nuclear power until you have demonstrated to the regulator exactly how you will clear up your mess.

I.e. It is quite simply to say to the "polluter" (be that radioactive waste or carbon dioxide) you aren't allowed to make money from burning coal or selling petrol (or nuclear fission) until you demonstrate to me (the regulator) how you are going to ensure that your activities result in net zero pollutants being released into the environment.

So if we applied the nuclear model to the oil industry we'd say to say BP you are not allowed to sell petrol until you can demonstrate exactly how it will remove a tonne of carbon dioxide from the atmosphere for every tonne of carbon dioxide it's products produce. So BP stops selling petrol until it solves the problem .

Given this scenario I suspect I'm not alone in thinking that rather than spending millions on dis-information, lobbyists, false science etc... to cripple or delay the implementation of imposed solutions as they normally would, BP will come up with a workable solution in VERY short order! Not only that but the solutions they come up with will be those that put the minimum burden on the company whilst achieving the net zero bar.

Exactly the same will apply to gas companies, coal mines and any industry that emits carbon (or methane in the case of agriculture).

So in a nutshell give the problem of solving the net zero carbon issue to the people that will have the biggest incentive to solve the problem - and don't let them trade until their solution is acceptable - i.e. give them the problem and let them and the market find the best solutions rather than trying to impose half baked solutions and challenge the market to find ways of circumventing them.

All markets are regulated - it's just that some are well regulated to achieve the public good

desired and some are not. Giving the problem to the people with the biggest incentive to solve it and the regulator the power to ensure the desired outcomes will ensure the best solutions for all concerned.

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ID: 902-11 - Category: Inequality

### **Positive Advertising**

There have been a million and one problems caused by this pandemic. Finding a solution to each one has clearly been a difficult challenge for individuals, populations, countries and the world in general. However several helpful solutions have been provided already.

In the case of mental health, people have been largely affected by covid-19 and one effective way to fix that is by changing advertising techniques. I feel infuriated to know that deaths caused by this virus are not just from the virus itself but by suicides too. But did we expect people to not become depressed and stressed when all we see in the news and on the billboards is panic and disaster? There's spreading awareness, then there's spreading fear amongst us. Some people are thick-skinned and others are very anxious, sensitive, vulnerable. Whilst advertisements should indeed forecast ways to prevent the virus from spreading and how to keep safe to keep infection statistics low, they should also spread more positivity. More messages regarding unity. More encouraging messages that we can get through this. Because clearly there are many divisions within society and there are several people feeling unsafe and alone because of the battering negative words we see everywhere.

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ID: 662-11 - Category: Inequality

### **Actions to reduce the prison population**

I have outlined above an issue regarding the prison population. Many prisoners have neurological conditions such as ADHD, Autism/Asperger's Syndrome and / or learning differences such as Dyslexia. These conditions can lead to mental health conditions such as anxiety and depression. They can also lead to addictions to alcohol and/or drugs which in themselves often result in anti-social and criminal behaviour.

Prisons are overcrowded and understaffed.

Conditions in many are poor. Post-release support is woefully inadequate.

A possible solution is to reduce the numbers in prison by addressing the issues at an early stage of each individual's life. Funding should be put in place to allow for early assessment and

screening of children starting school so that conditions can be identified as early as possible, with teacher and family input. The child, their family and teachers could then be given support which would enable them to have as much opportunity as possible to become aware of the child's needs and what strategies and support plans can be implemented to assist them to make the most of their potential and reduce the impact which their learning differences might have on their ability to access the curriculum and make the most of their time in school.

The funding should also allow for teachers to be well trained in identifying and supporting children with learning differences. There should also be specialist staff attached to each school who can support both pupils, staff and parents/carers as appropriate. Counselling for mental health and stress should be easily available, perhaps with one counsellor being available for a group of schools.

More emphasis should also be placed on the different learning styles and the various types of intelligences which exist, with the aim of encouraging the recognition and acceptance of individuals in order to avoid the ostracising of some children who do not fit easily under the academic 'umbrella'.

This support should be available in both Primary and Secondary tiers but in an inclusive way which allows students to feel valued and accepted rather than excluded...which often happens literally.

Students who behave in an inappropriate manner at school are trying to express themselves and let people know that they are not happy and not confident. Too often they are seen as 'naughty' or 'badly behaved' when actually they are crying out for help and to be seen for who they are and not for what they cannot do...whether this is sitting still, focusing for long periods, reading successfully, etc.

As students become older I believe it is important that they are assisted in the recognition that they are part of a wider community and a volunteer scheme should be incorporated into the curriculum. This would enable young people to feel that they are valued and belong to and have a part to play in their local community. It would offer them the opportunity to develop social and communication skills and would improve self esteem and self confidence.

It is my belief that if there was more understanding of the above mentioned conditions and if more support was available for young people, their family and school staff struggling with the consequences then there could be a reduction in the numbers of prisoners who find themselves incarcerated because their struggles and sense of inferiority, failure, difference and 'not fitting in' in early life have led to anti-social behaviours which have escalated into criminality.

This is also a waste of people as a 'resource' for society as people with ADHD and Autism/Asperger's are often highly intelligent and motivated in certain ways, if only they could receive the recognition and appropriate support which could maximise their potential.

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ID: 644-11 - Category: Inequality

### **Personal Carbon Budgets**

Covid has exposed the huge disparities in physical and mental health outcomes between the rich and poor particularly in urban areas. As the Climate Crisis unfolds this administrative disfunction will be replicated unless we seize the opportunity to change how we do things. Meeting 2050 Carbon reduction goals will be a personal as well as a legislative and government issue. The climate challenge is directly linked to personal consumption and this in turn is directly linked to wealth. The UK wealthiest 5% are responsible for 5 times the emissions of the bottom 50%. (Oxfam Confronting Carbon Inequality) The figures are even more extreme if compared to the bottom world 50%. Policy makers, financiers and corporate leaders almost entirely belong closer to the 1% bracket and thus several multiples more adrift from the average. Reducing carbon emissions will require the greatest sacrifices by the rich but these are the very people who operate the levers of power and will be most resistant to change. A strategy that is simple to grasp and seen as fair is urgently needed Government has so far adopted a top down policy strategy for dealing with Climate Change and with a fractured drip down structure enlisting NGO's and Quangos as front line troops with little or no central coordination and oversight. This is business as usual and for the disaster of Covid the government has shown a woeful lack of administrative expertise and adroitness of response. In a crisis new thinking is required. We are in a war and we need an overriding implementation mechanism, behavioural change and novel administration. Solutions to Climate change cannot be left to policy and market forces alone although both are essential. Western economies appear to have suffered a greater difficulty from runaway Covid infection and the unwillingness of a large numbers of citizens to fully comply with regulations must be a significant factor in the severity. These people feel that as they have grown up in a consumer shaped world which encourages and rewards personal choice at the expense of civic responsibility that they are also free to make Public Health

decisions for their benefit at the expense of others. High rates of student infection draws the inference that this is not a matter of education or by corollary potential path to riches and entitlement. Covid has allowed city dwellers to appreciate improved air and quiet, and for many appreciation of the wonders of the natural world its healing qualities and our dependence on it. For many what was invisible has now become visible. Pathways to stopping a return to the 'bad old days' will be applauded by many. A personal Carbon budget addresses many issues at once. It's fair and can be seen to be so. It will direct all citizens to look at their lifestyles but mostly the wealthiest who are the biggest problem. It will lead to healthier eating, more gardening and cooking. Policy initiatives to say reduce transport emissions will be viewed through the prism of the allowance so if this is personally important reductions can be made elsewhere or credits bought. As a policy tool it is infinitely adjustable just like a tax system. It would be gradualist designed however to ramp up to meet zero Carbon by 2050 Implementation of a uniform carbon allowance will help level up the nation and provide funds from high consumers to implement the structural changes. Those at the bottom may sell surplus allocation. This will be seen as eminently fair as recompense for the damage and danger that high emitters pose to the majority. This is the new green economics implied in the Stern Report. Carbon ratings will benefit and stimulate new Green farming practices and provide rural stimulus generally. We will eat less meat but that we do eat will be healthier. Fish stocks can recover by reducing industrial feed trawling and encouraging low waste frozen produce. UK tourism will benefit likewise from reduced international tourism by the rich and divert spending to high return UK tourism. Urbanism and the need to stop green field rural development will benefit by swapping current local opposition to support for low carbon development and planning policy. The '20 minute' city neighbourhoods will be enshrined in development policy and will be the backbone of any new urban greenbelt extensions and existing city restructuring. Large cities will become more decentralised, more localised, more green, more inclusive, healthier quieter and residents more likely to support green change. This fits neatly with home working and less commuting. Manufacturers knowing innovative low carbon products have a ready market will be encouraged to invest. R&D and transition costs could be offset against other taxes or allowances to pump prime this once policy is established. Early adoption by the UK will stimulate international sales as all countries will follow suit to the same or a lesser degree. • The First step is to set up a Carbon Institute who will pull together existing carbon rating research, methodologies and assessment standards and advise on government policy to set personal carbon budgets . At government level there will need to be a new department and cabinet seat (s) and legislation designed for flexibility. • Second step is for mandatory labelling of all consumer products and services to drive consumer and business awareness initially and then for carbon accounting purposes. • In parallel a, from the ground up centralised IT system needs implementing. This will need to be a point-of-sale carbon recording like VAT or instead of it and linked to the personal or business HMRC ? account. It is likely that this will require a

restructuring of the tax system as many current tax policies reward increased carbon emissions but this can be seen as providing the justification and getting support for beneficial • Third step is adoption of policy pathways and timelines for enabling and tracking personal budget.