

# Remember the heroes and villains of this crisis

## While we celebrate the generosity of many, there should be a day of reckoning for the greedy

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Thursday March 26 2020, 12.01am, The Times

Crises reveal character. The internet and the media are alive with stories both of inspiring altruism and malevolent selfishness. More than five hundred thousand people have signed up as volunteers to help the NHS, at the same time that half a dozen ambulances have had their tyres drilled, while oxygen canisters and hand sanitiser have been stolen from hospitals. Some shop owners are giving sanitiser packs free to the vulnerable; others are selling it for 13 times the listed price. Taxi drivers are taking the elderly to their protected shopping hours free of charge, while other old people stand bewildered and alarmed in the empty aisles of supermarkets, unable to buy the eggs, bread or loo paper listed in shaky writing on their shopping lists.

We feel a shiver of pleasure at the accounts of doing good. The women at Hebburn Helps who are making and delivering packed lunches to children who would qualify for free school meals, the new daily helpline in Wallsend giving the isolated someone to talk to, the Welsh caterer offering to take production trucks to hospital car parks to cook for NHS staff at the cost of ingredients only. Streets have set up support systems for those who don't rely solely on the internet, with residents putting a green card in the window to signal all is fine, and red for: I need help.

Then there are the accounts that make us shudder. National Trading Standards warns that fake sanitiser, sometimes with hazardous ingredients, is being sold online and door to door, endangering the lives of those who believe themselves protected. In Rochdale there are reports of scammers promising to run errands for the isolated as a device to steal people's cash, cards and PINs. In Hertfordshire and Devon, Hull and Dudley, people have been deliberately coughing on others to scare them with the fear of infection. The chairman of the Police Federation is demanding powers to deal with thugs who are spitting at officers, using the virus as a weapon.

We are riveted by these stories because, as our safe frameworks dissolve, we need to know: can we trust those around us? Must we look out for number one or will others protect us too? Is my society fundamentally good or bad? We are on the same high alert for how companies behave, either trying to help their workers and customers — take a bow, Fuller's Brewery, Leon restaurants and Martin Lewis — or chucking them aside.

This shutdown is revealing the character not just of individuals but of the economy Britain has chosen to build. Companies are driven to be ruthless cost-cutters because that's the behaviour consumers reward. Limited companies must maximise the return to shareholders, not the benefit to staff, customers or society because that's their obligation under the law. Listed businesses that fail to keep their profits up every quarter are punished by the markets

as investors pull out and shares fall. There is no box for “morality” on Moneysavingexpert.com.

Companies treating workers or customers as disposable parts do so under rules passed by the politicians we chose, in the parliaments we elected. Britannia Hotels can sack and evict staff who have lived and worked on site for a decade, ordering them out within a day, because we’ve collectively decided that those employees don’t need protection under the law. Wetherspoons isn’t required to give its 43,000 instantly out-of-work staff any extra pay. Gordon Ramsay can sack 500 people, choosing not to use the government scheme to subsidise their temporary absence, because there’s no obligation to do anything else.

This crisis has exposed the weaknesses and cruelties of our economy. Overnight there has been an overwhelming demand to do things differently. We can see that the rules, applied in a mass shutdown, will bring us all down. That’s why Rishi Sunak has not just offered help to beached firms but to furloughed employees, and why he’s about to announce assistance for the self-employed. The multi-billion-pound question is: will this rewriting of capitalism’s rules last beyond the pandemic? Before it hit us, the political tide was running in favour of less protection, less regulation, less government intervention or assistance in people’s lives. The Brexiteer appeal has been to the notion of a sturdy independence, not just from Europe’s rules and worker protections but from our officialdom. We have smashed up against the limits of that philosophy.

The upending of our lives is, quite unwittingly, reviving the theses behind some of the most derided and dismissed political initiatives of our time. David Cameron and Steve Hilton’s Big Society hoped to bring people together in active, innovative communities. Ed Miliband’s distinction between predatory and producer capitalism intended to incentivise responsible businesses, liberating them from profiteering to think long term instead. Will Hutton’s stakeholder capitalism, briefly embraced by Tony Blair, sought a legal framework for companies to free them from a sole obligation to shareholders and make them accountable, as they are in some European countries, to workers, customers, suppliers and the nation.

When this crisis is over we will have choices. We could cherish and keep the new connections and support systems we’ve made. We can choose, as consumers, to reward the big and little businesses that stepped up, and boycott the rapacious ones. But if we are repelled by the character of the economy we live under, we might also discover a new enthusiasm for changing the rules of capitalism’s game.