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An English parliament would rescue Cameron

This is the chance to put right the huge disparities of wealth across the country – and abolish the House of Lords

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The last time David Cameron messed up in quite such style was also a moment that brought out the best in him. After failing to win a majority against Gordon Brown at the last general election he didn't dither. In one of the most decisive acts of his time as Conservative leader he made his bold offer to form a coalition with the Liberal Democrats. It was not an offer that 80 per cent of Tory members would have made but it has produced the stable if inevitably imperfect government that Britain has enjoyed since.

Now, as then, Tory MPs are furious that the very same strategic underestimation of opponents and the same team of pollsters that couldn't win a majority in 2010 have again combined to take the United Kingdom to the brink. If Scotland does vote "yes" today the prime minister will come under enormous pressure to resign. One Tory MP

warned that while the parliamentary party had tolerated Lord Snooty it wouldn't tolerate another Lord North.

Even if Gordon Brown manages to add saving the Union to his previous boast of saving the world economy (and, fair do's, the former prime minister's speech yesterday was spine-tinglingly good), Mr Cameron won't be out of the woods.

Conservative MPs are angry at the last-minute concessions that have been made to Holyrood — all without consulting parliament.

John Redwood has spoken for many of them in arguing that England should be able to enjoy the same freedoms and freebies as Scotland. A left-wing Scotland

The Scots can teach us how to get money from Westminster

shouldn't be able to decide its own income tax rates and then send MPs south, to the House of Commons, to decide which taxes will be imposed on a more conservative England. It shouldn't be able to grant free prescriptions and tuition fees to itself and then defend financial arrangements that make such benefits unaffordable in England.

So tomorrow, providing he isn't

loading his worldly goods into the back of a removal van, Mr Cameron has another opportunity to turn political adversity into opportunity. English votes for English laws would be one way of answering the fabled West Lothian question, but it's a bit bureaucratic. Instead, Mr Cameron should go the whole hog and promise the English people a legislature similar to that the other three countries of the UK already enjoy.

It won't be enough, however, if he stops there. It has to be an English parliament with the mission to address the unbalanced nature of England. It must not be constituted in a way that reinforces the dominance of London.

The statistics are very clear: the UK is a very uneven nation. Although regional data hide all sorts of local variations, the value of goods and services produced in London is 75 per cent higher than the UK average. Yorkshire and Humber is 18 per cent below the average. The northeast trails by 25 per cent. Wales is right at the bottom of the table at only 72.3 per cent of the UK average.

Interestingly, Scotland contributes more to the economy than all parts of the UK except London and the southeast. Without North Sea oil, however, Scotland's budget deficit would be twice as high as the rest of

the UK and one day soon that oil will stop flowing. The shale reserves under the north of England are estimated to be 15 to 20 times as large as anything Scotland has. A Scotland thinking about the long term might think it prudent to stay part of a kingdom with such reserves.

The British people don't much like new layers of government. The northeast rejected regional assemblies. Nine out of ten large

The headquarters should be in Sheffield, Leeds or Manchester

English cities said no to elected mayors in 2012. Nearly all of us have ignored elections for police and crime commissioners. It's perfectly possible that the English would reject the idea of an English parliament — but has Alex Salmond taught us all a thing or two recently? While the Scots may not be as good at football and rugby as they once were, they're masters at extracting power and money from Westminster. Scotland currently gets £10,152 per head of population from the UK taxpayer. Wales, despite being much poorer, gets £9,709. England gets only £8,529.

In Tuesday's panicked "vow" to Scottish voters, the party leaders

promised to defend a forty-year-old distribution of public funds that its author, Lord Barnett, has admitted is grossly unfair. They should have left themselves room to replace the current arrangement with a needs-based formula. That would have been the socially just thing to do. Mr Cameron cannot now undo his vow but he can promise England the parliament that might, over time, build a fairer settlement.

An English parliament with headquarters in Leeds, Manchester or Sheffield would be more likely to think of the nation beyond London. To appease the TaxPayers' Alliance it should be financed by abolishing the House of Lords. This would also give members of the UK-wide House of Commons primacy over its reduced responsibilities. A priority for the English parliament should be the building of the motorways, airports and fast rail-links that could connect the great northern cities so that they can rival London. Fighting for a better deal for Cornwall and seaside towns such as Clacton-on-Sea should also be in the parliament's founding mission.

David Cameron needs to rebalance the constitution. Less importantly he needs to do something special to win the general election. Giving England the parliament it deserves might be the big, bold initiative to deliver both.