

The Banburyshire Brolly – Show 187

The podcast presented by Jules Procter on 13th December 2008

Welcome to the Banburyshire Brolly, the podstation promoting and celebrating the music, heritage and characters of Banburyshire. My name is Jules Procter

This show opened up with Lena Anne by the teenage guitar sensation, [Wilber](#).

Most shows are about our heritage, but when Wilber is my age, in 35 years time, what will he view as heritage, and what will he think we have done which has impacted on his life.

So this is one of two shows talking about two aspects of the world we live in.

The second show will concentrate on the technology, but this one will look into some of the political, with a small p, aspects.

I think it is fair to say that there are a number of key areas most of us have an interest in. Namely, education, jobs, housing, income, families, poverty and retirement, and I want to put forward some ideas which would impact on all of these.

First of all, as an aim, we have to look to move to a long-term sustainable existence.

This should be achieved by moving forward and not by just trying to return to a standard of life set sometime in the past, although we should be guided by what available resources might constrain our activities.

So, time to put forward a couple of thoughts.

About 12 years ago, I came up with the idea of a new tax system, which would tackle some of the key areas head on. The idea is that every adult in the UK would be paid an amount of money as part of their being a UK citizen. So, as soon as someone reached their 18th birthday, and therefore could be considered an adult, they would get paid something like £10k per year.

This income would allow them to continue with their education, if they so wished, or even learn a skill as an apprentice, and this income would continue to be paid throughout their lives, whether they were working or not, and continue on into their retirement.

This would replace student loans, jobseekers allowance and state pensions, providing the citizen with a level of income which would keep them out of poverty, and enable them to live a life of some dignity.

During someone's lifetime they would be able to take career breaks for training, child-care, spend time with family or even just to travel, without being excessively penalised.

This system would be paid for by scrapping income tax allowances, and charging income tax on all earnings at a suitable rate to pay for the scheme, probably something in the order of 50%. The tax would be levied on a linear scale, with no upper limit.

So for a retired person they would have £10k a year to live on, as would a student or someone not working. A low-paid worker on £10k per year would pay £5k in tax, but overall would have £15k to live on. Minimum wage would still apply to prevent workers from being paid a pittance, and employers would still pay National Insurance, but employees would not.

For a person on £30k, they would have an income of £25k, and for someone on £60k they would pay £30k in tax.

This is a very straightforward scheme to administer, eliminates poverty at a stroke, but still rewards endeavour, so the more you earn, the more you keep.

The baseline payment would need updating with regard to the cost of living, and by directly crediting bank accounts with the payments, administration would be kept simple.

There would obviously still need to be additional payments for those with special needs, but for the vast majority of us, it is a fair and transparent system.

While you get your heads around this, time for a bit of music.

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That was Happy McGuffy by [Tom Leary](#), followed by Mr. Preston's Hornpipe by [Zoox](#)

So we've looked at all the key issues, except housing. For the past 80 years or so, the British have had an obsession with owning their home. Because of this, holding a mortgage has skewed the economy enormously, with money tied up in mortgage repayments instead of circulating in the wider economy. The recent nonsense in the banking world has only highlighted the fact that this situation cannot continue.

So we need to return to a time of much more social housing for rent, built by the private sector to such a standard as to make them very able to be run at a low cost, but for the houses to remain in the public sector, to ensure value for money.

The private builders need to get experience in putting up homes which are energy efficient, as they will need to learn how to apply the technologies and techniques to the 80% of houses which aren't going to be replaced in the next 40 years, and well as the 20% of new-build. Local authorities and social enterprises would then commission, oversee and maintain this housing stock.

So it's time to scrap the right to buy legislation and give occupiers long tenancies, to provide security and reduce cost (After all an empty house is in no-ones interest.)

Building up environmentally friendly housing stock, in suitable locations, where the infrastructure can support them will be the aim. Where water supply isn't an issue, local power generation is the norm, and well away from the congested south-east of England.

And for these new houses, take thing to a logical conclusion by putting a system in place to allow the collection of all their outputs, water capture for run-off, treat sewage to generate power, and provide central rubbish collection to maximise recycling. (incidentally any new car parks should be built with water storage underneath, and all new office accommodation should also include energy saving ideas. Businesses should also take part in recycling schemes, as currently over 80 % do not) We all want to live in homes which are comfortable, secure and which we can pass on to our children and grand-children.

I think we urgently need to address these issues, so by the time Wilber has grand-children of his own, we have most of the solutions in place for a sustainable life.

One of my ex-colleagues, who turned his back on rampant consumerism many years ago, is Dave McCrory, co-founder of [FOS Brothers](#). So to close this show are FOS Brothers with Left Me Standing.

See you next time