

Living precariously in the UK: housing, insecurity, and ill-health

Danny Dorling

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- IJE Commentary: *All the presidents' children.*
- New Statesman: *Why are old people in Britain dying before their time?*

How much is connected?

What are the possible implications of the relationships between the growing wealth and income of the 1%, the increased precarity of housing for many people in Britain, and recent evidence of worsening health, particularly among the elderly.

Why are old people in Britain dying before their time?

Mortality rates for elderly people are rising across the country. Initially, the authorities blamed merely cold weather.

BY **DANNY DORLING** | PUBLISHED 13 FEBRUARY 2014 17:37



Summing speculation?

A quarter of children now living in insecurely privately rented homes. In the last five years UK landlords have increased their net wealth by £245 billion while mortgage holders saw their equity fall by £169 billion. Are the rich getting much richer; the middle missing out? Is there are much wider issue of housing precarity and consequent worsening than simply rising homelessness and rooflessness?

Start with the widest sweep

All else taken into account, some 3% more infants die each year when a Republican president is the resident of the White House as compared with when a Democrat is incumbent. Democrat presidents may not be messiahs, but Republicans ones, it transpires, are worse.

Rodriguez J.M, Bound J, Geronimus AT. US infant mortality and the president's party. Int J Epidemiol, 2013. doi:10.1093/ije/dyt252.

What if multi-casual?

Is it spending cuts on health care, or a poorer mother possibly being more likely to self-medicate using alcohol if she suddenly finds that the party in power label people like her welfare queens?

Discerning the **precise mechanism** whereby a fetus in the womb and babies alive at any point during a Republican presidency become more likely to die in the first year of life is far harder than determining that these additional deaths occur.

Also with income inequality and mortality by country

Just how bad was Bush?

This leaves the authors of the paper suggesting a vague formula. They propose that their results suggest: *'the political system is a component of the underlying mechanism generating health inequality in the United States'*.

In 2005 infant mortality rose in the USA

In 2008 a fall in life expectancy recorded

By 2013 US women found to be most effected, especially those aged over 85

In the UK (sources in IJE paper)

In the year to June 2013, some 23 400 more deaths than expected occurred (5% more).

Post retirement life expectancy dropped by 2%.

Influenza and pneumonia can have contributed only 5.8% and 3.5% (unless mass misdiagnosis).

Peaks tend to be multi-causal

July 2011: UK's largest private care home provider about to go bankrupt and might need to close all 752 homes – no effect? ...Women deaths rate rose much faster than men's.

The BBC posted this story as a piece of 'business news'. The coalition did not intervene early on. Underlying the issue was landlords rents.

One cause blamed officially - **flu**

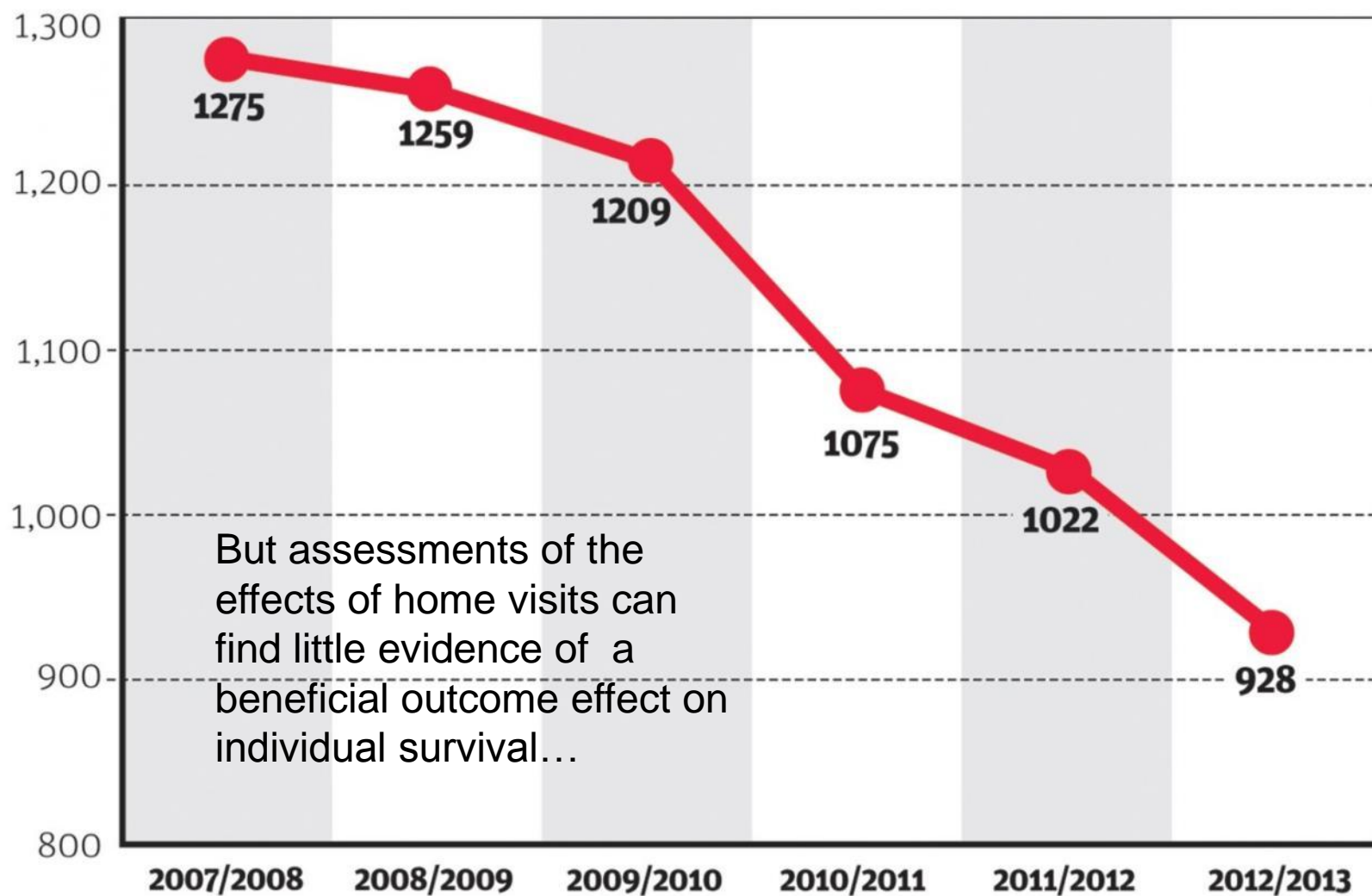
A traditional scapegoat - in just four months, from December 1952 to March 1953, some 12,000 residents perished in London above the number a year early. Housing Minister Harold Macmillan blamed the flu. It was smog.

“The 1953 smog matters today. It tells us what ministers and their officials are capable of.”

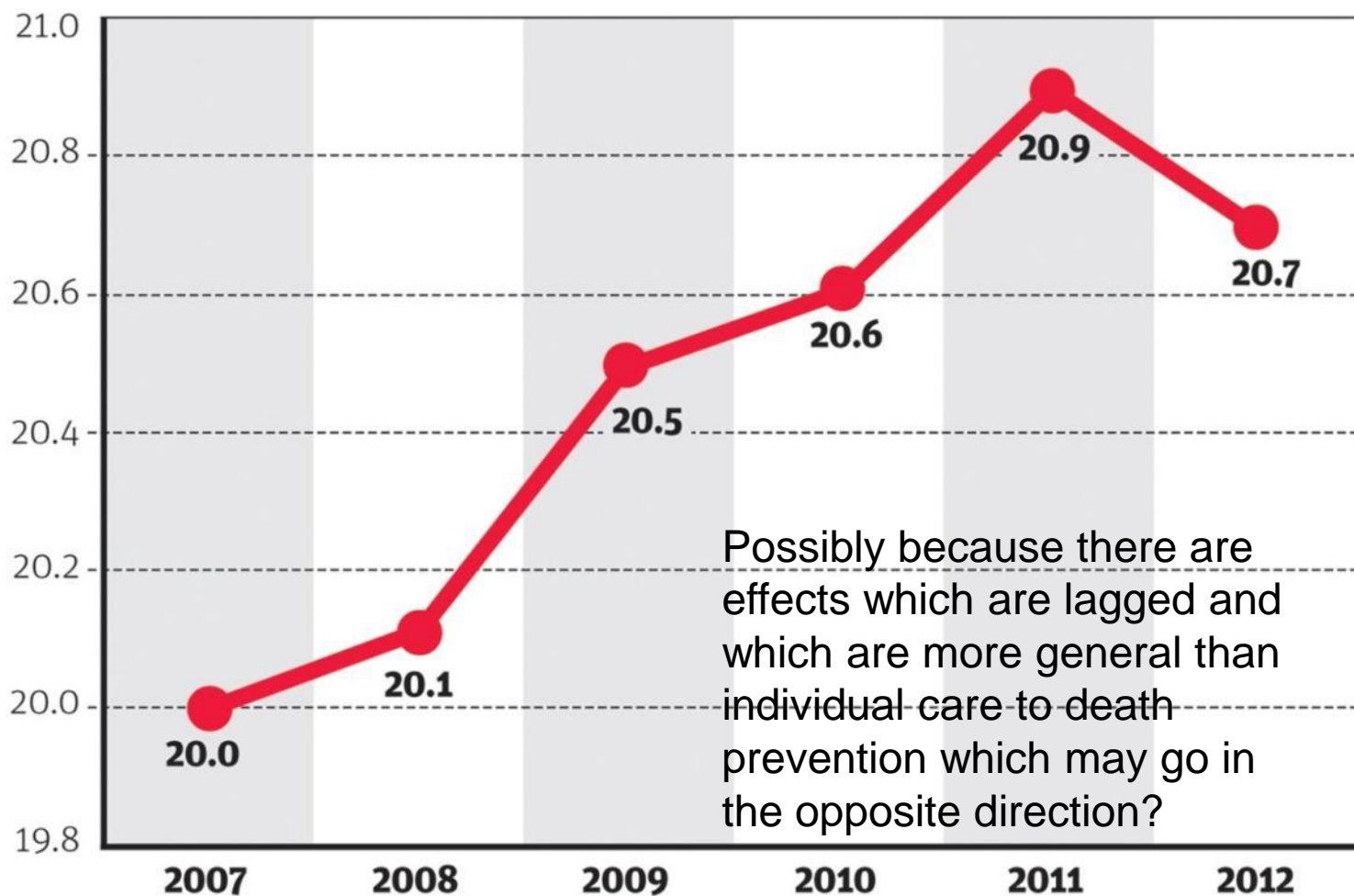
But what about this?

Between 2008 and 2013, cuts led to some 483,000 old and disabled people in the UK either losing their care support or becoming no longer eligible to claim it. “reductions ... are particularly acute for older people”. There are now millions fewer social care visits a year to the elderly than took place five years ago. The biggest cuts to visits came after the general election of May 2010.

Change in reported number of social care recipients, England (000s)



Life expectancy of women aged 65 in the UK (years)



Source: Table A1.1 2012-based Expectation of Life, 1981-2062, Principal Projection, United Kingdom, December 2013

NHS November 2013 (web) advice:

If you are 65 or over, it is important to spend most of your time in a warm environment during the winter months. There are a number of things you can do to cope in cold weather. Keep your main living room at around 18-21°C (65-70°F) and the rest of the house at least 16°C

(61°F). If you can't heat all the rooms you use, heat the living room during the day and the bedroom just before you go to sleep. Make sure you are receiving any benefits you are entitled to, such as the winter fuel payment and cold weather payment. Regular hot drinks and eating at least one hot meal a day will help keep energy levels up during winter and keep your body warm. Finally, make sure you get the seasonal flu jab.

Hard not to conclude this

It was almost certainly not flu. It may not even mostly have been the cold. The winter of 2009/2010 was colder than our recent winters, yet far fewer died then. It is hard to believe that it is not the rising callousness of our age which, in so many ways, is driving growing numbers of elderly people to die earlier than expected. Life expectancy in the UK remains below that of most other western European countries.

Infants in the USA and the elderly in the UK,
along with men in the poorest areas of Glasgow
may act a little like canaries in mines...

A warning of something larger?

“If people hoarded food on the basis that its value was sure to go up when others began to starve and would pay anything, we would stop their hoarding. But hoarding is now happening with shelter in the most unequal and affluent parts of the world. Increasingly it is the financing of housing that is our biggest problem: the mortgage or rent, the bills and the inequitable taxes.”

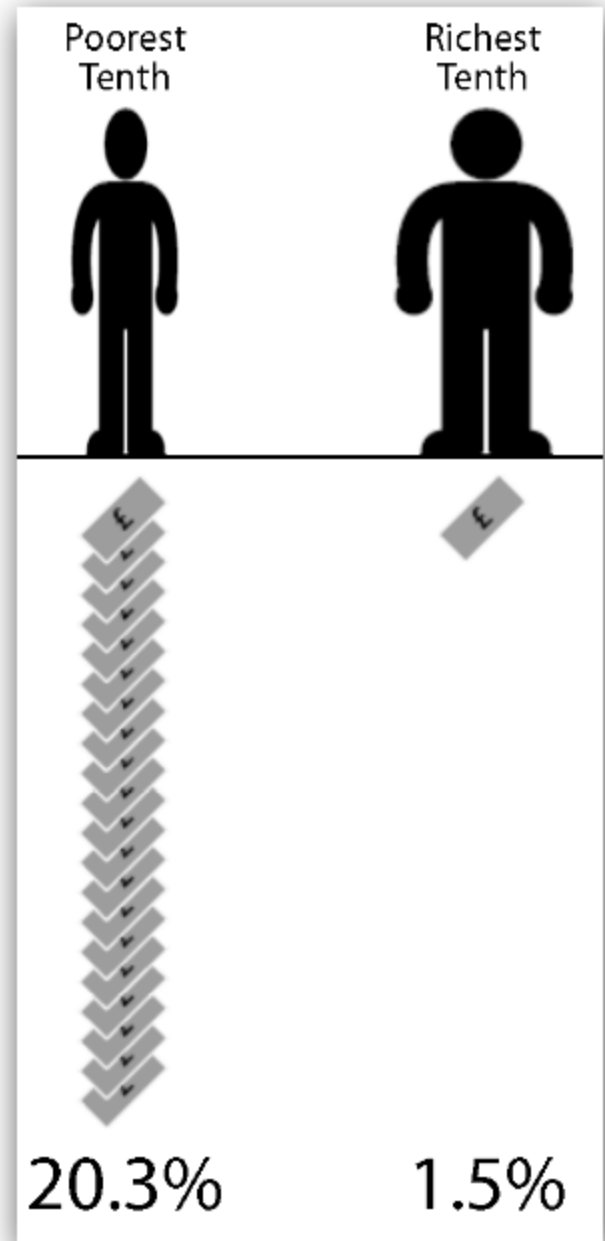


Its not just the homeless, the bedroom tax, and tenants losing their rights. The book ends:

“In January 2014 the Financial Times released an analysis showing that over the course of just the last five years the equity of mortgage holders in Britain had fallen by £169 billion while that of landlords had risen by a massive £245 billion. There is no surer sign of a housing crisis turning into a disaster than this” ... (the estate agent Savills used geographical mortgage data at postcode level to determine this).

Landlords' total equity has more than doubled from £384bn a decade ago to £818bn today. The total equity of homeowners with mortgages has dropped by £169bn because on average buyers now borrow more.

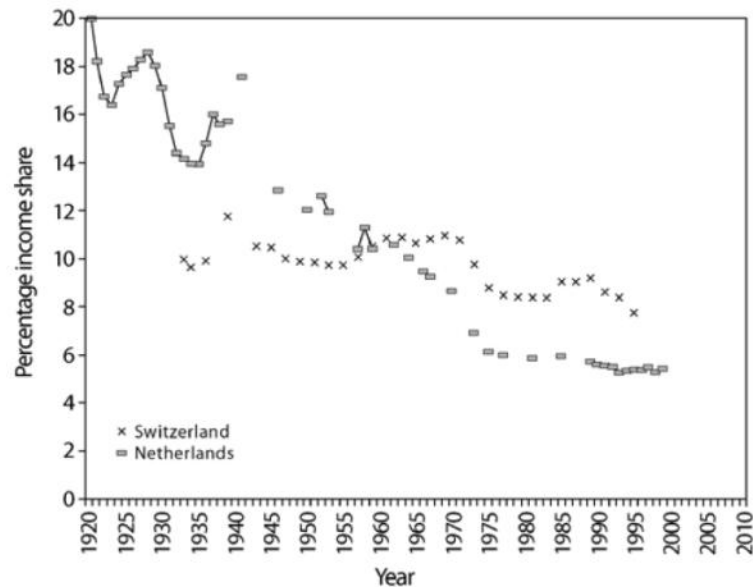
K. Allen (2014) Personal Communication on "cash buyers versus mortgages, the Savills analysis", January 16th, published as K. Allen, Home buyers left behind in Britain's two-speed housing market, Financial Times, January 18th



Effects of the cuts 2010-16
Oxfam (2012) The Perfect Storm

We have turned into a country that is rapidly reverting back to its past. By now it is likely that more than a quarter of children in Britain live in families with a private landlord. But we are not becoming more European:

Income share of the best-off 1%, Netherlands and Switzerland



Households with children in private renting, % in England 1984-2012

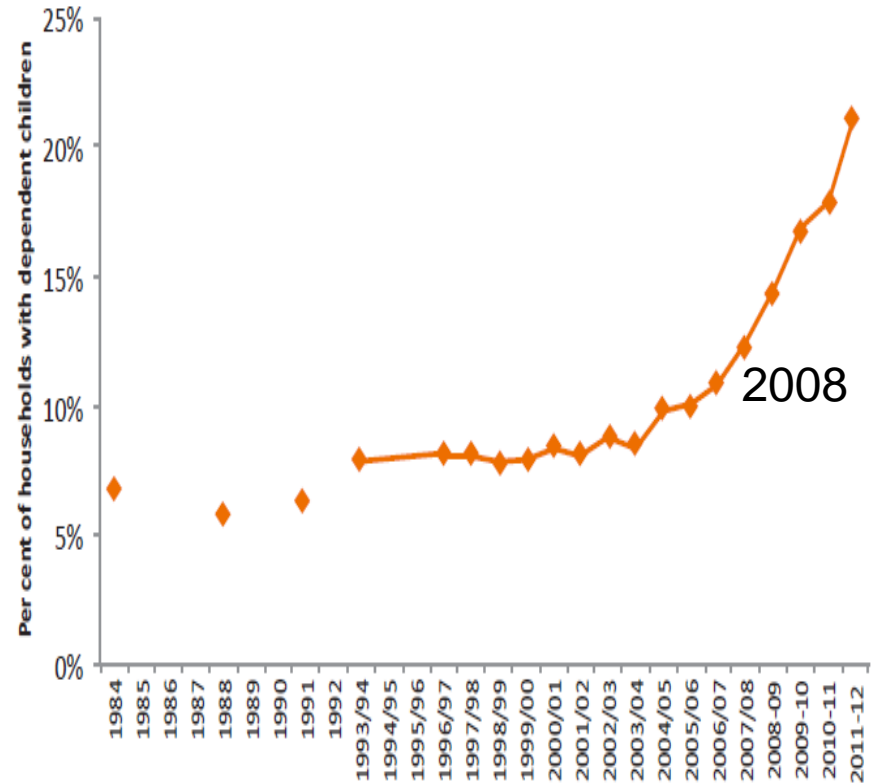


Figure 3.4 of Social Mobility and Child Poverty Commission (2013) *State of the Nation* 2013 October 2013, London: The Stationery Office https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/251213/State_of_the_Nation_2013.pdf

Countries as different as Switzerland and the Netherlands are continuing to reduce inequality, steadily and slowly over time.

Who is most affected alters
where is hit most by Tax (VAT)
and multiple benefit changes



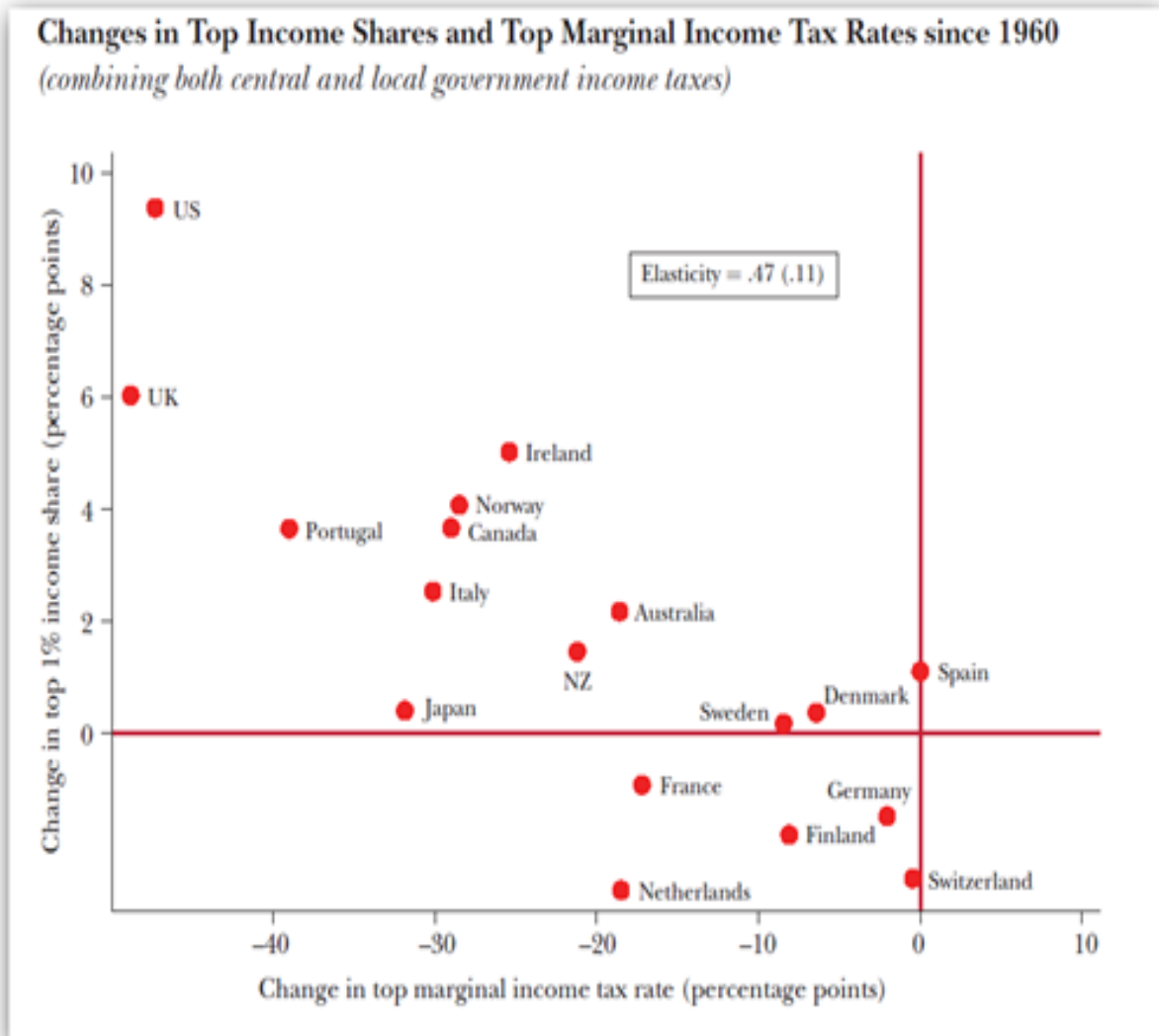
In 2013 the children's commissioner explained what is happening in the UK due to the nature of cuts and austerity: "Families with children will lose more of their income than families without children. However, lone parents will lose the most out of everyone".

Office of the Children's Commissioner (2013) A Child Rights Impact Assessment of Budget Decisions- children and young people's version, 27th June,
http://www.childrenscommissioner.gov.uk/content/publications/content_701

Geographical comparisons show that those countries which reduced top rate taxes the most since 1960s have seen the 1% gain the most since 1960.

Currently the top 1% take 20% in the USA and near to 15% in the UK.

The global race is run in different ways in different places



This graph shows how government policies rather than global market forces have changed the status quo in different countries since 1960.

Source: Figure 4 in:
<http://pubs.aeaweb.org/doi/pdfplus/10.1257/jep.27.3.3>

And why do people argue for a living wage when they don't have living rents?

There are now many hundreds of recent academic studies that link poor housing and insecure housing to poor and worsening health in many ways, but each study is of necessity about a particular place, time and group. Each tends to be so idiosyncratic that a meta analysis of multiple studies may not be much more valuable than simply listing them.

Suggestions:

1. End 'help to buy' (help to bubble, help for votes)
2. Better share out what we have (empty rooms/homes)
3. 5 year tenancy agreements as Shelter suggest
4. Remove tax relief and properly tax landlords
5. And enforce criminal law on housing quality



A formerly homeless girl takes down the phone number of her new key worker in Sheffield. We rarely connect the growing number of young people living on Britain's streets, or those being housed in hostels and living in squats, with current economic and finance policy.

We don't see the connections with an increase in the number of elderly people trying as hard as they can to hang on in there, living in the old family property, rattling around in it and not going into a care home or just into a smaller flat, so that they can maximize the inheritance for their children. However, as they and millions of other older people stay in homes built for larger families, many other people's children cannot settle down as young adults with someone they meet because there are no homes they can afford to rent as a result of the shortage created by the elderly. The elderly, in the main, are not living with so much space because they want to, but because they want to benefit the generation that will come after them. Underlying all this is the far murkier manipulation of finance and housing markets. Manipulating interest rates makes it more expensive to borrow, so inheritances become more vital. Seeing the links all the way down the chain – from the man who fixed the Libor rate yesterday to the girl who has no home today – is far from simple; which is why they have got away with it for so long, and why they will continue to do so until we all become less pliant.

Figure 12. The value of property in Britain by urban area, 2012, total equity (£bn)



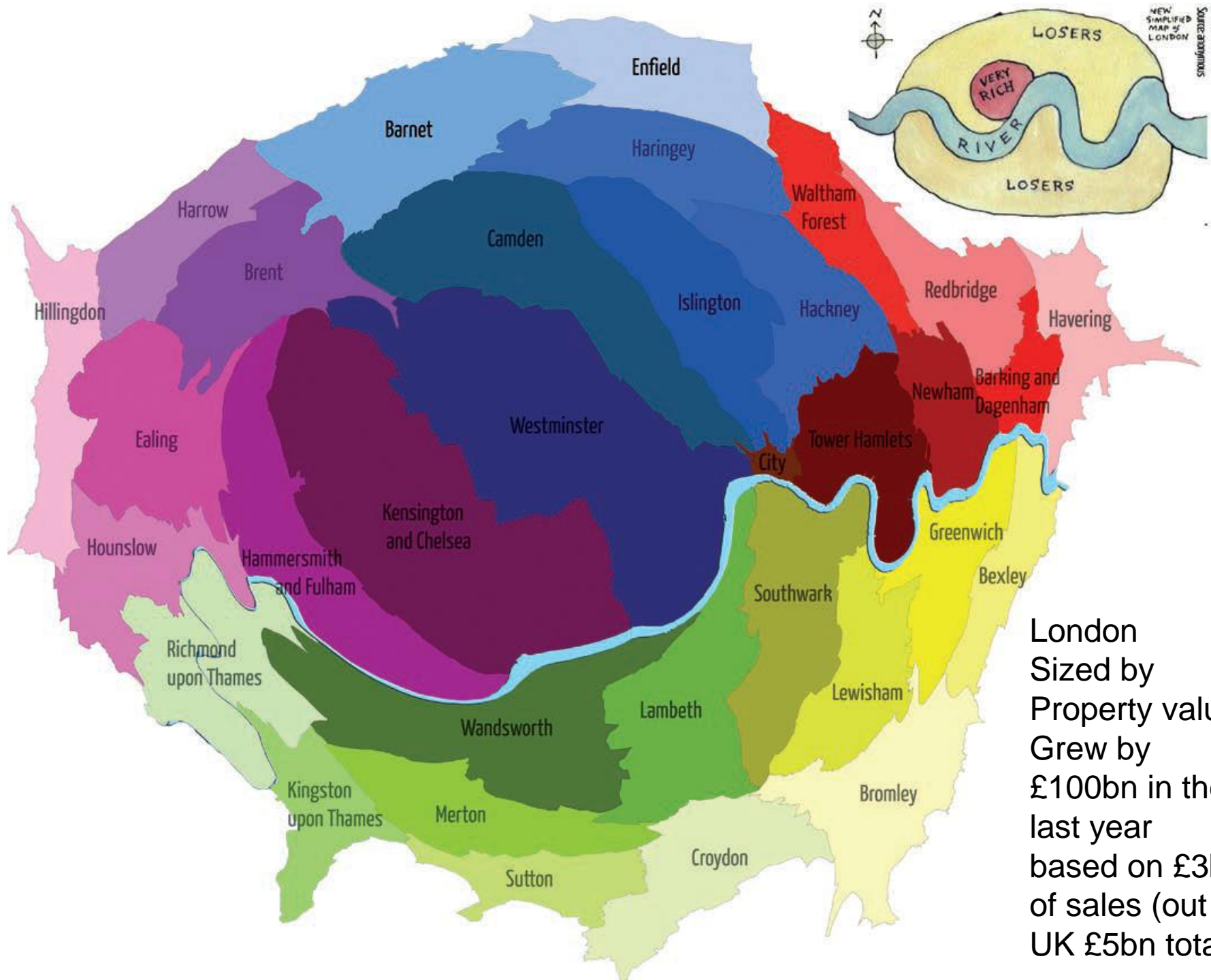
Source: Analysis by Homesack, areas defined by the State of the Cities Report, reported in: Collinson, P. (2012) House prices: guide to property hotspots, The Guardian, 30th March.

Figure 2.5: If pounds were pixels - one of many hundreds of images of dissent in 2012.



Source: <http://zoomify.org>





London
Sized by
Property value,
Grew by
£100bn in the
last year
based on £3bn
of sales (out of
UK £5bn total).