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## How Might We House Ourselves?

A view from 100 years Hence

*Danny Dorling*



You can, if you are lucky, talk to people who were around almost a century ago. Talk to them and they will tell you about how different life was back then; about how people were far less wasteful; about how similar everyone's clothes were; and how life appeared to be so predictable, about what they thought would happen next and just how differently everything turned out.

In 1914 the British could look back to 1814, to before almost any mills or factories had been built, to before the construction of the great warehouses which came to dominate cities, to before the steam powered lift was even dreamed of. The first in London in 1823 was called an 'ascending room'. Look back a century, or two, and it helps you see how much possibility there is for change. We are very unlikely, for instance, to still house ourselves as we do today. But we can also now look back on people who looked forward to see just how little we can know.

In 1930 John Keynes looked forward to 2030. He said we were in a “temporary phase of maladjustment [...and that the] love of money as a possession – as distinguished from the love of money as a means to the enjoyments and realities of life – will be recognised for what it is, a somewhat disgusting morbidity, one of those semi-criminal, semi-pathological propensities which one hands over with a shudder to the specialists in mental disease.”<sup>1</sup> 2030 is still far away. There is time in which to establish that the love of money purely for itself is a disgusting disease, to determine what are the causes and consequences of that disease, and to act on those findings.

Any one individual can be born unable to empathize, or share, and with a thirst to accumulate. It could be that a few simply cannot help themselves and are so greedy that they have to be helped by others not to make the world a misery for so many. We need to know if this is the case, if the rich need to be better controlled, if we are to better house ourselves. Researchers have studied rats in mazes and found that many will care for other rats they were unrelated to, freeing them from traps, but they have to learn to do that. Rats help “...trapped strangers only if they are familiar with that type of rat ... exposure to and interaction with different types of individuals motivates them to act well toward others that may or may not look like them ... these results have a lot to say about human society.”<sup>2</sup> – there is so much we do not know about ourselves and other mammals, and so much we have learnt in just the last century. However, the sad fact that we still trap rats to try to better understand ourselves does not offer great hope for what we might be capable of.

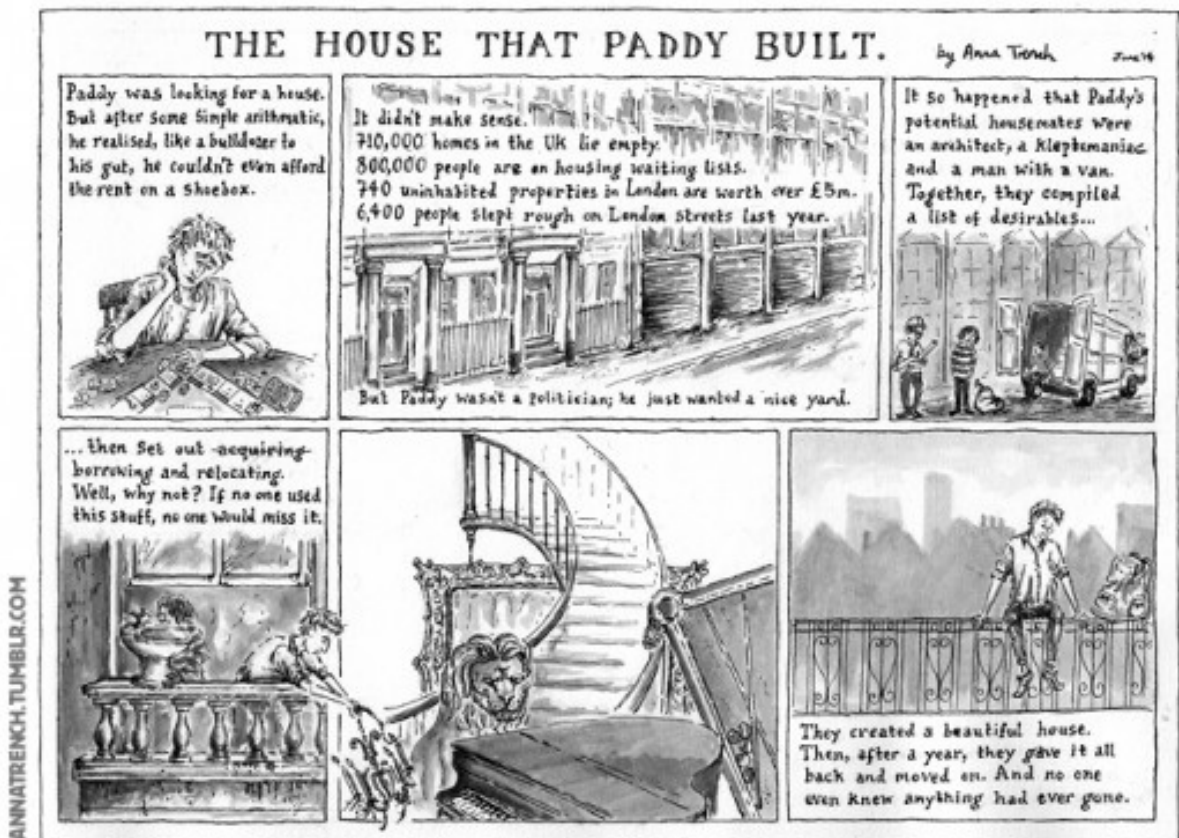
Presuming we can accurately guess fifteen years from now is foolhardy. Trying to look ahead with confidence one hundred years, to 2114, is plainly impossible. There is one exercise that can be undertaken and which has proved to be useful in the past – ask yourself how people in the future might look back on your own times and what may appear most odd about what we do now. This can be done for any issue, but I think it makes sense to start with something mundane which affects us all – housing.

Everyone needs a home, we all need somewhere to sleep at night, we all need to feel safe where we sleep, many of us live in families and most of us have places we need to get to during the day that are not too far from our home. People have been housing themselves for almost as long as we became people. Just how hard can it now be? To see what is strange about just one aspect of life in Britain today – how might someone in 2114 look back at how we are housed today?

The first thing that is strange about housing in Britain (and much of the rest of the rich world) is how incredibly expensive it is. Rents can often consume a majority of a person’s earnings, certainly in London, and house prices are astronomically high today – higher than they have ever been when expressed as a ratio of average earnings. In Oxford, where I now live, the average house now costs eleven times the average salary<sup>3</sup>. For the vast majority of young people the idea of ever owning their home appears to be an impossible dream.

But if you bought a house in 2014 what were you actually paying for? Your descendants might ask you when you are old when you try to explain to them just how much of what you were paid went on paying for the privilege of being housed. If the price was high, was the house you bought of much better quality than it had been when it was newly built? Or if you were renting in 2014 was your landlord working very hard to improve the quality of your flat in return for all the rent he charged you? You campaigned for a living wage but had no living rent? Explain all this to them and your grandchildren might look up at you in future a little sadly. If in future it is normal to rent and not be ripped-off then you'll have to explain why being ripped-off was normal. You'll also have to explain why so many people dreamt of the possibility of being responsible for the upkeep of their own guttering, or as they called it in 2014: home ownership.

Of course, we know that most of the money we spend on housing is not spent on its up-keep. Instead it goes to the very rich and makes them richer – we just try not to think about it too much because it makes us feel such dupes. Only 2% of people in the UK are landlords and most landlords are aged at least 50. In just the last five years this small group saw their total wealth rise by £245billion<sup>4</sup>. This was because they bought so much more property with money from the rising rents they can now charge. Many landlords qualify as being within the richest 1% of all Britons. Thus, although not all landlords are doing well, on average this group is making a killing.



Looking back from 2114 how will we understand that people had to give up so much of their income purely to pay the rent? It may be hard for people in the future to understand how, in 2014, London home-owners thought that somehow their flats could carry on increasing in value despite there being no-one even richer than them coming through the system to buy their properties in the near future. But given the sky high rents and appalling insecure tenancy agreements, worse than anywhere else in Europe, our descendants will hopefully at least understand why people did try to buy homes in increasing numbers as prices rose and rose at the start of 2014.

When you are old you might well have to explain that people bought houses by borrowing huge sums of money from a few very rich people and then having to pay back twice the sum borrowed, but only twice when "interest" rates were low; much more than twice when they rose. Originally this borrowing had been to build houses and the money came from what were then – with good reason – called "building societies"; societies (social organisations) which did not make a profit and were very common in 1914. Back then London was still full of rookeries. The slum landlord was king. So much has changed in one century we should expect just as much change in the next.

We can have no way of knowing what will happen by 2114, but we know what cannot happen – short of aliens arriving from outer-space with bars of platinum to buy London housing or pay the escalating rent – the current bubble will at some point burst, at least in time for the one hundred year anniversary of economist Keynes fortune telling (2030), if not a little earlier – say by the 2023 centennial anniversary of scientist John Haldane's predictions for the future (2023). In all likelihood it will pop early, but pop later and the bang will echo for a long time to come.

Just under a century ago Haldane was prescient when he wrote that the hills of England would be lined with windmills as coal and oil became exhausted, that we would mass-produce sugar and starch and that test-tube babies would soon come to be born in large numbers, but he also said that "...In the next war, no one will be behind the front line."<sup>5</sup> What people like Haldane did not foresee is the mess we would make of many of many of our social arrangement in the century to come, although famously he did write that "My own suspicion is that the universe is not only queerer than we suppose, but queerer than we can suppose."<sup>6</sup>

In response to Haldane, in 1924 the Philosopher Bertrand Russell wrote that: "...at present, science does harm by increasing the power of rulers. Science is no substitute for virtue; the heart is as necessary for a good life as the head..... By the 'heart' I mean, for the moment, the sum-total of kindly impulses. Where they exist, science helps them to be effective; where they are absent, science only makes men more cleverly diabolic."<sup>7</sup> However, just because a few men are currently driven by diabolical greed is no guarantee that such amassing will continue. Such greed tends to bring about its own destruction.

This year is the anniversary of another man's writing, a man not drawn from the 'stock' of Keynes, Haldane or Russell. Robert Noonan, was a labourer who decorated houses. In 1914 his book "The Ragged-Trousered Philanthropists" was published posthumously. It ends with a prediction of the cost of living crisis of 2014 and rising gas prices. Its last words were: "...but although it cost the Gas Works a lot of money for coal dues the Company in its turn got its own back by increasing the price of gas they sold to the inhabitants of the town..."<sup>8</sup> After housing costs, it is fuel, and then food that badly taxes most household budgets today.

The future is always different. Not everything gets better. How we come to house ourselves in future will have as much to do with escaping our current phase of maladjustment, and with controlling the very rich, as it will be determined by the minutia of policy progress. Like other mammals, should we have exposure to and interaction with more different types of individuals in future than we may well behave better than if we polarize more and become more isolated and mutually suspicious. As the 1% get richer and richer, and the rest are all-in-it-together more, the scope for greater interaction grows, the scope for empathy and solidarity grows; as too does the scope for disaster.

*Danny's latest book is "All That is Solid: the great housing disaster", published by Allen Lane.*

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<sup>1</sup> <http://www.marxists.org/reference/subject/economics/keynes/1930/our-grandchildren.htm>

<sup>2</sup> <http://news.uchicago.edu/article/2014/01/14/social-experience-leads-empathetic-pro-social-behavior-rats>

<sup>3</sup> <http://www.independent.co.uk/news/uk/home-news/oxford-the-least-affordable-city-in-the-uk-where-houses-cost-11-times-local-salaries-9180930.html>

<sup>4</sup> <http://www.standard.co.uk/lifestyle/london-life/bubble-trouble-danny-dorlings-new-book-on-the-problem-with-londons-property-market-9135697.html>

<sup>5</sup> <http://membercentral.aaas.org/blogs/scientia/back-future-haldane-s-daedalus-revisited>

<sup>6</sup> [http://en.wikipedia.org/wiki/J.\\_B.\\_S.\\_Haldane#cite\\_note-60](http://en.wikipedia.org/wiki/J._B._S._Haldane#cite_note-60)

<sup>7</sup> <http://www.marxists.org/reference/subject/philosophy/works/en/russell2.htm>

<sup>8</sup> <http://www.gutenberg.org/cache/epub/3608/pg3608.txt>