



# Secure and Free

5+ steps to make the desirable, feasible

Michael Orton with foreword by Neal Lawson and Ruth Lister

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# Foreword...

**Insecurity has become pervasive. It permeates the lives of not just the marginalised but also the reasonably well off. Fewer and fewer people feel 'comfortable'. This is not only about money. Our lives feel beyond our control. Whether through the state or the market, someone else is making the big decisions that affect us. Forces such as globalisation, terrorism and climate change impact on us and there is nothing, it seems, we can do about them.**

The root causes of this age of anxiety are deep and there are endless reports on how bad things are and why, including Michael Orton's earlier Compass report, *Something's Not Right: Insecurity and an Anxious Nation*. So Compass, with the support of the Webb Memorial Trust, thought it was time to think about how we might start to address insecurity in policy and politics.

We need two things: first, a strategic policy approach. The scale of the problem is so big that there are no simple or quick answers. Instead we need a policy approach that builds over time. In this report, Michael Orton sets out five practical policy ideas that could help cumulatively, over time, to address and fix our 'age of insecurity'. And because the problems are deep, affect so many, and will take decades to sort out, the solutions are unlikely to be the preserve of any single party or political project.

Second, we need a broad alliance of committed people drawn from all walks of political and civil society life, inside and outside Westminster, to see this project through over many years. This will not be easy. But Michael has made a great start by discussing solutions from right, left and the centre – drawing inspiration from all quarters and testing out his ideas with a wide range of thinkers and doers. The old binary and adversarial politics of the past is being broken down, not least through new technology and new identities that increasingly make old divisions less relevant. The fluid or liquid nature of these

new times makes us less secure – less solid – but they also open up the possibilities of new alliances and new networked ways of working.

The world is starting to change very fast. Organising is now ridiculously easy but building more permanent and sustainable bonds of solidarity is still tough. The conundrum of the 21st century is how to combine the best of the old and the new in ways that work for all of us – regardless of social class, gender, ethnicity, (dis)ability, age or sexual orientation – using the powers, resources and legitimacy of the state while democratising that process and forging an alliance with civil society. In this context, this paper points out that the most important word in our political lexicon is 'and'. It is the world of 'and' we seek, in particular a world that is secure and free, secure because it provides genuine freedom – freedom to do as well as freedom from – and free because it is secure. It is this dualism that resides in all of us – the need for both security and freedom – that we must find expression for at the level of society. That is one reason why the answer to the many challenges we face in creating a good society doesn't lie with one party, tribe or tradition, but must be forged out of respectful and open dialogue to help create a world in which we learn from and help each other.

Michael Orton has done a wonderful job in bringing this report together, drawing on a wide range of 'conversations with a purpose'. We know he has been challenged by thinking and acting outside his particular political box. We look for others to be equally open to exploring the limitations of their approach, and to at least recognise the grains of truth in other people's positions. The goal of lives that are secure and free is too important to be left to the trench warfare of the past. As ever, the greatest hope we have is each other.

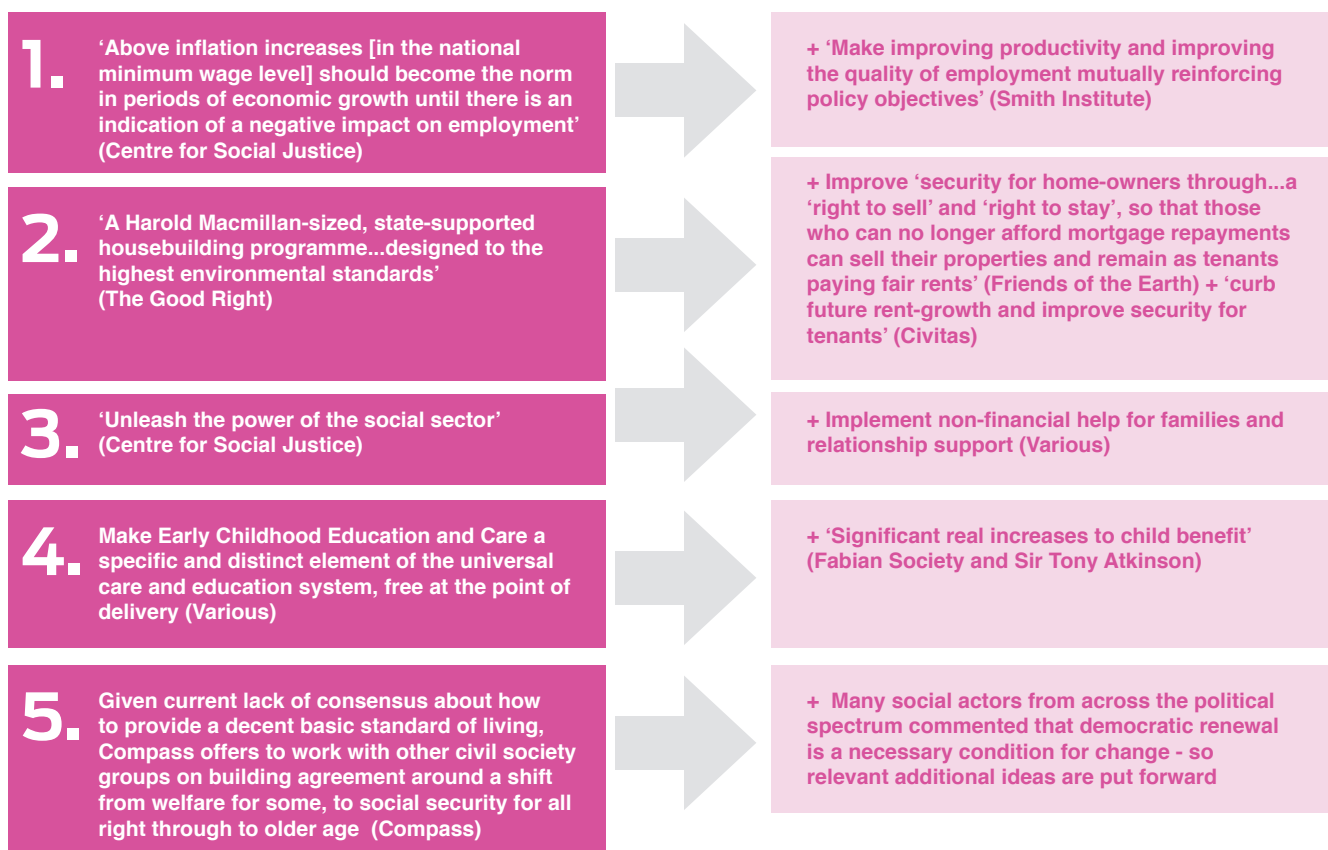
Neal Lawson and Ruth Lister  
**Compass**





## Summary...

Insecurity is a widely acknowledged problem in relation to issues such as employment, income and housing, but also worry, anxiety and the sense that things are just not right with our country. **These 5+ Ideas are steps to building socio-economic security and the foundation for lives that are free, precisely because they are secure.**



**The 5+ ideas** follow the advice that we need to put our energy not into further descriptions of problems but identifying solutions (Barry Knight, Webb Memorial Trust) with emphasis on taking practical steps to reduce human misery here and now (Ryan Shorthouse, Bright Blue). They are: affordable, feasible, gradualist and sustainable; tackle key causes of insecurity focusing on good jobs, decent incomes, secure and affordable housing and the best start in life for our children and grandchildren – with belonging as an interwoven theme; and are drawn from a wide variety of groups and individuals so offer the possibility of consensual support because they are not based on any one political tradition.

Consensus building is emphasised and **readers are warmly invited** to join in that process by saying (i) which of the 5+ ideas do you agree with? (Even if it's just one of them, that's an important first step in building consensus) and (ii) if there are ideas you don't agree with, what better suggestions can you make?

Responses are greatly welcomed, in the first instance by emailing [michael.orton@warwick.ac.uk](mailto:michael.orton@warwick.ac.uk).

# Secure and Free

## Introduction

This paper identifies 5+ ideas which provide practical, concrete steps to redress the widely acknowledged problem of socio-economic insecurity – and start building a nation that is free because it is secure.

The extent and effects of insecurity were highlighted in a January 2015 Compass report, *Something's Not Right*.<sup>[1]</sup>

- **Insecurity** can be seen across fundamental aspects of our lives, such as employment, household finances and housing.
- **Insecurity** now affects those on middle as well as lower incomes – in fact, all but the disconnected 1% elite. Low wages, zero hours contracts, insecure and unaffordable housing, food banks and so on are just the tip of the insecurity iceberg.
- **Insecurity** also speaks to worry, anxiety, loneliness and the sense that things are just not right with our country – what is captured in the paper as a theme of belonging, or lack thereof.
- **Insecurity** highlights how the foundations on which we currently build our lives are not solid and secure, but shifting and uncertain (for more detail see box 1 and appendix 1).

*“With insecurity such a major problem and so widely recognised, the obvious question to ask is ‘what are the solutions?’ ”*

Concern about insecurity is widespread. In the 2015 general election campaign the very title of the Conservative party manifesto was 'A Brighter, More Secure Future'. The July 2015 budget began with Chancellor George Osborne stating 'This is a budget that puts security first.'<sup>[2]</sup> Labour MP Chuka Umunna describes how many people 'simply don't know what next week will hold, or where [their] life is heading. And the unknown is uncertain – and uncertainty breeds insecurity... [their] vision of the future is one of stress and worry.'<sup>[3]</sup> Such concerns are shared by the broader population. Insecurity is not simply the latest political fad restricted to the chattering classes, but resonates with public attitudes (see appendix 2.)

*“We need to put our energy not into descriptions of problems but identifying the solutions we want”*

With insecurity such a major problem and so widely recognised, the obvious question to ask is 'what are the solutions?' As Barry Knight of the Webb Memorial Trust and Ryan Shorthouse from Bright Blue argue, we need to put our energy not into descriptions of problems but identifying the solutions we want (Knight)<sup>[4]</sup> and should take 'practical steps here and now to reduce human misery' (Shorthouse).<sup>[5]</sup> It is also important to move beyond what have been described as 'angry and fruitless'<sup>[6]</sup> debates to more productive approaches. This is the goal of this paper. It:

- presents findings from a project which investigated solutions to insecurity offered by a very wide range of think tanks, special interest groups and individual commentators
- is based on practical, concrete steps – a grounded, nuts and bolts type approach to redressing insecurity
- focuses on core issues: good jobs, decent incomes, secure and affordable housing and the best start in life for our children and grandchildren; with belonging as an interwoven theme
- envisages a secure and free nation built on strong foundations and lives that are free, fulfilled and flourishing, because they are secure
- emphasises the need for consensus building because redressing insecurity requires major and sustained national change, which is hard to achieve without broad-based agreement
- identifies 5+ ideas drawn from across civil society as feasible first steps to building a more secure future and from which further development can then unfold.

***These are the 5+ ideas and where they originated from:***

- 1** 'Above inflation increases [in the national minimum wage level] should become the norm in periods of economic growth until there is an indication of a negative impact on employment' (Centre for Social Justice) + 'Make improving productivity and improving the quality of employment mutually reinforcing policy objectives' (Smith Institute).
- 2** 'A Harold Macmillan-sized, state-supported housebuilding programme... designed to the highest environmental standards' (The Good Right) + Improve 'security for home-owners through... a "right to sell" and a "right to stay", so that those who can no longer meet mortgage repayments can sell their properties but remain as tenants paying fair rents' (Friends of the Earth) + 'Curb future rent growth and improve security for tenants' (Civitas).
- 3** 'Unleash the power of the social sector' (Centre for Social Justice) + Implement non-financial help for families and relationship support (various).
- 4** Make Early Childhood Education and Care a specific and distinct element of the universal care and education system, free at the point of delivery (various) + 'Significant real increases to child benefit' (Fabian Society and Sir Tony Atkinson).
- 5** Given current lack of consensus about how to provide a decent basic standard of living, Compass offers to work with other civil society groups on building agreement around a shift from welfare for some to social security for all right through to older age (Compass) + many social actors from across the political spectrum commented that democratic renewal is a necessary condition for change – so relevant additional ideas are put forward.

The structure of the paper is as follows: **section two** explains how the project was undertaken and ideas identified; **section three** presents the ideas in more detail; **section four** is the concluding discussion, which emphasises the need for consensus building and warmly invites readers to join that process. It does so by asking:

- **Which of the 5+ ideas do you agree with?** (Even if you only agree with one of them, that is an important first step in building consensus.)
- **If there are ideas you don't agree with, what better suggestions can you make?**

While the focus here is on taking practical, concrete steps, values are implicit throughout. To make this more explicit a diagrammatic vision of a secure and free nation is (Figure 1, page 24) and readers are similarly asked which elements they agree with and what better suggestions they can make.

Responses are greatly welcomed, in the first instance by emailing [michael.orton@warwick.ac.uk](mailto:michael.orton@warwick.ac.uk).

## One Box 1: The extent and effect of insecurity

**The extent and effects of insecurity were highlighted in a recent Compass report – *Something's Not Right*.<sup>[7]</sup> Examples on insecurity included: being in paid employment and on an average income is no longer a guarantee of being financially secure;<sup>[8]</sup> three-quarters of middle and lower income families are unable to afford the mortgage on a local three-bedroom home;<sup>[9]</sup> stress and anxiety have become a cultural condition with mental health problems costing the economy a staggering £105 billion per year;<sup>[10]</sup> zero hours contracts are the tip of the insecure employment iceberg with middle-class employment becoming more like that long endured by the working class.<sup>[11]</sup>**

Insecurity is important as a tangible experience in relation to issues such as employment, household finances and housing, but also speaks to worry, anxiety and the sense that things are just not right with our country (see appendix 1 for more detail). The recession may be over but we are experiencing what *The Economist* calls a 'joyless recovery'<sup>[12]</sup> – despite improvements in economic indicators the benefits of growth are only being enjoyed by some, not all. The description of the UK as a 5–75–20 society – a 5 per cent elite, 75 per cent who are the new insecure, and 20 per cent who are poor and marginalised – remains accurate.<sup>[13]</sup>

Insecurity is increasingly entrenched and leads to stunted lives. Zygmunt Bauman was highly prescient when in the 1990s he warned that the

superficial attractions of a consumption-based privatised existence deny the basic human need for belonging and create uncertainty, loneliness and the future as the site of fear not hope.<sup>[14]</sup> Fragmentation and discontinuity create a sense of flux rather than solidity and our lives become disjointed and inconsequential rather than flourishing and fulfilled. We are left as individual pieces of flotsam in a shifting world and when misfortune strikes, for example redundancy, ill-health, disability or relationship breakdown we are very much on our own, as collective responsibility for shared fates is lost and insecurity dominates. David Cameron did of course say, '*there is such thing as society*'. However, neither the free market nor the bureaucratic state in their present form can alone or together set people free or provide them with security. It requires markets in which powerful actors understand their social obligations and states that are responsive and built around citizens' and producers' engagement.

When people are insecure they lack the freedom to choose how to lead their lives and have an inadequate basis for contributing, participating and developing their potential, materially and emotionally. It can even feel as if basic elements of our humanity such as community and belonging have been discarded and all that matters is money and consumption. Loneliness is a contemporary phenomenon. But while markets have become too free, the state appears to have become too remote and calculating. Both feed a low level background hum of uncertainty and fragility..



## Two **Identifying the 5+ ideas**

### About the project

The research question was ‘what practical, concrete steps can be taken to redress insecurity?’ and in seeking answers, engagement with civil society was central. This is because attention being given to in/security by government is not necessarily providing solutions, whereas within civil society many detailed plans already exist. Civil society is defined broadly as including third sector organisations, charities, think tanks, unions, media, academia and so on.

The project began with a conversation with a purpose methodology, seeking the views of a range of social actors. The conversations allowed key issues and broad areas of potential agreement to be identified. They were critical in shaping the approach taken and helped greatly in drawing together a very broad range of published material, examination of which formed the second stage of the project; the material is drawn upon in this paper.

A draft paper was being published for consultation. It prompted considerable debate on social media, for example from the Social Policy JISCMail list, email comments from the draft being posted on various websites including that of Compass and the LSE British Policy and Politics blog. A consultation event provided further excellent contributions. Account was taken of this extensive feedback and the paper revised accordingly. Appendix 3 lists the ten ideas included in the draft paper (plus three on electoral reform): which were revised and became the 5+ ideas in this final version. In particular, a point regarding investment in high-tech, low-carbon manufacturing was dropped because it was seen as partisan and without broad support; the point regarding wages was amended because strong concerns were expressed about the misappropriation of the term ‘national living wage’ to describe a nevertheless welcome increase in the minimum wage level; principles and values have been referred to explicitly not just implicitly; and ‘belonging’ has been introduced as a specific notion to draw together themes around the relational, emotional and non-financial aspects of redressing insecurity, reinforcing the both-and approach, which will be discussed next.

### Pragmatism

It is important to emphasise that the paper is based on proposing practical, concrete steps to redress insecurity. An ideological approach would take an either-or starting point, such as in the following examples.

- *Either* security is best offered by free markets and a small state *or* capitalism is the cause of insecurity and security can only be achieved by its overthrow.
- *Either* government alone can provide security *or* local communities including charities and others are best placed to tackle insecurity: not the state.
- *Either* all that matters is money *or* what is critical is belonging and connectedness not income.

Seeking practical ways to redress insecurity means taking a both-and not an either-or approach, avoiding fetishising the state, family and so on, and instead recognising a role for the public *and* private, the collective *and* the individual, the financial *and* the relational, the state *and* civil society *and* communities *and* families. For example:

- *both* the financial *and* the relational are important – a person with no material problems may feel insecure if they are lonely, lack belonging and see neighbours and their local area as dangerous and unfriendly, while a family can enjoy all the love and belonging possible but without a decent income and secure home they are likely to feel acutely insecure. Someone with say alcohol or drug problems needs support other than the financial but for a person struggling to make ends meet it is money that is key;
- *both* the state *and* civil society *and* communities *and* families have a role to play – central government cannot deal with every problem, but nor can charities and community groups set rates of taxation and benefits or enact housing and employment law. The social sector knows more about the local than does Westminster but shaping macro-economic policy rests with the latter not the former.

Reflecting this both-and approach, engagement with civil society encompassed a very wide range of organisations and individuals from very different political perspectives and traditions. As will be seen, references are drawn from organisations as diverse as Bright Blue, the Centre for Social Justice, Civitas, the Fabian Society, Friends of the Earth and The Good Right, plus individual commentators ranging from James Kirkup to Polly Toynbee.

Again emphasising the pragmatic approach taken here, promises of silver bullets and shopping lists of policy tinkering were rejected. Instead the selected 5+ ideas:

- are realistically achievable within current circumstances
- are affordable, feasible, gradualist and sustainable

- proactively build a more secure future through upstream<sup>[15]</sup> measures that prevent problems from arising in the first place
- offer concrete ways forward based on practical steps
- tackle key causes of insecurity focusing on good jobs, decent incomes, secure and affordable housing and the best start in life for our children and grandchildren – with belonging as an interwoven theme
- offer the possibility of consensual support because they are not based on any one political tradition.

## Financial considerations

Several of the 5+ ideas are cost-free or require negligible funding which can be accommodated within current expenditure. Where proposals have more direct financial implications, these are addressed individually below. But more generally, four points have informed the development of this paper.

- An inherent part of achieving socio-economic security is better stewardship of national finances than is currently the case.
- Strategic investment is critical and stands separate from other elements of the Exchequer, otherwise policies become penny wise and pound foolish.
- It is far better to focus spending and investment on proactive upstream measures that create security and prevent difficulties arising, rather than finances going on reactive downstream policies that deal with symptoms and consequences of problems.<sup>[16]</sup>
- The mantra that every single proposed change needs to be separately costed and finance identified is flawed. Such a mantra effectively treats the public finances as static and requires hypothecation of any adjustment, however minor. The reality is that total government spending is around £700 billion a year, while total peak support for the bailout of the banks during the recent financial crisis was £1.162 trillion.<sup>[17]</sup> The November 2015 Comprehensive Spending Review revealed an unexpected additional government income of £27 billion – there is room for manoeuvre.

## Three 5+ ideas to redress insecurity

This section sets out 5+ ideas for redressing insecurity. The aim is to identify headlines rather than policy detail. The latter is available in the reports referenced in each section.

1 *'Above inflation increases [in the national minimum wage level] should become the norm in periods of economic growth until there is an indication of a negative impact on employment'*

(Centre for Social Justice)

Good jobs are vital to security, beginning with decent wages. There is growing consensus that it is wrong that a person in the UK today can be in full-time work but still cannot pay their bills, finds necessities unaffordable and might even end up at a food bank. At the time of writing, there is considerable confusion in this field. Part of this confusion relates to the misnamed national living wage 'NLW'. The 'NLW' is a misnomer because really it is a 'minimum wage premium for those 25 and over' – as Gavin Kelly explains, 'living wages and minimum wages are very different creatures. Just because I call my cat Rover, it doesn't make it a dog'.<sup>[18]</sup> Furthermore, the positive impact of the 'NLW' is being undermined by other government moves. Despite the introduction of the 'NLW' and the announcement in the Comprehensive Spending Review 2015 of the abandonment of (elements) of previously proposed tax credit cuts, the Resolution Foundation forecasts that the overall impact of tax, benefits and other changes made by government in 2015 will make the 50 per cent of households in the lower half of the income distribution £650 worse off annually by 2020. To continue the 'Rover' theme, it's all a bit of a dog's dinner.

The attraction of the Centre for Social Justice's idea, which is also proposed by *The Good Right*,<sup>[19]</sup> is that it cuts to the heart of the matter – security requires decent wages. A significant factor in setting a minimum wage level is fear of the possible impact on job growth. The idea identified here switches the emphasis in this thinking. The minimum wage level should be increased at above the rate of inflation until there is actual evidence of harm being caused. Rather than the current confusion, achieving decent wages becomes centre-stage.

+ 'Make improving productivity and improving the quality of employment mutually reinforcing policy objectives' (Smith Institute)

Good jobs are not solely about wages and this idea is about adopting the principle that improving productivity and the quality of employment are mutually reinforcing objectives, from which a raft of proposals follow. Quality of work is often presented as an either-or choice between the interests



of employers and the interests of employees. The excellent principle of seeing productivity and quality employment as reinforcing, instead provides a both-and approach. The principle is put forward in the Smith Institute report on its independent investigation into the world of work – *Making Work Better*,<sup>[20]</sup> but also chimes with the report of the Good Work Commission.<sup>[21]</sup> The Smith Institute report addresses productivity and quality employment in the round. The report provides a detailed action plan with the emphasis on gradual policy shift. It makes over 40 recommendations, ranging from reform of the Department for Business, Innovation & Skills to practical ways of addressing zero hours contracts, employment agencies and other sources of job insecurity.

In a similar vein, ACAS highlights how half of the productivity gap with the US is due to different ways of working – how firms are organised and how they use technology.<sup>[22]</sup> There are some simple ways to improve. One is by having clear and easy-to-understand policies in key areas of people management, such as discipline, grievance, absence and equality. Another is by improving communications and employee voice, the latter also being the focus of recommendations in the Smith Institute's plan and part of a shift from industrial conflict to social dialogue. Employee rights become part of, not inimical to, improved productivity and economic performance.

An immediate first step proposed by Howard Reed is increased subsidies for research and development by businesses.<sup>[23]</sup> This requires large-scale reform and expansion of UK research funding along the lines of the US Small Business Innovation Research Scheme, which channels government research funding to hundreds of small and medium-sized enterprises.

## *2 'A Harold Macmillan-sized, state-supported housebuilding programme... designed to the highest environmental standards' (The Good Right)*

This is a great example of an approach that serves several ends and creates its own upward virtuous cycle. It:

- delivers affordable housing;
- speaks to belonging and quality of local place;
- drives down the Housing Benefit bill;
- drives down the cost of living by reducing energy waste and rents;
- can be linked to training, skills and good jobs;
- reduces carbon impacts so ensuring greater sustainability; and
- can take account of economic geography.

In overall terms it is self-financing but with initial funding raised through local councils borrowing to invest on advantageous terms. Economists argue that with interest rates so low this is exactly the right time to invest in infrastructure through borrowing.

Detailed plans for different elements of this idea are provided by a range of civil society organisations. Examples include: Friends of the Earth's *An environmental and socially just agenda for housing*,<sup>[24]</sup> Shelter and KPMG's *Building the Homes We Need*,<sup>[25]</sup> The Good Right's *A Home for Everyone?*<sup>[26]</sup> and ongoing work by the Town and Country Planning Association such as *Planning Out Poverty*<sup>[27]</sup> and *Housing the Nation*.<sup>[28]</sup> All share a common theme of the need to increase dramatically the level of house building. The Shelter-KPMG report sets out a very detailed plan for increasing house building, while the Friends of the Earth document does the same in relation to improving home energy efficiency. There are of course some points of difference. For example, Shelter-KPMG and The Good Right emphasise building new garden cities whereas Friends of the Earth give greater prominence to well-designed compact current towns and cities. Place also means concern with locality e.g. see David Willetts' *More Ball Games*,<sup>[29]</sup> within which belonging is highly relevant. What is important is the common aims of proposals, not differences in detail of implementation which are not for this nor any other report to determine but in a strong and healthy democracy are for individual communities to decide for themselves. The Town and Country Planning Association is strong on how to capture land values to reinvest in housing, particularly where there is a change of use.

**+ 'Security for home-owners could be increased through the introduction of a "right to sell" and "right to stay", so that those who can no longer meet mortgage repayments can sell their properties but remain as tenants paying fair rents' (Friends of the Earth)**

This is an example of a very straightforward idea that would provide hugely greater security for home-owners, and belonging is a key element of it. As things stand, the prospects for people who find themselves unable to meet their monthly mortgage payments – invariably due to a change of circumstances such as job loss or relationship breakdown – are bleak. Forced eviction and homelessness is a real possibility. At best, a person might be able to sell their home and repay their mortgage but they still face the difficulties of finding rented accommodation and the upheaval of moving, with consequences for access to employment, schooling and so on – this is an issue of both money and belonging. Professor Danny Dorling has suggested the introduction of a right to sell and stay, so that anyone who can no longer meet mortgage repayments can sell their property to a registered social landlord but remain as a tenant paying fair rent.<sup>[30]</sup> This draws on the now discontinued Mortgage Rescue Scheme as a potential model. A right to sell and stay would immediately redress such chronic insecurity, as anyone faced with mortgage problems would have a fallback of being able to sell to a registered social landlord and the knowledge they could stay on in their home as a tenant.

Over time such a scheme could be extended to cover other circumstances, for example some older people might choose such an option to avoid the costs of house maintenance while remaining in their own home. Not only would individual security be increased but there would be a knock-on benefit for the supply of social housing. An example of a current innovative approach by a social housing provider is Weslo Housing Management's Flexible Tenure System.<sup>[31]</sup>

+ *'A new regulatory framework should be considered that would curb future rent growth and improve security for tenants. This should include indefinite tenancies within which rents (freely negotiated at the outset between landlord and tenant) would only be allowed to rise in line with a measure of inflation'* (Civitas)

This idea relates to tenants rather than house buyers, but is again largely self-evident; if insecurity is caused by short tenancies then lengthen them, and if rapidly rising rents adds to insecurity then use measures to rein in those increases. Civitas, Shelter and Friends of the Earth have all developed detailed proposals on these points. For example, the remainder of this paragraph and the following one are taken from work by Friends of the Earth.<sup>[32]</sup> Before the 1988 Housing Act local authorities had some controls over rents. In France, Spain and Germany rents are still regulated. With rental costs in the UK now above mortgage costs, there is a case for introducing fair rents for all private rented accommodation, which reflects a landlord's need for a reasonable return (on what is a very safe investment), but which curtails excessive profit. A reluctance by government to intervene in the housing market is at odds with its interventions in the costs of other essentials such as water and train prices (where prices are capped) and food (the production of which is heavily subsidised).

In the UK the minimum security of tenure in renting is just 6 months, in France it is 3 years, in Spain it is 5 years and in Germany it is indefinite. The UK has the worst level of tenant security of tenure in the OECD. Shelter has called for the introduction of five-year contracts. This is below the OECD average but would be a very welcome step forward for the UK. Obviously landlords need to be able to evict due to rent arrears or anti-social behaviour on the premises.

However, it is Civitas that advocates measures that would best provide greater security, summarised succinctly (as above) but worth repeating:

*A new regulatory framework should be considered that would curb future rent growth and improve security for tenants. This should include indefinite tenancies within which rents (freely negotiated at the outset between landlord and tenant) would only be allowed to rise in line with a measure of inflation.*<sup>[33]</sup>

### 3 *'Unleash the power of the social sector'* (The Centre for Social Justice)

A theme of this paper is that many actors need to be involved if insecurity is to be successfully redressed and the Centre for Social Justice (CSJ) suggests a helpful way forward. Its core idea is that 'government needs to commit to the goal of unleashing the social sector to bring transformation'. In its report *Transforming Lives to Strengthen Britain* it makes a number of recommendations of ways to achieve this.<sup>[34]</sup>

CSJ proposes the creation of a social innovation fund to find innovative ways of delivering services, managing demand and focusing on prevention in impoverished places.<sup>[35]</sup> The social innovation fund idea has resonance with many other suggestions across civil society about providing support at community and micro level. CSJ argues that with knowledge of their communities' needs the social sector has a unique role to play in generating innovation but funding available to the sector – whether from grants, government capacity building programmes or social investment – tends to support the delivery of services rather than helping organisations to develop and refine their practice. Whereas government invests in business innovation, for example through research and development tax reliefs, there is little equivalent funding for the social sector (also see the Social Market Foundations work on social impact bonds<sup>[36]</sup>).

The proposal to create a social innovation fund draws on the experience of such a scheme established by the Obama administration. The US approach is seen as a highly successful model for investing in innovation. It works by making grants to philanthropic intermediaries, who match the government's contribution, select high potential organisations and provide them with support to evaluate and grow their work. The fund has turned \$177.6 million dollars of government grants into \$600 million of support for over 200 innovative organisations. It is suggested that a UK social innovation fund could be financed through dormant life insurance and pension pots, which are estimated to amount to approximately £400 million. The Irish government successfully unlocked funds from insurance pots, initially transferring €20 million, which have been used towards projects such as growing social innovation and social enterprise.

## **+ Implement non-financial help for families plus relationship support (various)**

Following the overall approach of this paper, rather than seeing redressing insecurity as being about financial or non-financial factors it is both elements that matter and this idea focuses on the latter. Think tanks such as Civitas have a long track record in this field, *Second Thoughts on the Family*<sup>[37]</sup> being just one example. Bright Blue has made specific suggestions, such as allowing parental leave to be switched to grandparents, which has been acted upon by government. A recent contribution is the CSJ's report *Transforming Lives to Strengthen Britain*, which brings together a large number of suggestions.<sup>[38]</sup>

One proposal is that government should convert children's centres into 'family hubs', which would co-ordinate services for families, and be the go to place for access to services or information about all family-related matters, from antenatal services to employment and debt advice and relationship support. A further suggestion is that families with entrenched difficulties may require residential support where, in effect, the whole family is fostered. Learning from the Troubled Families Programme as to which elements of the programme have proved most effective is another way to identify how to provide intensive non-stigmatising support to fragile families facing multiple difficulties. That learning could be applied more specifically to providing non-financial support for children and families.



## 4 Make Early Childhood Education and Care a specific and distinct element of the universal care and education system, free at the point of delivery (various)

There is growing recognition that the very earliest stages of childhood are critical to future life chances and demand consideration when building a more secure future with the upstream approach proposed in this paper. The early years of life set the foundation for everything that is to come. It is when we learn whether the world is an exciting or a fearful place; it is when we establish vital relationships, take tentative first steps into the larger environment and continue the extraordinary biological processes that facilitate human development.<sup>[39]</sup>

The party manifestos for the 2015 election showed there was consensus about the importance of childcare: 'Across the political spectrum, we are seeing the beginnings of a decent offer of childcare that addresses the anachronistic divide between work and family. Despite the differences in detail, these pledges [made in the party manifestos] show the tide is turning for childcare' <sup>[40]</sup> However, childcare is only part of the Early Childhood Education and Care (ECEC) approach and at the moment the UK has a muddle of pre-school provision, state support, funding regimes and quality.

As with issues discussed in preceding sections, within civil society there are detailed plans in place regarding ECEC. These include the Centre Forum's *Early Years*,<sup>[41]</sup> the CSJ's *Transforming Childcare, Changing Lives*,<sup>[41]</sup> the Institute for Public Policy Research's (IPPR's) *Early Developments* and *No More Baby Steps*,<sup>[42]</sup> Compass's *Big Education*<sup>[43]</sup> and the Family and Childcare Trust's *Building Blocks*.<sup>[44]</sup>

These reports of course have differences but they also share a number of recurring key points.

- Only a minority of children receive early education of the standard needed to improve developmental outcomes.
- The system of support with childcare costs is excessively complex and does not provide adequate help to many parents.
- More help with childcare costs may be provided under Universal Credit but the system of delivering this support is bureaucratic, creates financial risk for parents, is poorly suited to fluctuating childcare costs and will fail to address properly basic affordability challenges such as deposits and up-front fees.

Similarly, there are common points in relation to solutions, such as the following.

- Move to a fully qualified, graduate-led workforce.

- Increase pay among early years staff to support professionalisation.
- Strengthen requirements within quality frameworks that impact on children's development.
- Create links between childcare provision and children's centres in order to strengthen the early intervention framework.
- Clarify responsibilities and remove gaps.
- Introduce age-appropriate developmental assessments for children on entry and exit from early education, to support development.

Beyond these core themes there is a host of more detailed proposals and plans ranging from improving childcare support within Universal Credit to using a social enterprise programme to identify best provider models.

Upstream thinking is required when considering finance. It is estimated that there would be £37 billion in annual savings to the Exchequer if parental employment in the UK matched the highest international performers. Funding can immediately be found by ending some poor value spending and re-prioritising planned spending. But to increase parental employment in the UK to the level of the highest performing OECD nations requires matching the investment in ECEC of 0.7-1.1 per cent of Gross Domestic Product (GDP) of those nations, rather than the current 0.4 per cent. A benchmark investment of 0.8 per cent of GDP in ECEC would cost around £12 billion for England and move towards the UNICEF target of spending 1 per cent of GDP on ECEC.

The detailed plans within civil society set out a clear and compelling case for investing in ECEC to provide the best start in life for our children and grandchildren as a key element of creating a more secure future.

### **+ *'Significant real increases to child benefit'*** **(Fabian Society and Sir Tony Atkinson)**

Having highlighted a number of non-financial ideas, income is self-evidently important for security and the position of families is of particular concern. There is a growing case for putting Child Benefit at the heart of a re-envisioned system of social security. Wages are paid for individual labour, not for children, and it is in the interests of all that there is support for the very high costs of raising children – a child tax allowance was first introduced over 200 hundred years ago, in 1798. In the UK today, Child Benefit is a means of putting money directly into the pockets of families and promoting childhood well-being, itself a key aspect of creating more secure lives. The Fabian Society has recently called for 'significant real increases to child benefit'<sup>[45]</sup> as has Sir Tony Atkinson. Given recent debates about tax credits, the case for focusing on Child Benefit as the complement to the 'NLW' is all the stronger.

There have in recent years been some suggestions that Child Benefit should be cut, but the exact opposite approach – increasing Child Benefit – is being suggested within civil society and offers a basis for further discussion around consensus building. In the past, concern about possible abolition of Child Benefit brought together a wide range of civil society groups. For example, the 1985 *Save Child Benefit* campaign included 60 organisations, ranging from women's groups to trades unions and from churches to children's charities, drawing support across the political spectrum and resulting in Child Benefit being retained.

When Child Benefit was introduced in the 1970s there was cross-party agreement that it should be treated in the same way as tax allowances, as it replaced child tax allowances as well as family allowances. That has not happened and recently tax allowances have been raised by more than inflation while Child Benefit has fallen in real terms. But there is the basis here for seeing renewed consensus around Child Benefit as a key adjunct to decent wages in seeking greater security for families. David Cameron's pledge to safeguard Child Benefit is perhaps an implicit acknowledgement of the special role it plays, even if that pledge has not prevented it being frozen again.

Consideration of how to finance increases to Child Benefit, forms part of the shift to upstream spending envisaged in this paper. More specifically, if Child Benefit is seen as in effect a tax allowance it can be treated in the same way as personal tax allowances within the public finances.

## 5 Given current lack of consensus about how to provide a decent basic standard of living, Compass offers to work with other civil society groups on building agreement around a shift from welfare for some to social security for all right through to older age (Compass)

Security is about more than income but having a decent basic standard of living is certainly an essential requirement for building a more secure future. Without it, people lack freedom and choice over how to lead their life and are unable to contribute, participate and develop their potential materially and emotionally. The Good Right observes,

*It is not enough for the very poor to be lifted out of absolute poverty as Adam Smith himself understood. A generous rather than minimalistic safety-net for those who can't help themselves should never be an after thought... It must be a prized duty.*<sup>[46]</sup>

However, even being in paid employment is no longer a guarantee of a decent basic standard of living. Well known problems include low pay, a high cost of living, high levels of child poverty, a relative deterioration in the living standards of families with children generally, the incidence of taxation falling more on those on middle and lower incomes than the richest, struggling public services and complexity and lack of transparency in tax and benefit systems.

Ensuring a decent basic standard of living for all involves a range of issues many of which are contentious, for example a fit for purpose system of social security, taxation and the cost of living. Within civil society there is little agreement about ways forward and certainly no detailed plans as exist for other fields considered in this paper. Saying there is little agreement is not to suggest an absence of ideas. Examples of contributions to debate include the Child Poverty Action Group's six point plan for the 2015–20 government,<sup>[47]</sup> parts of Sir Tony Atkinson's 15 point plan for redressing inequality,<sup>[48]</sup> *Bright Blue's Give and Take*,<sup>[49]</sup> plus reports from Community Links, New Economics Foundation and Oxfam among others.<sup>[50]</sup> There is interest in how the pensions triple-lock can be developed, for example by applying it to children's benefits (the pensions triple-lock is a guarantee that the basic state pension will always rise in line with earnings, inflation or 2.5 per cent – whichever is higher; this has cross-party support.)

So what is evident is not a lack of suggestions but a lack of consensus. For example, there are strong advocates of an unconditional universal Basic or Citizen's Income while others express preference for contribution-based entitlements. Decent living standards for disabled people depend on there being adequate support for the costs associated with disability, but there are different views on the importance that should be given to public services versus individual income measures, or prioritising immediate issues such as the bedroom tax over longer-term changes to Universal Credit and the tax system more generally. For example, and contrary to the direction of government policy, The Good Right – drawing on work by the Resolution Foundation<sup>[51]</sup> – argues that a better use of limited funds would be to increase the work allowances within Universal Credit rather than raise the basic threshold for paying income tax (85 per cent of the benefit of which accrues to the 50 per cent highest earners). The Policy Network calls for a new generation of social investment, building on previous approaches aimed at investing in capabilities and skills to equip people in the face of labour market change, but applicable more broadly too.<sup>[52]</sup> A wide range of groups are calling for an independent review of the sanctions regime.

To move beyond what have already been noted as angry and fruitless debates, consensus building is critical. Compass offers to work with other civil society groups on how to progress this. A starting point of seeking greater security may help provide an analytical and policy development framework that steps away completely from cul-de-sac arguments about welfare, benefits and unfortunate (or undeserving) others, to how we build a comprehensive system across tax, employment and other policy domains, which builds upstream preventative social security for us all.

## **+ A strong and healthy democracy**

Democratic renewal is not on the face of it directly related to in/security but many social actors from across the political spectrum commented that democratic renewal is a necessary condition for change; policy in and of itself is of little value unless it can be actioned through a political system that makes it possible. Three additional ideas are therefore put forward.



## + Reform the voting system – proportional representation

James Kirkup, *the Daily Telegraph's* executive editor – politics, argues:

*First-past-the-post [FPTP]... needs to change. Because an electoral system that could well leave a party [UKIP] with 2.5 million voters holding just two seats in the legislature is a poison that could kill faith in representative democracy... FPTP must go.*<sup>[53]</sup>

Similarly, Nigel Lawson – Baron Lawson of Blaby and Chancellor of the Exchequer under Margaret Thatcher from 1983 to 1989 – has argued that ‘first-past-the-post was well suited to the old two-party era. In the present ferment, with four parties vigorously contesting all seats, it is no better at providing a stable government than proportional representation.’<sup>[54]</sup> The case for proportional representation has been summed up by another Lawson, Compass chair Neal Lawson,<sup>[55]</sup> in comments that closely predicted the conduct and outcome of the 2015 general election.<sup>[56]</sup> Lawson argues that FPTP has come to mean targeting efforts on a few swing voters in a few swing seats while ignoring everyone else. The spiral of decline will continue until we change not just the politicians but the system itself. We now have a majority government voted for by less than 25 per cent of registered voters. Where is the legitimacy or authenticity in that? Proportional representation is not a panacea for our failing politics but it is a necessary step on the road to a strong democracy. It gives power to us all not just the Westminster bubble. In addition it creates a culture in which outcomes have to be negotiated, because no single party can gain an unfair majority on a minority of the votes; it therefore tends to lead to better formulated and more sustainable outcomes. This would be ideal to address the long term issues around insecurity.

There is no perfect system of voting but given the attachment of many MPs to the constituency link, some form of additional member system is likely to be the preferred option. This is in effect the form of voting used for the Scottish Parliament and is used in Germany – which combines existing constituency MPs topped up with a regional list to make the outcome more proportional. Another option is the single transferable vote (STV) which is already used to elect the deputy speakers in the House of Commons, the Northern Ireland Assembly, local elections in Scotland and Northern Ireland and European Parliament elections in Northern Ireland. STV is also used by many civil society organisations. For example, the National Union of Students is a strong advocate of the use of STV in all student elections and STV is also used by the Church of England.

## + Allow 16 year olds to vote in all UK elections and make first time voting compulsory

The Scottish Independence Referendum proved the wisdom of reducing the voting age to 16, as one means of reinvigorating democracy. There is no good reason not to extend the reduced voting age to all UK elections. Media commentator Polly Toynbee has added the useful

suggestion that first time voting should be compulsory so young people gain knowledge and experience of how the system works – a practical addition to the school curriculum on citizenship, civic duty and community participation.<sup>[57]</sup> This helps build a strong and healthy democracy and gives our children and grandchildren the best start in life by ensuring that once 16 they become involved in the community as active and informed citizens. A detailed case for this has been made by IPPR.<sup>[58]</sup>

## + Begin the process of decentralisation and devolution of power from Westminster to the rest of the country

‘Westminster knows best’ is a mantra that is bad for democracy, alienating and downright wrong-headed. Of course – as noted above – central government has a key role to play (for a more detailed discussion see Compass’s *Finding Our Voice* <sup>[59]</sup>), not least in taking forward some of the ideas outlined above, but appropriate decentralisation and devolution of power is vital to allow for greater democracy and break-up of the control of Westminster over the rest of the country. Indeed, localism makes the state more responsive and encourages a stronger relationship with citizens. IPPR provides a detailed plan for devolution, in its report *Decentralisation Decade* <sup>[60]</sup> which suggests the following.

- Central government should embark on a ten-year programme of decentralisation with a clear timetable and whole-of-government approach.
- Powers and responsibilities over economic development and key public services should be passed to combined authorities, local authorities and other local bodies as and when they are ready to assume them.
- Fiscal devolution should be a central plank with five-year funding settlements agreed and an independent body established to take forward further central–local funding reforms.
- A new wave of combined authorities should be established, including ‘county combined authorities’ in two-tier areas, with all combined authorities setting out clear plans for partnership working and enhanced democratic accountability.
- Decentralisation must be underpinned by new legislation to strengthen the constitutional status of local government and its other subnational partners, similar to the Scotland and Wales Acts.

This is not to say that other current proposals such as reforming the House of Lords, being able to recall MPs, developing electronic voting (as proposed by many people including Speaker of the House of Commons, John Bercow <sup>[61]</sup>), voting taking place over several days, public funding of politics, developing a more participatory politics to engage politically marginalised groups, and so on, are without merit because that is most certainly not the case. However, while other suggestions might be made the ideas put forward here are key first steps.

## Four What next? The 5+ ideas and consensus building

This paper is not a standard research report, seeking to stimulate thinking and perhaps influence a particular aspect of public policy: the aim here is far more ambitious.

Insecurity is not a single issue problem but speaks to far more deep rooted difficulties, so its redress requires major national change, which is hard to achieve without broad-based agreement. It must always be remembered that the post-war settlement was in practice a bi-partisan agreement. For example, the creation of a department for social security was first proposed by a Conservative minister, Quintin Hogg. Any meaningful new socio-economic settlement that seeks a nation built on strong foundations and lives that are free, fulfilled and flourishing because they are secure, will require an equally broadly based consensus.

A consensus building approach requires a different mind-set from what are often seen as norms in policy and political debate but which result only in what have been noted above as angry and fruitless arguments. Three points are critical.

- Consensus building requires moving beyond the narrow tribalism of organisational and political labels – ideas need to be judged on their merit in redressing insecurity not whether they come branded as left or right, Labour or Tory, progressive or conservative, and so on.
- Emphasis needs to be placed on identifying points of agreement, not disagreement.
- A 'both-and' not an 'either-or' approach is required. It is a 'both-and' approach that provides a positive way forward. In seeking to redress insecurity there is a role for *both* markets and social justice, profit *and* social responsibility, the public *and* private, employers *and* unions, the collective *and* the individual, the financial *and* the relational, the state *and* civil society *and* communities *and* families.

In addition, while the focus of this project was on proposing practical, concrete steps, values are implicit throughout. To make this more explicit a diagrammatic vision of a secure and free nation is posited in Figure 1 below. The diagram draws on themes that emerged throughout the project, including contributions from social actors, and reflects a direction of travel suggested by the 5+ ideas. This emphasises how values and principles are important, even if not the primary focus here. For example, Compass, the publisher of this paper, is guided in all it does by its commitment to a much more equal, democratic and sustainable society. Figure 1 is thus presented as another element for discussion, within a process of seeking to build consensus.

**Figure 1:** A vision of a secure and free nation



To conclude, readers are warmly invited to join the consensus building. This is done by asking:

- ***Which of the 5+ ideas do you agree with?***  
(Even if you only agree with one of them, that's an important first step in building consensus.)
- ***If there are ideas you don't agree with, what better suggestions can you make?***
- ***Which elements of the diagrammatic vision of a secure and free nation shown in Figure 1 do you agree with and what better suggestions can you make?***

Responses are greatly welcomed, in the first instance by emailing [michael.orton@warwick.ac.uk](mailto:michael.orton@warwick.ac.uk).



## Appendix 1 Summary of Something's Not Right

*Something's Not Right* <sup>[62]</sup> was published in January 2015, therefore its data and references are from 2014 or earlier.

Insecurity and anxiety are structurally pervasive in Britain today. The effects run right through our socio-economic system. Everyone bar a disconnected elite is affected. The solution is to set a new direction to create a socio-economic frame which deals with the deep structural causes of our insecurity and anxiety, and provides the lasting basis for lives that are free because they are secure.

### A theory of insecurity

In seeking a theoretical understanding of insecurity a number of approaches can be drawn upon, with the work of Zygmunt Bauman of particular importance.

- The UK is an insecure society in which fragmentation, discontinuity and inconsequentiality create a sense of flux rather than solidity, and temporariness dependent on short term utility not permanence.
- Our lives have become piecemeal, disjointed and inconsequential rather than rounded, flourishing and fulfilled.
- The superficial attractions of a privatised existence are misleading: in contemporary Britain it is parental income not individual merit that is the main determinant of life chances – birth not worth.
- A privatised existence denies the basic human need for belonging so brings with it uncertainty, insecurity, loneliness and the future as the site of fear not hope.
- But life does not have to be like this and increasing insecurity first needs to be understood at the level of ideological conflict leading to changes in the political economy.
- From 1979 onwards there has been an explicit rejection of the UK's post-war managed capitalism and cradle to grave approach, and the embracing of a neo-liberal one and a you're 'On Your Own'.
- Neither separately nor combined do globalisation, technological advancement or a multitude of other forms of change mean that increasing insecurity is inevitable.
- The post-crash response has brought with it a clear return to the you're 'On Your Own' approach, promising ever more insecurity.

## Insecurity and paid employment

There is clear evidence of increasing and severe insecurity being experienced among those in paid employment, ever higher up the labour market ladder.

- Zero hours contracts have come to symbolise a wider concern that the labour market has moved towards more contingent, less secure and more exploitative forms of employment, but such contracts are just the tip of the insecure employment iceberg.
- Low pay jobs are not a stepping stone to higher pay but trap people in the insecurity of a low-pay-no-pay life.
- The creation of an hour-glass-shaped labour market with the ongoing hollowing out of middle ranking jobs has brought insecure employment to those on middle as well as lower wages.

There is relative deterioration in a diverse group of occupations whose workers are highly qualified and would traditionally have been able to live a comfortable middle-class life but can no longer do so. Middle-class employment is becoming more like that long endured by the working class.

- Insecure employment has an effect not only on individuals but also on the UK economy, development and growth; insecure employment is a key element within a low-road economic model, which promises no chance of durable advantage.
- The UK government's policy of labour market flexibility has brought widespread employment insecurity – it is reportedly easier to sack workers in the UK than it is in China and India – but just as this situation has been created by government so can it be redressed.

## Financial insecurity

Being in paid employment and on an average income is no guarantee of being financially secure in the current socio-economic structure of the UK. This was evident pre-recession and is even more evident in the recovery.

- Real median weekly earnings have fallen by 10.2 per cent since 2009 and are now lower than in 1997.
- The UK has one of the highest rates of low pay in the developed world and the national minimum wage is now worth £1,000 less in real terms than it was in 2008.
- The rising cost of living is clear: e.g. between 2007 and 2012 food became 30 per cent more expensive, and the cost of childcare has risen by 66.9 per cent since 2003.

- The level of benefits for an out-of-work adult without children covers only 40 per cent of what the public considers to be a minimum standard of living; for families with children this figure is no more than 60 per cent.
- In 2013/14 there were 913,138 people who received emergency food from Trussell Trust food banks – an increase of 163 per cent on 2012/13.
- The people who are most at risk of falling into debt are not the unemployed but those on average income, families with children and people in full-time work.
- Households' ability to service their debts, and the extent to which they find debts a burden, have important implications for the stability of the UK financial system.
- Britain is pursuing a high living cost, low income, high debt, low savings approach. It is within the power of politicians to create a very different socio-economic framework, which provides financial security not insecurity and its attendant problems.

## Insecurity and housing

In the past in the UK we had greater freedom over where we could live and fewer areas were too expensive to live in.

- It is widely acknowledged that there is an affordability crisis in UK housing: 73 per cent of middle and lower income families, those typically earning between £20,000 and £40,000, are unable to afford the mortgage on a local three-bedroom home.
- Rents in the social housing and private sectors have risen much faster than the rate of inflation since the late 1980s.
- Since 2002 there has been a downward trend in owner occupation and more recently a very particular and significant increase in privately rented properties.
- The transfer of housing subsidies from economically beneficial bricks and mortar development to those that support housing costs, and from housing consumers to landlords and private financial institutions, has fuelled the lack of supply of housing and the increasing cost of Housing Benefit.
- There is particular concern about generational impact with young people increasingly squeezed out of the housing market.

- Property bubbles since the late 1980s have been the incubators of ramped-up personal debt, so notional housing wealth funded increased consumption but not financial security or prosperity.
- The private rented sector is notoriously unstable and the life of the private renter is typically unstable, insecure and blighted by anxiety.
- For the UK economy, investment has been held back by locking capital in residential property at a greater rate than for most of our competitor economies.
- The post-war building programme and the 1980s right to buy transfer of housing from the public sector to owner occupation are differing testaments to what can be achieved when there is political will and courage to act.

## Experiencing insecurity – worry, stress and anxiety

Insecurity is experienced and manifested in relation to another fundamental aspect of life – health and in particular, anxiety.

- Chronic stress is a hallmark of our times and anxiety has become a cultural condition.
- Anxiety disorders are very common in Great Britain – one in six adults has experienced some form of ‘neurotic health problem’ in the previous week.
- Last year in Britain over 53 million prescriptions were issued for antidepressants, a record high and an increase of 24.6 per cent since 2010.
- The impact of depression on a person’s functioning is 50 per cent more serious than the impact of angina, asthma or diabetes.
- There was an increase of 12.8 per cent in the number of people experiencing an anxiety-related common mental health disorder in the 14 years from 1993 to 2007.
- In 2007 there were 800,000 more people qualified for a diagnosis of an anxiety disorder than in 1993.
- In 2011 in the UK 6,045 people committed suicide.
- Suicide is the leading cause of death for men aged 20–34 and 35–49.

- Anxiety has always been of the human condition but the extent of the problem is most certainly a modern phenomenon.
- Mental health problems are estimated to cost the economy an eye-watering £105 billion per year.
- The relationship between individual psychology and the structure of the socio-economic framework within which we live our lives remains critical.

## Conclusion: setting a new direction for a positive future

- Redressing insecurity requires setting a new direction: policy tinkering is insufficient.
- The basic social contract at the heart of capitalism is breaking down and needs to be recreated fit for 21st century Britain.
- We therefore need to create a socio-economic frame that provides people with true freedom to choose how to lead their lives and in which each individual is able to choose what constitutes for them a flourishing life free of the anxiety, fear, deprivation and unequal life chances endemic in an insecure nation.

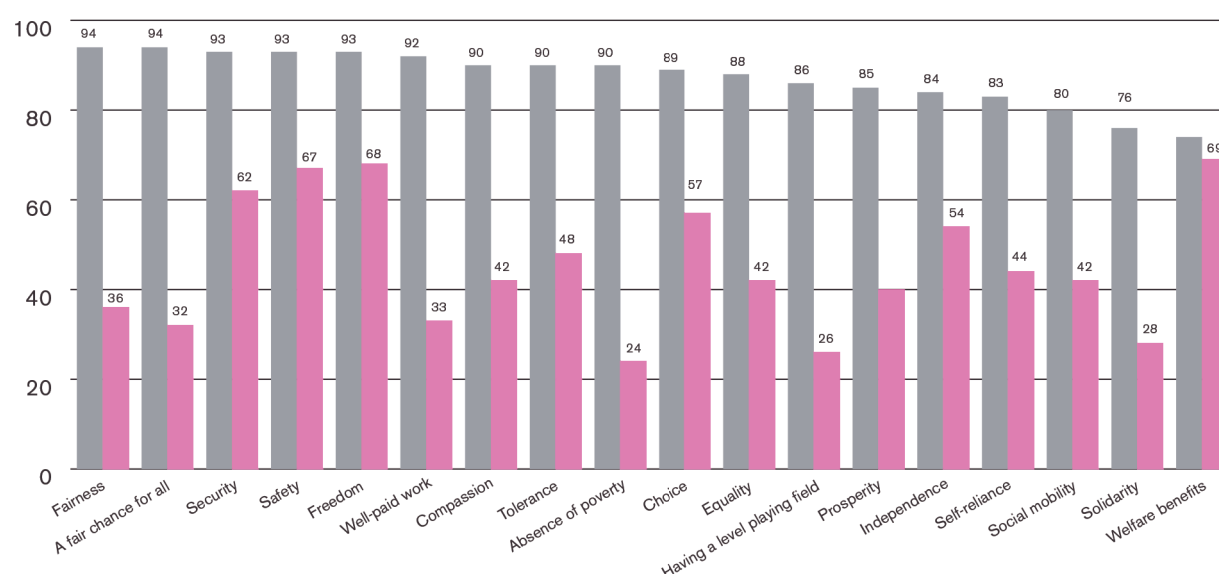


## Appendix 2 Public attitudes on in/security

*Something's Not Right* included analysis of public attitudes and found strong public support on issues related to providing security.<sup>[63]</sup> That analysis drew on the British Social Attitudes (BSA) survey series and key points are set out below.

Public concern has been reinforced in a major new survey by the Webb Memorial Trust.<sup>[64]</sup> The Trust commissioned a survey of 10,000 adults to investigate the key question 'what kind of society do we want?' The survey found that the qualities people most treasured were social ones such as fairness, security, safety, freedom, compassion and tolerance. Economic indicators mattered far less. From a list of 17 key components of a good society (which were identified in pilot research), the survey found the highest economic indicator 'well paid work' was ranked sixth, while 'prosperity' came twelfth.

Qualities of a good society that people consider to be (a) important, in grey and (b) present, in pink



### Key points in the analysis of BSA data from *Something's Not Right*

*Something's Not Right* was published in January 2015 therefore data and references are from 2014 or earlier. The BSA survey series demonstrates there is strong public support on issues related to providing security.

- An overwhelming majority of people – 95.3 per cent – say job security is important/very important while only 0.9 per cent say it not important/not important at all.
- Only a tiny minority of people (9 per cent) support the 'cut services and taxes' approach of the current government.

- Public support for progressive policies is reinforced in attitudes to government responsibilities: a majority (and in some cases a very large majority) say government has a responsibility to provide decent housing for people who cannot afford it, reduce differences in income between the rich and the poor, provide a job for everyone who wants one and provide a decent standard of living for the unemployed.
- It is crucial to stress that even on the narrow issue of 'welfare', considerable support for the benefits system remains despite the widely reported 'hardening' in public attitudes to unemployed people.
- As insecurity reaches higher up the social hierarchy views of those perceived to be 'undeserving' of support that is available, become more negative; those seeking to stop the scapegoating of poor citizens need to focus not on 'them' but on the need for 'us' to have a greater sense of security.

## Appendix 3 The draft consultation paper

As discussed in section 2, a draft version of this paper was published for consultation and revisions made in the light of the extensive feedback received. For completeness, the ten original ideas in the draft (as opposed to the 5+ in this final version) are listed here.

- 1 There should be a massive investment in high-tech low-carbon manufacturing, with various funding options.
- 2 There should be a self-financing mass house building and home energy efficiency programme.
- 3 Make improving productivity and improving the quality of employment mutually reinforcing aims.
- 4 Start a shift from low wages to decent wages by raising the national minimum wage and rapidly expanding the living wage.
- 5 Put money directly into the pockets of families and promote childhood well-being by prioritising significant real increases in Child Benefit.
- 6 Compass will seek to work with other civil society groups on building consensus around a decent basic standard of living and starting a shift from welfare for some to social security for all right through to older age.

- 7** Make Early Childhood Education and Care a specific and distinct element of the universal care and education system, free at the point of delivery.
- 8** Implement non-financial help for families plus relationship support.
- 9** There should be a right to sell, so anyone who can no longer meet mortgage repayments can sell their property to a registered social landlord but remain as a tenant paying fair rent, complementing the right to buy.
- 10** Expand current fair rent controls and secure tenancies to all tenants.

The additional points on a strong and healthy democracy were in the draft version of this and remain unchanged in this final version.

## References

<sup>[1]</sup> Orton, Something's Not Right.

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**Notes:** Secure and Free

# Secure and Free

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