*Health and wealth and getting ahead*

"COVID-19 lockdown sees half of Kiwi workers sitting idle at home," read a March 30 article on the Infometrics website, alongside the image of a suited worker with a white shirt-cuff just showing out of his sleeve, expensive wrist-watch, phone in hand, laptop open, coffee/water standing by, and a small, symbolic (actually, rather pitiful) office cactus. Nothing to do but breathe, for the man or the cactus; the treadmill, or the rat-race, suddenly stilled. (You can decide if this describes anyone near you.)

We need to focus on getting people out of lockdown and "back to work", said Simon Bridges, Chair of the Epidemic Response Committee, in mid-April on Morning Report. Even earlier, in a column in the *Sunday Star-Times* (SST) on March 29, former minister Steven Joyce was already talking about an exit-plan: "We need to somehow get some economic blood flowing, and that will require some inventive thinking". In daily newspaper commentaries on the economic effects of COVID-19, you could read between the lines the desire – nay, the hunger – to return to our recent past, before our future goes down the drain.

These are extraordinary times for all workers – except for self-employed people like me, who "work from home" anyway, and the many unemployed or under-employed people who work AT home, keeping things going on the domestic front. Whoa there... *Unemployed* is a pretty scary word, including for Simon Bridges in that mid-April interview: "The social and health consequences of rampant unemployment are intolerable." How much unemployment is rampant unemployment?

Are *tolerable* unemployment figures just the price we have to pay?

A SST editorial (April 5) warned that "protecting ourselves from this virus is not going to be cost-free". Luke Malpass immediately questioned: "When will this end, and will the cure be worse than the disease?" He quoted former Treasury Secretary Graham Scott saying this crisis "could be worse" than the economic shocks suffered under Roger Douglas (1980s) and Ruth Richardson (1990s); Scott quoted another former Treasury Secretary, Allan Bollard, reporting "Treasury is estimating a 30-40% reduction in output and 10-17% downturn in the economy ... and at a speed that is unprecedented."

From assessing the threat to the nation's bodily health, comment quickly turned to the health of the economy – without, incidentally, mentioning the health of the environment, on which those other healths depend. The government acted quickly with protective measures "to save lives", plus business packages to save jobs. The Reserve Bank supported Government by "money printing" through Quantitative Easing (QE), "buying up to $30 billion of government bonds" which would "release large amounts of cash into the economy" and "build confidence." (ODT March 24). This thing called business confidence: is it the same as ordinary confidence? I think so, at least partly. Giving people cash was known to improve their mental health, and that's why they did it.

More recently, Finance Minister Grant Robertson announced a one-off cash injection in a couple of months' time, paid to every adult, teenager and child in the country. Did I get that right? I did hear the phrase "to kick-start the economy". On OneNews a man was asked what he would spend a few thousand on – "that'll help me pay the rent," he said brightly.

From what I understand, house rentals, in Dunedin as well as everywhere, have gone through the roof; smiles greeted the announcement, of course, as who wouldn't appreciate a few bob – it will do wonders for our mental health. But for how long? And the wage subsidies, for businesses riding out the lockdown while unable to trade, were to last only for 12 weeks. What then? A further announcement on Friday night introduced loans for up to $100,000 for small businesses, to be paid back in future, sooner rather than later if you need them interest-free.

The government is trying very hard to lessen the shock for businesses, especially in tourism and associated hospitality, but these handouts rely on the old trickle-down theory, that ordinary people will benefit if enough others create/get jobs and spread their money around. But as David Slack warned, early in the piece, "Huge as it is, help from the Government still won't cover everyone or everything" (SST March 29).

That's why I have argued we need to be more "inventive", as Steven Joyce said, in getting "some economic blood flowing" in the body corporate we call society. There are many, many New Zealanders who will not be benefitting from "business confidence", from charitable payments trickling down, or from renewed commercial activity. We've heard about some of them when the government promised to give children who lacked them the digital devices they would need to continue their learning online; when foodbanks reported an astronomical increase in demand; when dentists made it known there were thousands who needed their services but couldn't pay. We were overjoyed to hear that the homeless could be housed in motels that were empty because tourism had fallen over and died; but the aim to grow domestic tourism is being urged (also on TV1 News, Friday night), and you wonder what will happen to those people who have a roof over their heads for the first time – where will they go when the Emergency is over?

Columnist Rob Stock had an interesting take in SST 12 April: "For decades, we have had a divisive narrative pitting the haves against the have-nots, the workers against the bosses, the taxpayers against the beneficiaries. But suddenly, the lines are blurred. Businesses are the recipients of vast amounts of Government help...Many, many businesses and their owners are beneficiaries now... humbled by putting a hand out for Government-guaranteed loans...Suddenly, for the first time since the 1930s and 40s, we are in something big together." He asks "Will a sense of national togetherness live on into the recovery?"

It's the size of the problem – its straining of all normal relations, its takeover of every household, including those in which neglect and abuse were normal,where money worries were unending and unanswered ­­– that makes a universal solution the only way to go. For the same reasons that a universal cash gift was needed to "to kick-start the economy"

in the recovery phase, I have argued that the government should issue a continuing universal basic income (UBI) to every New Zealander, of every age and condition, to be paid-for through government bonds. Here is the link to the Voices article on p10 of Wednesday's *Otago Daily Times:*

**https://www.odt.co.nz/opinion/virus-delivers-universal-hit**

The UBI would presumably replace all other benefits, including the unemployment (Jobseekers) benefit; like the NZ Super many of us receive, it would not be means-tested; questions of entitlement would not arise, except for additional payments, for those living with chronic illness or disability, for instance, or who live alone. To those who question if the Government has enough reserves to launch such a mammoth payout, remember how the government of the day bailed out the BNZ, and Air NZ, before, and how Obama's government bailed out the entire automobile industry some 12 years ago. The Reserve Bank has already said it will make available an eye-watering $52 billion, not of physical cash but of digital money; it has the ability to do so, and it does not refer to it as a loan. The ODT of 11 April carried a long article by Bruce Munro explaining the "modern monetary theory" understanding of government "debt" in this regard; as a letter to the ODT from Christopher Worth of Mornington on 16 April puts it: "Creation of money by the Reserve Bank only takes a simple journal entry."

The issue of inflation should probably be addressed by a rent and house-price freeze, because those are the points at which people meet the impossibility of the present system: it is so badly out of whack it just can't go on. The issue of gifted money being a disincentive to work is very fraught (as you can see in the single comment on my article on odt.co.nz). But a basic income does not prevent anybody doing anything: they are instead enabled to start up their own business, working in whatever way they wish for whatever hours. If they operate in the arts sector, which is the one I know most about, they will be endlessly "inventive" about how they connect with their community, and pay back or pay forward some of what they're given.

If we don't move to a universal system, I see real trouble ahead, with with a return to the tribal politics and cut-throat commerce we had before: a rat-race of giant proportions in which many worthy enterprises will go to the wall. At the very least, the re-valuation of those in the "essential" caring professions has been one of the best outcomes of this hibernation; let's hope there's remedy for the underpayment of some, that went with their undervaluation for so long.

The UBI has been explored by financial journalist Bernard Hickey on Radio NZ National (rnz.co.nz), by columnists Gwynne Dyer (ODT March 25 and April 13) and David Slack (SST March 29), by a Facebook campaign (our.actionstation.org.nz), by Andrew Little (who brought it to the 2016 Conference on the Future of Work), and by Vox (vox.com/future-perfect), to name just a few observers who consider its time has come.

As the Latin poet Claudius Claudianus said in the 4th century: "Death is a great leveller". So is COVID-19. I watched on YouTube as the Archbishop of Canterbury, Justin Welby, gave his Easter sermon from his kitchen table at home. He had the same message we've heard again and again: "After so much suffering... once this epidemic is conquered here and elsewhere, we cannot be content to go back to what was before, as if all was normal. There needs to be a new normal... a new direction or intention... something that links to the old but is different and more beautiful."

– Helen Watson White

Note A: You will notice that, since Bauermedia collapsed and we lost the NZ Listener after 80 years, I am pointing you to another source of intelligent discussion in the newspaper I started writing for in 1994, the *Sunday Star-Times* (SST). Not everything that comes out of Auckland is bad.

Note B: Although I can't give date and occasion, I want to acknowledge the brilliant simplicity of Laura Black, Director of Methodist Mission Southern, who has approached the problem of how to lift people out of poverty (including the "working poor") with a single-line solution: "give them money - and trust them to spend it themselves."

Otherwise I would not have accepted that such a crazy idea was possible, let alone a way to save us from the worst Depression of all time.