



### **Martin Luther King**

"True peace is not merely the absence of tension: it is the presence of justice."

### **Nelson Mandela**

"Peace is not just the absence of conflict; peace is the creation of an environment where all can flourish, regardless of race, colour, creed, religion, gender, class, caste, or any other social markers of difference."

### **Report from: The Moral Case Campaign: A new campaign putting the moral case for adequate minimum incomes and truly affordable housing"**

- Taxpayers Against Poverty
- Progressive Policy Unit
- Land Research Trust

Houses of Parliament, Portcullis House, Attlee Suite  
1 Parliament St, Westminster, London • SW1A 2JR  
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We have come together to promote this seminar on at a time when low incomes and high rents and increasing mortgages in the UK are creating debt, hunger, homelessness, mental and physical ill health. We are also celebrating 20th anniversary of the publication of "**Low cost but acceptable - a minimum income standard for the UK**" published by the Zacchaeus 2000 Trust in 1998, when Paul Nicolson was chair, with which UNISON and London Citizens campaigned for the launch of the London Living Wage by Ken Livingstone, Mayor of London, in 2001

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### **Welcome:** Chair Debbie Abrahams MP

6.15: 20 years after the publication of the first modern UK research into minimum-income standards

- Paul Nicolson, founder Taxpayers Against Poverty & Zacchaeus 2000 Trust – 15 minutes.
- Nick Sagovsky, Visiting Professor, Department of Theology & Religious Studies, King's College London - 15 minutes
- Questions & discussion – 10 minutes

### **6.55: Land and housing:**

- Fred Harrison, executive director, Land Research Trust – 15 minutes
- Ted Gwartney, appraiser and consultant in municipal finance, US government – 15 minutes
- Questions & discussion - 10 minutes

7.35: **Coffee break** - 15 minutes

### **7.50: The ethics of professional institutions**

- Stephen Hill, director, C2O Future Planners – 15 minutes
- Questions & discussion - 10 Minutes

### **8.15: Summing up**

- Pat Jones – Formerly chief operations officer of Depaul International -15 minutes
- **Questions & discussion** - 25 minutes

### **Taking the campaign forward**

- Tom Burgess, Executive Director, The Progressive Policy Unit

**9pm: Depart**

### **CHAIRIED BY DEBBIE ABRAHAMS MP**

**Debbie Abrahams** has been the Member of Parliament for Oldham East and Saddleworth since winning a by-election in January 2011. She Chaired the Parliamentary Labour Party's Health Committee leading an inquiry which reviewed the effectiveness of international health systems in improving quality and equity, which contributed to Labour health policy. Debbie was also a member of Labour's Health Policy Commission and one of the elected PLP representatives on the National Policy Forum. Debbie was a member of the Work & Pensions Select Committee from June 2011 - March 2015, where she led the call for an independent inquiry into the Government's punitive New

Sanctions Regime. She was re-elected as a member of the Work and Pensions Committee in July 2015 until her appointment as Shadow Minister for Disabled People in September 2015. In June 2016 she was appointed Shadow Secretary of State for Work and Pensions and she worked on this brief until 2018. She is also co-Chair of the APPG on Dementia and the first MP to have trained as a Dementia Friends Champion. She is Chair of the Health in All Policies APPG, Senior Vice-Chair of the APPG on Kashmir, Vice-Chair of the Britain-Palestine APPG, Vice-Chair of the Race and Community APPG and Vice-Chair of the APPG on Disability. Debbie's professional background is in health and she is a Fellow of the Faculty of Public Health. She was Chair of Rochdale Primary Care Trust and Director of a public health research group at the University of Liverpool, advising Health Ministries across the globe as well as agencies such as the World Health Organisation. Debbie is passionate about tackling inequalities and has campaigned extensively for a fairer society, setting up the Oldham Fairness Commission to deliver this in her own constituency.

## **SPEAKERS**

**Pat Jones CBE** is just completing a PhD at Durham University studying UK Catholic homelessness charities using the concept of the common good as a primary interpretative tool. Previously she was chief operations officer of Depaul International, a homelessness charity working in seven countries, and remains a trustee. Her earlier career included periods as deputy director of CAFOD, as CEO of Prisoners' Education Trust, and as assistant general secretary of the Catholic Bishops' Conference. Her approach to housing and homelessness draws from the tradition of Catholic social teaching.

**Nicholas Sagovsky** is a Christian theologian. In 1999, when he was William Leech Professor in Newcastle, he wrote for the Zacchaeus 2000 Trust 'Low Cost but Just, a Theological response to the Report of the Family Budget Unit "Low Cost but Acceptable, a Minimum Income Standard for the UK"'. In 2003, having moved to Liverpool Hope, he followed this with 'What Will She Need?, A Theological Perspective on Pregnancy, Motherhood and Minimum Income Standards'. From 2004 to 2011 he was Canon Theologian at Westminster Abbey, during which time he co-founded Article 26, to enable young people who have sought asylum in the UK and have been offered university places but denied student finance, to access Higher Education. He is now a Visiting Professor at Kings College London.

**Paul Nicolson** was ordained in the Church of England as a Minister in Secular Employment in 1968. From 1979 to 1982 he was Independent District Councillor for the Kimpton Ward in the North Herts District Council. From 1982 to 1999 he was group Vicar of the Hambleden Valley Group of Churches in Buckinghamshire, where the Vicar of Dibley was filmed. In response to the Poll Tax he founded the Zacchaeus 2000 Trust in 1997. Since 2012 his advocacy is now channeled through Taxpayers Against Poverty from his home in Tottenham. He received the Best Non Academic Award 2015 from the Social Policy Association and is a member of the Advisory Council of the Institute of Brain Chemistry and Human Nutrition (<http://taxpayersagainstopoverty.org.uk>).

**Fred Harrison** is Director of the London-based Land Research Trust. After a career in journalism he turned public consultant and devoted a decade to seeking to guide post-Soviet Russia on the principles of a humane financial system. His publications include Boom Bust: House Prices, Banking and the Depression of 2010 (2005): <https://www.sharetherents.org>

**Ted Gwartney**, MAI, has served as Professor of Real Estate Appraisal at Baruch College, NY. Among his public offices, he was Assessment Commissioner in British Columbia and Assessor in Southfield (Michigan) and Hartford, Bridgeport and Greenwich (Connecticut). In the private sector, he worked as Commercial Appraiser at Bank of America and City National Bank in Los Angeles.

**Stephen Hill** director C20 future planners MA, MRICS, is an independent public interest practitioner, with 40 years of public and private sector experience of housing, planning and delivering mixed used development, urban extensions, new settlements and community led neighbourhood regeneration. He is currently s Observer on the Housing Forum Board and was previously RICS representative on the CLG Housing Sounding Board and Housing Construction Round Table (2007-16). He has been directly involved in the development of policy and practice in the self-organizing housing sector working with CLG on custom build housing and with the various community housing sector bodies to help create a national community housing allowance he is currently chair of the UK co-housing network and a board member of the National Community Land Trust Network.

**Welcome:** Chair Debbie Abrahams MP

## 6.15: 20 years after the publication of the first modern UK research into minimum-income standards

• **Paul Nicolson, founder *Taxpayers Against Poverty & Zachaeus 2000 Trust***. Basic needs – gift of nature, Love your Neighbour – Do as you would be done by - as yourself is in every major faith. Peace is the presence of well-being. 1948 Declaration of human rights, social and economic rights is the fourth principle, fair share of food, water, clothes and food. Adam Smith commodities necessary for the support of human life. Zachaeus – Minimum Income Standards 1998, taken over by Joseph Rowntree Foundation in 2008. Food budget created with care; Minimum Income Standards – what the public think is needed, Living Wage Foundation in 2008 set level of real living wage, no government has ever used this, except for 1999 Angela Eagle said they would be incrementally increased. The heart of the problem is that income must be enough for diet, water, fuel, clothes, transport and other necessities AFTER THE rent, council and income taxes are paid. Poverty Threshold published in 2009, does not take account of this. Problem is that 1. Rent increases faster than income Income Tax. Bottom rung of the benefits system £73.10 - other benefits added. Tax and Rent are enforced by local authorities, regardless. Dire hardship was inevitable. Weight of failed UK housing market is borne by homeless families and individuals (statistics/example – house repossessed, short-hold tenants – evicted, etc). Education of children suffers, health suffers. Read paper. Four Aims: 1. good health/wellbeing of every citizen, etc.

• **Nick Sagovsky, Visiting Professor, Department of Theology & Religious Studies, King's College London**. Thanks Paul for what he has learned from him. NB Moral Case campaign. Focusing on the concept of need. An adequate minimum income, equal to the task, the needs of those who have struggled. Truly Affordable Housing. Sense of injustice goes back to days of the Poll Tax, which was a regressive tax, being flat rate – people were being gaoled. Brought him together with Paul. Catholic Theology: See Judge Act. When people were being taken to court, there was a huge fear of bailiffs – out of date legislation. People couldn't pay, had no legal representation. Colleague came up with the McKenzie Friend idea. Began to understand the need for clear means statements – people's financial circumstances, and Casework. Incomes inadequate - Bevan report all about needs not being met. Unemployment Benefit was meant to be short term, levels were never set against what it actually cost to live – it required a Level of Need, Professor John Beckett (Leeds?), asks question of what benefits are meant to cover – broadened it out into minimum incomes. His approach was to triangulate, looking at the problem from different angles, what should people be allowed to do. Work of Family Budget Unit – 1998 – from this came Campaign for a Living Wage based on scientific principles. London Living Wage is £10.20 per hour. Basket of Goods is the key, it's based on scientific work, the reality of what you can buy. £7.83 is the official living wage, but is not enough in London. The question is whether we are going backwards. The work of Kate Picket (co-author of *The Spirit Level*), showed that the level of INEQUALITY is the key thing. The moral case turns on need. Above this there's a higher level which we need to THRIVE. Are we satisfied that those around us don't have the money to thrive. What minimum income is adequate for each person, especially children, to thrive. What religious institutions say is that this is the level that people ought to have, each of us should be seeking it for our neighbour.

### • Questions & discussion – 10 minutes

1. Paul reiterated that it's about making sure that everyone can thrive. Nick says poverty starts with pregnancy. Q is what is it supposed to cover? Asked Gordon Brown he said "it's what we can afford" - which is not good enough.

Q. Adrian Hamby: does it include access to computers?

My point is what about libraries

Q. Global Women's Strike, they have also made the case that everyone has a right to flourish, women are the ones doing the work, defenders of the planet, has to come into any calculation, that mothers produce human beings who produce wealth, so this should be included in the moral case. Especially in relation to "universal credit", pressures on women are incredible, second child reduced, and third child not included unless you can prove rape, money goes to man, Q is how is this included in the policy?

Q Tom Setton from Church of England, until recently there was an acceptance that benefits should meet needs, now this has been eroded. Can they comment on two-child limit policy?

Q. Fiona, on universal credit, not London Living Wage, lives on south coast 62 years old, 5 years, not working, has to eat jam sandwiches for 10 days per month. Was a single parent, children doing well, now at the age of 62 – could not afford to pay into a private pension, a WASPY woman, £720 a month, works in London 3 days a week.

**Paul Nicolson:** yes I supports all of this, real danger of people being ill for life through poor diet etc. Nic, thanks Fiona for sharing. On the question of access to computers, poverty is about exclusion.

### 6.55: Land and housing:

• **Fred Harrison**, executive director, Land Research Trust – 15 minutes: Income and Housing – The Fiscal Case. All we are talking about, is intentional, they are built into the system – it's by political choice that we have all these problems. The Parliamentarians say there is no alternative. Quotes Lord Nick McPherson, he told us that for 30 years he was asking in the Treasury about the property tax, and he was always regarded as insane when he raised that question. He says it worries him that we don't have a Land Tax. Lloyd George tried it in 1919 and had to pay it all back. Since then, parliament has purposely followed a course of creating poverty. Is it possible that it's all caused by a restructuring of the Tax system? In 1909 and 1931, it was enacted, but ten years later it was reversed and all the money had to be paid back. Until we confront this reality there will be no change. What would the UK's history had been? We only have to cross to our nearest neighbour to get a sense of what might have happened. The OECD did study of inequality, asked how long it would take for lowest 10% to rise to the median level – it would take 5 generations. In Denmark it takes two generations. The OECD doesn't give the reason, but the story is that in the C18 in Denmark, Frederick said we are going to emancipate the serfs and give them security of tenure, and they taxed the rich landholder. Democracy needs life-long learning – folk schools for the people, which still exist to this day. IN C20 they tried to reverse it, but in the folk sessions they had read Progress and Poverty. In 1922 Denmark introduced Land Value Tax, best housed people in Europe. Least corrupt economy. This is not at the expense of living standards – it generates additional revenue, £49,000 dollars, not exceptional about the Danish people, share our DNA, the only exception is LVT. On several criteria they are ahead of us – Revolution Danish Style on YouTube channel and website. The treasury will not allow it to happen, so the responsibility has to fall on us. Without a popular mandate for change, nothing will change.

• **Ted Gwartney**, appraiser and consultant in municipal finance, US government – 15 minutes: [twartney@aol.com](mailto:twartney@aol.com). Paul contacted him about ten years ago. Land rent is the best source of public revenue, free gift of nature. Economic surplus belongs to everyone. Adequate to fund all public needs. Would be a fairer way of raising public revenue. Today, only a very small part of land value is captured. In the UK it's possible to estimate the value of land – (using the Valuation Office Agency VOA), In British Columbia they wanted to improve the Property Tax and capture a greater proportion. An All-Party committee did an assessment. He recommended the Assessment Authority to use the Land as the basis. New systems were developed and were able to be put in place in one year: after a few years, it was all ironed out. They were able to reduce other taxes, and enhance the wealth of all people. Developed Land Database, studied models, and applied them. Looked at central core areas. Q os whether Land Rent is adequate. Another example is Australia, also using land rent – 25% of gross annual domestic produce is raised from land rent. Harrisburg Pennsylvania, they have two tax rates – good economic results. Great Britain GDP = 2 trillion – great potential. Joseph Stiglitz, says that rent seeking redistributes money from those at the bottom to those at the top. Recommends that we use more of this rather than VAT and income tax.

### Questions & discussion - 10 minutes

Debbie asked how long it took in BC – Ted says only took one year. It benefited all people – was replacing an antiquated system.

Q. Question for Ted, how would you facilitate for empirical impact, and how much would you curb people's freedom, ask what at the potential downsides, Who would be at a disadvantage.

Q Michaela Bygrave, affordable housing consultant, Racialised inequality.

Q. Peter Bowman says how would poorer person's life be changed.

**Ted** says land being used to its highest use, the wildest land can be left to nature. No-one is going to lose, people are going to paying for the benefits they want from the environment, Who is going to lose are people who are speculating, but they can develop other ways of raising revenue.

**Fred** said South Africa had it and the ANC were the people who scrubbed it, so they are. The lowest income families, John Locke said that all taxes get pushed forward and get put on rent. One way

another taxes come on rent, doing it the hard way pushes up the prices and puts an artificial ceiling. It's the free-riders would lose, but all they have to do is to start working. Our friend in the white house talks about "fake statistics" - what we need to know about is "dead weight losses"

Q. Mary asks about people who own their own home, do they have to become landlords to find the money?

Fred says we would have to have a transition period, eg ten years, so people who are capital rich but poor in income they could be allowed to remain until they move or pass away, other issues where they would have to make provision – a healing process. Someone asks about loopholes – Fred says there are no loopholes. The costs are so minimal in collection. Lord McPherson says he spent 30 years being told you are insane.

7.35: **Coffee break** - 15 minutes

### 7.50: **The ethics of professional institutions**

• **Stephen Hill**, director, C2O Future Planners – 15 minutes – credit to Paul Nicolson. Stories about London Borough of Haringey – has been advising him about it, looking at the dialogue between Paul and Institute of Chartered Accountants – they have no idea of what he is talking about don't have any procedures for recognising it. Also Prem Sikka, Univ of Essex professor of accounting. Says it's rare for any complaint against them to succeed, no idea of the good of the republic, they are a law unto itself, their regulatory status needs to be removed and replaced by some other body. The problem about ethics is that there aren't any – surveyors employed to ensure that they don't need to provide affordable housing. Fraud against the public interest. Question of professional.... The Bishop asks about duty to the profession. Chair of HSBC says the bankers used to have that, but not now. On Political Elites.... Social housing just creates Labour Voters, Thinks they will be happy as housing prices go out. Housing Markets need to be boring? They are anything but boring. Periods of divergence with big peaks and troughs. Right to Buy, Austerity Budget, Big Bang, produces big changes..... Land price matters. In Japan they value Land and Housing separately. Graph shows that land price rise led to market crash in 2008. Ethics = Being for the Other. Zygmunt Bauman, professor of Sociology at University of Leeds. RICS objects to maintain and promote the usefulness of the professional to the public – to promote best use of the land for social and economic needs. Jeremy Bentham, greatest good for the greatest need. Everyday Ethical Dilemmas. Promise as little as possible, sustainable offer, ie a commercial offer. How to avoid Part 1 of the building regs, more sustainable homes if people are prepared to pay more, my first duty is to my employer's share-holders/. Viability in planning – we can't afford to provide any affordable housing Same difference in figures given to different groups. The higher the buildings the lower the morals. Ethical principles focussed on Land – Sustainable Development Goals. Goal 11: how to make cities and human settlements, inclusive safe, resilient and sustainable. Motive is to put Sustainable Goals at the heart of everything we do. Putting it Right: Accountability to the public "to secure optimal use of land to meet social and economic need (RIC) Registered Appraisers Public Interest Declarations, Independent Public Interest Challenge Board, Political/Professional Thought Leadership. Why are professional leaders talking to government about what is going on?

### **Questions & discussion - 10 Minutes**

Q. Which political parties

Q. Impact on Royal Family

Q. How can we educate people about LVT

Q. How can we persuade decision-makers to make change

Q. Quote from Adam Smith – defense of the rich against the poor, and those who have property against those who have none.

Stephen says if you are helping marginal home owners into the market, you need to create conditions in which they can flourish – you never see those basic things – these are not new ideas? Things which are really straightforward, but RICS are not good at preaching truth to government. Paul says In battles with Haringey sometimes won and sometimes lost, told them you cannot tax £73.10 a week. On April 1919 they said families and individuals will not be taxed. He says we are putting these messages out on facebook and twitter. Social Media is being used to put these ideas into the public media.

Debbie says LVT is not in Labour Party policy but is communicating to them about it. Danny Dorling had made a similar argument – thinks it should be explored.

## 8.15: Summing up

• **Pat Jones** – Formerly chief operations officer of Depaul International -15 minutes. Picking out four threads:

1. Looking at what's broken and who is paying the cost – failure of social safety net – social security FOR ALL – it's the most vulnerable group who bear the cost. Looking at the position of women.

Three intersecting dynamics that are fractured

1. Social contract around welfare, we all have a stake in this – Bevan concept of social security, we may be reaching a tipping point about welfare.

2. Ethical basis of taxation – maybe LVT is a tide that can turn – has been mentioned in several places.

3. The way in which we as a society treat housing and the housing market, financialisation and commodification of housing – too deferential towards global capital markets. One generation is too comfortable. Danny Dorling says we have more housing than ever before just shared out unfairly. Basic Levels of need – working in the charity centre.... Enforced lack, structures that create need, not just personal failure, should not be made to bear for economic forces that act on people's lives. Public Interest/ Common Good, we are all responsible for all, with no exceptions, test of a good society is whether the vulnerable are able to flourish.

We come from many different backgrounds - Is there common ground?

This Thread: Passion and Reasoning: do we intend to energise the national conversation or to lobby for particular reforms – what is our theory of change? Many lessons from Brexit debate, 440 died on streets last year – teenagers being sent to live in tents by social services. Perhaps we need both types of campaign, lobbying as well as social conversation. Tricky, what we are doing is trying to discover how to have a reasonable conversation – we are not just talking about it but enabling it. Restoring ethical reasoning to debate.

4. Final thread is refuting TINA – there are other models to tackle and rebuild what's broken, many other movements as well as these. Something significant in Ted's proposals, reconstructing the terms of the debate. Not just about what the state does but the multiplicity of social actors... To reduce housing volatility, but there are more aspects to it, giving people the resources they need – things are disappearing, houses, libraries, but new things like car pools. It's now time to act.

### • **Questions & discussion** - 25 minutes

Q. Problem with language – every words should be treated as sacred, words are not throwaway – every word is valuable. Everyone who “others” other people. Question of viability, “eye of the needle” Buyer is a road, everybody should have access to the road. We need humour. Issue not touched upon is the environment, squashed between income and housing, which has been extracted to the last drop of blood. Certain things are precious.

Q. THEY know the developers were fudging the figures, can't move them from their position. Question is what can be done differently.

Nick says things are getting better, some of the boroughs are being more robust, sometimes the planners are doing appraisals themselves, in Croydon the Council staff study the sites beforehand. Islington have also done well, have managed to align Mayor's policies.... Ministry of justice have been trying to sell Holloway Prison site, have asked them for proper plans. The politicians have to put their lines.

Q. How to take it forward: we have to come up with clear ideas. Ten arguments for those who are going to argue against us. We've been beaten down in relation to the language of those on benefits, an uphill struggle, we also have to go out there each and find ten arguments for those who will argue against us.

### **Taking the campaign forward**

• **Tom Burgess**, Executive Director, The Progressive Policy Unit: One of the reasons I agreed to get involved is because read so many books, seen reports, but no take-up, so very keen that we build on the expertise and information we have heard today. So frustrated at lack of progress, career in business communications wrote book “From here to Prosperity”, have weekly podcast the.....

What do we want,? Health and wellbeing of low income people. If we have to focus it's the current legal minimum wage to a real living wage, but standard has to apply. We need to abolish council tax and business rates and replace with LVT. Will provide an incentive to use empty blocks. 2. How do we get it? Power of vested interests, lack of political will – must explain it – they don't really understand, some MPs don't have a clue. We must sell the benefits, and get everyone on our side – it's the right thing to do. Can tax dividend and capital gains tax. No question that there is enough

income and wealth to take all the UK out of poverty – current system allows it to be accumulated by the few – need to end the poverty. 3. What can we do? Listen and talk? Mates, union, friend, local councillors and MP, push on what you've heard to day, Can be vote-winners depending how to frame it. Be informed and to inform others in a respectful way. Pay a real living wage. Contact TAP. Finally today, looked at policy goals and what we can do to make change happen. This is our campaign, hope you will join us.

**9pm: Debbie thanks all the speakers. Depart**

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*See other information and links on:*

<http://taxpayersagainstpoverty.org.uk/news/june-2020-update>

<https://www.ohchr.org/en/special-procedures/sr-housing/homelessness-and-human-rights>

<https://www.socialplatform.org/what-we-do/over-arching-campaigns/over-the-line-campaign-for-adequate-minimum-income/>

<https://www.poorpeoplescampaign.org/about/our-demands/>

<https://policyforum.labour.org.uk/news/labour-proposes-one-million-genuinely-affordable-homes-with-new-definition-of-affordable-housing-linked-to-incomes>