

Questions for Andy Burnham on the cost of living

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A friend sent me an email this afternoon. They said, after the usual social exchanges:

Further to Burnham's announcement of a PM progress around the kingdom, one wonders if you could draft some talking points/solutions for the community in case members are able to ambush?

That got me thinking. This is my response. In each case, I provide a short preamble to frame the question, followed by a choice of questions to ask. I am aware I have missed issues like the NHS, the environment and a lot else I think is important. I decided to focus on the cost of living above all else.

Housing

Housing costs are one of the biggest pressures on household budgets.

Questions:

- * Why are house prices and rents still rising faster than many people's incomes?
- * What will your government do to make housing genuinely affordable rather than simply increasing supply?
- * Should housing be treated primarily as a home or as an investment? How will you change the emphasis?

Energy

Britain continues to have some of the highest electricity prices in Europe despite generating increasing amounts of renewable energy.

Questions:

- * Why are British consumers still paying such high electricity prices?
- * How will you reform the electricity market so that cheaper renewable power permanently reduces household bills?
- * What are you going to do to reduce long-term energy costs rather than offering temporary subsidies?

Food

Many families continue to struggle with food prices.

Questions:

- * Why are food prices still placing so much pressure on household budgets?
- * What action will you take if supermarkets and food producers make excessive profits out of food shortages?
- * How are you going to improve food security in the UK?

Transport

Transport costs affect access to work, education and services.

Questions:

- * How will you make all public transport genuinely affordable when it is not right now?
- * Should bus and rail services be treated more as public services than commercial businesses?
- * What is your long-term strategy for reducing transport costs?

Childcare

Many parents find childcare costs make working financially difficult.

Questions:

- * Why has childcare become so expensive?
- * What will you do to reduce childcare costs?
- * How will you improve recruitment and retention in the childcare sector, which seems to be a really big issue and which can expose children to risk?

Social care

The cost of care worries many families.

Questions:

- * When will England finally receive a sustainable social care system?
- * How will people be protected from catastrophic care costs? What is the funding mechanism you prefer? You must have one.
- * How will you ensure care workers receive fair pay?

Tax and household incomes

Many people feel that work is taxed more heavily than wealth.

Questions:

- * Do you believe the tax system treats income from work and wealth fairly?
- * Will you reform taxes so that people who work for a living do not pay higher rates of tax than those who live off unearned incomes like rent, interest and dividends, which is what happens now?
- * How would you ensure those with the greatest ability to pay contribute fairly? Do you favour higher taxes on the wealthy?

Wages and living standards

Real wages have stagnated for many households.

Questions:

- * Why has Britain experienced such weak wage growth?
- * What is your strategy for increasing living standards rather than simply increasing employment?
- * How will you ensure that people rather than the companies receive the rewards of AI?
- * How will you encourage investment that improves productivity and so pay for all people on average and lower pay in this country?

Inflation and interest rates

Many households have seen mortgage costs rise sharply.

Questions:

- * Do you believe higher interest rates are always the right response to inflation?
- * How would you reduce inflation without placing the burden mainly on mortgage holders?
- * Would you ever tell the Bank of England not to raise interest rates to protect households with mortgages?

The overall question

Perhaps the most important question is this:

What are the three changes your government would make that would permanently reduce the cost of living for ordinary households, rather than relying on temporary financial support?

That is important because it would require Burnham to explain how Labour would tackle the underlying causes of the cost-of-living crisis, rather than merely its symptoms.

Would he be able to answer that? That is the question we really need an answer to.