

# **John Trevor Moss – Written Evidence (LBC0088)**

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## **Executive Summary**

1. The Committee requires comment on systemic inequalities - in particular for social cohesion.

2. COVID-19 offers an opportunity to tackle long-standing issues stuck in a morass of political and economic diversion.

**3. In this paper I suggest major reform in the areas of social care and housing.**

4. Initially, reform appears impossible in terms of funding. I maintain that intelligent minds can devise means. As did Keynes in the 1940's - anticipating victory and devastation.

5. I believe that *costs* of reform can be balanced in some considerable degree against *savings* within issues of general social benefit. Especially for the consequences of housing poverty.

6. Reform for provision of new homes and associated infrastructure will require recasting traditional approaches of ownership and rental. This binary thinking drives out attempts to harness individual responsibility and pride in simply *having* a secure home.

7. Constant threat against a secure home and job generates symptoms akin to workhouse culture. It is inhuman. It shows intellectual bankruptcy well overdue time-limited reform.

8. I propose the establishment of a permanent National Housing Scheme structured into national community life with expectations as in the NHS. It shall be funded centrally. It will demand a range of taxes and contributions which reflect means.

9. I believe that: 'Those with the least shall be accorded honour; those with the most shall be awarded responsibility'. So let us act.

## **2. Myself**

I am 69 and retired - now living in Germany for the past thirteen years. Brexit prompted my dual British / Germany citizenship in 2018.

I took a BSc (Econ) with law and politics at Queen Mary College London. After two years in the City, I had fifteen years with IBM(UK). In 1991, I left corporate life to work in local community development in volunteering and project start ups. My focus was homelessness and poverty in the UK. I consider it a tolerated national disease.

## **3. Nature's planetary events.**

A planetary event affects the life of some or all people on the earth. The agency of origin may be natural or human. The former most often has been biological or geological. (eg disease, famine, earthquake, volcano).

Apart from the continual scourge of famine, the last twenty years delivered the Sumatra earthquake / tsunami of December 2004 (200,000 dead); the 2010 Haitian earthquake (160,000 casualties including c50,000 dead); and now in 2020 we have COVID-19 - 700,000 dead in six months. We forget that nature has the upper hand.

## **4. Human planetary events**

Events of human agency in the last century were devastating. Together the two world wars claimed nearly 100 million lives. Many millions more were displaced. Careers and education were lost. Infrastructure destroyed. Villages and towns erected their memorials.

Post WW2, the UK was bankrupt. Economically the Empire had gone at the insistence of the USA. The UK economy was gradually rebuilt over fifteen years. The losses of one generation delivered a legacy for the next.

That rebuilding generated national reform. New national services and public goods. Unimaginable change compared to pre-1939. Today the most famous product of those days is the NHS.

## **5. What COVID-19 means for me**

Living with the risks of my Ill-health; thankfulness for a partner; planning for mortality; appreciation of nature and music; understanding stewardship of things I have in my life; seeing more of the world from my desk; thinking and feeling more. Writing more.

## **6. What COVID-19 means for the functioning of society in the UK**

**Arguably** - we see the bankruptcy and exposure of the existing political machine. It has taken only five years for Brexit and now COVID-19 to bring the union/nations to doubted recoverability. The next three years will determine the status and method of national governance.

If we fail to halt COVID-19 over the next year, UK excess deaths and derivative casualties will be substantially more than 100,000. WW2 generated 450,000 UK casualties over six years. Depletion of our national resources will mean a social regression which will discourage attempts at reform. In addition Brexit is likely - in fair measure - to detach the UK from significant international input - at least in the short-term.

Post WW2, UK national systems and much infrastructure were in ruins. The reconstruction gave opportunity. People expected reward. Now a post-COVID-19 generation will have expectations.

The political class of 2010 - 2025 is trying to cope. Our civil and political leaders are confused. The COVID-19 bomb has dropped in the UK with excess deaths already exceeding 60,000. Necessarily the UK economic machine has been diverted. ('Whatever it takes').

## **7. What COVID-19 means for UK social cohesion - inequality and distribution of wealth**

After WW2, there was no debate about bombsites and the missing two million homes. There was relatively little quarrel about the NHS. Or education. Or work. Or unemployment. Or wage rates. There was still rationing up to 1954. There were *acceptable* shortages. For a while. But there was insistent action. Confidence. Achievement from victory.

A nation had to be rebuilt. And it's people could agree on that. There was a new home front. People could manage that battle. War-time generated a new social contract.

In the last twenty years, world-wide the concentration of wealth has created a super-class. The Billionaires - and now the centibillionaires - have established their fiefdoms to be sustainable outside systems of national taxation and regulation.

By stealth they are assuming national and international functions of distribution by monopoly. This concentration of wealth bestows a form of individual semi - nationhood. Owners can play against nations. Some have captured whole industries. International response so far is failing.

How far have we regressed? Are our systems democratic or moving to a pseudo-feudalism? I say that percentage statistics on distribution of wealth show a rapid decay of the former towards the latter. COVID-19 is planetary. So must be solutions to aggressive concentration of wealth.

COVID-19 offers a unique opportunity for one-off wealth taxes. As the UK struggles to 'rebalance' the books, the Treasury must manage debt over the long-term. The Debt Management Office must be imaginative. We have other socio/economic projects which shout in a period of wholesale economic collapse.

## **8. The elements and issues of social cohesion**

There's a difference between paucity and austerity. The latter can arise from an external cause eg famine or disease. The latter can be an imposition or choice which places a burden on parts of society- progressively or regressively.

Austerity economics was the name of the game in the UK in the last ten years. Now our social cohesion agenda is growing faster than ever before. Efforts of remedy do not define simplistic elements of cost. Remedy can drive prosperity to counter balance within reform.

One dictionary definition of social cohesion lists:

- inequality
- poverty
- violence
- conflicts - gender, race etc
- mistrust - fairness - sharing, devolution, power
- rule of law
- democracy and participation
- human dignity
- equity
- inclusiveness and non-discrimination
- good governance - - integrity, accountability, transparency

The Call for Evidence says 'we want to look into the future and think about those things that, several years from now, will be (or should be) different than they would have been **if the pandemic had not happened.**

I name all of the above as issues on the 'non-COVID-19 agenda'. All needed attention without it. All now are to be addressed in the COVID-19 world. Without exception.

I select two items from the list above. Both head my list for change. Radical change. No tinkering. Action there must be. Intelligent and determined. Emphasis on intelligent. Achievement. Post - WW2 stuff. **I hope** for much; **I worry** about the means, and about those who would prevent reform.

**I am concerned** about undue partisanship and profiteering. Particularly the latter. Eg, there is no room for monopoly suppliers and their lobbyists / collaborators. Whoever they may be. They are already evident. Eyes are on the easy money. Let them fear exposure, stigma, shame and social consequences as in war time. Make it cost. Devalue them. Sanction reputations.

## **9. Human dignity - care for the elderly.**

The death of 25,000 residents in UK care homes over the past five months is a staggering event. Not price. Event. The care sector is now overdue wholesale reform. It is as for the NHS in 1947 - non-negotiable. 25,000 lives is not a down-payment. It is a totality.

The insurance models in Germany give a method. UK care homes will be bankrupt - if they aren't already - when accredited and trained staffing and appropriate

facilities are required over the next five years. Great personal and worthy commitment has been given. Now a great service must contain and offer that commitment.

It seems reasonable to set goals for five and ten years time. A new service beginning on 1 January 2024. Longer-term reforms for access, staff development with fierce deadlines.

## **10. Poverty**

For fifteen years I worked with people who were struggling to survive housing poverty and the ultimate disaster of homelessness. As poverty goes it can be a lethal and tortuous killer. It maims many for life. Snuffs out ambition. In the UK it is in one sense worse than COVID-19 itself. It is a state sponsored affliction. Bolstered by law. The outcomes are often lifelong.

There are two housing ladders. Up and down. The talk is often about the up - and the strain of the climb. The down has less talk. There's no time and precious little to boast about. It's grim, demeaning and an encounter with outright hopelessness.

Quite often those familiar with the up ladder can find themselves moving to the down overnight. Loss of job or marriage say. Clear risk.

There is focus in terms of regulation for the up ladder. The down ladder has 'raw' law. It pushes people further down - and prevents access back up. Look at law on 'intentional homelessness'. Landlord and tenant law - and ease of eviction. And duties of Local Authorities, welfare benefits etc. Would you know where to start if for some reason you were overnight penniless and on the street? Risk is for all.

Look at the law concerning families who are deemed - after great struggle - to be homeless by Local Authority assessment. The Authority must then act. The family might be sent by the Authority hundreds of miles away for a temporary room. Not a house mind. But a room with other homeless families in a shared house. Somewhere. Unlikely in London.

The Authority is supposed to find a 'permanent home' within 90 days. What result can be expected? What is the housing stock? Who else is in the queue? And if nothing is there?

Whilst the family is exiled, will children lose their schools and friends? That's alright. They have video games. (And with COVID-19 they can attempt home schooling in that one room - without access to an ipad).

And there are other kids in the area to entertain them. And then the gangs can help. And mothers despair. Benefit lunacy. And there is still no work. No dignity and no future. Perhaps just a food bank. Oxfam. Visits to job centres. The phone calls.

And there is anger. There is abuse. There is hopelessness. There is alcohol. There are drugs. And then there is debt. And then the kids - the kids? Law and order? Is this their poverty - or ours?

The ladder down. Some housing ladder that is. Have you seen anyone on that ladder? Have you seen people die in this poverty? Have you seen people on the way down - knowing that they are not likely to return to where they were?

What does all this social mess cost the nation? How can we prevent this housing poverty? Is there - like COVID-19 - prevention or treatment? Is there a cure? The cost in human life and living is immense. It is a disease now accepted by this nation - and not evaluated for the killer it is. And certainly no fix. Just talk. And forget immunity.

I saw this in my job. I have my stories of the dead, dying and afflicted. I had my poverty ICU. For those without help, food, losing homes, friends and even rough sleeping in the cold. This disease swallows it's victims. Imagine. Imagine. Own it. It's ours.

## **11. Escaping housing poverty**

The UK is set for it's worst period of unemployment since WW2. The recession of the early 1980's generated three million unemployed in three years with a rate of near 12%. In 2020 we have hidden unemployment and the under-employment of the 'gig' economy, zero hours contracts and low-waged jobs. High, predominating risk.

COVID-19 looks set to break people and nation. We have recession now. Government cannot support industry indefinitely. Brexit implementation ends 31 December 2020.

The nation is not prepared for the levels of unemployment / personal debt as in the 1980's. Housing poverty will mushroom within months. We do not have the houses and infrastructure to cope. Governments have promised for decades without delivery.

We cannot continue to set targets according to the electoral cycle. Nor should the existing monopoly builders retain their control. We don't need expensive box-like prefabs mortgaged to blazes extending poverty and misery. We have an entrenched poverty time-bomb. A full return to workhouse culture seems knocking at the gate.

The urgent task is as in 1945 / 60. Get people into stable housing and provide a platform for living. We have our National Health Service. We need our *National Housing Service*. The economics and the social cohesion arguments are undeniable.

How does COVID-19 help? It is our solidarity moment. People want action. It can justify the exceptional measures. No dispute on that. Given political will and determination - the nation can decouple from the extractive economic method to new generative methods.

Principles arise. Eg - product to exclude profit; full devolution / localisation. Participation. People must determine construction of their communities.

## **12. A National Housing Scheme**

Defined to commit to a **net increase** of the national housing stock. **The build-rate will exceed 200,000 per year** with ongoing service plans during and thereafter. It will have a full range of elements - ie planning, education, training, skilling, employment, local and regional builds, infrastructure etc. It will lock into community, regional planning and functions.

It will not be allowed to replace existing housing stock. Certification and audit will be conducted accordingly. The direct uplift in the housing stock will be proven. An annual programme report issued to each household.

Quality will be foremost. No cheap cost-cutting. Avoidance of national build pattern and repetition. Linked employment to offer permanent career opportunities.

It will not be temporary. It will be non-partisan. It will include direct citizen consultation. The coordinated elements will be assembled over 2021 -2024 with a fast moving legislative programme. First builds will commence in 2024 at a minimum rate then rising.

It will be presented to the nation as a protected national asset with standing akin to the NHS.

### **13. New thinking - stewardship.**

Central government can provide the boatyard. But people must build their boats. The nation must provide funding. New housing provision will now be a non-partisan national asset aligned to need not funding. Descent into workhouse culture will end.

In Germany housing speculation is minimal. The UK needs fresh solutions. After 1945 councils built/ owned. Now landlords speculate. Some occupiers have title plus mortgage. A few have outright ownership. Home means risk.

A principle of stewardship can be explored. Assets and communities can be created / built to be vested in an authority - local or regionally. The building costs would fall on a central government. A new tax 'regime' will emerge bidding for consensus following and reflecting COVID-19 experience.

'Stewardship occupation' will add to concepts of owner or tenant. Let's explore and define concepts of occupier / steward. There are responsibilities. There are duties. There are rights. There will be personal and community stability. Housing poverty can be tackled for reduction / elimination - as is medical care a public expectation.

Help, advice and assistance shall be a routine provision not an emergency service. Stewards have to manage and maintain their home as a community duty. We have to reinvent the business of 'having a home'. Savings throughout that long list of items of social cohesion can likely pay for much of the assets and infrastructure created for home stewardship.

We must build to defeat poverty and lift the nation into the world of the 21st century. We must shudder at the return of workhouse outcomes. Fight it as the social disease it is. Firm targets. Everything it takes. A permanent feature of

national life.

#### **14. Clapping the NHS; building our future**

If COVID-19 was to have one product in rebuilding our nation, the New Housing Scheme with an initial targeted housing and employment uplift seems ambitious but appropriate. Perhaps a memorial and tribute to those who suffered - and still do. 'Whatever it takes' is it's mantra. Let us continue to save lives in the decades ahead.

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