



# Secure & Free

10 Foundations for a Flourishing Nation

Michael Orton



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## Foreword...

Insecurity has become pervasive. It permeates the lives not just of the marginalised but also the reasonably well off. Our lives feel beyond our control. Someone else is making the big decisions that affect us, whether that's through the state or the market and forces such as globalisation and climate change impact on us and there is nothing, it seems, we can do about it.

The root causes of this age of anxiety are deep and strong 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 look for answers as to how we might start the process of addressing insecurity in terms of both policy and politics.

# Secure & Free

## 10 Foundations For a Flourishing Nation

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. And because the problems are deep, affect so many and will take decades to sort the solutions are unlikely to be the preserve of any single party or political project. So second, we need a broad alliance to be formed that is committed, over many years, and from all walks of political and civil society life, inside and outside Westminster, to see this project through. This will not be easy. But 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 ways of working. This is the conundrum of the 21st century - 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?

As such, what this paper does is highlight that the most important word in our political lexicon is 'and'. It is the world of 'and' we seek and 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 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 of his particular political box. We look for others to be as equally open to exploring the limitations of their own approach and to recognising, at the very least, the grains of truth in others'. The goal of lives that are secure and free is too important to be left to the trench warfare of the past.

**Ruth Lister and Neal Lawson**  
**Compass**



## 10 foundations for a flourishing nation

This is a summary of a Compass Discussion Paper which identifies 10 Ideas to deliver socio-economic security as the foundation for lives that are free, precisely because they are secure. The Ideas redress insecurity which 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.



Theme	Ideas
Good jobs in a balanced and sustainable economy	<ol style="list-style-type: none"> <li>1. A massive investment in high-tech low carbon manufacturing, with various funding options</li> <li>2. A self-financing mass house building and home energy efficiency programme</li> <li>3. Make improving productivity and improving the quality of employment mutually reinforcing aims</li> </ol>
A decent basic standard of living	<ol style="list-style-type: none"> <li>4. Make raising the National Living Wage to 60 per cent of median earnings by 2020 a legislative commitment not just an ambition</li> <li>5. Put money directly into the pockets of families and promote childhood well-being by prioritising significant real increases in Child Benefit</li> <li>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</li> </ol>
The best start in life	<ol style="list-style-type: none"> <li>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</li> <li>8. Implement non-financial help for families plus relationship support</li> </ol>
Secure and affordable housing for all	<ol style="list-style-type: none"> <li>9. A Right to Sell, meaning 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</li> <li>10. Expand current fair rent controls and secure tenancies to all tenants</li> </ol>

Also...many social actors say democratic renewal is a necessary condition for change. To build A Strong and Healthy Democracy three additional Ideas are (a) Extend the use of the Single Transferable Vote system to all UK elections (b) Extend votes for 16 year olds to all UK elections and make first time voting compulsory (c) Begin the process of decentralisation and devolution of power from Westminster to the rest of the country

The 10 Ideas are drawn from the following civil society groups and social actors (but this is not to suggest endorsement of this note nor its interpretation): ACAS • Bright Blue • Centre Forum • Centre for Social Justice • Child Poverty Action Group • Civitas • Community Links • Compass • Fabian Society • Family and Childcare Trust • Friends of the Earth • Howard Reed • IPPR • James Kirkup • Joseph Rowntree Foundation • New Economics Foundation • Oxfam • Policy Network • Polly Toynbee • Professor Danny Dorling • Resolution Foundation • Shelter-KPMG • Sir Tony Atkinson • Smith Institute • The Good Right • Town and Country Planning Association • TUC • Work Foundation

Insecurity means people lack the freedom to choose how to lead their life and are unable to contribute, participate and develop their potential materially and emotionally. Insecurity means lives that are stunted and inconsequential not flourishing and fulfilled.

The 10 Ideas to deliver socio-economic security are drawn from across the political spectrum and provide a starting point for building consensus on the basis of constructive dialogue among people of different political persuasions but who agree on the need to redress the problem of insecurity.

A 'Both-And' not an 'Either-Or' approach is taken, meaning 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 communities and families.

Detailed plans for redressing insecurity exist within civil society: the 10 Ideas were identified by systematic examination of published materials plus engagement with key social actors to whom thanks are expressed but are not named so as to avoid any sense of endorsement.

The Ideas have resonance with public views, as shown in a major survey by the Webb Memorial Trust - The Society We Want – and British Social Attitudes data. The 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) and with emphasis on taking practical steps to reduce human misery here and now (Ryan Shorthouse, Bright Blue).

There are no silver bullets - the 10 Ideas are practical, gradualist and affordable. They offer concrete ways forward based on practical steps; focus on proactive upstream ways of building a more secure nation not downstream measures reacting to problems; and provide significant improvement in themselves but also begin a long-term policy shift to building a more secure future.

Redressing insecurity requires the involvement of many actors but several relevant levers rest with central government. In laying the foundations for a more secure nation - in which communities, employers, civil society and individuals can then act – there is great responsibility on government both to implement policies and encourage and facilitate people and communities to build security and freedom together.

Most importantly, building a more secure future requires broad-based consensus so the aim is to reach out as widely as possible and ask: Do you agree with these Ideas? Can you improve them? Can you suggest better ones? What can we agree on and what points need further thinking? Please let us know your views - in the first instance by emailing michael.orton@warwick.ac.uk - & join the consensus building!

## ONE: INTRODUCTION

The importance of security is clearly evident. 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 the Chancellor, George Osborne, stating "This is a Budget that puts security first". This reflects the fact that in the contemporary UK there is a widely acknowledged problem of social, economic and cultural insecurity. Insecurity means people lack the freedom to choose how to lead their life and are unable to contribute, participate and develop their potential materially and emotionally. It is security that provides the lasting basis for lives that are free, precisely because they are secure.

The attention being given to in/security by government is to be welcomed but is at a very early stage: so this Discussion Paper seeks to provide a starting point for building consensus on how best to tackle insecurity or – to put it positively – laying the foundations for a secure, free and flourishing nation. The emphasis on consensus building is because insecurity is not a single-issue problem affecting only a minority of people: it has deep-rooted causes that no single party or government can tackle, to the extent that its redress requires the kind of broad-based agreement needed to achieve major national change. The paper provides a starting point for developing such consensus by presenting 10 Ideas, drawn from a wide range of civil society groups and social actors, as a basis for constructive dialogue among people of different political persuasions but who agree on the need to redress the problem of insecurity. It must always be remembered that the post-war settlement was in practice a bi-partisan agreement, for instance, the creation of a 'department for social security' was first proposed by a Conservative minister, Quintin Hogg. Any meaningful new social settlement will require an equally broadly based consensus.

The paper takes a 'Both-And' not an 'Either-Or' approach, as reflected in the title 'Secure and Free'. Security and freedom are often presented as opposites, invoking images of state socialism versus the free market. Such either-ors do not reflect the realities of the contemporary UK and invariably lead us into dead end thinking and pointless argument. It is a 'both-and' approach that provides a positive way forward. In seeking to redress insecurity this means 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. People who on the one hand see markets as the sole solution to problems or on the other hand believe social justice cannot be achieved in a market economy will find little in the paper to suit their tastes.

In seeking to build consensus this is not a positional paper which tries to persuade the reader of a particular perspective or puts forward new policies: rather, readers are asked do you agree with the 10 Ideas? Can you improve upon them? Can you suggest better ones? After all, all of us are smarter than any one of us – so please join the consensus building!

## The extent and effects of insecurity

The extent and effects of insecurity were highlighted in a recent Compass report – Something's not right: insecurity and an anxious nation.[i] Examples of what are wrong included: being in paid employment and on an average income is no longer a guarantee of being financially secure;[ii] three quarters of middle and lower income families are unable to afford the mortgage on a local three bedroom home;[iii] stress and anxiety have become a cultural condition with mental health problems costing the economy a staggering £105 billion per year;[iv] 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.[v]

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). Recession may be over but we are experiencing what The Economist calls a 'Joyless Recovery'[vi] – 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, 20 per cent who are poor and marginalised and the 75 per cent who are the new insecure.[vii] remains accurate. Insecurity is increasingly entrenched and means stunted lives. Zygmunt Bauman[viii] 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. 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 e.g. redundancy, ill-health, disability, relationship breakdown, we are very much on our own as collective responsibility for shared fates is lost and it is insecurity that 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, states that are responsive and which are built around citizens and producers' engagement.

The UK has increasingly become an On Your Own society and insecurity means lack of freedom to choose how to lead our life and an inadequate basis for contributing, participating and developing our potential materially and emotionally. It does indeed feel like 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, it is also feels like the state has become too remote and too calculating. Both feed a low level background hum in most people's lives, of uncertainty and fragility.



Insecurity is also important because it links with broader concerns about the UK's socio-economic framework. For example, Conservative M.P. Jesse Norman, describes our current system as "crony capitalism".<sup>[ix]</sup> John Cridland, Director General of the CBI, says inequality has reached a point where "it's bad for business"<sup>[x]</sup> and the Governor of the Bank of England, Mark Carney, argues that there is a growing sense that the basic social contract at the heart of capitalism is breaking down.<sup>[xi]</sup> They mirror the thinking of people like Jon Cruddas who have talked about the loss of community and solidarity and Steve Hilton who emphasises the need for empathy. This concern is shared by the broader population. Insecurity is not simply the latest political fad restricted to the 'chattering classes' in think tanks, newspaper columns and the like, but resonates with public attitudes. This is highlighted in Appendix 2.

## Redressing insecurity and building a more secure nation: the need to develop a consensus

As already noted, insecurity is not a single issue problem but speaks to far more deep rooted difficulties, to the extent that its redress requires the kind of consensus that is needed to achieve major national change. This is not, therefore, a question of Left versus Right, Labour versus Tory, progressive versus conservative and so on: building a more secure future demands moving beyond labels to focus on practical solutions and identifying what we can agree on, not points of disagreement. The paper follows the advice of Barry Knight of the Webb Memorial Trust and Ryan Shorthouse from Bright Blue – made in relation to debates about poverty but just as applicable to insecurity – that we need to put our energy not into further descriptions of problems but identifying the solutions we want (Knight)<sup>[xii]</sup> and with emphasis on "taking practical steps here and now to reduce human misery" (Shorthouse).<sup>[xiii]</sup> The focus on insecurity helps greatly in doing so, as it allows us to cut through many angry and fruitless<sup>[xiv]</sup> debates and instead concentrate on practical ideas and points of potential agreement that unite the concerns of the insecure middle with the poor and marginalised.

The approach taken here began with a 'conversation with a purpose' methodology, seeking the views of a range of key social actors. The Something's not right: insecurity and an anxious nation report identified how the main Westminster parties talk about security/insecurity but are not taking action to tackle it, hence the emphasis on civil society. Civil society - defined broadly as third sector organisations, charities, think tanks, unions, media, academia and so on – is also important in terms of the pressure it can exert on politicians to do more and better and because through civil society we can build the institutions and practices of mutual help. The conversations allowed for identification of key issues and broad areas of potential agreement. They were critical in shaping the approach taken here and helped greatly in identifying the very broad range of sources which are drawn upon. Great thanks are owed to those who so kindly gave their time, expertise and insights, but they are not named so as to avoid any sense of endorsement of the interpretation and conclusions drawn in this paper. It must be emphasised that this paper sets out

ideas as a basis for building agreement - it does not as yet present a consensus. Bringing people together to work through and develop ideas is the next step in reaching the consensus that is needed.

In the light of engagement with key social actors the second stage was systematic examination of published materials. Reflecting the need to build consensus and focus on points of agreement not disagreement, references are drawn from Civitas to Friends of the Earth, Bright Blue to the New Economics Foundation, The Good Right to the TUC and James Kirkup to Polly Toynbee. The aim here is that many others will be encouraged to join the process of developing consensus.

The structure of the paper is as follows. Section Two explains the approach taken to identifying ideas and four key themes under which they are presented: good jobs in a balanced and sustainable economy; a decent basic standard of living; the best start in life for our children and grandchildren; and affordable and secure housing. Sections Three to Six then deal with the four themes in turn. Section Seven is the concluding discussion. In addition, democratic renewal was cited by several social actors as a necessary condition for significant positive change. While not on the face of it directly related to insecurity/security, policy in and of itself is of little value unless it can be actioned through a political system that makes it possible. Appendix 3 therefore contains ideas regarding a Strong and Healthy Democracy.

## TWO: IDENTIFYING IDEAS TO REDRESS INSECURITY AND BUILD A MORE SECURE FUTURE

This Section explains how the 10 Ideas were identified including key priorities and selection criteria, plus financial considerations and the role of government and other actors.

### Key priorities

As already noted, the main Westminster parties talk about insecurity but do not yet feel able to take action to redress it: however, ideas and plans do exist within civil society. The websites of civil society organisations such as think tanks, charities and research institutes, contain a quite gargantuan body of research reports, policy papers, briefings, notes from roundtables, seminars and conferences, and so on, covering a huge range of issues. Given the volume and breadth of available sources it was necessary to focus on specific (key) issues.

The core issues identified in Something's not right: insecurity and an anxious nation were the economy, jobs, incomes and housing. These provided the starting points for the selection of ideas to redress insecurity.

## The key issues developed into four themes:

- good jobs in a balanced and sustainable economy;
- a decent basic standard of living;
- the best start in life for our children and grandchildren; and
- affordable and secure housing.

## Selection criteria for ideas

Criteria were devised by which to identify ideas. Building a more secure future is a long-term project requiring change over time and across policy domains, so the overall aim was to seek ideas which provide first steps and are realistically achievable within current circumstances. There are no promises of silver bullets. Ideas were sought which offer substantive improvement not a shopping list of policy tinkering. Large numbers of proposals were examined but those presented here were chosen because they meet the following criteria:

- they are affordable, feasible, gradualist and sustainable;
- offer concrete ways forward based on practical steps;
- are cross-cutting and complementary;
- focus on proactive upstream ways of building a more secure nation not downstream measures reacting to problems; and
- as first steps are stand alone and offer significant improvement but also begin a broader long-term policy shift to building a more secure future.

## Financial considerations

Seeking to develop consensus includes a need for some shared understanding of how we talk about national finances. Several of the ideas presented in subsequent Sections are cost-free or require negligible funding that 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: (i) an inherent part of achieving socio-economic insecurity is better stewardship of national finances than is currently the case; (ii) strategic investment is critical and stands separate to other elements of the exchequer, otherwise policies become penny wise and pound foolish; (iii) 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>[xv]</sup> and (iv) the mantra that every single proposed change needs to be separately costed and finance identified, is flawed. This is because such

a mantra effectively treats the public finances as static and requires hypothecation of any adjustment however minor. The fact of the matter is that total government spending is around £700 billion a year. Total peak support for the bailout of the banks during the recent financial crisis was £1.162 trillion.<sup>[xvi]</sup> In the lead-up to the 2015 General Election, a wide variety of promises with financial implications were made. The reality is there is scope for flexibility and refocusing of spending within total government budgets.

## The role of government and other actors

Redressing insecurity requires the involvement of many actors, reflecting the both-and approach of this paper. For example, improving productivity and creating good jobs is a key theme which self-evidently involves employers and trade unions. The Living Wage campaign is an excellent example of civil society actors and businesses working together for positive change. But it is also important to recognise what levers can be operated by different actors and those which require government action. The reality is that many of the solutions proposed in this paper require changes to macro-economic management, taxation and social security systems, employment and housing law and other issues which are under the control of central government. This is in no way to minimise the role of other actors but to acknowledge the reality that laying the foundations of a more secure nation in which communities, employers, civil society and individuals can then act, places a very great level of responsibility on central government both to implement policies and encourage and facilitate people and communities to build security and freedom together.

The next four Sections deal in turn with ideas under the themes described above and which meet the criteria that have been identified. The aim is to identify headlines rather than policy detail. The latter is available in the reports referenced in each section.

## **THREE:** GOOD JOBS IN A BALANCED AND SUSTAINABLE ECONOMY

As identified in *Something's not right: insecurity and an anxious nation* the cause of many elements of insecurity is the UK economy. Well known problems with the economy include: low productivity; low wages; zero-hours contracts and other forms of poor quality jobs; a 'Joyless Recovery';<sup>[xvii]</sup> imbalance in favour of financial services over manufacturing; boom-bust cycles; and failure to reduce carbon emissions sufficiently.

A more secure future requires good jobs in a balanced and sustainable economy and three ideas within civil society have been identified which offer ways forward.

1. A massive investment in high-tech low carbon manufacturing, with various funding options
2. A self-financing mass house building and home energy efficiency programme
3. Make improving productivity and improving the quality of employment mutually reinforcing aims

## 1: A massive investment in high-tech low carbon manufacturing, with various funding options

Following the criteria of seeking solutions that address the deep rooted causes of problems and provide substantive change to create security, large-scale investment in high-tech low carbon manufacturing is important in rebalancing the economy by boosting manufacturing, creating good jobs, reducing the unhealthy dominance of financial services and putting the economy on a more sustainable footing. Howard Reed<sup>[xviii]</sup> helpfully sets out a plan for how to achieve this in Compass's report Building blocks: for a new political economy with other bodies making similar proposals for some time e.g. the TUC.<sup>[xix]</sup>

The starting point is the creation of a public Investment Bank at a hugely bigger level of funding than that provided or envisaged in current policies. The Investment Bank would have a remit to invest in productive areas of the economy such as high-tech manufacturing and with a low-carbon investment objective. Reed suggests initial funding of £20 billion can be achieved by a Financial Transaction Tax meaning the financial services sector begins to pay back the taxpayer bailout in a way that also helps rebalance the economy. More investment can be added by switching current piecemeal approaches into the Investment Bank along with rebalancing the Work Programme and related spending to a rounded approach including both skills and job creation. The latter needs to be an integral part of economic policy taking account of both the demand and supply side of the labour market equation, the former being neglected in current lopsided programmes. In building consensus others may suggest other funding options to add to those outlined here.

## 2: A self-financing low carbon mass house building and home energy efficiency programme

This is another example of an approach that serves several ends and creates its own upward virtuous cycle. It provides an economic stimulus; creates good jobs; rebalances the economy; drives down the Housing Benefit bill (which has increased from £5 billion in 2009 to £23 billion); delivers affordable housing; drives down the cost of living by reducing energy waste and rents; and reduces carbon impacts so ensuring greater sustainability. Both this and idea 3 are in overall terms 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. Doing so through local councils places emphasis on local democracy and the market, not Westminster politicians (this requires change itself as will be discussed in Appendix 4 on a Strong and Healthy Democracy).

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>[xx]</sup> Shelter-KPMG's Building the homes we need: a programme for the 2015 government,<sup>[xxi]</sup> The Good Right's A home for everyone?<sup>[xxii]</sup> and ongoing work by the Town and Country Planning Association such as Planning out poverty<sup>[xxiii]</sup> and Housing the nation: ensuring councils build more and better homes<sup>[xxiv]</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 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 place emphasis on building new Garden Cities whereas Friends of the Earth give greater prominence to well-designed compact current towns and cities (the latter potentially having resonance with conservative concerns about quality of local place such as in David Willett's More Ball Games report). What is more important, however, is the common aims of proposals not differences in detail of implementation which are not for this or 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.

## 3: Make improving productivity and improving the quality of employment mutually reinforcing aims

Ideas 1 and 2 are stand-alone proposals which create an upward virtuous cycle: idea 3 is about adopting the principle of improving productivity and the quality of employment mutually as reinforcing objectives, from which there are then a raft of proposals available. This excellent principle is put forward in the Smith Institute report on its Independent Investigation into the world of work - Making work better: an agenda for government<sup>[xxv]</sup> but also chimes with the report of The Good Work Commission.<sup>[xxvi]</sup> The Smith Institute report addresses productivity and quality employment in the round. It provides a detailed action plan with the emphasis on gradual policy shift. Over forty recommendations are made ranging from reform of the Department for Business, Innovation & Skills (BIS) to practical ways of addressing zero hours contracts, employment agencies and other sources of job insecurity.

In a similar vein, ACAS<sup>[xxvii]</sup> highlight 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. Some of the ways to improve are simple. 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<sup>[xxviii]</sup> is increased subsidies for research and development by businesses. 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.

The three ideas in this Section would in themselves deliver far greater security through creating good jobs in a balanced and sustainable economy while also starting a gradual shift of policy direction more generally.

#### **FOUR:** A DECENT BASIC STANDARD OF LIVING

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 as to how to lead their life and are unable to contribute, participate and develop their potential materially and emotionally. As The Good Right say, "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>[xxix]</sup> However, even being in paid employment is no longer a guarantee of a decent basic standard of living with well known problems including: low pay; 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.

Ideas 4-6 which are presented in this section, are as follows.

4. Make raising the National Living Wage to 60 per cent of median earnings by 2020 a legislative commitment not just an ambition

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

4: Make raising the National Living Wage to 60 per cent of median earnings by 2020 a legislative commitment not just an ambition

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 even ends up at a Food Bank – no one in work should need means-tested state support such as tax credits and Housing Benefit. Decent wages are vital to creating security so while Idea 3, above, focused on productivity and good work, Idea 4 is specifically about increasing wages.

The Chancellor's announcement of the National Living Wage (NLW) is an important step, despite confusion caused by being a misnomer and it really being a "minimum wage premium for those 25 and over" – as Gavin Kelly explains, "regardless of the label plundered by George Osborne, living wages and minimum wages are very different creatures. Just because I call my cat Rover, it doesn't make it a dog".<sup>[xxx]</sup> The NLW adopts an approach of seeking to increase the national minimum towards 60 per cent of median within five years as advocated by many within civil society (e.g. see the Smith Institute Independent Inquiry) However, it rejects another option – proposed by The Good Right – that there should be above inflation increases in minimum wages every year until there is clear evidence of any negative impact on job creation i.e. rather than wages being kept low for fear of possible impact on job growth the emphasis is shifted to increasing wages until there is actual evidence of harm being caused.<sup>[xxxi]</sup> The same point is made by the Centre for Social Justice who argue that "Above inflation increases [in the National Minimum Wage] should become the norm in periods of economic growth until there is an indication of a negative impact on employment".

The Idea put forward here is that the very positive aim of setting the NLW at 60 per cent of median earnings within five years is made a legislative commitment not merely an ambition. 2020 is a long way off. Many reasons could be cited within coming years as to why the ambition can no longer be realised. If the NLW is to meet the excitement of its announcement and truly be part of the redress of insecurity, ambition is not enough: it needs to be a fixed, concrete, legislative commitment. Additionally, the NLW is not a panacea. The question of low pay for under-25s remains. Despite the NLW millions of working families will be worse off due to cuts in tax credits and now face an 80 per cent marginal tax rate.<sup>[xxxii]</sup> The NLW is a positive step but much remains to be done as will be returned to in Idea 6.

5: Put money directly into the pockets of families and promote childhood well-being by prioritising significant real increases in Child Benefit

In recent years there have been some suggestions of cutting Child Benefit but the exact opposite approach i.e. increasing Child Benefit, is an idea that is being expressed 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 sixty 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.

The core case for putting Child Benefit at the heart of a re-envisioned system of social security is straight-forward. 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 contemporary UK, 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>[xxxiii]</sup> as has Sir Tony Atkinson. Given the cuts in tax credits announced in the July 2015 Budget, the case for focus on Child Benefit as the complement to the NLW is all the stronger.

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, given it replaced child tax allowances as well as family allowances. That has not happened and in recent times 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.

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

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

The National Living Wage is an important step but as already noted it is not a panacea and alone will not ensure a decent basic standard of living for all: doing so involves a range of issues many of which are contentious e.g. 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>[xxxiv]</sup> parts of Sir Tony Atkinson's 15 point plan for redressing inequality, <sup>[xxxv]</sup> Bright Blue's Give and take: how conservatives think about welfare,<sup>[xxxvi]</sup> plus reports from Community Links, New Economics Foundation and Oxfam amongst others.<sup>[xxxvii]</sup> There is interest in how the pensions triple-lock (which means the basic state pension will always rise in line with earnings, inflation or 2.5 per cent – whichever is higher, and has cross-party support) can be developed.

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 Citizen's Income while others express preference for contribution based entitlements. Decent living standards for disabled people depend on adequate support for the costs associated with disability but there are differences in the importance 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, The Good Right – drawing on work by the Resolution Foundation<sup>[xxxviii]</sup> – argue 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<sup>[xxxix]</sup> 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. 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. Rather than put forward a specific proposal, Compass will seek 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, that builds upstream preventative social security for us all.

Agreement on (or improvement of) this Idea would be an important step forward.

## **FIVE:** THE BEST START IN LIFE FOR OUR CHILDREN AND GRANDCHILDREN

There is growing recognition of the very earliest stages of childhood as critical to future life chances and one which demands consideration in relation to building a more security future with the upstream approach suggested 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>[xl]</sup> So to achieve greater security and give children the best start in life the following Ideas are put forward.

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

The Party manifestos for the 2015 election suggest that “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 show the tide is turning for childcare”.<sup>[xli]</sup> However, childcare is only part of the ECEC approach and at the moment the UK has a muddle of pre-school provision, state support, funding regimes and quality.

As with issues in preceding Sections, within civil society there are detailed plans in place regarding Early Childhood Education and Care (ECEC). These include the Centre Forum’s Early years: valuable ends and effective means,<sup>[xlii]</sup> the Centre for Social Justice’s Transforming Childcare, Changing Lives: Making sure that work pays,<sup>[xliii]</sup> IPPR’s Early developments: Bridging the gap between evidence and policy in early-years education<sup>[xliv]</sup> and No more baby steps: a strategy for revolutionising childcare,<sup>[xlv]</sup> Compass’s Big Education<sup>[xlvi]</sup> and the Family and Childcare Trust’s Building blocks: creating an anti-poverty childcare system (forthcoming).

Looking across these reports, there are of course differences but also a number of recurring key points. In terms of current problems these include: 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 will 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 properly address basic affordability challenges such as deposits and up-front fees.

Similarly, there are common points in relation to solutions. These include: moving to a fully qualified, graduate-led workforce; increasing 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; and introduce age appropriate developmental assessments for children on entry and exit from early education to support development. Beyond these core themes there are 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.

In terms of financial considerations, it is upstream thinking that is again required. 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 to 1.1 per cent of GDP of these nations, rather than the current 0.4 per cent. A benchmark of 0.8 per cent of GDP would mean around £12 billion in England. This would move the UK towards the UNICEF target of one per cent of GDP spend on ECEC.

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

8. Implement non-financial help for families plus relationship support

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>[xlvii]</sup> being just one example. Bright Blue have made specific suggestions such as allowing parental leave to be switched to grandparents. A recent contribution is the Centre for Social Justice’s report Transforming lives to strengthen Britain<sup>[xlviii]</sup> which brings together large number of suggestions. 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 have proved most effective is another option in identifying ways of providing intensive non-stigmatising support to fragile families facing multiple difficulties.

Using a both-and approach means considering financial and non-financial support and also action by the state and communities and civil society. The Centre for Social Justice (CSJ)<sup>[xlix]</sup> has proposed the creation of a Social Innovation Fund to find innovative ways of delivering services, managing demand and focusing on prevention in impoverished places but the approach could be applied more specifically to providing non-financial support for children and families. 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 e.g. through research and development tax reliefs there is little equivalent funding for the social sector (also see Social Market Foundation work on social impact bonds<sup>[l]</sup>).



CSJ recommends the creation of a UK Social Innovation Fund drawing on the experience of such a scheme established by the Obama administration. The U.S. 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 translated \$177.6 million dollars of government grants into \$600 million of support for over two hundred innovative organisations. It is suggested that a UK Social Innovation Fund could be funded through dormant life insurance and pension pots which estimates suggest 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.

In seeking to build consensus, and following the both-and not either-or approach of this paper, the challenge in moving forward is bringing together the different elements in this and other sections to achieve a shared aim.

## SIX: SECURE AND AFFORDABLE HOUSING

Housing is a fundamental human need which, if not met, inevitably spells insecurity. Well-known problems with housing include: a widely acknowledged affordability crisis; 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; the increasing cost of Housing Benefit; generational impact with young people increasingly squeezed out of the housing market; notorious instability of the private rented sector.

Mass house building and energy efficiency programmes as in idea 2 above will be major steps forward but three other ideas to improve housing security and affordability have been identified as follows.

- 9. A Right to Sell, meaning 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
- 9: A Right to Sell and Stay for homeowners to complement the Right to Buy.

This is an example of a very straight-forward idea that would provide hugely greater security for homeowners. Professor Danny Dorling<sup>[li]</sup> 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. This draws on the now discontinued Mortgage Rescue Scheme as a potential model. 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 themselves 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. 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 e.g. some older people may 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.

### 10: Security and fair rents for tenants

This idea relates to tenants rather than house buyers, but is again largely self-evident i.e. if security for some people 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>[liii]</sup> With regard to rents, 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 to intervene in the housing market is at odds with 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.

However, it is Civitas that advocates measures that would best provide greater security and which is summarised succinctly as: "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>[liiii]</sup>

## SEVEN: CONCLUDING DISCUSSION - CONSENSUS BUILDING

There is a sense that as a nation we have seen what an insecure, low wage, high cost of living, high child poverty UK looks like with unaffordable housing, food banks, declining public services and life chances determined primarily by parental income; and we want something better. To hammer home key points from this paper, the lens of insecurity helps us understand the sense that beyond individual problems such as with employment and incomes, things are just not right with the UK. Seeking to build a more secure future is a helpful means of cutting through many angry and fruitless debates by focusing on concrete ideas and issues that address the concerns of the great majority.

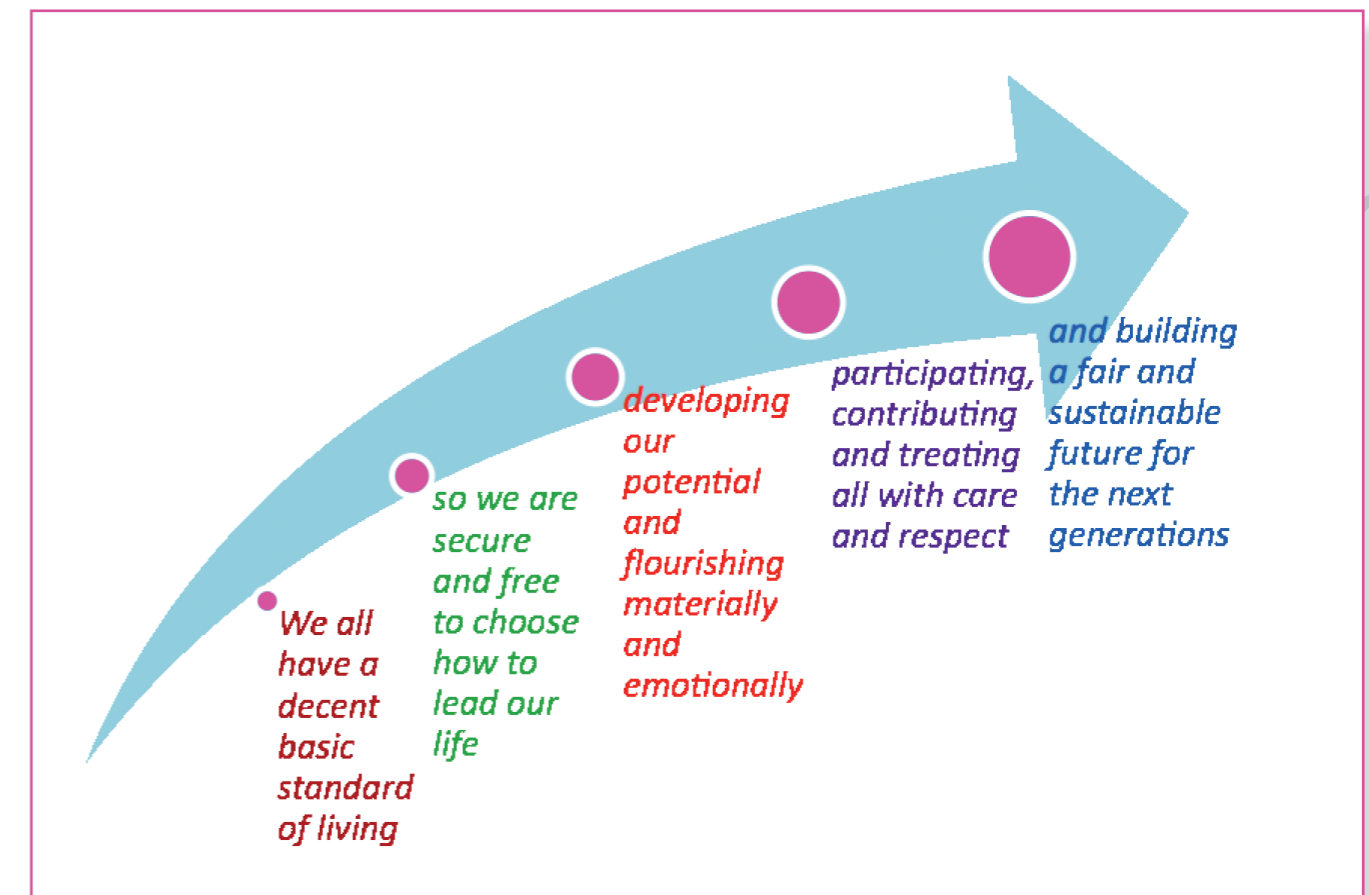
Some might ask how this paper relates to the political realities of party positions as set out in manifestos for the 2015 election and then a government with an unexpected majority and mandate, the SNP in a new position of dominance in Scotland and other parties engaged in the soul searching of defeat? The answer is that this paper is not a standard report. It does not claim to offer an all-encompassing comprehensive blueprint for creating greater security, to be argued for exclusively and defended at all costs.

What this paper does is provide a starting point for building the consensus required for the national improvement that is needed. It is through the process of consensus building that a platform might be created for a long-term substantive shift to a more secure future. The starting point is therefore not seeking immediate influence on particular policy development but a process of consensus building, the outcome of which will have potential to attract politicians from all parties who share a belief in a role for both markets and the social.

Consensus building is a challenging approach. It requires people to put aside political and organisational labels and instead come together on the basis of shared values and concerns. It requires a willingness to listen, being curious about difference and focusing on points of agreement rather than disagreement. This demands thinking and acting in ways very different to current political norms and is far from easy. But what is the alternative? A politics of conflict, the depressing spectacle that is PMQs and the daily shouting match of the Radio 4 Today Programme? To build a more secure, free and flourishing nation means trying a fresh approach.

There has been a heavy emphasis in this paper on practical ideas but implicit is a view of a socio-economic frame rather different to the current. Thus, in seeking to promote debate about developing consensus on building a more secure nation, a potential vision is also offered in the diagram below. But what is absolutely critical is to ask the reader: do you agree with the ideas that have been highlighted? Can you improve upon them? Can you suggest better ones? Let us reach out to as wide a range of actors as possible and welcome you into a process of building consensus.

## A Vision of a Secure, Free and Flourishing Nation



Appendix 1 – Something’s not right: insecurity and an anxious nation (Summary) published January 2015 therefore 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 are affected. The solution is setting 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 saw an explicit rejection of the UK's post-war managed capitalism and Cradle to Grave approach, and the embracing of a neo-liberal approach and a you're 'On Your Own' message.
- Neither separately nor combined do globalisation, technological advancement or a multitude of other forms of change mean 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

Paid employment is an aspect of life where there is clear evidence of increasing and severe insecurity being experienced 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 means insecure employment affects those on middle as well as lower wages.
- There is relative deterioration for a diverse group of occupations that employ workers who 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 is not only about the effect on individuals but has a profound effect 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 come to mean 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

The current socio-economic structure of the UK means being in paid employment and on an average income is no guarantee of being financially secure – 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 clearly evident 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 and for families with children this figure is no more than 60 per cent.

- In 2013-14 913,138 people 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 equally 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 meaning 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 - 1 in 6 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.
- 800,000 more people qualified for a diagnosis of an anxiety disorder in 2007 than in 1993.
- In 2011 6,045 people in the UK 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

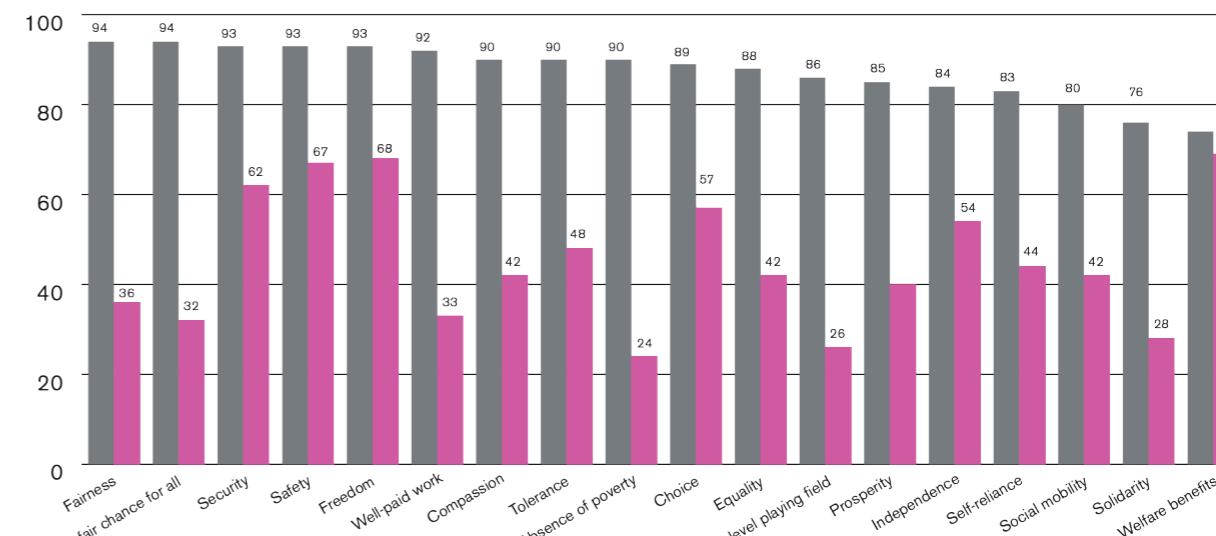
- Redressing insecurity requires setting a new direction: policy tinkering is insufficient.
- The basic social contract at the heart of capitalism is breaking down and needs to be recreated fit for 21st century Britain.
- This means creating a socio-economic frame that provides people with true freedom 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: insecurity and an anxious nation, included analysis of public attitudes and found strong public support on issues related to providing security. That analysis drew on the British Social Attitudes (BSA) survey series and key points are below.

Public concern has been reinforced in a major new survey by the Webb Memorial Trust.[liv] 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 and (b) present



Key points in analysis of BSA data from Something's not right: insecurity and an anxious nation (published January 2015 therefore data and references are from 2014 or earlier)

The British Social Attitudes (BSA) survey series demonstrates 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: A strong and healthy democracy

Democratic renewal is not on the face of it directly related to insecurity/security but was cited by several social actors as a necessary condition for significant positive change; policy in and of itself is of little value unless it can be actioned through a political system that makes it possible. There are several factors at work here. First, insecurity can be seen as including feelings of powerlessness, being unable to change things and having no voice, so this is an important issue to consider. Second, it has already been seen that to achieve greater security e.g. in relation to affordable housing, requires a shift of powers from Westminster to local areas. Third, to tackle insecurity and promote freedom requires a shift from our adversarial style of politics to consensus building.

There is a well-known list of problems with politics and politicians: public discontent with the Westminster bubble; disconnect between Westminster and citizens; lack of public trust in politics and politicians; collapse in membership of the main political parties; falling electoral turnout; scandals over MPs' expenses, second jobs and cash for access; government short-termism, chasing newspaper headlines not planning for the future; party funding that skews decisions; and centralisation of power which undermines accountability and democracy.

There are many ideas for democratic renewal bubbling around at present. The three priorities here are as follows.

- (A) Expand the use of the Single Transferable Vote system to all UK elections
- (B) Expand votes for 16 year olds to all UK elections and make first time voting compulsory
- (C) Begin the process of decentralisation and devolution of power from Westminster to the rest of the country

These are now explained in more detail.

### A. Expand the use of the Single Transferable Vote system to all UK elections

This proposal gets to the heart of current problems because it provides for the simple – but currently missing – principle that every vote counts and every vote has equal weight. As 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 2 seats in the legislature is a poison that could kill faith in representative democracy... FPTP must go".<sup>[iv]</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>[vi]</sup> The case for proportional representation has been summed up by another Lawson, Compass Chair Neal Lawson,<sup>[vii]</sup> in comments that closely predicted the conduct and outcome of the 2015 General Election.<sup>[viii]</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? PR 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.

Seeing the absolute priority as being that everyone gets their views represented in parliament and has a say in what is done by their elected representatives, cuts through tortuous debate about the pros and cons of different PR systems. The Single Transferable Vote (STV) is the best system to achieve this absolute priority and 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 already 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. Introducing STV to all UK elections is critical to democratic renewal.

### B. Expand votes for 16 year olds to 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>[lix]</sup> This helps build a strong and healthy democracy but also contributes to the theme of giving our children and grandchildren the best start in life by ensuring their transition from childhood into involvement in the community as active and informed citizens. A detailed case for this has been made by IPPR.<sup>[ix]</sup>

### C. 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: making the 21st century state),<sup>[xi]</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 the control of

Westminster over the rest of the country. Indeed, localism makes the state more responsive and encourages a stronger relationship with citizens. The Institute for Public Policy Research<sup>[ix]</sup> provides a plan for how to do so in its report *Decentralisation decade: A plan for economic prosperity, public service transformation and democratic renewal*. In brief, the main points are: central government should embark on a 10-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 of the comprehensive spending review to take place in 2015, 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 e.g. relating to reform of the House of Lords or recall of MPs, or other ideas more generally e.g. voting electronically as proposed by people including the Speaker of the House of Commons, John Bercow,<sup>[x]</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 in this Appendix represent key first steps.



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# Secure & Free

## 10 Foundations For a Flourishing Nation

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Compass - Southbank House, Black Prince Road, London SE1 7SJ  
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