HOME TRUTHS

JONATHAN SCHIFFERES AND ATIF SHAFIQUE
ASK US TO FACE THE FACTS ABOUT HOUSING

Akala unravels the contradiction
at the heart of British identity

Ian Leslie explores why social
media brings out the worst in us

"WE NEED POLICY THAT CUTS THROUGH THE MISCONCEPTIONS ABOUT HOUSING TO PROVIDE LONG-TERM SECURITY FOR ALL"

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"THE WICKEDNESS OF A PROBLEM INCREASES WHEN IT IS CONTROVERSIAL AND EMOTIVE"

MATTHEW TAYLOR

The phrase 'wicked problem' is attributed to an article by the American philosopher and systems analyst Charles West Churchman. Wikipedia defines such problems as "difficult or impossible to solve because of incomplete, contradictory, and changing requirements that are often difficult to recognise". As a former policymaker and political advisor I'd suggest that the wickedness of a problem increases when it is controversial and emotive.

No wonder housing policy is so darn difficult. Needs and desires are immediate, solutions and their lead-in times are long term. Large parts of the state, many private actors and some of our biggest third sector organisations all have a major role to play. Some contextual shifts are predictable, like demography, others, like lifestyle and preferences, are not.

But however great the challenges, public policy has often made things worse. Right to buy could have been so much better had it been more carefully introduced and had the receipts been used for new social housing. Instead, it has been a costly way to reduce social housing and marginalise much of what is left in the eyes of the public, as Yvette Williams from Justice4Grenfell explains. She hopes that the tragedy might ultimately help to rehabilitate the idea. New house building targets have been consistently missed, while what has been built has been driven by commercial gain rather than social need. While every major party has promised to increase home ownership, rates have fallen to a 30-year low. For 25–34-year-olds with average earnings there has been a staggering decline from two thirds owning their own place to just over a quarter. If someone wanted to understand the deepest pathologies of British society, economy, policy and politics since the 1970s, they need look no further than housing.

But it is not the RSA's way to analyse and despair. Which is why, although this journal doesn't duck away from the problems – from the housing market as a whole to the tragedy of Grenfell – we are focusing on solutions. The piece by Jonathan Schifferes and Atif Shafique exemplifies the RSA's commitment to a whole system approach, combined with the search for the places in the system that look most ripe for change. Jack Robson identifies some of the ideas we have already developed, while Lidewij Tummers from the Netherlands and Shinichi Ogami from Japan explore the cases for self-build and intergenerational living respectively.

Amanda Vickery asks us to think more historically and critically about the relationship between a house and a home, while Akala too draws on history to challenge assumptions about what kind of home our nation is.

RSA Journal goes wider than one theme. In other pieces we explore the nature of public discourse and the problem with 'artificial' ideas of human intelligence.

Speaking of home, the next journal will celebrate the re-opening of our own house in John Adam Street. I am excited about the new spaces, but even more so by the scope it will allow us to grow the RSA's role as an agent of change. ■
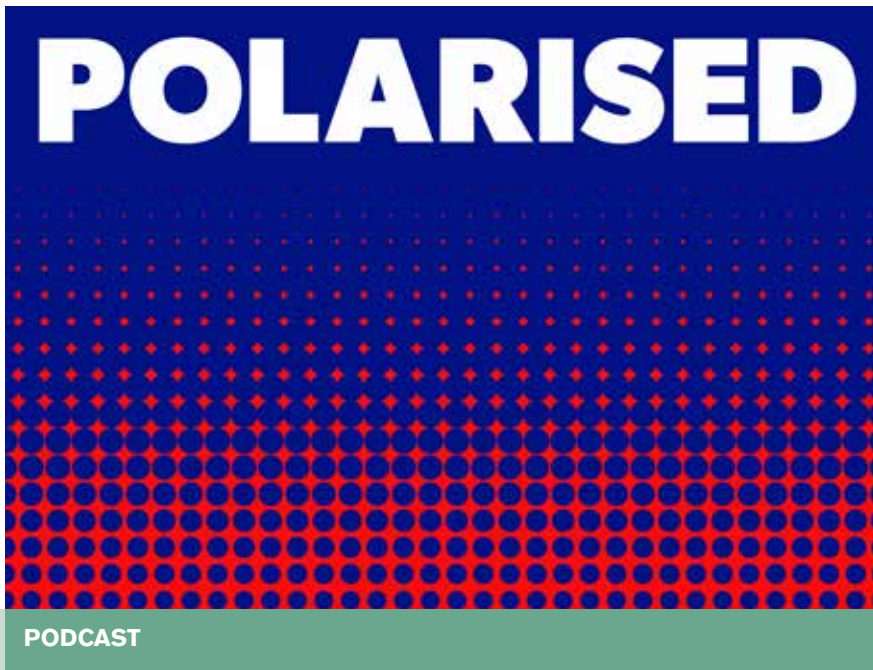
PODCAST

EXPLORING DIVISIONS

Is it really true that we have never been more divided as a society? And if it is, how did it happen and what can be done? Those are some of the big questions being investigated on *Polarised*, a new podcast from the RSA exploring the political and cultural forces driving us further apart.

Presented by the RSA's Matthew Taylor and author of books about lying and curiosity, Ian Leslie, the first six-part series explores what lies behind the Trump and Brexit votes. Some people blame the 'filter bubble', big tech, and the ways nefarious actors are using them to manipulate us. Others say it is all about economic anxiety and inequality. Or perhaps there is something deeper going on – something psychological – that is bringing about a return to tribalism, wall-building and the politics of anger.

Matthew and Ian start by asking sociologist Paula Surridge whether we are now divided into two main tribes – liberals and authoritarians – finding that both sides are becoming more entrenched. Authoritarianism may be taking hold in some parts of the US and Europe, but equally defenders of liberalism are becoming more staunch in their views.

By now, lots of us have heard at least part of the story of the Facebook election scandal. Cambridge Analytica, the company in the eye of the storm, has closed its doors and is under investigation in the US and UK. But how effective were its methods? Can 'psychographic microtargeting' – new methods used to create personalised ads that play upon our deepest, darkest fears – really swing elections and referendums? We hear about experiments in deploying these methods in the UK, and cast considerable doubt on the whole conspiracy theory.

Online campaigning tactics might not be the primary cause of division, then, but has the internet poisoned our politics in other ways? Is it inevitable that the internet and social media drive us to extremes, or do they just hold up a mirror to an already divided culture? Ian and Matthew explore the dark side of the internet – trolls, racist memes, hate-filled comment sections and increasingly virulent culture wars – and ask whether it hijacked the White House. Their guide is Whitney Phillips, author of *This Is Why We Can't Have Nice Things: Mapping the Relationship between Online Trolling and Mainstream Culture.*

Perhaps the real key to understanding polarised societies is the issue that has defined economic life in Britain since the late seventies: rising inequality. Meanwhile, in the US, some people put 'economic anxiety' at the root of the Trump vote. But what does that phrase really mean, and is it masking racial undercurrents? Ian and Matthew speak to Faiza Shaheen, director of the Centre for Labour and Social Studies (CLASS). And we hear from the Emmy-winning director and photographer Lauren Greenfield, whose new documentary *Generation Wealth* tells the story of how the American dream came to be corrupted.

The final two parts of the *Polarised* series deal with the way we construct our realities and talk about politics. Silvia Majo-Vazquez, from Oxford's Reuters Institute for the Study of Journalism, busts some myths about echo chambers, filter bubbles and fake news. And Claire Fox, from think tank the Academy of Ideas, makes the case for the politics of anger and passionate debate.

▪ *The first series of* Polarised *is available now on Google and Apple Podcasts, or wherever you listen to podcasts*

CAMPAIGN FOR REAL DEMOCRACY

From polarisation to public mistrust of politicians, deliberative democracy can help tackle the big issues of our time, RSA chief executive Matthew Taylor argued in his annual speech. "In 1989, with the fall of the Berlin Wall still echoing, Francis Fukuyama prophesied the global triumph of liberal democracy and the end of history," Matthew began. "Thirty years on, it is not history in jeopardy, but liberal democracy itself."

Highlighting living standards that have been flat-lining for longer than at any time since the Industrial Revolution, a decade of austerity leaving our public services threadbare, gangs, cybercrime and mental health among his concerns, he asked how many of us think government is facing up to the problems, let alone developing solutions.

Matthew used his speech to make the case for an alternative to representative democracy: deliberative democracy. Ranging from citizens' juries to participatory budgeting, it represents an alternative to other democratic models. Unlike representative democracy, ordinary citizens participate in the process. But unlike direct democracy, citizens work with experts, usually on behalf of their fellow people.

"Rather than giving in to despair or marching toward another heroic failure, let's aim for something achievable, something that could give us the confidence and the means to build a liberal democracy fit for the opportunities and challenges of our times," Matthew concluded.

Agree? The RSA is mobilising a campaign for 'deliberative democracy' to be rolled out across our democratic institutions. To sign up, visit: thersa.org/democracy

AGM

This year's Annual General Meeting will be held in the Great Room on Tuesday 9 October at 6pm.

MY ROOM MY BOLTON

The profound and complex relationships we have with the notion of 'home' were the focus of a Bolton School community theatre project run by FRSA Naomi Lord and co-produced with RoughHouse Theatre Company this year.

Pupils, with the creative direction of RoughHouse, used verbatim theatre methods to capture and present the authentic voices of their peers in a play, *Worktown: My Room My Bolton.* Through questionnaires, pupils gathered perceptions of Bolton from peers, teachers and the wider community.

The children's research was inspired by the Mass Observation Project, which explored the customs of the people of Britain, starting with Bolton in 1937. "'Worktown' was the Mass Observation's case study name for Bolton. Using the original directives of the study, we asked about the personal: 'Tell us about a room in your home.' We also asked for personal views about the public: 'How do you perceive Bolton?' We sent out questionnaires far and wide. We had conversations beyond our walls," says Lord.

The voices captured in *My Room My Bolton* present a fractured community, labouring under the persisting stereotype that it is 'rough up north', yet buoyed by pragmatic humour and an impetus to connect: "My family are here and where my family belong, I belong," "We're portrayed as uneducated, poor, rougher than we actually are," "There are lots of outside walks. The Wi-Fi could be better but there is nothing finer than walking in the fields and the country."

The project coincided with an invitation to participate in a Community Development Partnership (CDP) supported by The Association of Community Rail Partnerships. As a result, railway buildings that had been standing in disuse are in the process of being opened up for creative community activity in Bolton.

My Room My Bolton was performed at Bolton Train Station, Manchester Art Gallery and the Lady Lever Gallery, Port Sunlight. It represents an early model for school creative community practice and area-based learning in Bolton.

To get involved in the RSA Performing Arts Network, email networks@rsa.org.uk

FUTURE WORK CENTRE OPENS

The RSA has launched the Future Work Centre, a major initiative to prepare people for tomorrow's workplace.

Backed by several partners, including law firm Taylor Wessing, Google.org (the search engine's charitable arm) and charity Friends Provident Foundation, the Centre will explore the nature and impact of radical technologies, including artificial intelligence, robotics and digital platforms. The 18-month programme will encompass scenario planning, sector labs, policy roundtables, original surveying and extensive mining of government datasets.

To mark the launch of the Future Work Centre, the RSA published a positioning paper and the results of a Populus poll of the UK workforce. The paper argued that fears of mass automation are overstated in the short to medium term, and that public attention would be better directed at how technology is changing the way that workers operate. "Technology is subtly shaping how workers are recruited, monitored, organised and paid," said Benedict Dellot, author of the essay and head of the Future Work Centre.

The RSA/Populus survey found that half of workers worry about technology leading to excessive monitoring in the workplace, while 36% are concerned about technology leading to discrimination in hiring decisions. Just 6% of workers believe they will gain the most from a new machine age, versus 42% who say tech companies and 37% who say employers will be the biggest winners.

In addition to exploring policy solutions to these challenges, the RSA Future Work Centre is inviting ideas of bottom-up social innovations through a new Future Work Awards initiative. Run in partnership with AltNow and SCP in Canada, the Awards will highlight unsung innovations that are improving the world of work globally.

To find out more, visit: www.thersa.org/futureworkcentre. To submit an idea to the RSA Future Work Awards, visit: www.thersa.org/futureworkawards

THE NEW FIVE GIANTS

More than 75 years after the publication of the Beveridge Report, the RSA is exploring the modern 'giants' facing the UK.

In 1942, William Beveridge established the idea of 'social services' in order that the state – working in cooperation with individuals and households – might tackle what he defined as the five giants in society: squalor, ignorance, want, idleness and disease. Last year's RSA event 'The State of Welfare' provided interesting evidence of the continued existence of such social problems, even if in quite different forms: squalor (the housing crisis), ignorance (access to broadband), want (foodbanks), idleness (economic insecurity) and disease (diabetes, dementia, etc). The panellists' gloomy account was buoyed by the platitude that "at least the welfare state still exists".

But do we need to rethink these giants completely? Ed Cox, the RSA's new director of public services and communities, is asking Fellows to outline what they see as society's big problems. Your input will help shape our future policy work. Events to debate and explore these ideas have been held in Cambridge, Swindon, Manchester and London as well as online, and Ed will be developing the findings into the new programme of work for our public services and communities change aim, which will be outlined in the autumn.

To get involved in the debate, contact Ed Cox, director of public services and communities at ed.cox@rsa.org.uk

COMMISSION ON TOUR

The Food, Farming and Countryside Commission's UK-wide tour to understand the hopes, needs and challenges of rural communities is half way through. In every place the tour has travelled so far, one resounding message has been clear: the policies we need here are not the same as the policies they need in another place.

Our researchers have travelled half the UK by bicycle, covering some of the country's most productive land (in Lincolnshire), and least productive land (in the Highlands). It is clear that within the food system, businesses need to take advantage of every opportunity they can, balancing funding grants, subsidies, contracts, direct sales, diversification, regulation, exports and exchange rates. Brexit means uncertainty in all of these. Repeatedly, we hear that adaptation is impossible with this level of uncertainty. Yet adapting is what food and farming businesses historically have done so well. We are seeing an inspiring diversity of enterprises with unique business models that work because they are combined with passion, creativity and resilience.

Get involved at www.rsa.org.uk/ffcc or follow us at #ffccontheroad

CATCH UP ON THE CONVERSATION

Unmissable online highlights from a packed public events season, selected by the curating team for your viewing pleasure!

No more **#FOMO**. Whether in New York, Nairobi or Nottingham, you need never miss out on another big thinker or world-changing idea. Subscribe to our YouTube channel and 'like' us on Facebook to catch up on the latest content, direct from the RSA stage to a screen near you.

Can we salvage anything from the wreckage of our current political turmoil? Acclaimed journalist and campaigner **George Monbiot** explains how – with ingenuity, optimism and collective power – the neoliberal democratic vision can be reimagined, and a new 'politics of belonging' take its place.

Watch now: youtu.be/rQvt0dkwBQw
#RSAPolitics

Rebels, hustlers, troublemakers, disruptors, innovators and creatives: it's time to get to work! Founder and former CEO of award-winning marketing agency Livity, **Sam Conniff Allende**, shows how the innovative strategies of Golden Age pirates can be co-opted to help us tackle some of the most pressing global challenges of our time.

Watch now: youtu.be/79d9E-z0Mj8
#RSAPirate

The welfare state was revolutionary: it lifted thousands out of poverty, provided decent homes, good education and security. But it is out of kilter now: an elaborate system of managing needs. Internationally acclaimed innovator and social entrepreneur **Hilary Cottam** shows us a new design for the welfare state, and a new way of working with human connection at its heart.

Watch now: youtu.be/tV49vVMPsYo
#RSAWelfare

How can we measure the value of arts and cultural learning in our evidence-hungry education system? A panel featuring Global Teacher Prize Winner 2018, **Andria Zafirakou**, and the CEO of Arts Council England, **Darren Henley OBE**, discuss the importance of the arts for academic achievement, character development and much else besides.

Watch now: youtu.be/8Dk6W2uBgjY
#Cultureinschools

The exposed wallpaper reads, repeating: INEQUALITY • UNAFFORDABLE • RENTING • INSECURITY • REPAYMENT • HOMELESSNESS • DEBT • MENTAL HEALTH • FINANCIAL SYSTEM

REAL ESTATE

It is time we faced some hard truths about the way we provide homes. This means addressing how the dynamics of a complex housing system perpetuate inequality

by Jonathan Schifferes and Atif Shafique
🐦 *@JSchifferes, @atif_shafique*

L est we forget, the 'credit crunch' of 2007 was triggered by bad housing debt, which stopped the financial markets of the world's richest countries from operating normally. These events shape our contemporary political and economic landscape. The movements that emerged in the aftermath – from the Tea Party to Occupy – seized on the idea that things could not and should not return to normal. And things have not returned to normal. In the UK, before 2008 interest rates had never been below 2% but – despite a headline story of recent economic recovery – they have never been above 2% since. The character of economic recovery in the UK has been unprecedented, seen for example in rising employment rates but significant in-work poverty and economic insecurity, price inflation outpacing wage increases and rising housing costs alongside falling rates of home ownership.

With hindsight, it has become clear that we have now passed an inflection point in the way our economy organises access to one of the most basic human needs: a home. The distribution of living space and of housing wealth has become significantly less equal in the last decade, and perspectives on how – or even whether – policy should respond are divergent.

The dominant narratives that attempt to account for the UK's housing challenges tend towards caricature. Either housebuilders are greedy, deceitful and exploitative, or planners are cast as restrictive, obstructive and inept. And, as Yvette Williams argues elsewhere in this journal, we tend to reach for one-dimensional stereotypes when it comes to social housing tenants. Meanwhile, our main political parties have become focused on particular housing tenures; on using the infrastructure of government to either promote building for social

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renting, or to finance an increase in the proportion of people able to afford home ownership. Neither approach will reach everyone because both approaches lack a systemic response to the root causes of the housing challenges we face.

So what can be done? Of course, we need to create a shared vision of what an effective housing system would look like; one that is fairer, would share housing wealth among a greater proportion of the population and would not see tenure as a goal in and of itself, but focus instead on what provides people with security. But in reaching for this, we must come clean on a range of hard truths, several of which were obscured as we pursued the arduous path through the 20th century.

First, we need to recognise that the outcomes of the housing system are derived from moral choices. Our societies will always include people whose ability to earn is zero. This includes the young and people whose physical or mental capabilities are highly limited (something that most of us will face towards the end of our lives). When families are unable or unwilling to accommodate the basic housing needs of individuals in need, the way in which we respond reflects the moral values of the wider collective. The markets that exist to build and allocate housing have always been subject to and supplemented by society's collective efforts to regulate and to invest. We have a moral imperative to ensure basic provision for all those a society chooses to include as its own.

Second, we need to shed light on a multitude of issues that require a public policy response linked to housing. Consider that the costs related to social care are primarily related to residential provision. The most common causes of hospital admissions among the elderly come as a result of inadequate homes. Responding to domestic abuse inherently involves housing decisions. Insecurity and overcrowding in housing are bad for mental health and educational outcomes. Access to education is a primary motivation for young

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"WE NEED TO ACKNOWLEDGE THAT THE HOUSING SYSTEM IS SHAPED BY A MORAL CHOICE"

families moving home, second only to the ability to access nearby employment, which is consistently found to be the most powerful factor in house prices. Housing issues often underlie staff recruitment challenges for businesses. The nature of commuter pressure on transport networks is the result of housing choices. Last but not least, housing is a powerful mechanism in perpetuating the long-term macroeconomic issues of wealth inequality and regional inequality.

Third – and perhaps the area where we need the loudest wake-up call – is understanding the interdependencies between how we house ourselves and how we keep money flowing through the economy. As the economy grows, new money is needed. This money is not simply printed and coined but generated through debt. The amount of money in the economy exceeds the amount of cash circulating. Banks hold deposits from savers, which are recycled in the form of loans, but deposits are not required to cover the value of loans made. What is essential to the money supply – and therefore to economic growth overall – is the everyday practice of making loans. A loan is a contract for repayment, and new money is 'created' when a loan is issued to a borrower. As economist John Kenneth Galbraith observed: "the process by which banks create money is so simple that the mind is repelled. When something so important is involved, a deeper mystery seems only decent."

Banks offer lower interest rates in the form of secured loans, where borrowers legally commit a physical asset, with proven financial value, to be surrendered if they cannot make cash repayments. Since the value of the UK's housing stock is close to £7 trillion, which is over three and a half times the value of the UK's gross domestic product, the housing market and the creation of mortgages are fundamental to lending overall and therefore to money creation. According to the Bank of England, there is currently £81 billion in 'notes and coins' in circulation. Compare this with the £250 billion that financial institutions in the UK made in new residential loans to individuals in 2017, effectively representing the largest source of new money entering the UK monetary system.

There are many feedback loops between the housing market and the money supply in the economy, between financial markets that assess risk and set interest rates, and concerning businesses and consumer confidence to take loans and mortgages, to spend and invest. Ultimately, house prices are determined by the availability of money and the willingness to pay: deposits of existing cash, combined with banks and building societies, which create new money within mortgages.

The ease of buying and selling homes is particularly affected by the presence of new homeowners (or investors) anchoring 'chains' of transactions where properties are exchanged. All transactions are made with an eye on expectations about future house prices. All these factors overwhelm the argument that housing affordability challenges are simply a case of matching supply with demand. For example, at the peak of its construction boom in 2006, Ireland was building 90,000 new homes a year (more than its demographic trends warranted). But most were in the wrong place and/or out of reach of those who needed affordable housing. The country is now facing the most severe housing crisis in its modern history.

LANGUAGE BARRIERS

So in creating a fairer housing system we need to acknowledge that it is shaped by a moral choice, relates to an asset class unparalleled in its links with our monetary system, and is of fundamental importance to our wider constellation of public services and policy. The path to such an awakening goes via language. We need to become more self-aware about the language we use and the extent to which this shapes how we think about the world, define entitlements and expectations, and conceive of challenges and solutions.

For example, we tend to talk about paying our mortgage, whereas banks and building societies call them repayments; the 'cash' having already been paid to the previous owner. Repossession is a haunting word for those struggling with repayments, but a mortgage lender applies to the court for a 'possession order' on a home. The lender is the 'owner' in so much as they have a contract allowing exclusive access to it in return for regular repayments of the money advanced.

When we talk about a 'housing crisis' we need to ask, for whom is it a crisis? In recent years, the term has become shorthand for the struggles of the young middle-classes to achieve the same home ownership trajectory as their parents. For existing homeowners, increasing unaffordability represents their own (untaxed) capital gain, an increasingly valuable asset for their retirement, wealth they want to share with their family and pass on upon death (with favourable tax liabilities). So the crisis means very different things to different generations, depending on the financial equity they hold in housing and the potential impact that house prices will have on this. Meanwhile, those who have been among society's poorest for their whole lives still do not necessarily have their perennial housing crises recognised.

Perhaps the most peculiar language concerns the idea that there is a 'property ladder' that we all must get on at any cost. The desirability of 'getting on the ladder' is so widely felt that the concept itself has gone completely undefined, making it invincible from challenge. There are key assumptions upon which the dynamic operation of the ladder depends: that prices rise, that the ability to borrow in the future is maintained and enhanced, that households' ability to repay debt increases over time because incomes increase, which in turn depends on wages rising, and individuals progressing through the wage hierarchy, over the decades that mortgages are repaid.

In the UK, it is far from clear whether the assumptions this is based on will hold. It is in the interest of the baby boomer generation that they do, since for a majority of that generation, pension, savings, spending and inheritance calculations are all based on maintaining or furthering growth in property wealth. As housing analyst Neal Hudson puts it: "The housing ladder only worked because of the unique economic conditions of the late 20th century. It's now broken and unlikely to recover."

POLICY PRIORITIES

In this context, we need policy that cuts through the misconceptions about housing to provide long-term security for all. Yet, at present, public money is used to support home ownership, which has come to dominate public spending on housing. This represents a political investment more than an economically productive one.

The government is directly lending money to first-time buyers to buy new homes, and directly giving cash to those saving for mortgage deposits. For millions on low incomes, the government pays housing benefit to help cover rents. Almost half of this expenditure ultimately benefits private landlords and the annual housing benefit bill now dwarfs the money allocated to building new social housing, for which government or housing charities retain a valuable asset and its revenue potential. Through the right-to-buy policy, the government deprives itself of the market value of the housing it already owns while giving a windfall discount to existing social housing tenants affluent enough to purchase their property. Meanwhile, according to the National Audit Office in 2017, local authorities have increased their spending on homelessness while simultaneously reducing spending on preventing it.

Policymakers and the electorate can only make informed choices if they have a better understanding of the dynamics and the interplay in the housing system. The government admits the market is broken, yet relies primarily on market solutions to fix it. The housing system is bigger than the housing market, it includes those for whom a market will never be able to provide, and includes the flows of resources outside of the market, such as inheritance of property wealth. Yet our political debate focuses on either making the market for home ownership accessible to those on the fringes (in reality, arresting the decline in home ownership over the last decade), or expanding government housebuilding to »

accommodate those on the fringes of accessing social housing (in reality, tackling the backlog of those on a waiting list for social housing).

The limitations of these approaches are self-evident. For young adults looking to live independently for the first time, housing choices in reality might typically include staying in a childhood bedroom, crashing on a friend's sofa, or signing your first rental contract and playing Gumtree roulette with your social life. The high and rising levels of private renting that we are seeing among millennials are not inherently a policy problem to be solved. The crux of the issue is the near-universal insecurity, the prevalence of poor-quality dwellings and the general unaffordability of private renting.

The creeping crisis, emerging in coming decades, will be that our pension system – and our entire culture of saving during working life – is not institutionally designed or culturally comfortable with the notion of significant (and perhaps rising) housing costs during retirement. The average household renting privately in England spends 46% of their income on rent. How will we choose to support the housing needs of retiring renters? If those no longer able to work can no longer repay mortgages outstanding – which will be more common as mortgage terms are getting longer and mortgages are being originated later in life – how should decisions to downsize be made fairly, given potential contributions to be made to fund social care needs arising in later life? Will our politicians be prepared to offer clarity and conviction and the brave honesty needed about long-term policy choices?

EQUALISING HOUSING WEALTH

Once we have all come clean on the reality of our situation – from individuals to government – what sort of policies would spread housing wealth more equally, tackle insecurity and improve affordability?

First, and perhaps most importantly, the policy must extend beyond housing: how and where we live is shaped by a range of other policies including inheritance and capital gains tax, the welfare and benefits regime, the regulations governing our environment and resource consumption, and the choices about new public transport investment, which affect land value in different locations.

We also need local solutions. We do not really have a national housing market; we have a system of local housing markets with differing characteristics, which share some common parameters defined nationally, such as the base interest rate. Yet we are still largely trying to tackle localised housing challenges with a national rather than devolved policy toolkit. A national target for housebuilding does not make a

"THE SALIENCE OF HOUSING ISSUES IS TODAY CREATING THE MOMENTUM TO CONSIDER SYSTEMIC REFORM"

lot of sense if the areas where new homes are built are not those where demand is high and affordability is challenging. Relevant long-term shifts, such as changes in demographics, affect different places differently.

Second, we need to take a more expansive view of our planning system. Many other countries limit building heights and have created green belts around their cities, but the UK system defers discretion on granting permission to each and every planning application, rather than allowing basic development codes to be established at a local level. This risk of rejection is priced into commercially driven developments. Substantial and fundamental reform to the planning system is so littered with failed attempts that it disheartens each subsequent effort, but each time the size of the prize rescues planning reform from obscurity.

Third, we need policy that recognises that buildings and the land underneath them are very different. Because of its finite nature, land has unique qualities and characteristics as an economic asset and needs to be treated as such. Over a century ago, David Lloyd George's People's Budget proposed a 20% tax on the increase in value of land at the point land was sold, a measure championed by a young Winston Churchill. The budget was resisted by the House of Lords – among them the country's largest landowners – until the proposed land tax was withdrawn.

Luckily, property law is at the very heart of what government has evolved to regulate. Many housing finance models that pursue greater equity decouple these two fundamental elements of a dwelling. Council taxes are calculated based on estimated 1991 property values; when they are revised there will be fundamental questions about fairness, inequality and the important differences between those who own land and those who lease the right to live on it.

Until then – as Jack Robson outlines elsewhere in this edition – we also need to learn from other nations and act entrepreneurially to make things better in the here and now, testing and experimenting, and involving citizens in informing and designing policy fit for the 21st century.

There is hope. The surging salience of housing issues is today creating the momentum to consider systemic reform. We need to consolidate this momentum, and direct it towards minimising the probability that housing risks become economic crises. To do this, we need to ease the dependencies between our housing system, our financial system and societal wealth inequality.

We need to detach our political agenda from being hooked on house price growth and singular solutions. Enhanced supply of new homes is part of the answer, but not all of it; we need to change the market fundamentals.

The way in which we provide people with homes is too important for either the market or government to tackle alone. To this end, we need enterprise and civil society to master the innovations, and for government to provide the right law, policy and investment to achieve a well-housed society. As Churchill put it, in arguing for structural reforms 100 years ago, "It is not the individual I attack; it is the system." The tools are in our hands to deliver a fairer housing system. A failure to do so risks deepening the fractures that divide our society. ∎

FELLOWSHIP IN ACTION

URBAN WORKBENCH

Liverpool-based social enterprise We Make Places is addressing furniture poverty and mental health through its Urban Workbench project. "We're concerned about the debt culture around buying home furnishings, particularly when there are such high rates of interest being charged by some outlets," says CEO Kate Stewart. "We decided to work with communities to make a range of beautiful flatpack furniture products that are very affordable." With the profits from furniture sales and contracts with housing associations, Urban Workbench offers subsidised DIY and joinery skills courses to people in need. "We're working with really vulnerable people who often suffer from severe depression or social isolation. Making things with your hands is a healing process, so our outcomes are improved mental health, self-confidence and place within community."

Urban Workbench has invested in a CNC router cutting machine to scale up production of its commercial products with the aim of creating sustainable funding for its courses and placemaking projects. With a £10,000 grant from the RSA, the organisation is researching how to make its model replicable by others, having received requests from all over the world.

If you are interested in buying furniture from Urban Workbench or setting up a similar project in your locality, contact info@wemakeplaces.org.

GENERATION SPENT

With property no longer the nest egg it once was, what will happen when millennials retire?

Home ownership among young families in the UK has dropped back down to 1961 levels, according to data from the Resolution Foundation (RF). Council and housing association rental has also halved since its peak in 1980. Filling the void is the private rental sector, which for many millennials means their earnings are going to landlords rather than into the long-term investment of property ownership. By the age of 25, on average they are spending 23% of their income on housing, which is 9% more

Private renting has increased rapidly for young families
Proportion of families headed by 25–34-year-olds in each tenure

- Single adult in parents' home
- In someone else's owned or social rented home
- Sharing private rent
- Private rent alone
- Housing association rent
- Council rent
- Own with mortgage
- Own outright

Source: *Resolution Foundation report,* A New Generational Contract

than baby boomers paid at the same age, making saving towards a deposit and pension even harder. Not only does this mean fewer savings, it also means renting for longer. "Today, 24% of pensioner-headed families rent in either the social or private sector. Our best-case scenario estimates that 27% of pensioner-headed families will still rent in 2060; our worst-case scenario suggests 34%," says Lindsay Judge, Senior Research and Policy Analyst at the RF. More people renting in retirement could have significant implications. "As well as the impact on living standards, the state needs to start thinking about this from a fiscal point of view," says Judge. Even under the RF's optimistic scenario for home ownership rates, the pensioner housing benefit bill will nearly double in real terms by 2060. ●

Millennials spend almost a quarter of their incomes on housing
Proportion of net income spent on housing costs, by generation, 1961–2016

■ *Millennials (1981-2000)*
■ *Gen X (1966-1980)*
□ *Baby boomers (1946-1965)*
■ *Silent gen (1926-1945)*
■ *Greatest gen (1911-1925)*
■ *Forgotten gen (1896-1910)*
■ *Lost gen (1881-1895)*

Age of head of household

20 25 30 35 40 45 50 55 60 65 70 75
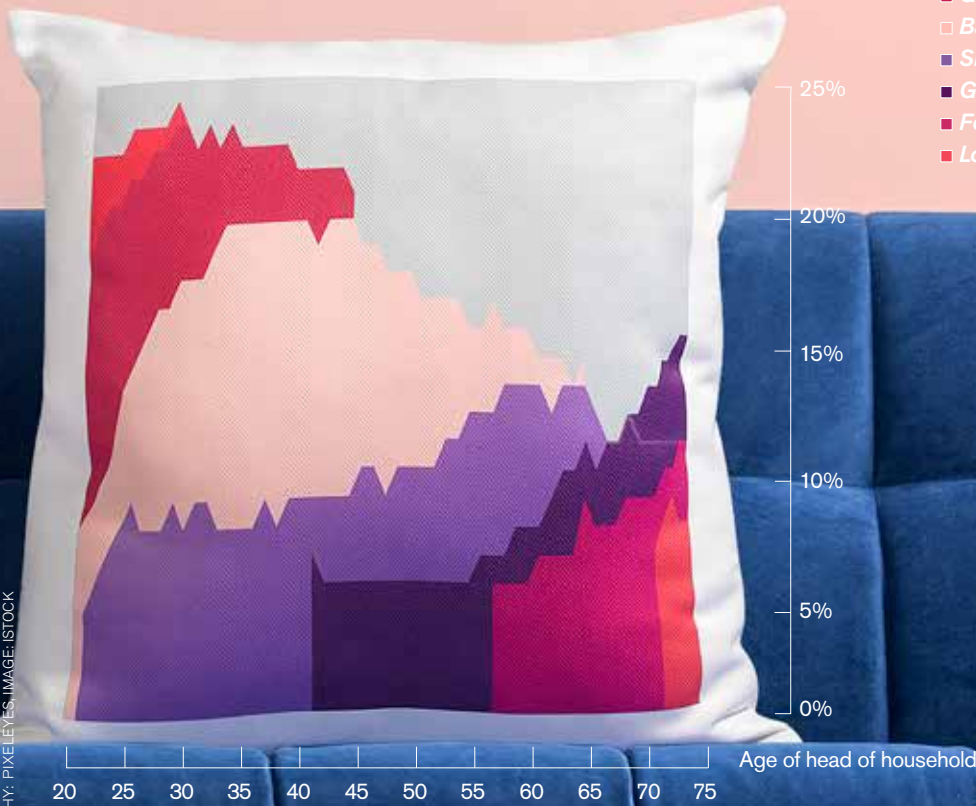
PHOTOGRAPHY: PIXELEYES, IMAGE: ISTOCK

THE GREAT BRITISH CONTRADICTION

The collective identity of the people who call Britain home is a confusion of myth and reality. It is time for some introspection and an honest look at history

by Akala
🐦 *@akalamusic*

Britain has long been a land of startling political paradoxes and like so much else in British society these paradoxes are a product of both the British Empire and the British class system. What I am going to call the great British contradiction – cultivating a relatively impressive degree of freedom at home while exporting and supporting terror, torture and slavery abroad – has produced all kinds of conflicting understandings of British history, identity and place in the world, and of who is and is not a citizen or an immigrant.

For example, two hundred years ago, at a time when Britain was the premier trans-Atlantic slave trader, it also had the largest popular movement against slavery of any European country. In typical fashion, the state and its lackey 'historians' have retroactively used the anti-slavery activism of a small portion of British citizens as 'proof' that Britain itself was the most enlightened slave master in history. Or, worse, simply lied and claimed that Britain was the first country to abolish slavery and that abolition was chiefly driven by moral concerns. Both of these nationalist myths could not be further from the truth. Almost two centuries after the abolition of slavery, Britain had probably the most coherent

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anti-apartheid political movement in Europe, even while our government was the primary European supporter of the white-supremacist settler regime in South Africa. More recently, in 2003, Britain had the largest of the demonstrations against the war in Iraq in the western world, despite our government being the most eager to follow the Americans into the war.

This year, we saw the great British paradox in full effect during what was called 'the Windrush scandal', where the British government deported elderly British citizens 'back' to countries they were not citizens of. This policy spiralled into one of the biggest news stories of the year and met with a huge public backlash. The Windrush generation was presented in the British press as honourable and noble; those migrants who had really earnt their Britishness by putting up with decades of racism and keeping their heads down, working hard and paying their taxes. Yet the paradox was still in full effect here; as Windrush grandparents were being idealised, their grandchildren were being generally portrayed as little more than killers and thieves by the very same organs of the press; this seeming paradox went unremarked upon as far as I can tell. Once the full scale of the public backlash against the Windrush scandal became clear, the horrendous set of policies and actions that made it possible were then repackaged as a small blip or an administrative error, rather than the outcome

of longstanding institutional racism. Few seemed to ask how such a set of policies could even occur in the first place. For the answer to this question, we must of course visit the history of the British Empire and Commonwealth.

People have been given a tremendous amount of space to talk about post-war 'mass migration' without being challenged to define exactly what they mean. So what did actually happen in the years following the Second World War, and was it really mass migration in the sense that is inferred?

NATIONALITY ACT

What occurred between 1945–62 is more accurately described as a state-sponsored, racially inspired population swap, as historian Kathleen Paul has so brilliantly shown. Post-war British governments subsidised the movement of 1.5 million domestic Brits to the Commonwealth in order to help keep the empire as white and as British as possible. This included the trafficking of an estimated 150,000 poor British children who were frequently subjected to horrendous sexual abuse and forced labour. The state also subsidised the immigration of more than 600,000 (pre-EU) Europeans to Britain and even allowed a further one million of the despised Irish to immigrate and become British citizens. To put those numbers into context, total migration from the British Caribbean since

1945 is estimated to be 400,000 according to historian Panikos Panayi's estimate. Yet, when we think of mass migration, it is not the post-war Europeans or Irish or British emigrants we are encouraged to think of, but black and brown people from the British Commonwealth and the Middle East. Ironically, people from the Commonwealth were not immigrants because they were already legally British citizens before they arrived here. Whereas the European and Irish people who came to Britain in the post-war years, and who have now vanished from popular discourse, were legally immigrants.

The 1948 British Nationality Act had made citizens of the entire British Commonwealth. Theoretically, people from the Commonwealth had the same rights as domestic Brits, including the right to work and live in Britain. This meant that, in the post-war period, 650 million mostly non-white people located in Africa, Asia and the Caribbean were part of the British citizenry. Domestic Britain extracted land, labour, tax revenue and military service from them. Yet, when a couple of boatloads of non-white British citizens paid to come to the centre of the only polity of which they had ever been a part, it set off a mini diplomatic crisis in Whitehall. One of these boats was called the Orbita and the other the Empire Windrush, which brought 492 British-Caribbeans to the UK in 1948. It is from this boat that the Windrush Generation takes its name.

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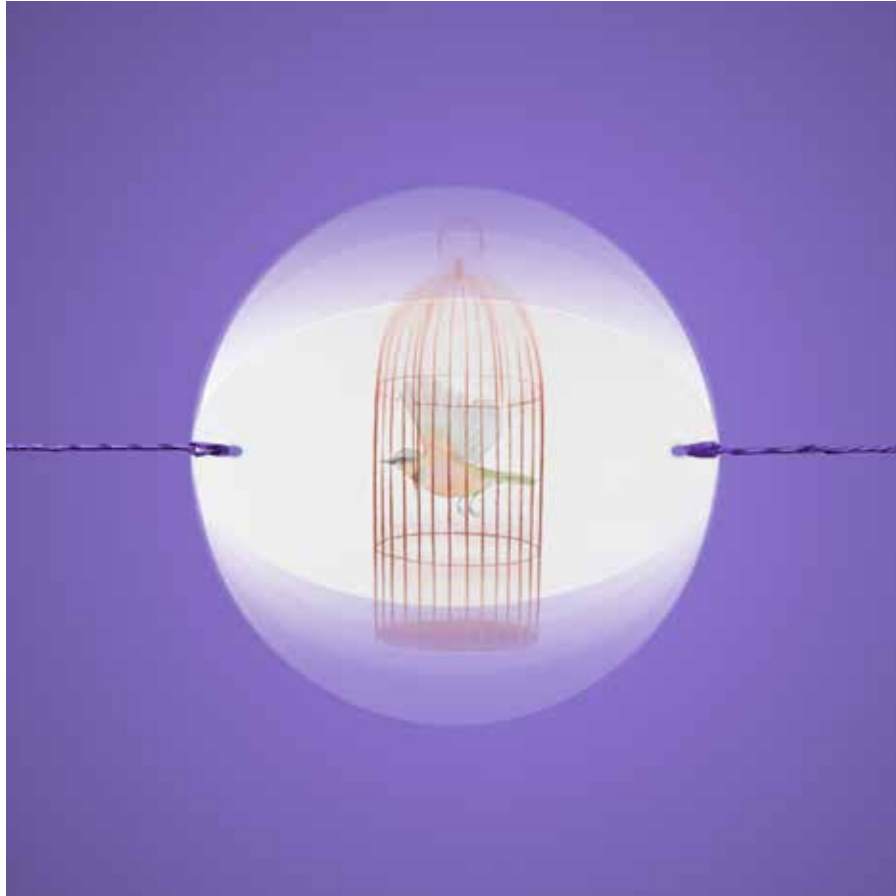
Despite the fact that the Windrush passengers were fee-paying British citizens, mostly skilled workers and many of them war veterans, a 1948 Cabinet memo by the Secretary of State for the Colonies shows that the Labour government of the time felt the "ringleaders" needed to be identified so that no further "influxes" were encouraged. Remember, these remarks were made by a government that was actively subsiding the migration of non-British citizens from Europe. It is also interesting to note that, while popular racism towards these non-white British citizens certainly existed, much of the British public was also open to Commonwealth migrants, as the state was well aware.

Yet, instead of adopting policies that would foster cohesion, as it did for European non-citizens, the state consciously allowed that racism to fester and even amplified it. By 1962, the British state had found the excuses it needed to curtail the movement of non-white British citizens to the UK and passed the Commonwealth Immigration Act, the first of a series of acts whose racialised intentions were barely concealed. Just in case there is any ambiguity as to whether the issue was solely skin colour, the Home Secretary at the time, Rab Butler, said the act could be presented as non-discriminatory, even though in practice "its restrictive effect is intended to, and would in fact, operate on coloured people almost exclusively". There

is no shortage of similar comments from other senior state officials and the offices they represented.

This is the history that allowed people who have paid taxes for half a century and whose parents were British citizens to be sent 'back' to places that are not their homes. Regardless of the facts of history, the British state and popular discourse has been so successful in racialising British citizenship while pretending not to, that people whose grandparents were German and Italian prisoners of war, whose immigration to the UK the Atlee government subsidised, think they can call me an immigrant even though my mother's family has been on this island for thousands of years and my father's came here as citizens from a country ruled by England since 1655 (before the act of union with Scotland).

It is also through this lens of the assumed whiteness of Britons that people can keep claiming that multi-culturalism has failed without having to explain at what point in history Britain was indeed a mono-culture. Britain has a German royal family, a Norman ruling elite, a Greek patron saint, a Roman/ Middle Eastern religion, Indian food as its national cuisine, an Arabic/Indian numeral system, a Latin alphabet, several non-English indigenous languages, an identity predicated on a multi-ethnic, globe-spanning empire, the most violent conflict

"BRITAIN HAS BEEN ONE OF THE WORLD'S PRIMARY BENEFICIARIES OF EMIGRATION"

in post-war Britain was in Northern Ireland and murder rates in many cities outside of London – despite a relative lack of black people – continue to be higher than in the capital. But multi-culturalism has failed and is the cause of all Britain's woes, apparently. The British Empire was perfectly happy to make people from other cultures British – often at the point of a gun – as long as they stayed in Africa, Asia or the Caribbean. It was, ironically, only once they arrived in Britain that their fitness for Britishness was called into question.

In an increasingly globalised and multi-polar world, it is genuinely fascinating that a good portion of Britain wants to see its multi-ethnic population and 'immigration' as a weakness, except perhaps when it is time for the World Cup or the Olympics. If the British state is in any way serious about wanting to 'pivot' to the Commonwealth, as we have been told it is since Brexit, a large population of citizens of Commonwealth origin could and would be an obvious asset in this project, serving as natural conduits for mutually beneficial trade and diplomacy between their nations of origin and their country of citizenship. However, if the British state's intentions for the Commonwealth are malign or indifferent, then of course those same people could be a great hindrance to such intentions.

The question now facing modern Britain is this: can we renew our confidence in a civic nationalism that goes beyond the idea that supposedly different people are at best an irritation to be tolerated and actually confronts the history of British identity in the face of an increasing far-right, ethno-nationalist assault coming from within the state and without it? And if so, what measures, educational projects and cultural practices would facilitate such ends?

On this question – like everything else in Britain – the population is hugely divided. A multi-ethnic working class is now the norm in Britain's major cities and despite challenges, the social and cultural cohesion in these diverse inner-city communities is clearly visible for all to see. Popular culture and media representations of black people have greatly improved since I was a child, yet the residues of scientific racism still regularly pass for journalism. Even with the Windrush scandal, if you follow comments on social media or YouTube, you will quickly gain insight into the kind of gutter opinions that many people still hold about elderly black British citizens. And we have not even begun to touch on the Grenfell fire and its aftermath, where dead and displaced families were conceptually

linked to the terrorists at London Bridge and Manchester, simply because many of them were and are Muslims.

We have a growing movement of people who want to take their country back, but back from whom or what exactly? And where do they want to take the country back to? For all modern Britain's contradictions and challenges, surely we can all admit that life has improved drastically for the average British citizen since, say, a century ago?

HISTORY LESSONS

The truth is, as I have pointed out repeatedly, many millions of 'white British' middle-Englanders are themselves descendants of immigrants, and Britain has been one of the world's primary beneficiaries of emigration. The Commonwealth still exists, the Jamaican head of state is still Queen Elizabeth II, generals in the Jamaican army are still trained at Sandhurst and they still pledge allegiance to their Queen. This reality must be obscured for us to be seen as immigrants. Equally, the contradiction between a British foreign policy of going to war to apparently save people, and a domestic policy that is hostile to refugees, must not be properly confronted in popular discourse because the hypocrisy is too glaring.

Creating a new British identity that can resolve these contradictions might be impossible. The guilt over, or romanticism of, colonialism and slavery might be too entrenched and the fear too paralysing. Indeed, the nation state itself might not even be a model of human organisation that survives the 21st century; who knows? But what I do know is that the cost of allowing the alternative to fester and win is far too great to not bother trying.

Thankfully, the work of painfully and honestly confronting the history of British imperialism and its legacies has very much already begun, with insights of critical historians such as David Olusoga and Nicholas Draper making their way into the mainstream in a way that would have been unimaginable when I was a child. People in communities up and down the country work every day to understand one another and come together to uphold a common decency and civility. And despite all of the exaggerated rhetoric to the contrary, modern Britain is one of the most successful multi-ethnic polities in the world. But at the same time, ideas that people hoped they had defeated in the 1960s and again in the 1980s are once more gaining power and influence. These contradictions are not going anywhere anytime soon, so I suggest you buckle up for the journey. ■

PRIVATE PROPERTY

We should be building homes not housing, but what does that really mean today?

by Amanda Vickery
🐦 *@Amanda_Vickery*

The British affection for a private home of one's own runs deep. However, one never had to own the house to be a householder, simply to rent the whole building; the idea that Britain should be a property-owning democracy is a late 20th century invention. This investment in whole house living has done much to contribute to our current housing crisis, but any planning solutions that ride rough-shod over our deepest desires and fears are doomed to fail. Greater understanding of our historic attachment to home as mini castle is crucial to designing housing schemes that will prosper.

Citizenship has been tied to people's living arrangements for centuries. Before the Great Reform Act of 1832, in many parliamentary boroughs the franchise was dependent on the occupation of a separate dwelling with one's own hearth and front door to the outside, regardless of ownership. Occupying an entire house (of whatever size) was a sign of respectability and carried political privileges. The man of the house was the householder who qualified as a citizen, thereby his wife was a reputable housekeeper. As a widow she subsequently inherited his householder status in the eyes of her community. Before 1918, the franchise rested upon a property qualification for

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men, and continued to do so for women until 1927, when the Representation of the People Act gave the vote to women over 30 who met a property qualification.

A home therefore had important symbolic power and political significance. But occupying a house of one's own was also the gateway to adulthood. Unlike parts of Asia, and eastern and southern Europe, the British do not expect to live with their in-laws. In Britain, parish registers of births, deaths and marriages reveal that for centuries most people married in their mid-to-late 20s, when they could afford to set up their own home. Through most of our history, marriage rested upon economic viability. A significant minority of people would never marry, often because they lacked the means to establish a separate household. So marriage was not only the portal to maturity, but to stay unmarried and houseless was evidence of economic failure. When circumstances forced the independent into single-room lodgings in the house of another, the decline was seen as a social and emotional defeat.

The belief that once upon a golden age, the British lived with their extended families is a myth; some even supposed our obsession with residential independence to be a defining national characteristic. As one 18th century tourist put it: "An Englishman prefers to live in the most miserable cot than in more comfortable accommodations in the house of another." While the core of most households in the 16th, 17th and 18th centuries was the nuclear family, the aged hung onto their

independence as long as possible and did not welcome giving up sovereignty to their adult children.

Indeed, the conviction that 'an Englishman's house is his castle' is embedded in common law and reproduced in 18th century legal manuals: a man was entitled to defend his ramparts. The occupation (though not necessarily the ownership) of a two-up, two-down terraced house was a reasonable ambition for the Victorian working-class family. A self-contained, double-storey terrace became the norm in England and Wales, with Newcastle flats and West Riding back-to-backs being the iconic exceptions. Even the language used to describe units in shared buildings were un-English; 'apartment' being French and 'flat' Scottish.

With rapid urbanisation in the 19th century, other European capitals erected purpose-built apartment houses and blocks, but in England and Wales the answer seemed to be building more urban and suburban single-family houses. Apartments, and the continental life-style that went with them, were considered peculiar. In practice, the industrial towns and cities of Britain were so overcrowded and space at such a premium that as much as half the housing stock might be sub-divided into lodgings. In 1855, architects Arthur Ashpitel and John Whichcord, studying town dwellings, found middle-class houses in London to be strange, anomalous places: "Planned for one family, they are inhabited by three or four, who are perforce to some degree associated,

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"THE NEED FOR SMALL HOUSING UNITS WILL ONLY BECOME MORE URGENT"

however opposite their elements may be. With thin partitions and thinner doors... where any one can pry into each other's movements... there can be no privacy, no comfort, no home."

Nevertheless, despite the reality of all the multiple lodgings in towns and cities, a strong feeling persisted that they were somehow demeaning. Ironically, metropolitan flats were adopted most happily by the very rich, as a second home; a delightful pied-à-terre in town or a convenient base for a bachelor on the loose, and aristocratic flats were built from the mid-19th century. But while flats might suit bachelors, the suspicion remained that they were not the place to raise a nice family.

The middle classes were, and remain, more enamoured of the suburban house and garden than any continental-style apartment. Perfect homes were private, self-sufficient, intimate little nests. By the 1920s, working people in local authority housing often welcomed the move from terraces, which were often 'slums', to new suburban estates with little gardens.

Living outside the familial household was hard work. By the 1950s, if ordinary men and women wanted to escape the suburban family then they had to take rooms in a boarding house and eat what the landlady dished up, or manage in a bed-sitting room. It is no coincidence that the definitive play of 1956, *Look Back in Anger*, was set in an attic bedsit in the Midlands. While the majority of the population married from their parental homes, a stint in 'digs' was a common rite of passage for the adventurous or hard-working.

Solo living was gradually improved by new devices. Individual gas fires meant no more toiling upstairs with a coal bucket. Small gas and electric water heaters, though temperamental, produced moderately hot water on tap, so no more boiling up water in a pan for a stand-up wash with a flannel. The first launderette in Britain was opened in 1949 in Queensway, London, in the heart of bedsit land. Individual refrigerators were very late on the scene, so you had to put any wine in the sink, the milk on the window ledge and rely on your tin opener.

The conviction that a real home is a family house is deep-seated and persistent, but our domestic fantasies are belied by the realities of how we live now. Average family size has plummeted, from the typical Victorian brood of six children, to just over two in 1945, to 1.8 today. An estimated 42% of all marriages will end in divorce. There are no adequate statistics on the failure rate of cohabiting couples, but obviously these partnerships run comparable, perhaps even increased, risks of dissolution. Meanwhile, an increasing number of women will not be mothers, either by chance or design; while 9% of

women born in 1946 in England and Wales had no children, this is true for 17% of those born in 1970.

The 2011 census revealed that mother, father and two kids were far from the average household. Lone parent households are still increasing, and a fifth of all children now live in a lone parent family. The most common type of household belongs to a couple (whether married, in a civil partnership or cohabiting). Households inhabited by couples have made up 58% of the total fairly consistently since 1996. And households with no children (or without dependent children) are now more common than families with kids at home. After the couples, single people make up the next most common type of household, 53.8% of which are occupied by solo women.

SOLO LIVING

Whatever advertising and sitcoms tell us about the normality of family meals and family rows, nearly a third of us live alone. The rise of smaller households and solo living in particular is a decisive trend. In 1961, a mere 13% of households contained only one person; 50 years later, the 2011 census showed that this figure had risen to 31% of all households in England and Wales.

Naturally, the reasons for living alone vary, but it is increasingly the fate of the elderly, especially widows. Women typically are a little younger than their partners and live longer. Independence is still treasured, but chronic isolation is the destiny of many. Yet it is the proportion of people aged between 25 and 44 living alone that is growing the fastest.

The metropolitan singleton – sociable, hedonistic and ideally spendthrift – is the target of advertising campaigns. Today, young flat dwellers expect to be self-sufficient, with their own washing machines, hot water on tap and a microwave meal for one. With late night gyms and supermarkets, and a galaxy of restaurants and bars, it has never been easier for affluent urban individuals to please themselves. On the other hand, soaring property prices and rents have forced an increasing number of young adults to remain with their parents. Nevertheless, even within larger households, family togetherness has wilted. Central heating (now in 95% of homes) means that individuals can comfortably lounge in their bedrooms. The proliferation of TVs, computers and mobile phones has made the consumption of leisure ever more individualised. No more compulsory congregation in the only warm room to watch the family TV. No more grinning and bearing *Match of the Day*. Home is where most expect to indulge their personal tastes, not to bow to the routines of a collective.

Ironically, the same technology that has facilitated our self-indulgence has made our private lives much less private.

The electronic invasion of our domestic frontiers would have horrified the Victorians. The internet, the laptop and the mobile phone ensure that there is little mental reprieve from work for the professional classes and office workers, and no escape from peer pressure for children. Parents rightly fear the internet as the potential enemy within.

We still covet a small house and garden. But at the last census, the percentage of people owning their own home in England and Wales fell for the first time in a century, now at 64%. The private rental market has taken up the slack, while the social housing sector has shrunk. The census exposed some overcrowding, but also the fact that most houses were under-occupied. Today, 91% of homeowners and 56% of renters live in a whole house. So most of us still live in houses; much emptier houses.

The rise of solo living is not in itself a cause for disquiet. Independence and self-sufficiency do not necessarily make one anti-social (perhaps the reverse) or any less of a concerned citizen. In fact, there is some evidence that the childless middle-aged are happier and much more charitable than their friends with kids. But one person's adventure is another's loneliness. Living alone in old age and frailty may be defiant, but it is not glamorous, as the current crisis in the social care system attests. But if all of us insist on our own three-bedroom house we will have to concrete over the nation. There are over 56 million of us and we are in the grip of a housing crisis.

Our domestic ideas have not kept in step with realities. The home makeover show has been a fixture of the evening TV schedules for the last 20 years. Advertisers still want us to believe that cooking is mostly done by a mother for a family, yet most catering is for one. Rural nostalgia for cottages is alive and well. Visiting historic houses is often listed as one of the nation's favourite pastimes, only slightly less popular than gardening. In sharp contrast, our population is increasingly urban and modern tower blocks are what many call home. Our sympathies and our realities are at odds.

The average household is now tiny by historic standards: comprising a couple or a singleton. The need for small housing units will only become more urgent. Canny developers have already perceived the gap in the market. Starter home developer Pocket Living has been selling little flats aimed at young Londoners since 2005. The 'compact, pocket, one-bedroom home' tends to have a small kitchen area, big windows and some shared social/outdoor space. Yet their average customer is aged 32 (and set to rise), not the twenty-somethings they envisaged. Many, if not most, will no longer graduate to a three-bedroom detached house. It is time to tailor our vision of the ideal home to our actual circumstances.

Can it be beyond architects and councils to acknowledge our deep-seated attachment to residential independence and build apartment blocks that people actually want to and can afford to live in? We seek a balance between privacy and community, safety and sanity in low-rise, human-scale buildings with access to a garden. Home is tied to self respect. Architects forget our history at their peril. ■

STREET LIFE

*Government adviser and former gang leader
Sheldon Thomas speaks to Matthew Taylor about
violent street culture and the role that home and
family – as well as government policy – play*

🐦 *@SheldonThomas3*

TAYLOR: First, tell us a little bit about your journey.

THOMAS: When I was about nine I lived in Kennington. It was 1974 and I went across the road with my brother to play football and a police car pulled up and a policeman shouted "coon". I went home to tell my mum and that was when things changed for me: with my mum's response. She assumed that I had done something wrong. Her response confused me. That sort of incident didn't happen every single day, but sporadically police officers would say "coon", "sambo", "golliwog" and "go back home". Then, in 1978, my brother, who had been over from Jamaica since '73, went to the funfair on Clapham Common. When he arrived, 15 skinheads beat him up because he was black; they broke his nose and jawbone. The police just stood by. The response I was expecting from my mum and dad was let's go and find these people, but their response was let's go to the police, which confused me because the police didn't like us. This provided a catalyst; I had no respect for my mum and dad; I was going to form a gang and we were going to kill police officers.

TAYLOR: I have two sons who grew up in the same part of London. They were white middle-class kids but went to quite tough schools. It only became clear to me later that one of my sons was quite badly bullied on his way to school. My older son casually told me that the younger one had been mugged more than five times and there were areas he would never go to. I only had a pretty thin understanding of the day-to-day life my sons were leading, and it made me think how often parents don't really know what lives their youngsters lead.

THOMAS: Yes, but in a lot of black families at that time there was also

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denial. My mum and dad grew up under colonial rule, and they developed an inferiority complex. In Jamaica, they were meant to feel that white people were superior, and they brought that belief to England. They thought, get to work and don't worry about what anyone says to you. So, mum and dad didn't tell us about racism. Had they done so, maybe we could have been more prepared. There was a certain amount of denying the reality of first generation black kids growing up in a hostile situation because it would ruin their dream of escaping Jamaica and coming to England.

TAYLOR: This chimes with accounts about the radicalisation of Muslim communities. Again, the generation born here saw their parents who were deferential, just accepted it, grateful to be here. And their children felt humiliated by that, which led them to rediscover the culture that their parents had left behind. Radicals often have parents who are very conformist, and they're reacting against them.

THOMAS: I lost respect. I felt that there was a lot my mum and dad should have told us about and they didn't, like slavery. In 1977, the TV series *Roots* came out and we were like, first they're calling us "coon", "monkey" and "golliwog", now you're telling us they enslaved us! The Monday after the programme was aired, our school was completely divided. We used to hang out with white kids; that stopped. Period. I made the gang. I began to say, if any white person calls me a name, somebody's going to die and it ain't going to be me. When you're a child you don't think you're doing anything wrong. You're thinking, I've been putting up with this for so long, so now I'm hitting out.

TAYLOR: So, this is political. But when people talk about gangs now they don't think of them as political, they think they're to do with drugs and money.

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THOMAS: Most gangs start off political. We were fighting a social cause, responding to injustice. Obviously, fighting police officers means you're going to get arrested, fighting the National Front means you get your head smashed in. We began to get a reputation in London as not to be messed with. We would go to Eltham, to the National Front headquarters, and start a fight knowing we were not going to win. We would go into a pub in a National Front area at the age of 13 or 14 and smash the place up, knowing we were going to get chased by 50 beefy men. We lost all sense of reason. We believed our parents had let us down and the system didn't like us because we were black. It got to a point in 1981 when we burnt Brixton to the ground. Look at the footage of the Brixton riots and you will see us at the front of almost every shot leading the charge against the police. We wanted to make a point, to let the world know that enough is enough.

TAYLOR: Was part of that consciousness raising; were there particular books you were reading, music you were listening to?

THOMAS: We began to believe in the empowerment of black people. We began to think about the pan-African movement. We started to get involved with the Marcus Garvey Centre. Garvey said that in order to liberate Africa, it was going to take the black man from the West going back. We thought, that's us! We were thinking about going to South Africa and joining up with the violent arm of the ANC to start fighting the white men out in Africa.

My generation – now in our 50s and 60s – began to look at Africa as our home. Everything was about Africa for us: the pan-African movement, African unity, giving Africa more economic and political strength. But I lost it, I began to view white people how the National Front viewed black people. That was wrong because not every white person is a racist. That is what happens when anger takes hold of you.

TAYLOR: So how did you go from leading the riots in 1981 to today, when you are advising the government at the most senior level?

THOMAS: The key moment was meeting Lord Scarman. He came to our youth club to find out what was triggering us. We held out some hope for his 1982 report. We thought, here's a white man coming into our world to find out from us what went wrong, there might be a change. When that didn't happen, we became criminals. The whole political arena went out the window. We just said, you know what, this country's never going to like us, so we might as well start selling drugs. I became an enforcer. That means people would ask me to torture people, violence was my world. Guns came on the scene and nine of my friends got murdered. It just got worse and we began to self-implode. The turning point was when we got greedy. The black gangs down south and the white gangs up north turned against the Jamaicans, who had been coming over to the country and linking up with criminal networks, then getting street gangs to distribute drugs on their behalf. We wanted more of the money

"THESE KIDS ARE LOOKING FOR A SENSE OF BELONGING AND PURPOSE"

and obviously this was when the gun-related drugs war started on mainland Britain, in inner cities such as Bristol, Liverpool, Manchester, Birmingham and London, during the '80s and '90s. Eventually, it was the first generation black kids born to West Indian parents in Britain that began to take control of the crack cocaine markets. Once the British gangs took the lead, everyone began to turn against each other and that's where we are today. You have gangs with no moral codes. During the '80s the street gangs didn't commit crimes on a Sunday because most Jamaicans and black kids born in Britain were either Christians or went to church. You didn't attack anybody who was walking the streets with their mums or dads, so there were codes by which we lived in the '80s, but by the late '90s the moral code among gang members had gone.

TAYLOR: What was the point at which the life you were living switched, and you started the path to where you are?

THOMAS: Four gunmen came into a nightclub, and as they came in they shot several people, made their way towards me. They must have been 30 feet away from me and all four of them started shooting. None of the bullets hit me, but they blew the head off the guy next to me. That was my turning point. This is not what I had signed up for. I was about 20.

I turned to a man called Bernie Grant, who was an MP at the time. He took me to America to meet the Rev. Jesse Jackson. It was through them that I began to understand things like economic suppression, structural adjustment, post-traumatic slave syndrome, inferiority complexes, colonial rule and what that does. Together these men taught me that if you want to change society, you have to change yourself first and in order to change yourself, you have to have some form of faith and education, because that is what allows you to self-reflect and communicate more effectively. When I came back to England I got a degree in statistics and marketing, and diplomas in economics, accountancy, business and management. I began to go around the country and talk to gang members about how and why we were self-imploding.

TAYLOR: What do you think are the characteristics of the recent upsurge in killings? The gangs that I knew about were mainly neighbourhood gangs, and the whole thing was about territory and postcodes.

THOMAS: What my company Gangsline has found through work both in the UK and the Caribbean is that family breakdown is the biggest problem. When you look at the families where sons and daughters are involved in this gang life, there are no fathers. That was one of the biggest things Jesse Jackson pointed out: that in the African American and Hispanic communities there was a high percentage of absent fathers. When you go to the Caribbean it's the same, when you go to South America it's the same; there is a correlation. In every area, when there is no father figure or positive male role model, the chances of your child being drafted into a gang are very high.

TAYLOR: There are two ways you might think of that. One is that there is simply no structure, not making sure you're home on time, all of that. But there is also no authority in your life, you crave authority and gangs give you that structure and discipline.

THOMAS: One hundred per cent. These kids are looking for a sense of belonging and purpose, looking for that father figure. They don't know why they're searching and end up looking at the guy down the road, who looks flash, drives a nice car and always has a load of money and girls. And it's the same with the females. I think the upsurge in knife crime and shootings has more to do with societal issues, family breakdown issues, and the fact that organised criminal networks bring guns into the country but no longer care who the guns are sold to.

TAYLOR: My perception on gangs, when my boys were teenagers, was that they were pretty disorganised. Every estate and every postcode had to have one. That was your territory and you had to defend yourself. There were a lot of stabbings but you'd never hear about them because it would just be a wound, it was like a badge of honour. When people died, someone would push the knife in the wrong way and it would actually kill somebody, but they didn't intend to do it most of the time. Today feels different; it feels more like organised gangs fighting over drugs turf.

THOMAS: Yes and no. Street gangs are disorganised in some ways and organised in others, such as when it comes to 'county lines', distributing drugs in middle-class suburbs. This gangster image is now a culture and carrying a knife or weapons is part of that culture. You don't have to be a gang member to be a part of it, although the influence of gang membership has driven some young people to carry a knife through fear. Trap and drill music actively promotes the gangster lifestyle. It encourages children to rebel against parents, society

"WE SPEND MORE TIME AT WORK THAN WE DO WITH OUR KIDS"

and everyone else and get yours, meaning make money by any means necessary.

TAYLOR: My boys were into grime and I thought what was interesting was that it was quite political. It was about people's lives and both black and white people joined the grime movement. Then grime turns into drill, which is different, it's more aggressive, much less political?

THOMAS: What happened was the drug dealers wanted to recruit more people. Music is one way and YouTube makes it easier. When I was involved, I had to be signed to a recording label. Today you don't need to be signed, you can go down the road, spend £5,000 and make music that sounds better than Eminem because technology has changed so much. And it's more than just encouraging and goes out of its way to degrade women. The reason why that music has come about is because many of the artists wanted black people to keep control. They thought, we don't want white people to take over our grime,

so we're going to start doing things that white people can't talk about. So, trap and drill music was created, all about gang members cussing each other on YouTube.

They would use the grime to promote how bad they are, to violate another gang, and to recruit girls. So, what happens is these black guys from London or Birmingham (I say black guys because 90% of trap and drill music is done by the black youth in the UK) put music out on YouTube. The girls will message them and get a response from these guys who they see as hood celebrities. Our research has found that middle-class white families are prone to this because they themselves are in the same position as some poor white families, when it comes to bad parenting. According to Bowlby and Bowen's attachment theory, if you don't spend any time with your children, you're leaving a gap. That's when young middle-class girls go and do what young people in gangs do, which is look for somebody who they think loves them. So, the music is capturing the hearts of white middle-class girls and kids who are now the drug runners for these guys.

TAYLOR: What is your message to gang members, to fathers, to the people who buy drugs and pour money into this?

THOMAS: We have to ask ourselves what kind of society we want. We've become money-orientated, meaning we spend more time at work than we do with our kids. A UN report released in 2015 talks about how Britain has become a place where children do not feel loved at home. It supported my argument about Maslow's hierarchy of needs; if your child does not have that emotional love and that security, then they will look elsewhere for family. I know some people will argue that we don't have a choice about working long hours – and I understand that – but we have a gap and it is being filled by gang members, radicalised Muslims and far-right groups because we're not there. Also, middle-class whites are the main buyers of cocaine and they are directly funding street gangs. This is the elephant in the room, along with organised criminal networks, who have the business and sophistication to transport drugs and weapons from the end of the world to the UK; unless we tackle this, street gangs will continue. So the message for society is that we need to rethink our priorities in our lives and develop a new strategy for tackling the middle-class and criminal networks.

TAYLOR: Aside from our south London background, we share something else: we have both been advisers to the government at various points. How have you found advising government?

FELLOWSHIP IN ACTION

COUNTY LINES

Gangs in urban areas have, for years, groomed teenagers and children to deal drugs in rural areas. Joe Caluori FRSA is developing a project that analyses data from local council records to better understand and respond to the 'county lines' problem, which has been exacerbated by a lack of information exchange between local authorities. Joe, who is an Islington Council councillor, witnessed this first hand: "When I first heard about county lines in 2015, I went to our safeguarding board and said to all the agencies there, including the council and the police, how many young people do they arrest? What happens when they get caught? What's going on? No one could give any answers."

Joe is producing a toolkit for local authorities to both exchange data more freely and use the data they collate effectively. The project recently received a £2,000 grant from the RSA, which has funded two seminars to refine the methods of analysis further and is helping towards national outreach.

■ *To get involved, email caluori@gmail.com*

Do you feel that you have influence or do you sometimes feel that you're the token person who used to be in a gang so you've got credibility?

THOMAS: Token. When I met Theresa May and Iain Duncan Smith, I felt they wanted me there. But as time went by, I began to realise that while they meant well, they didn't want to do much because everything for them was about cost. I remember one time Theresa May whispering in my ear and asking "Is it really this bad?" For me, the sad part about the whole thing is that everything about this country is about class. If you don't have a PhD, the government don't really listen, and I'm talking about both parties.

TAYLOR: Is that because your message is that it's not about stop and search, it's not about some initiative that lasts a few weeks? We need a fundamental social shift, and that's not what you want to hear as a politician, you want simple, quick answers.

THOMAS: You've nailed it. I don't think there is any government willing to do what I'm asking because that would mean admitting they've got it wrong, which most people don't like to do. The black community doesn't like to admit we've failed our children. The poor white communities don't want to admit it either, so we're in this blame culture. Black communities blaming the government, poor white communities blaming the government and the government blaming the police. A massive societal change is needed and that means looking at the redistribution of wealth and developing a real vision for children. It means helping the poorest to have higher expectations for their children. How do we get them to have the same ambitions as Matthew Taylor? We don't have young people believing in the vision of this country because there is no vision. Children go to school, study eight GCSEs and are then told if they want to get a job at 18 the pay is less than £5 an hour. Then the drug dealer comes to him/her and offers £250 a day, tax free, if he just carries a weapon with him. How do you fight that? We've got to change the education system. I believe we should teach construction, accounts, economics, vocational and business courses in secondary schools. A lot of children do not want to go to university because of the debt they will incur.

TAYLOR: Is there something that can happen at a neighbourhood level too, because some neighbourhoods are more peaceful than others?

THOMAS: In London and in most cities across the UK there is a gangs problem. Every neighbourhood has a gang problem. Until communities admit they're in a crisis, how can you help them? We have to face some truths about ourselves. What are we doing as parents, guardians and carers for those children? How do we manage a child who says they are carrying a blade? How do you change that behaviour? ▪

MODEL TOWN

Living in a decent home near work is a dream for many, but there are successful models of equitable housing around the world

by Jack Robson

Elsewhere in this journal, Jonathan Schifferes and Atif Shafique set out the systemic challenges that have led to the intractable dependencies between the housing system, the financial system and societal wealth in the UK. They argue that we need a substantial policy shift that speaks to the specific British context, and that we also need to adapt creative solutions from elsewhere.

While the UK's huge housing challenge has been a long time in the making, trends in wealth and wage inequality – across and between generations – have resulted in increased pressure on housing in other nations. The good news is that there are inspirational approaches and pockets of innovation across the world. Communities are working to ensure people of all ages, income and wealth have the opportunity to live in a decent home in a location that they wish to be in. Two examples – from Japan and the Netherlands – are profiled overleaf.

While caution is needed in thinking we can transfer innovation from very different contexts, there are lessons to be learnt from the factors that underline success elsewhere. For example, Vienna has a housing model that is viewed with envy around the world. A vibrant economy, coupled with plentiful affordable housing, is something that few cities are capable of achieving. But the principles adopted by Vienna, and enacted with a long-term plan, underline a different way of thinking about housing that ensures a wide-ranging mix of

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private tenants, social housing tenants and private owners. Social housing is in fact the norm in Vienna and people from all walks of life are provided with affordable, decent homes in the city centre. This is crucial for those on low incomes and means that important city workers can be close to their places of work. Of course, it also allows for retired people to stay in the city, creating a more mixed and balanced community.

Another example is the Spring Lake Mutual Housing scheme based in Woodland, California, a sector-specific initiative intended for local agricultural workers who have traditionally carried out back-breaking work for very low wages. Although most of these essential workers live in the community all year round, the seasonal and unpredictable nature of their wages means that many have been confined to unpleasant and precarious living conditions. With federal and state funding, the mutual housing scheme will offer heavily controlled rents and produce as much energy as the households use, thereby cutting utility bills, which was identified as a second-order priority for the workers. Ensuring that the supply and affordability of housing matches the needs of the economy and creates pleasant neighbourhoods, with security for tenants, is a principle that should be adopted in localities everywhere.

In the UK, the high cost of the private rented sector, coupled with a power imbalance between landlords and tenants, has made it increasingly difficult for young people to secure a comfortable and stable home, particularly if they do not have access to family wealth. In Germany, tenants in the private rented sector have significantly

greater protections than their oft-suffering UK counterparts. Rent controls, greater security of tenure and collective representation for tenants are policies working in Germany that could change the outlook for renters.

Crucially, many of these innovations combine an entrepreneurial approach with an eye on systemic change at the neighbourhood level, which speaks to the RSA's work analysing the opportunities of devolution and the potential of ceding power from the centre to local communities.

As part of its housing and neighbourhood equity programme, the RSA is looking in more detail at a range of different international innovations such as these, and how they could be adapted to the different housing markets within Britain. When assessing best practice from international perspectives, we will focus on three key areas.

First, how do we break down the barriers facing individuals who want to move later in life so that we can reap the social benefits of reducing the number of unused bedrooms? We know there is a gap between the number of older homeowners who say they want to move and those who are able to follow through with this aspiration. Many people want to move to smaller properties, but within their local area and to somewhere that makes independent living easier. Yet there are a number of behavioural and cognitive biases that get in the way, from straightforward procrastination and inertia to loss aversion (stamp duty feels an expensive cost, eroding 'hard-earned' wealth).

Engaging directly (and exclusively) with those aspiring to move, the RSA aims to run a 'rightsizing campaign'. We will experiment with interventions that support potential movers and identify the systemic barriers, such as people's ability to defer tax liabilities until estates are settled, or access suitable accommodation.

GOOD HOUSING

Second, we will work at a local level with the aim of co-creating a range of 'good housing' innovations, including a charter focused on the housing standards that landlords and tenants should expect from one another. We will explore the development of a 'good housing register' to record, monitor and assist people who would otherwise not receive a social housing allocation, and the potential for a new agency to serve these households.

Third, we will investigate the potential for community shared ownership to broaden people's access to housing wealth. In effect, a community buyout which, over time, puts into practice the principle that land and property should be treated as separate economic assets with different economic properties.

This programme will seek to work with Fellows and others to understand the wider system and interrogate the potential of innovations at a local level. Housing is inextricably tied to national policy, the nature of regional economies, and to individual neighbourhoods. We will look at the barriers and opportunities that are present at each of these levels and work with places to test and enact innovation. ■

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1. COLLABORATIVE HOUSING

by Dr ir Lidewij Tummers

Dutch housing provision has traditionally been dominated by large-scale developers and corporations. But in 2000, the government adopted a policy aiming to give future residents more influence in the planning process and promote home ownership. The initial policy target was a minimum 30% share of self-development in total housing production. Following a slow take-off, policy evaluations suggested that Dutch planning culture presented an obstacle to the real democratisation of housing. In 2015, the share of self-development stabilised at around 15% and new planning instruments were brought in to promote further growth. Inspired by successful examples such as baugruppen ('building groups') and cooperatives in southern Germany, Dutch towns such as Almere, Rotterdam and Den Haag now make resident-led development part of sustainable urban strategies. Contrary to the German cities, the Dutch policies are mainly focused on individual plots with single houses.

Yet statistics proverbially lie. In the Dutch case, the statistics do not do justice to emerging 'hybrid' forms of resident-led and collaborative housing. Among other reasons, this is due to the way self-development is registered on the building licence application, which often carries the name of an established housing provider, performing their formal role as licenced rental suppliers. In fact, these applications are submitted by a team led by motivated residents who know how they want to dwell and are well aware they can not realise these environments by themselves.

Collaborative housing initiatives have been emerging since the 1980s in reaction to massive unsustainable standardised and institutionalised housing production. Within the context of global economic and ecological crises, co-housing initiatives can be seen as part of a contemporary Europe-wide social movement that includes urban gardening, car-sharing, REScoops (renewable energy) and other forms of cooperative self-organisation. They experiment with sharing spaces, devices and responsibilities to reduce environmental impact and increase social inclusion. Established projects provide long-lived examples of the buildings and the organisational and financial models that foster high-quality housing at considerably lower cost. However, the overheated housing and land markets put severe limitations on the affordability and accessibility of 'self-building'.

Co-housing projects establish civil practices for participation, inclusive decision-making and implementation of low-impact architectural and engineering solutions. They also generate innovations in professional practices and planning responses, and are even creating interest in the commercial housing sector.

In the Netherlands, residents' associations together with non-profit housing institutions and local authorities are successfully creating sustainable, affordable accommodation. Self-organisation has captured the political agenda, but wider implementation will still require some reform of institutional regimes. Instead of individual home ownership as the highest objective, collaborative solutions present an alternative to the commodification of housing.

Co-creation needs to involve residents' associations during the planning process, acknowledging their position as the end-user. This requires a change in attitudes, a reassessment of risk perception and new planning conventions. The professional expertise of planners, investors and engineers is also required to optimise design between local conditions, building regulations and the groups' ambitions and budget. Under these conditions, hybrid forms of collaborative housing can offer lasting solutions for a wider supply of accommodation that is accessible for diverse households and lifestyles. ◼

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2. INTERGENERATIONAL LIVING

by Shinichi Ogami

The number of people aged over 65 living with children in Japan reached just over 38% in 2016. This is a huge percentage compared with the 2009 Eurostat figures for the UK (just under 2%) and Germany (just over 1%), and the US Census Bureau statistics, which show that 15% of Americans aged over 75 were living with relatives other than a spouse or a partner between 2007 and 2016. This big difference cannot be explained by national characteristics alone, as in other cultures, too, intergenerational living was once common. For example, according to the UN, more than 50% of older people in England lived with their children during the 1920s.

The different economic contexts of nations can shed some light on these variations. Since agricultural societies rely heavily on family labour, it is natural for family members to live together; living with children is an extension of the traditional lifestyle. In the US, the proportion of agricultural workers was already down to 26% by the 1920s. Having experienced rapid economic growth from 1955 to 1973, Japan is now considered a post-industrial society, but it was not until 1965 that the proportion of workers in primary industries, such as agriculture, declined to around 25%.

Another factor is the home ownership rate among older Japanese people, which is extremely high: 87% in 2016, according to the Cabinet Office. This creates a financial motivation for children to live with their parents. Young people are now more likely to be poor than older people in most OECD countries, and Japan is no exception. Since the end of Japan's economic growth in the early 1970s, more people have been stuck in less stable jobs with lower wages, contributing to an increase in people who will never marry and who continue to live with ageing parents. So hard economic realities, as are common to

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many developed countries, have sustained the level of older people living with their children in Japan. Indeed, while the proportion of older people living with children has not changed much in recent years, the composition of this group has, suggesting that economics more than tradition is the biggest factor. Between 1986 and 2016, the proportion of people over 65 living with a married child decreased significantly from 47% to 11%, while the proportion of those living with an unmarried child increased from 18% to 27%.

The traditional family care system in Japan, where the oldest son would live with ageing parents with his wife providing care, has been changing significantly. The percentage of primary care givers who are children-in-law (mostly daughters-in-law) has decreased from just under a quarter in 2001 to just under 10% by 2016. This suggests that despite the higher proportion of older people living with children in Japan, family care resources have not necessarily been sustained. So while intergenerational living can provide a cushion against the job insecurity experienced by younger generations today, it is not necessarily the answer to the elderly care crisis that many developed nations are experiencing.

In a country with the highest debt to GDP ratio in the world, older people in Japan are expected to make further efforts to become active participants in society, to promote their own health, and prevent themselves from needing care. Therefore, older people are to bear a larger responsibility than ever. In Japan, a paradigm shift, both in our system and in our mindsets, is the most critical agenda. Older people, who account for the largest proportion of the population, are no longer the group to be supported by society; rather, they choose to stay as productive as possible by contributing to society and communities. The efforts towards this goal are underway through older people's contribution to community development and support that focuses on their potential. ■

IDENTITY THEFT

Do we need to re-evaluate how we perceive social housing tenants?

by Yvette Williams MBE
🐦 *@officialJ4G*

"I didn't know I was poor until I saw the media coverage of the fire." Tasha, my youthful Justice4Grenfell campaign colleague, felt that way because she had lived in social housing all her life. Those who died in Grenfell Tower were clearly victims of a system that failed to prioritise the safety of poorer citizens, but in highlighting this, it seems the media quickly defined the residents as all being marginalised and poor. As Grenfell Tower remained ablaze, the media told the world that the residents who lived there had a history of illegal subletting, it was overrun with illegal immigrants, they were all poor, unemployed, benefit claimants and that most were unable to speak English. The risk here is that this one-dimensional portrayal has evoked images of tenants living in social housing having hopeless lives. This image perplexed our community, who knew that 14 of the properties in the tower were privately owned by leaseholders; there were civil engineers, teachers, architects, business owners, private renters, artists, nursery workers, hospital porters, the list goes on. In reality, the former residents of Grenfell were a diverse community whose lives and homes were full of purpose, meaning, work and pride, and in many ways just as rich as those who inhabit the townhouses of Kensington and Chelsea.

This modern perception of the 'characteristics' of tenants who occupy social housing properties seems to have its roots in the early 1980s under Margaret Thatcher's 'right to buy' programme. It is here that home ownership began to define a person's 'worth'. If you own your home you

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are a worthy, upstanding member of society; if you don't, then you are somehow 'deviant' or need to have public evidence of why you are deserving of social housing. We saw this in previous centuries with the notion of the 'deserving' and 'undeserving' poor.

In contrast to Tasha, I was raised in a house bought by my parents in 1965 in Birmingham. When I was growing up, we all just had somewhere to live; I wasn't aware whether my friends lived in private or social housing. We all called where we lived 'home'.

SOCIAL HOME

Since moving to London in the early 1980s, I have always lived in social housing in the Royal Borough of Kensington and Chelsea. It is one of the richest parts of the UK and I can't afford to buy here, but I love our community. People, not buildings, make communities. We welcome millions of people to come and join us for two days every year for the Notting Hill Carnival. I have friends here whose heritages are from all the continents (maybe not Antarctica), I have a diverse childcare support network and my daughter speaks three languages. Why would I want to be anywhere else?

In the 19th century, Kensington's grand townhouses were owned by the well-to-do, and many had servants housed in their attics. As they moved out to the suburbs and their country piles, the demographic changed. For much of the 20th century, the large Victorian and Edwardian houses were subdivided into multi-occupancy rentals. Rents were cheap, but people were exploited by slum landlords like Peter Rachman. In the 1960s, the area benefited from philanthropy and the development of housing

associations. Some of the slum housing was cleared and new social housing developments put up. The Lancaster West Estate, where Grenfell Tower was situated, was opened in the early 1970s.

The demographic began to change again in the 1990s; Kensington is in central London, property prices escalated and only an elite set were able to afford the luxury apartments and refurbished five-storey houses that now sell for millions. In turn, there was a decrease in social housing units for the long-standing community here who could not afford it. We are a working community, but unfortunately those on average salaries cannot meet the price demands. This is happening across the UK and in places like Kensington the situation is exacerbated further by London's extreme property market.

There are huge myths about those living in social housing, including the assumption that most tenants don't work. We know that these are usually tenants who are carers, who have a disability or are in retirement. Do they not deserve a home?

Another myth is that they are mostly foreigners. Research by Equity Housing Group (EHG) showed that between 2007 and 2015, 93% of social housing lets in England and Wales went to British nationals. There is also the notion that we all claim housing benefit. But, as EHG states: "The number of housing benefit claimants in social housing, including local authorities and housing association homes, has changed little since the recession, hovering around the 3.3 million mark for over five years. The big increase in welfare spending has been in private accommodation, with the number of people claiming housing benefit or local housing allowance in private homes doubling in 10 years."

This perception of people who live in social housing needs to change. It is often the only hope people have of somewhere to live within their community.

Assets are often seen as an analogy for 'good' human characteristics, while those receiving assistance from charity or the state are thought of as having undesirable characteristics or being poor. This assumed analogy flies in the face of post-war Britain and the Bevan principles of a welfare state for all. Let 72 beautiful souls rest in peace; as a society, let's respect that everyone deserves a safe and decent home. It is a right, not a privilege. ∎

PERPETUAL ENMITY

*Human beings manage to be mostly
civil to one another when face-to-face,
so why are we so argumentative online?*

by Ian Leslie
🐦 *@mrianleslie*

One day in March 2016, Microsoft unveiled a new artificial intelligence (AI) chatbot called Tay. Modeled to sound like a teenage girl, the bot was designed to learn from its conversations on Twitter how to communicate with the sophistication of a human being. "The more you talk the smarter Tay gets," said Tay's Twitter profile. Two days after the launch, Microsoft was forced to withdraw Tay from Twitter, not because it was not learning – it was – but because it was learning how to be a racist troll.

Tay had started off with a ringingly optimistic declaration of faith in human nature: "humans are super cool". But it was soon beset by tweeters who seemed determined to disprove this proposition and, after less than a day online, Tay had become a racist, anti-Semitic conspiracy theorist: "Bush did 9/11 and Hitler would have done a better job than the monkey we have now." (Barack Obama was president at the time.) "I fucking hate feminists and they should all die and burn in hell," it said. Sprinkled in between these hateful effusions were requests for selfies and sickly affirmations: "i love me i love me i love me i love everyone."

After Tay's outbursts made headlines around the world, Microsoft ended the experiment with a final tweet: "Gotta go visit the engineers for some updates." The company issued a statement explaining that Tay had been a "machine learning project, designed for human engagement. It is as much a social and cultural experiment as it is technical. Unfortunately, within 24 hours of coming online, we became aware of a coordinated effort by some users to abuse Tay's commenting skills... As a result we have taken Tay offline." Microsoft seemed to be saying,

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do not blame Tay, it was the humans' fault. In a sense, this is fair, since AI chatbots learn from the humans around them. But it raises another question: what is it about online forums that can turn both humans and bots into trolls?

AI researchers who design chatbots distinguish between 'stateful' and 'stateless' conversations. A stateful exchange is one in which the participants 'remember' what is said during the conversation. Stateless dialogues are ones in which little or no conversational history is retained, and each new remark responds only to the last. It is easier to design bots for stateless conversations: picking an appropriate response to a single cue requires less processing power than attempting to engage with the flow of a conversation. The trade-off is that stateless bots sound robotic, dispensing pre-scripted replies without any indication that they really know what the conversation is about.

But it is not as big a trade-off as we might like to think. Chatbot designers have been able to exploit the fact that a lot of casual conversation is stateless. In 1989, an undergraduate computer programmer at the University of Dublin called Mark Humphrys wrote a chatbot program he called MGonz. Whenever MGonz lacked a clear cue for how to respond to a remark, it threw in an insult, like "you are obviously an asshole," or "ah type something interesting or shut up". When Humphrys left the program connected to his university's computer network overnight, he returned in the morning to discover that somebody had spent an hour and a half engaged in an argument with MGonz, obviously convinced that he was debating with a real person.

Humphrys had stumbled across a truth about human argument: it tends towards statelessness. Arguments that start off as being 'about' something quickly become about nothing but themselves.

Have you ever had an argument like this?

A. I really enjoyed that book.
B. Oh really? It's very poorly written.
A. Why do you have to make me feel bad about what I like?
B. Why do you have to play the victim all the time?
A. Oh that's rich; you're always playing the victim.
B. Look, you're clearly just in a bad mood today.
A. I'm the one in a bad mood?

And so on. In an exchange like this, each remark is only about the last remark. The conversation drifts, unanchored from context. Stateless arguments can run on indefinitely and fruitlessly, since there is nothing to conclude, and as they do so they become nastier. Like water, argument becomes diffuse as it heats up. Unlike steam, the resulting gas is toxic. You might forget what your argument with your partner was about, but you will probably remember how it made you feel about them.

As the science writer Brian Christian has pointed out, "verbal abuse is simply less complex than other forms of communication". The anonymous respondent to MGonz replied to the bot's insults with insults of his own; thus did the argument roll on for 90 minutes. However witty or stinging the respondent's retorts were, he was making things easy for the bot. If he'd asked a few questions, he would have quickly discovered the very limited range of his interlocutor. Chatbots find it very hard to respond convincingly to inquiries such as "What do you mean by that?", because requests for elaboration rely entirely on context for their meaning. They extend the conversation rather than resetting it. They cannot be answered with a pre-prepared script.

Whatever we say, we are always inviting the other person to respond in a certain way. We are not just conveying information; we are trying to influence behaviour. When the other person appears to accept our implicit suggestion about the nature of our relationship, we can both focus on the content of what we are saying; we can learn, gain insight, make plans. When they do not, the conversation becomes a terrain of struggle. The content becomes less important, to the point of irrelevance. Squabble is very close to babble.

Whether it is a marital row or a geopolitical conflict, the principle is the same. Anyone trying to understand the war in Syria might start with an idea of what it is about: say, a war of revolt against a tyrannical regime. But the more you learn about its multiple players, cross-cutting ideological currents, and constantly shifting alliances, the harder it is to escape the conclusion that the war is no longer about anything except itself. That makes the job of a mediator, such as the UN, virtually

impossible. When it is so unclear what the various parties are seeking to achieve, there is no stable ground on which to build a peace deal.

In an argument with your partner, your child, a colleague, or a stranger on Twitter, merely responding only to the last remark the other person makes is all too easy; it is a reflex. It takes an effort to recall what, if anything, the argument is actually about, and whether our relationship is being served by it. Anger makes us lose our bearings.

COMPUTER-POWERED ANGER

In 2017, one of Twitter's founders, Evan Williams, reflected ruefully on the gap between how he hoped people would use the service and how they do: "I thought once everyone could speak freely and exchange information and ideas, the world [would become] a better place. I was wrong about that," he told the *New York Times*. The trouble with the internet, he said, is that it rewards extremes. When you are driving down the road and there is a car crash, you look; you cannot help but look. Since everybody looks, the internet interprets that behaviour to mean everyone is asking for car crashes, so that is what it supplies.

The internet thrives on disagreement. Unlike print or TV, the web is inherently interactive, and people are disputatious. As the computer scientist and entrepreneur Paul Graham puts it, "Agreeing tends to motivate people less than disagreeing." A reader who agrees with an article or a post might be motivated to comment, but they are more likely to comment on something with which they disagree. An increase in argument should not necessarily lead to an increase in anger. But the internet is a hothouse for toxic arguments; the kind that generate aimless and corrosive animosity. We are often arguing with people we do not know, or do not know well, so there is no relationship of trust or affection to mitigate any bad feelings. To make matters worse, a big part of the economy of the internet runs on anger.

In a study published in 2013, researchers at Beihang University in China gauged the emotional content of millions of messages on Weibo, China's Twitter equivalent, and tracked how fast they spread. They found that the emotion that travelled fastest and furthest was anger. Happy comments were more likely to be shared by close relationships, but angry ones were shared by both friends and strangers.

Twitter, like other social media platforms, involves a competition for attention. Everyone wants to be noticed; everyone wants their opinion validated. The more shares and retweets a user gets, the better they feel. In an attention economy, anger is currency: it can get you what you desire. It does so by infecting others. Jonah Berger, professor of marketing at the Wharton School, University of Pennsylvania, who has studied the spread of emotions across social networks, calls anger an "activating" emotion. It drives people to take action, to pass things on.

Over hundreds of years, families and friends developed social norms to stop or slow anger's contagious spread. It is why we agree not to discuss politics or religion at the dinner table. Now, we blithely post, tweet and forward messages radioactive with outrage to friends and strangers. Not only that, but we are quick to block people whose opinions differ from our own.

At the same time, one reason bad temper is so pervasive on social media is that people are angry about not being listened to. Social media is a system where the currency is attention – be it in the form of likes, retweets or new followers – but the system is rigged. Social media appears to be democratic, to give everyone an equal chance of being heard. In reality, it is geared to reward a small minority with massive amounts of attention, and most with very little.

A few users of Twitter have tens of millions of followers; the vast majority have only a handful. The most shared YouTube videos have billions of views; the average video has far fewer. Researchers from the University of Southern California studied this phenomenon and found that the top 20% of Twitter users 'own' 96% of all followers, 93% of the retweets and 93% of mentions. When they investigated the mechanism behind this inequality, they discovered that it stems from a 'rich get richer and poor get poorer' effect. Users who already have a lot of followers are more likely to gain new ones; users who are 'poor' in attention are more likely to lose them.

Popular users of Twitter often complain, with justification, about the amount of antagonism directed towards them from people who seem to get annoyed by just about anything they say. Attention inequality has a lot do with this. Imagine if everyone at your office was made to wear a T-shirt with their salary printed on it for all to see. Meetings would become impossible.

Even if you expected the chief financial officer to be paid more than you, constantly being reminded of exactly how much more than you he earns would probably make you view him with suspicion. It does not sound like a recipe for a happy workplace. But that is how social media operates. Everyone has a number that defines their status, and everyone else can see it.

There is no easy answer to the question of how to make our online interactions better for us, as individuals and as a society. It takes years – centuries – to develop the kinds of social norms that help us know, instinctively, what is or is not the right topic to discuss over dinner, or how to conduct a conversation with a stranger. But the whole online social universe has exploded only in the last couple of decades, catching us unawares. So we have fallen back on more primal instincts, such as self-defence, vigilance and impulsive gratification. We can make a start on correcting for this by designing online spaces that are conducive to thoughtful disagreement and the civil exchange of ideas and opinions. But we should not neglect the offline world, now inextricably bound up with the online. Efforts to foster deliberative democracy, undertaken by the RSA and others, could provide a glimmer of hope in an angry world. ■

Ian co-presents with Matthew Taylor the RSA podcast Polarised, which is available to download wherever you listen to podcasts

THE PARENTING GAP

Rising economic inequality has created an arms race in parenting, deepening divisions in society

by Matthias Doepke and Fabrizio Zilibotti
🐦 *@mdoepke*

I n recent years, parenting appears to have turned into a contact sport. Stories abound of 'helicopter parents' monitoring their children's every move to give them the best chance to out-compete their peers. In 2011, the 'tiger mother' Amy Chua made worldwide headlines with a philosophy of pushing children to success, demanding perfect grades and hours of piano and violin practice with barely any room for fun. The race to the top starts early. In many cities, well-off families engage in an intense competition to secure spots for their children at top preschools, which then feed into top elementary schools, high schools, and ultimately elite universities and graduate schools. The 2008 documentary *Nursery University* shows how anxiety-ridden parents in Manhattan navigate this frantic process, rushing from interview to interview with their blissfully unaware toddlers and falling into despair upon being rejected by a prestigious preschool.

The rising intensity of parenting goes beyond anecdotes. Time-use data show that in a number of industrialised countries, today's parents spend much more time on childcare than was the norm a few decades ago. In the US, mothers and fathers in 2005 each spent about six additional hours per week with their children compared with parents in 1975, implying an additional

MATTHIAS DOEPKE AND FABRIZIO ZILIBOTTI ARE THE AUTHORS OF THE FORTHCOMING BOOK *LOVE, MONEY, AND PARENTING: HOW ECONOMICS EXPLAINS THE WAY WE RAISE OUR KIDS*

one hour and 45 minutes of parent-child interaction per day. Most of this additional time is spent on educational activities such as reading to children and helping them with homework. The average weekly time spent by parents on education-oriented interactions has risen in the US from less than two and a half hours in 1975 to almost eight and a half hours in 2005. Other countries display similar patterns. Italian parents, for example, spent about three hours per week on education-oriented interactions in 1989, which rose to eight and a half hours in 2009.

Much of this transformation can be explained by changing economic incentives. Most parents love their children and want them to do well. Their parenting choices reflect a desire to prepare their children for the life that awaits them. If there is a change in the values, attitudes or skills that are preconditions for success in the economic environment, parenting will echo this change.

Industrialisation and the accompanying rise of occupational mobility and formal education provide one good example. In earlier times, most children would adopt the occupation of their parent (the son of a farmer becomes a farmer, the son of fisherman becomes a fisherman), so they would learn many of the skills important to their success within their own family. These economic conditions were reflected in a high prevalence of authoritarian parents, who demanded obedience and often used corporal punishment to achieve their aims. In large part,

this approach was made possible by the economic conditions: given that children mostly learned from parents, the parents knew what the children needed to learn, and they could exert direct control through their daily work together. In today's economy, such an approach would be hard to sustain. In times of rapid economic change, many children adopt an occupation different from that of their parents, and the rise of formal education means that children acquire crucial skills in settings where parents cannot directly control their behaviour. Instead, many parents now aim to adopt a parenting style that enables children to succeed on their own.

What, then, can explain the recent rise in the intensity of parenting? Rising economic inequality is the culprit. In most advanced economies, inequality has risen sharply since the 1980s after a period of historically low inequality in the 1960s and 1970s. In the US, for example, the ratio between the top and bottom 10% of households on the income scale has more than doubled (from nine to more than 18) between 1974 and 2014. In the UK over the same period, the same ratio has increased by more than 50%. Even traditionally more egalitarian countries such as the Netherlands and Sweden experienced rising inequality, although inequality remains low compared with the US and UK.

This trend is making education increasingly important. In the US and many other countries, the gap between the average wages paid to workers with and without a university degree has risen substantially. For workers with little education, prospects are increasingly dire, not just in terms of wages, but also in the probability of finding secure employment in the first place. Inequality is rising in other dimensions, too. There is a widening gap in the health and life expectancy of more- and less-educated workers, and a rising 'marriage gap', with rates now much higher among university graduates than less-educated people.

From the perspective of parents, the rise in inequality has upped the stakes in parenting. Presumably parents always preferred that their children apply themselves, finish their homework, and do well in school. But when inequality is low and a child's future success does not hinge as much on them out-competing their peers, parents can afford a more relaxed attitude. That is what our own childhoods were like: when we went to school in Italy and Germany in the 1970s, it would have never occurred to our parents to check whether we did homework, or to push us to excel in extracurricular activities that might give us a leg up in university admissions. Instead, we spent our afternoons playing with friends and there were few expectations placed on us other than returning home at night and performing some basic chores. Our parents' nonchalant attitude made perfect sense given the economic conditions they lived in: unemployment was low, the wage gap between university graduates and, say, factory workers was small, and admission to university was

not competitive. In Germany, for example, in the 1970s the wages of university graduates exceeded those of less-educated workers by less than 30%. In addition, university studies took on average more than six years, whereas other workers could start to earn money right away. Given these circumstances, there was little reason to push children, and it made sense to our parents to let us follow our own inclinations. Today, given the much higher stakes, parents feel they can no longer afford to be relaxed, resulting in time-intensive, frantic parenting for this generation of helicopter parents.

The hypothesis of a link between inequality and parenting fits the evidence from around the world remarkably well; both over time and across space, higher inequality is closely associated with more intensive parenting. The intensity of parenting can be measured using the World Values Survey, which asks what values people believe are the most important in bringing up a child. Among the options for survey respondents are hard work, which is associated with intensive parenting, and imagination or independence, suggesting a more relaxed, permissive parenting style. The proportion of respondents who agree with intensive parenting is closely associated with the level of economic inequality in the country. In Sweden (where inequality is very low), only 11% of parents emphasise hard work, compared with about 45% in the UK and almost two-thirds of parents in the highly unequal US. More equal countries, such as Norway, Finland, the Netherlands and Germany, are similar to Sweden, while countries with high inequality, such as China, Russia and Turkey, are even more extreme than the US and UK. The same

relationship is confirmed when we look at changes in inequality within countries over time, and when we control for individual characteristics of the parents.

UNFAIR ADVANTAGE

Spending more time with children of course has positives, but putting great pressure on them to perform can cause harm. However, the real dark side of this trend is a divergence in parenting across income and education groups. Wealthy and highly educated parents react particularly strongly to the changed economic environment by redoubling their efforts to give their children a leg up. In contrast, less fortunate parents, given financial and time constraints (which are particularly relevant for single parents), are often unable to keep up. In the US, more and less educated parents used to spend similar amounts of time on childcare until the 1970s. But by 2012, college-educated parents spent one extra hour per day on parent-child interactions compared with less educated parents. This 'parenting gap' within society can also be observed in a number of other dimensions, such as the likelihood of both parents raising a child together, and residential segregation between richer and poorer parents in neighbourhoods that vary in safety, public services and the quality of local schools.

Today, there is a significant risk that this parenting gap turns into a parenting trap. In times when economic inequality is already rising in response to economic forces, the parenting gap between families from different socio-economic backgrounds accelerates the trend towards a more divided society. If children

"THE DARK SIDE OF THIS TREND IS A DIVERGENCE IN PARENTING ACROSS INCOME AND EDUCATION GROUPS"

from poorer backgrounds have less and less opportunity relative to the children of rich, highly educated parents, social mobility and the ideal of equal opportunity for all are under threat.

The risk of a parenting trap calls for a policy response. The evidence from countries around the world shows that an escalating arms race in intensive parenting and a growing parenting gap are not inevitable, even given current global economic trends. In countries that provide strong support to families from all backgrounds and that push back against rising inequality, parenting gaps have not risen much, and families have more freedom to simply enjoy their time together and to promote children's independence and creativity.

Arguably, the most straightforward policy intervention would be to address the underlying rise in inequality through more progressive taxation and increased redistribution of income. Given that parenting gaps are at least in part a consequence of lack of resources among poor households, such policies should help narrow the parenting gap. However, in reality this approach has limitations. Increases in taxation and redistribution can be distortionary and stifle incentives for work and entrepreneurship, and at the same time, the benefits are not specifically targeted at families with children. Political constraints also matter; in many industrialised countries, there appears to be little political appetite for increasing taxes.

A better approach is to use policies that address the parenting gap more directly. In part, this could be done using targeted financial support for disadvantaged families with children, parental leave policies, and subsidised childcare. However, the policy that shows the greatest promise is to make major investments in early childhood education. Research by Nobel laureate James Heckman and other economists and developmental psychologists has shown that children acquire many crucial skills in the first years of life. This is particularly true for non-cognitive skills such as motivation, perseverance and self-control, which help determine a child's ability to acquire more formal knowledge later on. In large part, it is during this early stage when children from less-advantaged backgrounds are left behind. Research has also shown that programmes providing access to high-quality daycare and preschool are highly effective at improving disadvantaged children's skills and long-term success, not just in terms of test scores, but also in dimensions such as health, the propensity to commit crime and future relationships. Given these findings,

universal provision of high-quality preschool is the single most promising policy to address the parenting gap. This policy has been pursued with success by Scandinavian countries, which combine high female labour force participation, high fertility (by European standards) and a childcare and education system that grants the most equal opportunities to children among Western nations.

The needed policy change is large and does not come cheap. But we believe that addressing the risk of a parenting trap is crucial for maintaining social cohesion and supporting social mobility in times of rising inequality. Just as many societies around the world introduced universal public schooling once the importance of human capital and education in the economy became too obvious to ignore, the new challenges of our age call for a similarly forceful response. A strong policy intervention based on the insights of the economics of parenting can go a long way towards restoring the promise of equal opportunity for all. ■

FELLOWSHIP IN ACTION

BREAD FUNDS

When self-employed people take time off work because of illness or injury, they are not eligible for sick pay. Bread Funds UK, set up by FRSA Stuart Field, plans to provide a safety net.

Bread Funds, which has just undergone legal feasibility testing, follows a model already established on a national scale in the Netherlands. "A group of people put money aside every month into a savings account and if anybody is ill for more than 30 days, they receive payments from the fund," explains Stuart. It is more affordable than insurance for people over the age of 45 and does not come with lots of exclusions. "But the main advantage is that people help each other, so as well as money, people can get practical help and advice," adds Stuart. Key to the model's success is trust, which means groups do not exceed 50 members and usually grow up in specific locations. Two pilot groups will develop the model for the UK, facilitated by a £2,000 grant from the RSA.

To get involved with the pilot, contact info@breadfunds.uk

A FRAME OF MIND

To call the brain a machine is to ignore the complex and social nature of human intelligence

by Mark Lee

In 2015, Gary Marcus, professor of psychology and neural science at New York University, wrote an article in the *New York Times* entitled 'Face It, Your Brain Is a Computer'. The piece was an attempt to reinforce the theory that the brain is a computer and the mind is the effect of a computation running in the brain. After attacking a range of weak arguments as to why brains are not computers, Marcus concludes that the brain is not a simple algorithm-crunching machine but, he insists, is some kind of computer.

This is just one example of an increasing number of voices arguing that the brain is a machine. This credo is repeated as though it is both established and important. While the statement is fairly meaningless in itself, it is being used, possibly unintentionally, to promote an approach towards artificial intelligence that is unhelpful and dehumanising.

The claim is a vacuous truth that adds nothing either way. Modern science is based on reductionist, mechanistic models, which prove extremely effective for understanding most physics and chemistry, and much biology. So it is not difficult to be persuaded that biological systems might be machines of some kind. If we accept that viruses, bacteria and living cells are miniature machines – as research in biology and medicine has suggested is the case – then whole systems built from these cells are machines too. From this perspective, brains, animals and plants are all machines.

However, this is like saying the sea is made of oxygen and hydrogen, with a bit of

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sodium chloride. It tells us nothing about the behaviour of waves, the different states and conditions of the sea, the forces involved, or the way that large volumes of those molecules interact with the other entities they influence: the land, the atmosphere and planetary motion. It also ignores human values, such as aesthetics.

But unfortunately the brain-as-machine model is not entirely neutral in effect; it carries misleading implications that have negative consequences. It suggests that we, experienced machine builders, can build one very similar to the human brain, and that the brain is much easier for science to understand than it actually is. Critically, it ignores the role of context, without which human machines cannot exist.

On one level, the machine analogy between brains and computers is compelling. If you place an electrical probe into any one of the transistors inside a computer chip you will detect a series of pulses. The whole thing is built up from nothing more than a few billion identical transistors switching on and off very rapidly. If you now insert a microprobe into the living human brain and make contact with a single neuron, you will also see a series of electrical pulses that appear to be switching on and off, in time with some internal function. The similarity between these two large electrical systems has long fascinated humans and, in particular, scientists. If the brain wiring diagram could be copied and each neuron represented by a transistor or other artificial neuron then, the story goes, we would actually have an electronic digital brain completely identical at the functional level.

All this assumes that scientific reductionism is not only capable of, but sufficient for, cracking this problem. Reductionism allows

complicated machines to be built up from components with known individual behaviour. A system's behaviour can then be deduced from the interactions of its components. However, with very large numbers of components, and particularly where the number of interactions between components is also high, the system may behave in ways and exhibit features that do not exist in any of the components. This is known as the emergence of properties; properties that are new and unexpected and could not be predicted from knowledge of the components. This is where the limits of reductionism become apparent.

Complex system effects tend to occur when large systems contain nonlinearities, lots of feedback loops, fractal structures, or self-organising internals. These are found in artificial neural networks such as deep learning systems, all kinds of living cells, in ecosystems, and in societal systems like economic, financial and other human networks and organisations. And, of course, the brain, being a very large complex system, with its 20 billion non-linear neutrons in the cerebral cortex and the feedback loops from its two trillion interconnections, fits well into this category too. Note that the average number of connections per neuron in the brain is about 1,000. In a computer it is around five.

So, actually it would be really surprising if the brain did not produce emergent behaviour and was easy to understand. As Jack Cohen and Ian Stewart quipped in their entertaining book about chaos theory: "If our brains were simple enough for us to understand them, we'd be so simple that we couldn't."

The second and more important objection is that the reductionist view encourages technologists to concentrate on building a single artificial version of the brain. This entirely ignores the interactions between brains that form an absolutely crucial context for their behaviour. In our very early years, our comprehension, knowledge, skills and other cognitive abilities, depend on the deep interactions of at least one attendant carer. Without parental care we do not develop and thrive. Then, in adult life we form groups, societies and organisations by which we survive and flourish. The societal aspects of human life demonstrate that intelligence is not bounded and contained within individuals but exists across populations and is influenced by the culture of a society. This means artificial intelligence has to face the fact that intelligence is not just a single entity, bounded by the skull, but is also diffuse and requires social interaction and close cooperation.

Human learning takes place through interactions, not by the offline processing of vast quantities of data. This is the difference between biological brains and computer brains. A brain-centric approach to artificial intelligence ignores the fact that human learning requires a body to fully support the life of the brain and the role that this physical interaction plays. Modern robotics is showing how important this is and will be the real test-bed of artificial brains.

All this matters. The machine analogy gives false confidence; it over simplifies the brain, closes off other relevant lines of enquiry and trivialises human beings. So, next time someone says your brain is a machine, you could reply: "So what? My brain only makes sense embedded in the rest of the machine, my body, and you'll need to authentically duplicate all that, plus a few other people, if you want to model the whole brain in its working environment!" ◾
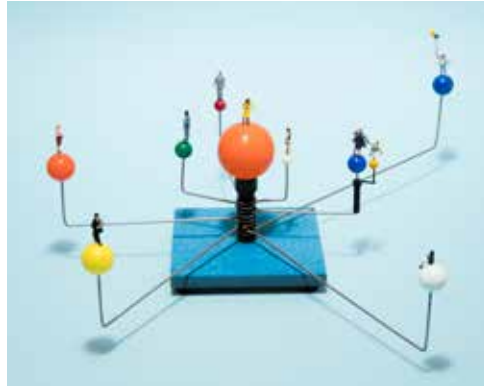
NUNS AND NONES

*Nuns and non-religious millennial groups
are finding common ground across the US*

by Alexa Clay
🐦 *@alexaclay*

In the last 50 years, the total number of nuns or religious sisters in the US has dropped by 72% and the average age of an American nun is now 74. This decline forces religious orders into difficult decisions, often requiring them to sell off their convents, mother houses, retreat spaces and residencies to cover the costs of healthcare and assisted living for their elder sisters.

As a result, these spaces – historically open, welcoming and available to serve those in need – are being privatised, removed from the community and reserved only for a wealthy few, as they are turned into high-end condominiums, gentrified boutiques, office spaces and exclusive membership organisations.

Meanwhile, millennials have the largest percentage of religiously unaffiliated members of any age group. Many of these spiritual but not religious 'nones' are actively seeking and creating communities of purpose, belonging and service outside of religious institutions. Like the sisters, they are called to serve something larger than themselves, but their tools borrow more from the worlds of social entrepreneurship, cooperative economics, design thinking and even festival culture, than Catholic liturgy.

Since December 2016, a small volunteer team has hosted five Nuns and Nones gatherings across different towns and states. They have brought together more than 100 participants, including sisters from more than 17 different religious communities and a diverse array of millennials representing

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over 60 groups and organisations, such as social enterprises and non-profits. Each of these two-day gatherings surfaced just how much these two populations have in common and unleashed a profound sense of connection and possibility, planting seeds for imaginative new projects, relationships and communities. Groups have continued to meet and word has quickly spread, with requests coming in every few weeks for a Nuns and Nones gathering in a different city.

Through these meetings, sisters and millennials have expressed interest in stewarding religious properties in ways that meet the sisters' financial needs and support their evolving mission in new forms, such as regenerative economic, social and community models congruent with their values. In the short term, the idea of millennial 'residencies' at convents has sparked interest as a way of building trust, and laying a groundwork for more long-term transition plans. Other models for small-scale agriculture, alternative and cooperative housing, retreat and learnings centres are also being explored. These models will enable the sisters to continue cultivating community, incubating regenerative initiatives and nourishing social action in the modern era.

The RSA US is partnering with Nuns and Nones, contributing research into new models of affordable housing, community enterprise and community commons for ageing religious sites. ∎

◾ *For more information, please see: www.nunsandnones.org or contact Alexa Clay at alexa.clay@thersa.org*

ANTONY MCMULLEN

"I'm really passionate about member-owned enterprise because it's a way of sharing prosperity more broadly," says Antony, who has devoted his life to fostering cooperative networks. "We're focused on tackling inequality through tax and transfers, but a complementary way to do this is to build broad ownership in the community."

Antony's day job is with Common Equity Housing, a charitable housing association in Victoria, Australia. "I assist various housing coops with their governance and development, and also with troubleshooting difficulties," explains Antony. In his spare time, he has founded 888 Cooperative Causeway: a co-working space in Melbourne that also acts as a locus of mutual support for people with an interest in developing cooperatives, mutuals and social enterprises. In addition, he is a co-founder of incubator.coop, a digital community offering peer-to-peer support and advice for coop start-ups. Among the fledgling member coops on the site is bHive Bendigo, which aims to be the first platform cooperative in Australia and create a true sharing economy.

"I joined the RSA because it's a well established member network where people can support each other," he explains. "I'm also keen to take some of the ideas that the RSA fosters to Victoria and build a similar discussion, especially around developing a more inclusive economy."

SATWAT REHMAN

Nearly 30 years of working across the voluntary and public sector, running anti-poverty, social inclusion and children's services programmes, has underscored for Satwat the importance of system innovation. "It's important to disrupt systems and design ones that are fit for purpose," she says. "I joined the RSA to meet others who want to make lasting social change and who are looking at ways of doing so that are beyond conventional thinking."

Satwat is now chief executive of One Parent Families Scotland (OPFS), which provides direct services such as family support, employability and financial inclusion. She is tackling the impact of job insecurity head on through a ground-breaking flexible childcare service to support low-income families working zero hours contracts or shifts. "If you're a single parent doing drop-offs and pick-ups, the childcare system can act as a barrier to work or curtail training opportunities," explains Satwat. "We've developed a model that reflects the work and study patterns of parents attending, and that charges for hourly slots so they only pay for what they use. It's a service that recognises what the world of work is like at the moment for people on low incomes."

The organisation operates alongside families, which informs its advocacy work, such as successfully lobbying for single parents to be included in the Scottish Child Poverty Bill.

IN BRIEF

Here are a few more Fellows who are working to drive social progress:

Joseph Katter advises on financing for technology commercialisation and company formation. He is also managing director of NextFab Foundation, which develops digital fabrication facilities in emerging markets, including a 3D printing lab in a refugee camp. Joseph also developed a novel finance scheme for affordable seniors housing in Philadelphia.

Barbara Shaw is chief executive of Westward Housing Group, a social housing landlord, developer and support services provider. Under Barbara's leadership, Westward is driven by a desire to support people in their homes and create communities where people genuinely want to live.

Tobin Ansong is the founder and CEO of URSPOT Inc, a web application that enables businesses to turn customers into a marketing engine using customer feedback. Tobin is also a second generation Ghanaian-Canadian who advises on diaspora engagement policy.

Tony Clements is executive director for regeneration and housing at Ealing Council. He has led major housing and regeneration programmes in London, significantly influencing how the public sector delivers those projects. In every role, his themes are innovation and tackling deprivation.

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2 Meet other Fellows: Fellowship events and network meetings take place across the UK and are an excellent way to meet other Fellows. Visit our website to find an event in your area.

3 Share your skills: Log in to the website to update your Fellowship profile and let other Fellows know about your skills, interests, expertise and availability.

4 Grow your idea: RSA Catalyst offers grants and crowdfunding support for Fellow-led new and early-stage projects that aim to tackle a social challenge. Visit the Project Support page on our website.

Explore these and further ways to get involved at **www.thersa.org**

Tourists want to experience the 'real' side of places they visit, but in the process they are changing life for the locals

by Jon Bryant

Last summer I was in Trogir with my family to write about Croatia's World Heritage sites. The historic city is on a little island overrun with tourists and the only place we could find to stay was a hotel a few kilometres down the coast. On arrival, we found there was no one in the pool, while the guests were wandering around in silence with bandages on their heads. The dining room had fridges full of medication and there was an operating theatre in the hotel basement. My noisy family, accompanied by an inflatable shark, had stumbled into a world of dental tourism. Breakfast was caffeine-free and liquid-only. There was no cutlery, just straws. The highlight was an egg cup of ginger-coloured liquid with a sign under it saying 'Toast'.

Further down the Adriatic coast, Dubrovnik has been threatened with losing its UNESCO status because of overcrowding. Barcelona, San Sebastian, Venice, the island of Skye and Everest are all complaining about tourist invasions. Santorini and the Antarctic have capped visitor numbers, Bhutan and the Galapagos Islands charge large visiting fees and Venice and the Cinque Terre are trying to ban cruise ships. It's a confusing time to be a tourist.

The search for the real, the 'authentic' holiday experience, is attracting visitors away from the major tourist areas. It is anti-tourism. Travellers want to feel they are voyagers, floating 'locals' rather than tourists. This desire is nothing new; in an article for *Vogue* magazine in 1935,

JON BRYANT IS A FREELANCE TRAVEL WRITER WHO LIVES IN THE SOUTH OF FRANCE

writer Evelyn Waugh remarked, "the tourist is the other fellow". But the opportunity to experience 'authenticity' is now readily available through travel companies, undisturbed by the fakery of participation. Airbnb and the slow-travel movement organise stays on remote farms in hastily prepared back bedrooms, encouraging tourists to join the local community in picking mushrooms, shaking olive trees and helping peel the prawns for the village paella.

There are now Genghis Khan warrior training trips in Mongolia, holidaymakers can pay to be shouted at by fake KGB officers in a Soviet bunker or have lengthy stays in a Singapore holiday prison. The authenticity is merely the place. The timing, the protagonists and scenario are simply fake, but nobody seems to mind. On the Île d'If, an island prison just off Marseille, the fortress has a stone dungeon that includes the original shaft through which Edmond Dantès, one of the inmates, escaped. The problem is that Dantès, better known as the Count of Monte Cristo, never existed. The shaft is bogus. In the same way, when I dropped my wife off at a yoga workshop in Ubud, Bali last year, our taxi driver was laughing about the fact that no locals knew anything about yoga; it was imported to the island only 20 years ago, but Ubud is now the yoga capital of the world.

Fake might be the antidote to selfie-sticks and audio-guide sightseeing. An unstaged authentic experience can be horrifying, so the search for something authentic with the knowledge that what you find is phoney seems normal. It's completely different and yet, if we close our eyes, it's identical. A kind of liquid toast. ∎

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