

Isn't it time to be radical?

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As is my usual habit, I have been listening to a variety of debate programmes, such as Question Time, Any Questions and Debate Night in Scotland. Doing so has left me with a sense of deep frustration.

The frustration has one common cause. It is the lack of imagination shown when addressing questions like “What are we going to do with the NHS?” or “How are we going to pay for whatever service it might be that the questioner wants to see improved?”

The over-arching assumption of those answering such questions is that there is an absolute shortage of resources within our society to now pay for services that we could, not so long ago, enjoy. There is, as a consequence, discussion of reform, outsourcing, and measures that fall little short of privatisation, all of which will apparently deliver the desired outcome or something approximating to it.

I have little sympathy with most of these suggestions for three reasons.

The first is that pretty much without exception, we need more, and not less of the services that are being discussed. The implication of the discussion is, however, that in almost every case we cannot now have what we once enjoyed. I find that incredibly difficult to accept. If we were once upon a time capable of educating our children, caring for the sick, providing for the elderly, delivering justice, protecting communities, and providing affordable homes for all those who need them, then in my opinion the only reason why we cannot do so now is because of a lack of willing to find solutions to make these things possible.

Second, as I have sought to show with the [Taxing Wealth Report 2024](#), the idea that there is no money available to address issues is simply ridiculous. In a country where financial wealth amounts to £15.2 trillion (or a staggering £287,000 per adult person, except that most have very little of it because of its deeply unequal distribution), it is simply not possible to claim that there is no money. What there is, instead, is an absolute lack of willing to raise the necessary funding to both provide public services

and prevent inflation from those with the resources to pay the necessary tax to achieve these goals.

Third, there is an extraordinary lack of willing to challenge the existing hierarchies of wealth that are reflected within the tax system.

This last point is particularly important. For example, no one questions [why we spend almost £70 billion a year](#) subsidising the pension savings of those who are, in the main, already wealthy when cancelling all such relief would allow the reallocation of that sum so that it might be used to increase the current old age pension of every single person over the age of 66 in the UK by about £5,500 per annum. In many cases, this would represent an increase in their income of almost 50%.

If Labour was really serious about reducing demand in the NHS then there is very little his party could do that would be more effective than this. It has been proven that providing pensioners with sufficient income to ensure that they can have adequate heating significantly reduces demand on the NHS. Providing them with the opportunity to buy sufficient good quality food would have much the same effect, whilst giving pensioners currently living in poverty the chance to have a bit of social life would reduce the demand for mental health support for some exceptionally vulnerable people.

I am not pretending that anyone is likely to take such a radical step. On the other hand, if people are really serious about reforming well-being, why aren't they at least willing to put such ideas forward for discussion? Aren't we at the point where radical thinking is required?

And before anyone says that I am ignoring other groups in society, if we need to provide additional funds for education (and no one really doubts it) then, as I have noted in the Taxing Wealth Report 2024, [£18 billion could be found](#) by imposing an investment income surcharge equivalent to national insurance on investment incomes. Or, [more than £12 billion might be raised](#) by aligning income tax and capital gains tax rates, which sum could make a significant difference to social care.

Plenty of other options are available.

In other words, we really do have a choice on these issues. We can support the current hierarchy of wealth and quite significant inequality in the UK that blights the lives of millions in this country, including more than 1 million children who have to share beds or who have to sleep on the floor. Or we could relieve that poverty and still leave those with high income and wealth with most of what they have.

Moreover, we might not need to tax as much as people think. The NHS would face considerably reduced demand if what I propose was to happen.

Schools might be places where people really want to work again, and where education can happen.

And if social care functions, the savings in costs in crisis management would be enormous.

Simultaneously, police on the beat and a functioning court system might encourage more people to have more faith in the society in which we live.

In every case, the paybacks could be very significant.

I do not, however, ever hear such things mentioned. At best, I hear about minor tinkering on the peripheries of the problems that we face with no one apparently having the courage to stand up and say that if the current system does not work, as is clearly the case, then we really do need to re-imagine just what the state is for, who it is meant to serve and what resources it requires so that everyone in society can have the best chance that we might provide.

Is that too much to hope for?