THE FUTURE OF HOUSING AND HOME: SCENARIOS FOR 2030

CONTENTS

03 INTRODUCTION AND EXECUTIVE SUMMARY
04 ABOUT THIS REPORT
05 EXECUTIVE SUMMARY
07 PROJECT PURPOSE
09 A TECHNICAL NOTE ON THE SCENARIOS

10 CONTEXT: THE CURRENT CRISIS AND DRIVERS OF CHANGE
11 THE SITUATION TODAY
13 TOWARDS 2030: THE DRIVERS OF CHANGE

16 THE SCENARIOS
18 GROWING LOCAL
22 BRICKS AND MORTAR
26 RENT RADICALS
30 RAGGED EDGES
34 SUMMARY TABLE

35 LOOKING BACK FROM 2030

INTRODUCTION AND EXECUTIVE SUMMARY

ABOUT THIS REPORT

Shelter, the housing and homelessness charity, was founded 50 years ago in 1966. Much has changed in this time: while many fundamental features of our housing and home lives have remained relatively consistent through this period, others have evolved in ways which would have been surprising or even unimaginable five decades ago.

This anniversary presents a chance not just to reflect on the past, but to look the future, and to do so in novel ways. We are accustomed to seeing the future of housing represented in projections of the number of homes we might have, their type and tenure and who might be able to access them. This report does something different: it looks at the future through the lens of four different scenarios that challenge the way we think about housing and home.

Thanks to the generous support of Nationwide Building Society, Shelter commissioned the strategic futures consultancy The Futures Company to develop this report, which provides a fascinating and provocative look at different drivers of change and how these could manifest themselves in the way we live in fifteen to twenty years' time.

This report should prompt us to question our assumptions about the future and how we respond today to the uncertainties we face. By asking ourselves, **"what if?"** we can identify opportunities and challenges which we may not otherwise have conceived.

Shelter and Nationwide have been working together for over 15 years, and their most recent 4 year strategy has raised over £1 million and supported over 22,000 people to find and keep a home. Working together has provided many opportunities to lead the agenda on housing, and this report forms part of Shelter and Nationwide's joint work towards a future in which everyone has a safe, secure and affordable home.

The report was written by Andrew Curry, Paul Graham Raven, Victoria Heptonstall, Izzi Lambert, and Ben Wood of The Futures Company and follows a series of workshops involving Shelter, Nationwide and other stakeholders in which ideas were developed and tested. We would like to thank everyone involved for their contribution, without which this work would not have been possible.

the futures company

EXECUTIVE SUMMARY

'The purpose of looking at the future is to disturb the present.'
—Gaston Berger

This report uses scenarios to describe a range of possible futures for housing and home in England over the next 15-20 years. This type of futures work is not about prediction, and these scenarios are not forecasts. Instead, they outline a range of possible futures – what could happen if there are changes in social values and attitudes, in economic behaviour, or in technology. The value of this process is to stimulate the way we think and act today.

The first phase of the research and analysis identified key drivers of change that will shape housing and home. These are:

- Population growth
- An ageing population
- Slow economic growth
- Persistent levels of poverty
- Maturing of the digital technology sector
- Shifting values, towards autonomy and diversity, and away from authority and hierarchy
- Continuing regional bias towards London
- Increasing political fragmentation, reducing the dominance of the main political parties
- Skills and materials shortages in housebuilding sector.

Four themes emerged from these drivers of change:

- Increased polarisation and fragmentation: by regions and geography, by generations and by wealth
- Maturing technology: the generational digital divide will fade, leaving other potential barriers to participation in the digital economy, such as cost of access.
- Community plus: a combination of physical and digital place, together with time and wellbeing, will be more valued.
- Tight money: for both households and governments.

Based on these drivers of, and limits to, change, the report lays out four scenarios detailing possible futures for housing and the home. Each involves different institutional and political decisions, and different values about the purpose of the home. Each scenario is brought to life through a story from the future that sets it in the context of everyday lives. These stories help us to imagine how these potential futures could look and feel, and assist us in thinking about different challenges and opportunities.

The four scenarios are:

- **Growing Local:** Housing is devolved to cities and regions. Homes are more connected to shared spaces, but provision is geographically uneven.
- **Bricks and Mortar:** A large scale national housebuilding programme is the backbone of an economic regeneration plan. Housing is regarded as a right, but for cost reasons most new houses are compact, flexible and modular.

- **Rent Radicals:** The generational impacts of expensive rented housing, and its high public costs, leads to intervention in the housing market. There is a fairer market, but attitudes to housing and home tend to the functional.
- **Ragged Edges:** Home ownership is promoted in the face of falling numbers of homes bought through a mortgage. The home remains a nest egg – but is, increasingly, also a 'cocoon' – a place of retreat and security.

A summary table comparing the scenarios is on page 40 of the report. Based on the scenarios, the authors of the report suggest a number of overarching issues to act as triggers for debate:

- The housing crisis will not resolve itself quickly. There is too much ground to make up from years of under-provision, and affordability will continue to be a problem. Long-term debt and high house prices may challenge the prevailing notion that home ownership is worthwhile.
- Generational issues quickly rise to prominence, precisely because tenure patterns change slowly. The proceeds from the long housing price boom are likely to fragment, partly spent on supporting living standards in retirement, and on health costs.
- Politics and political issues become more fragmented, creating a need for campaigning organisations to connect issues together for politicians and decision makers. People will be increasingly aware of the connection between wellbeing and good social and economic outcomes.
- Digital technology is likely to fragment as well. It will be even more ubiquitous by 2030 than it is in 2016. The way that technology is used in each scenario is strongly shaped by social and public values. In practice the use of digital technology will be an area of conflict around convenience, openness (for example of data), surveillance, privacy and activism.
- Homelessness will not go away, nor will disputes over housing rights. But both campaigning and service delivery becomes more complex, with increasing variation in most of the scenarios in how rules are interpreted and services provided.

Institutional and social systems such as housing that have been stuck tend to shift quickly when they do finally change. When they do shift, they tend to herald a wave of innovation, as new ideas that have been circulating at the edges are tried more widely. Across the scenarios, there are different forms of innovation: technical innovation, social innovation, financial innovation, innovation in forms of ownership. Some of these are already being experimented with, but not yet at scale. As with the world of the 1960s, when Shelter was founded, a failing system is waiting to be disrupted by new ideas. It is exactly the right time to dare to dream of something different.

PROJECT PURPOSE

Shelter marks its 50th anniversary in 2016. It is an anniversary that it would prefer not to have reached. The campaigners who created the organisation had high hopes – in the optimistic spirit of the times – that despite the slums still prevalent in England then, it was possible to make a world in which everyone in Britain lived in a safe, secure, and affordable home.

Had those campaigners been able to see the future of 2016, they would have been shocked by the opportunity we had missed as a society and the costs of that to individuals, families and communities. It is hard to over-state the scale of Britain's current housing problem, which serves few well. Whilst there have been winners amongst older home owners and private landlords who have benefited from rocketing property values and spiralling rents, younger people are increasingly unable to get a foot on the ladder, families are trapped in insecure private renting and the safety net supporting those in greatest need is becoming more and more eroded.

In the face of these deep rooted problems, it would be understandable to focus on current challenges and not cast our eyes to future – but that would be a mistake. Examining potential scenarios offer different mental models that allow us to consider that the future might be different from the present and the recent past. In representing potential alternative futures, scenarios enable us to understand better the choices that we have in the present.

In this report we use scenarios to describe a range of possible futures for housing in England over the next 15-20 years. Futures work is not about prediction, and these scenarios are not forecasts. Instead, they outline a range of possible futures, what could happen if there are changes in social values and attitudes, in economic behaviour, or in technology.

In using a scenarios approach, we have not looked to duplicate policy arguments that have been made elsewhere by Shelter and by others. Nor have we had the scope to go into the detail of planning issues or land issues. At the same time, each of the scenarios is rooted in an analysis of the structural drivers of change that would shape them. Sitting behind each scenario is a coherent understanding of the processes of social, economic, and political change.

'The test of good scenarios is not getting the future right… The real test of a good scenario is: did I make better choices as a result of having looked at and understood both my own environment better and the consequences of my actions?'

—Peter Schwartz

To a significant extent, futures work is about understanding the behaviour of different systems, whether physical, social, or economic. Often these systems move at different speeds. Housing infrastructure and investment is, notoriously, a slow moving system. Most of the housing stock of 2030-2035 is already built. Values, however, can and do change more quickly, often in the generational timescale we are looking at in this work.

The reason for emphasising values and attitudes is that they are critical to shaping our views about our homes. Many of our desires for our home are deep and enduring – we want it to be safe and secure, to provide our children with a place to grow up, at a price that doesn't push us into poverty. *Others change as economics, technology, and values change*. The futurist James Dator once observed that there were always three components of the future: elements of the present, extended forwards; elements of the past, buried in the present, that re-surfaced (sometimes in new forms) in the future; and novelties, the genuinely new.[1] As we look at the future of the home, we can see all three at play.

Digital social technologies have changed the relationship between the home and one's social network, at least for younger generations, into places where people are both at home more and more connected. Conversely, the financial crisis made the home more of a centre for entertainment, as it was until a generation ago or less, as people could no longer afford to go out so much. And, perhaps in a throwback to much older age, changes in values re-create the home as a centre of production, where food is grown or a living earned.

Accordingly, this report unfolds in two main sections.

In the first section, we set out briefly the critical dimensions of the housing crisis. This is a story of declining volumes of building, increasing prices, reducing affordability, and a dramatic shift in tenure. The older and better-off have benefitted; the younger and the poorer have suffered. We then identify the 'predetermined' elements of the future, those drivers of change that are unlikely to reverse, at least short of social catastrophe. Taken together, these lay out the 'limits of the future,' and also define the 'predictable surprises' that will shape housing and home.

In section two, the larger part of this report, we lay out four scenarios for the future of housing and the home. Each involves different institutional and political decisions, and involves different values about the purpose of the home. Each is also brought to life through a story from the future that sets the scenario in the context of every day lives. We also explore the implications of the scenarios.

Taking this set of scenarios as a whole, it is clear that although our housing problems are deeply rooted, they are not inevitable. Things can get better, but that depends on the choices that we decide to make as a society. And it is also clear that the political is personal. In housing, perhaps more sharply than any other area, good policy choices can lead to better personal outcomes for individuals and families.

1 Dator, James (2006), "Alternative futures for KWaves.," published in Devezas, T. (ed), Kondratieff Waves, Warfare, and World Security. IOS Press. http://www.futures.hawaii.edu/publications/futures-theories-methods/AltFutsKWaves2006.pdf

A TECHNICAL NOTE ON THE SCENARIOS

The scenarios were developed using a version of a method known as Field Anomaly Relaxation (FAR), which is a type of morphological analysis. This approach starts by identifying the most significant drivers of change within a given system, in this case within English housing system over the next 15–20 years, and it enables the project team to identify and develop four coherent and internally consistent scenarios. Morphological analysis is a deductive process, in that the scenarios are 'deduced' from an analysis of the drivers of change.[2]

A core assumption of the methodology is that we live in 'fields' of interactions with other people and events. Some combinations of fields present a coherent frame for understanding the future, while other combinations lack coherence. Combinations which are internally inconsistent are eliminated, while those which appear coherent are used to develop the scenarios.

This method proceeds as follows:

- It scans for change, identifying a significant number of drivers of change and emerging issues (in this case, more than 60)
- It identifies from these the critical factors shaping the system (in this case home and housing in England to 2030 and beyond)
- It identifies a range of possible outcomes from each theme
- It builds the scenarios by identifying coherent patterns (social, political, economic, cultural) across the outcomes.

Reflecting the complexity of the overall housing system, this method permits a greater understanding of the underlying structure of the scenario, and permits a greater level of depth and variety to be incorporated into the scenario narratives than in, for example, the traditional '2x2' scenario approach. It also allows the scenarios to emerge deductively from the drivers and issues. In turn this tends to mean that there is greater diversity of scenario stories.

2 For a more detailed overview of the principles of morphological based scenarios please see: Coyle, G. (2009). 'Field Anomaly Relaxation (FAR)', in J. C. Glenn (ed), Futures Research Methodology, V3. New York, Millennium Project.

CONTEXT: THE CURRENT CRISIS AND DRIVERS OF CHANGE

Housing has complex dynamics, but we can identify a number of key features which shape the current crisis. Critically, there aren't enough homes: a decade ago the Barker Review noted that around 250,000 homes needed to be built or made available every year to prevent a shortage of affordable homes and spiralling house prices.[3] This target has been missed consistently, which has contributed to house prices becoming increasingly unaffordable. In England the average house price in 2014 was more than seven times the average salary.[4] In a paper written ten years after her landmark review, Kate Barker wrote, 'The chronic undersupply of new housing has led to a widespread housing affordability problem, and contributed to high market volatility in rising markets. This in turn generates growing inequality between those who own homes and those who cannot afford to.'[5] The think tank ResPublica observed in its Key Cities report that 'The provision of affordable housing is an issue affecting people in most parts of the country and one that continues to inhibit economic development.'[6] In the London Review of Books, James Meek was starker: 'A housing shortage that has been building up for the past thirty years is reaching the point of crisis.'[7]

The younger generations struggle to buy a home. Currently, almost half of 25-34 year olds are renting privately, up from 21% in 2003-04.[8] It's projected that in ten years' time only 39% of current 25 year olds are likely to be buying their own home. In sharp contrast, almost two-thirds of those born in 1960 or 1970 were likely to be buying or own their own home by the age of 35, and 44% of those born in 1980.[9] Housing tenure is changing fundamentally. The share of households owning or buying their own homes peaked in 2003, and there has been a 25 year decline in the proportion of people buying their own homes through a mortgage – there are now fewer of these than outright owners. Meanwhile the proportion of private renters has reached the same levels as in the early 1970s, and has overtaken the number of social renters.[10] On average, private rented households in the UK spend 39% of their income on paying their rent, compared to a European average of 28%.[11]

People experiencing hardship or poverty are more likely to be living in private rented accommodation as a result of the rapid growth in the sector, rather than the social rented sector. Over the last fifteen years rents have risen significantly faster than earnings,[12] whilst government support has not kept pace. As the Institute of Fiscal Studies noted, since the mid-2000s 'recent governments have responded to increases in HB expenditure by reducing the generosity of the benefit, often by weakening the link between entitlements and claimants' actual housing costs'.[13]

As the consequences of the housing crisis become increasingly stark, people are becoming more aware that the lack of affordable homes is a major problem for Britain. Nearly three-quarters of Britons (73%) believe that a lack of affordable housing is one of the biggest issues affecting the country. Almost three-fifths (58%) agree that 'it is important to build lots of new houses to keep pace with growing demand'.[14] The British Social Attitudes Survey found in 2015 that the proportion of those in favour of house building in their area had climbed to 56%, up from 28% in 2010.[15]

3 Barker, K (2004) Barker Review of Housing Supply. http://webarchive.nationalarchives.gov.uk/20080107210803/http://www.hm-treasury.gov.uk/consultations_and_legislation/barker/consult_barker_index.cfm

4 Belfield, C, Chandler, D and Joyce, R (2015) Housing: trends in prices, costs and tenure. IFS www.ifs.org.uk/uploads/publications/bns/BN161.pdf

5 Barker, Kate (2014), Housing: Where's the plan? London Publishing Partnership. 2014.

6 Blond, Philip, and Morrin, Mark (2015), People, Power and Places. ResPublica. http://www.respublica.org.uk/wp-content/uploads/2015/05/Key-Cities-Final.pdf

7 Meek, James (2014), "Where Will We Live?" London Review of Books, 9th January 2014. http://www.lrb.co.uk/v36/n01/james-meek/where-will-we-live

8 Van Lohuizen, A (2015), "We're well on the way to becoming a nation of renters". Shelter Policy Blog. http://blog.shelter.org.uk/2015/05/were-well-on-the-way-to-becoming-a-nation-of-renters/ Accessed 12 Aug 2015.

9 Savills UK. (2015). The housing crisis A crisis of home ownership? Available: http://www.savills.co.uk/research_articles/186866/190266-0. Last accessed 20 January 2016.

10 Department for Communities and Local Government (DCLG). (2015). English Housing Survey Headline Report 2013-14. Available: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/406740/English_Housing_Survey_Headline_Report_2013-14.pdf Last accessed 12 Aug 2015

11 National Housing Federation (2015). Private renters in UK pay double the European average. Available: http://www.housing.org.uk/media/blog/private-renters-in-uk-pay-double-the-european-average/ Last accessed 12 Aug 2015.

12 Office of Budget Responsibility (2014), Welfare trends report. HMSO.

13 Hood, Andrew and Oakley, Laura (2014), The social security system: long-term trends and recent changes, IFS Briefing Note BN156. Institute for Fiscal Studies. http://www.ifs.org.uk/uploads/publications/bns/BN156.pdf. Accessed 13th August 2015.

14 The Guardian. (2015). Britain Uncovered survey results: the attitudes and beliefs of Britons in 2015. Available: http://www.theguardian.com/society/2015/apr/19/britain-uncovered-survey-attitudes-beliefs-britons-2015. Last accessed 12 Aug 2015.

It is not simply a numbers game, however: people think new homes are too small, inside and out, characterless and of poorer build quality, although they identify that maintenance and energy costs are lower. In other words, they believe that newly built homes don't provide two of the top three things they are looking for when moving home: sufficient space in terms of both rooms and garden.[16]

15 DCLG (2015), "Public attitudes to house building". London, Department for Communities and Local Government. Available: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/412347/British_Social_Attitudes_Survey_2014_report.pdf. Accessed 12th Augusr 2015.

16 Home Owners Alliance (2015). The Home Owner Survey 2015: Issues, trends and how we feel about our homes. Available: http://hoa.org.uk/campaigns/publications-2/the-homeowner-survey-2015/ Last accessed 12 Aug 2015.

As we move from the present and the immediate past, there is also a set of long trends that frame the future. Each of the possible futures represented by the scenarios in this report is shaped to some extent by underlying factors that change slowly and are common to all scenarios. These both create an envelope within which the future will fold and also create opportunities for disruptive change from innovators who can break through the 'dilemmas of change' by reframing issues or reconnecting them in different ways.[17] The nine drivers of change that follow here can be thought of as futures contexts.

1 Population growth

The population of both the UK and England is projected to increase. According to the Office of National Statistics main projection, the population of the UK will grow by 8 million, to 72 million in 2032, from 64 million in 2012. Almost all of that anticipated growth is in England, where population is projected to increase to 61 million from 54 million. The significant elements of this increase are a combination of fertility and longevity, and migration.[18] At the same time, household size is falling, which exacerbates the issue.

2 Ageing

The population is ageing. The fastest growing age cohort between 2012 and 2032 is the over-75s, who are projected by the ONS to grow by 3.5 million to 8.5 million, followed by the 60–74 age group, projected to grow by 2.9 million to 12.3 million. This is likely to have a disproportionate effect on housing demand, unless social trends change, because older people are more likely to live alone and are also more likely to live in a house with more bedrooms than they need.[19]One potential resolution includes the development of 'care-ready' homes, which enable supported living for longer.[20]

3 Slow economic growth

UK economic growth has been weak since the financial crisis. Jobs growth has not been matched by increases in wages, productivity, or business investment. All taken together, this suggests that lower than trend economic growth is likely to continue into the future. Economists also believe that we may be seeing an international period of 'secular stagnation,' in which lower growth is widespread.[21] Indeed the OECD projects that long trends in the global economy mean that global economic growth will be slower across the next half century.[22] There are consequences for household spending choices, which would be constrained, and potentially for government willingness to invest.

4 Persistent levels of poverty

Levels of poverty in the UK increased sharply during the 1980s, and have remained at higher levels since. Using the guideline of people with incomes below 60% of median income levels, the proportion of individuals below the poverty line has remained above 20% for most of the last two decades.[23] This includes households in work, and indicates relatively high levels of child poverty. In the past, policy attempts to reduce this – even with significant political commitment – have had only modest effects, so it seems likely that this will be a persistent feature of the UK social and economic landscape, with consequences for housing provision.

17 Charles Hampden-Turner (1990), Charting the corporate mind. Blackwell; Marc Burger, "Towards a framework for the elicitation of dilemmas". http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2799013/

18 Office of National Statistics (2013), "National Population Projections, 2012-based Statistical Bulletin." http://www.ons.gov.uk/ons/dcp171778_334975.pdf

19 Office of National Statistics (2013), "National Population Projections, 2012-based Statistical Bulletin"

20 http://www.housing.org.uk/media/press-releases/national-housing-federation-calls-for-thousands-of-new-care-ready-homes-are/

21 Among many others: Paul Krugman, "The return of secular stagnation", http://krugman.blogs.nytimes.com/2011/11/08/the-return-of-secular-stagnation/?_r=1; Tyler Cowen, The Great Stagnation, Pengui ebook, 2011; Willem Buiter et al, "Secular stagnation: The time for one-armed policy is over", http://www.voxeu.org/article/secular-stagnation-time-one-armed-policy-over

22 OECD (2014), "Shifting Gear: Policy Challenges for the next 50 Years", OECD Economics Department Policy Notes, No. 24 July 2014.

23 MacGuinness, F (2015) Poverty in the UK - House of Commons Briefing Paper. http://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN07096

5 Maturing of the digital technology sector
The rate at which new digital users come online in the UK has slowed significantly. But at the same time there has been a sharp increase in people who mainly access the internet from mobile devices: two-thirds of UK adults, or 95% of smartphone users, now access the internet from mobile phones.[24] 87% of British adults now access the internet in some way, although the proportion is much lower among over-55s. At the same time there are continuing issues about online privacy, where regulation is likely to accelerate, and an increased use of passive sensors to monitor and manage.[25]

6 Shifting values
In general, we are seeing a shift towards 'post-materialist' values, in which people value autonomy and diversity, and move away from authority and hierarchy.[26] At the same time, the British Social Attitudes survey shows a steady hardening of attitudes towards welfare. But this picture is becoming more complex. Post-election research shows that while 45% of people (and 48% of voters) agreed that 'People who work hard can get on in Britain – as opposed to 'The way our society and economy works stops people getting the opportunities they deserve' – only 36% of 18–34s shared this view.[27] Without a steady improvement in the economy, this age differential seems likely to increase.

7 Regional bias towards London
The centralising pull of London, for investment (including infrastructure investment), wages, and jobs, is a distinctive feature of the UK, with the effect that cities such as Manchester, Birmingham, Bristol, and so on have less economic and political impact. In particular most of the UK's large cities outside of London have lower than average growth rates and productivity levels. Martin, Gardner, and Tyler note, 'On the basis of past trends, overall one might expect that for the next few years at least, many northern cities will either continue to fall further behind those in the south in relative wealth creation, productivity and job generation'.[28] It remains to be seen whether political will to reverse these trends is successful.

8 Increasing political fragmentation
The long-run trend towards party political fragmentation is continuing. At the last election, the three mainstream parties attracted 75% of the total vote, compared to 89% in 2010.[29] This trend is common across Europe and goes back to the 1950s, so is unlikely to reverse, although the rate of decline is likely to be slower in forthcoming elections.

9 Skills and materials shortages in housebuilding sector
According to the Federation of Master Builders, skills shortages in the building sector worsened for every single skill category in 2014.[30] In the last year of peak building, 2007-08, when the construction sector managed 200,000 homes, much of this gap was filled with migrant workers. The existing workforce is ageing, and new recruits are not coming into the industry sufficiently fast to replace them. There are also shortages of materials.

24 Enders Analysis, "UK quarterly internet trends, Quarter 1, 2015" (June 2015)

25 The Futures Company, Technology 2020. http://thefuturescompany.com/free-thinking/technology-2020/

26 Hardin Tibbs, "Changing Cultural Values and the Transition to Sustainability". Journal of Futures Studies March 2011, 15(3).

27 Greenberg Quinland Rosner Research, "UK post-election poll for the TUC", June 2015. http://www.gqrr.com/uk-post-election-2

28 Martin, R., Gardiner, B., and Tyler, P. (2014), "The evolving economic performance of UK cities: city growth patterns 1981-2011." UK Foresight Programme. https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/358326/14-803-evolving-economic-performance-of-cities.pdf

29 The British Election Study, 2015. http://www.britishelectionstudy.com/bes-resources/2015-general-election-results-data-released-by-the-bes/

30 Federation of Master Builders (2014) State of Trade Survey. http://www.fmb.org.uk/about-the-fmb/publications/state-of-trade-survey/?entryid24=1032726

Taken together, some themes emerge from these contexts that also play out in the scenarios. Contexts help to show both the limits of change, and also the pressures for change. Looking across the contexts, we can see these themes:

- **Increased polarization and fragmentation:** by regions and geography (London versus England, England versus the UK), by generations, by wealth. Expect to see ageing 'colonies' as older people decant from more expensive areas to find affordable housing or realise assets.

- **Maturing technology:** the people who will be in their 80s in 2030 are 64, or younger, today, and therefore have digital habits that are more similar to the population as a whole.[31] Over time the generational digital divide will fade, leaving other potential barriers to participation in the digital economy, such as cost of access.

- **Community plus:** the combination of social networks and shifting values is likely to change values and ideas about sources of social surplus. Community is likely to emerge as a combination of physical and digital place, while time and wellbeing will be more valued.

- **Tight money:** for households and governments. There comes a point where people will resist the cost of housing as it rises as a proportion of their bills, but low economic growth limits the scope for income increases or for public investment. Solutions, when they come, are therefore likely to be radical rather than incremental.

These play out in different ways across the scenarios, but do have implications for both campaigning and services. The broader reach of digital technologies means that campaigning should be more straightforward, although in a noisy market. But it is not quite that simple. Fragmentation and polarization mean that segmentation of supporters and potential supporters is more important.

In provision of services there is likely to be more local variety, and this is also seen in the scenarios. Some of those most in need of help will have limited or intermittent access to digital resources; and there will be increasing need for standard setters to help maintain consistency of provision across different regions and localities.

31 http://stakeholders.ofcom.org.uk/binaries/research/cmr/cmr14/2014_UK_CMR.pdf

THE SCENARIOS

INTRODUCING THE SCENARIOS

The scenarios are, as outlined earlier, a set of possible futures, not forecasts or predictions. They were built using a version of a scenarios approach known as 'morphological analysis', which allows for a richer perspective on the interplay of structural factors. A brief summary of the method is provided below. This method was used because it offers an approach that matches the overall complexity of the housing system. This futures process generated four scenarios for the future of housing and home to 2030 and beyond.

The method, in outline, involved the following steps:
- A horizon scan of the drivers and trends shaping the future of home and housing, including social values and attitudes
- The identification of critical factors that together describe the overall structure of home and housing
- The development of a range of possible outcomes for each factor
- The creation of scenarios based on consistent and credible combinations of these outcomes.

The scenarios
- **Growing Local:** housing is devolved to cities and regions. Homes are more connected to shared spaces, but provision is uneven in different areas.
- **Bricks and Mortar:** a large scale national housebuilding programme is the backbone of an economic regeneration plan. Housing is a right that everyone deserves, but for cost reasons many new houses are compact, flexible and modular.
- **Rent Radicals:** the generational impacts of expensive rented housing, and its high public costs, leads to intervention in the housing market. There is a fairer market, but attitudes to housing and home tends to the functional rather than emotional.
- **Ragged Edges:** home ownership is promoted in the face of falling numbers of homes bought through a mortgage. The home remains a nest egg – but is, increasingly, also a 'cocoon' – a place of retreat and security.

Each scenario, though, also creates different expectations about the connection about house and home, and the meaning of home, and in the scenario descriptions that follow we focus as much on the emotional as the political.

In the following pages, each scenario is captured through a number of different lenses. These include:
- The preconditions for the scenario: what has to happen for this scenario to start to emerge
- A short top-level summary of the dynamics of the scenario, including the limits to the scenario
- An element of the future embedded in the present: an emerging issue or innovation that points to change
- A scenarios wheel that captures the headlines from each scenario across a number of headings, including Home, Social Attitudes, Economy, Technology, Politics, Homeless Prevention, and Campaigning
- A scenario story or vignette that brings the world of the scenario, and of the idea of home, to life.

GROWING LOCAL

What if housing change centred on local governments and communities?

In this scenario, responsibility for housing is locally devolved, and this shift is reinforced by an increase in community-led approaches.

At its centre is the idea that a house is only a home if it is also part of a street and a community. This has implications for both the emotional sense of home and also the built environment. Without being nostalgic, the idea of home is one that combines both private and public spaces, including safe spaces to meet. Density is high enough to ensure that local facilities and services are viable.

This social world is underpinned by social technologies. Expect to see 'swarms' of local driverless cars providing transport in the area, community monitoring of older or vulnerable residents using smart home-based sensors, along with shared facilities such as workspaces and exercise rooms in new build blocks.

But the local nature of provision means that fragmentation is inevitable. Provision, including for the homeless, becomes increasingly uneven. Campaign groups find themselves spread thin, having to be both hyperlocal to connect to where the work is being done, while remaining national to press for consistency of standards and the enforceability of legislation.

Preconditions for Growing Local

- A shift in emphasis from central government control to increased regional devolution
- A shift in the rules governing housing and local authority finance (e.g. local bonds) to create more flexibility and diversity of provision
- An increase in the power and influence of community and local networks, and their tech resources.

'Pockets of the future in the present'

- The rise of the 'flatpack democracy' movement in England, which has already won control of some small councils, such as Frome and Buckfastleigh
- Hull Council has issued 'Hullcoin', a local digital cryptocurrency
- The devolution of health and other services to Greater Manchester
- 'Transition Homes' and community land trusts
- Wearables and smart sensors, such as *myageingparent.com*

Areas of innovation

- Built environment and design
- Local social and digital technologies.

GROWING LOCAL
HOME
The home is nothing without a community. Ultimately 'it's the street where we live.'
SOCIAL ATTITUDES
There are higher levels of engagement in what's happening on your doorstep. Social agency and local agency are intertwined.
POLITICS
A radical extension of 'flatpack democracy' with more open local processes and participation.
CAMPAIGNING
Campaigns are more integrated as activists connect together different local issues. But it needs national connectors.
HOMELESSNESS PREVENTION
In a local world it comes down to local priorities. Charities have to provide highly localised advice and try to encourage consistency of standards.
TECHNOLOGY
Social technologies provide stronger local networks and services and enable communities to look after themselves. Greater resistance to corporate tech.
ECONOMY
The sharing economy is more prominent, especially locally, which helps people manage low growth. Parallel currencies are widespread.

GROWING LOCAL – 2030 VIGNETTE

Sandra Keating wasn't sure why she'd dug out her best clothes for Induction Day at the Mill Street Co-op. After the months of waiting, the induction, the screening process, the volunteer work, and months of attending fortnightly steering committee meetings as "an Observer & Prospect", Sandra felt strangely underwhelmed. It was as if the day were marking something that had already happened.

You're one of the co-op people now, she silently told the woman in the bath-house mirror, as she pinned back that last stubborn strand of hair into something that might pass for a nurse's bun. Sandra washed her hands in the bath-house's oh-so-warm water one last time, and passed through the turnstile into the bright light of a November morning. She left a few extra Sheffbux in the attendant's tip-jar; she had a thing about passing on good luck when you got some.

The ceremony was brief, and Sandra remembered all of her lines, despite the echoes of previous times when she'd had to say the right thing to panels of well-spoken people. Afterwards, as people congratulated her, the meaning behind the ceremony finally sank in: now she was one of them. It was all too much – Sandra hadn't slept well, wrestling with something like guilt on her last night in Canvastown. Stef, ever solicitous, walked Sandra back to her place.

Her place. She knew it already, but as Brian's place, a Welsh guy who'd occupied it when she joined the waiting list. Brian had filled it with metal sculptures, but it had been emptied when he went back home, the walls magnolia'd, everything clean as a doctor's surgery. There were some basic pieces of reclaimed furniture as a starter set: bed, desk, wardrobe, chair. And a mattress. A new mattress, so new it was still inside its plastic wrapping printed with the public health FAQ about bedbugs and hepatitis.

Feeling a little dizzy, Sandra sat down on the bed. The plastic wrapping of the mattress made a rippling, crackling sound.

'I thought you did really well, actually,' Stef was saying. 'Everyone stutters a bit, it's the formality of the thing, y'know? I can't imagine how good it must feel for you now, to finally have a home after all those years homeless.'

Those homeless years: couch-surfing with friends after her mother kicked her out, and squats and hostels and… and… and. Nine months in Canvastown, the semi-official favela on the edge of Sheffield. That's where she'd found out about the co-op, thanks to a lucky referral from the desperately underfunded city housing office.

She thought of what she knew of Stef – or Stefania, as she was on her birth certificate. University, a year in South America, a few years back with mummy and daddy, setting up the co-op.

You're right, thought Sandra. You can't imagine it. Not for a moment.

Instantly she felt bad, because Stef and the co-op people were basically good people, even if they seemed obsessed with rotas and meetings, and even if the founders were a bit posh, or had been. They were doing a lot for people like her, and others didn't. She wasn't ungrateful, but the streets made you spiky.

Stef was into the political stuff, though she didn't push it on you. And the debates, the meetings, the rules and everything seemed a small price to pay for a job and a home.

She liked the work, too: twenty hours a week for the co-op, looking after the old folks in their care home. It wasn't nursing, but it made Sandra feel so much better about herself. She'd helped on maintenance jobs, she'd carried touchscreens and batteries around the camps and soup kitchens with the Advice Brigade, helping people navigate the maze of the U-Credit system. She'd even come to love doing night-shifts on the so-called granny-radar – actually just a Linux interface on a battered laptop in a back room of the co-op, and more often used for retrieving the co-op's free-roaming kids than the care-home residents, who didn't much wander at night.

She'd learnt she had colleagues who trusted her, and she'd learned to trust them in return - not easy after the years on the streets. She had friends – real relationships with people whose stories and histories she knew and cared about, people with work to do and a place to stand in their lives. People with people to stand alongside them.

And now she was one of them. Right now, all that felt like nothing against knowing she had a place that no one could take away from her. A job, a life, a community, a future – and a door she could lock when she wanted to.

For an hour or more, she sat on her new mattress and held the key so tight it left marks on her palm, and no one saw her cry.

What if national government committed to quickly addressing the housing gap?

The government commits to creating the number of homes we need, but with financial pressures on land and building costs, as well as skills shortages, compromises need to be made.

'Home' is therefore compact, with just enough space for living, and it is often pre-built and modular, allowing people to add additional rooms as their housing and family needs change. One consequence of this modular build is that communities are often more mixed than they would otherwise be.

Compactness is the key, for both furniture and living space. Expect to see a boom in furniture that has multiple purposes and can be packed or folded away when not in use. Homes being shipped across England's roads are a common sight.

This is because economic development takes longer than housebuilding, so homes that stand empty because there is no work nearby tend to be moved closer to the work. Despite pre-assembly, skills are in short supply, so quality sometimes suffers.

Campaigning increasingly focuses on minimum standards and keeping up the pressure on build rates.

Preconditions for Bricks & Mortar

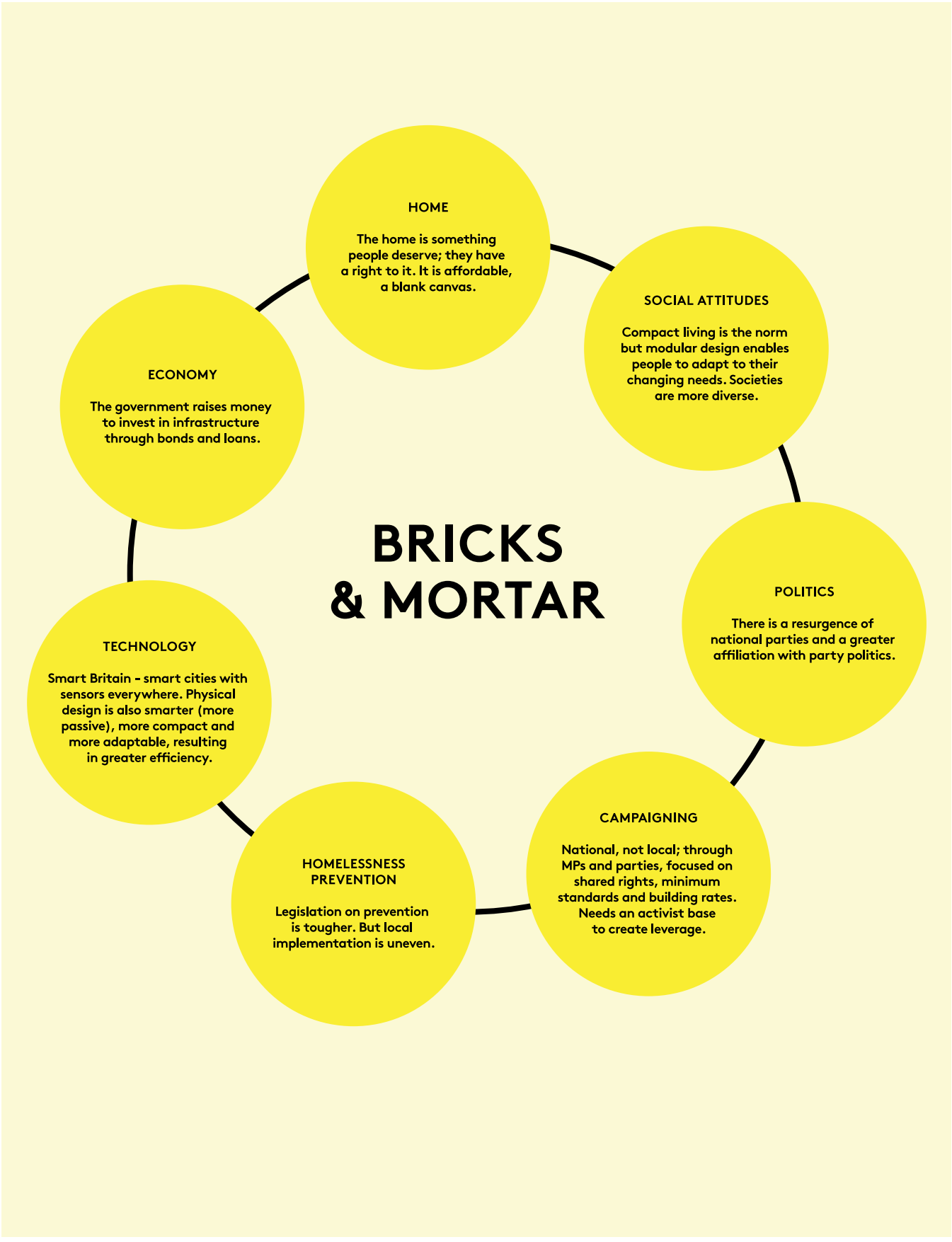
- Long period of low economic growth, depressed incomes
- Commitments to house building become a central indicator of economic and political success
- A change in Treasury rules about housing investment.

'Pockets of the future in the present'

- 'The Green New Deal': the Green New Deal group has set out a detailed plan involving public investment to 'will rekindle a vital sense of purpose, restoring public trust and refocusing the use of capital on public priorities and sustainability'
- Broad economic consensus that public investment in infrastructure is good policy when interest rates are low
- Political commitments around housebuilding
- Low cost housing modules have been demonstrated by many designers and design schools.

Areas of innovation

- Built methods
- Flexible interior design.


BRICKS
& MORTAR
HOME
The home is something people deserve; they have a right to it. It is affordable, a blank canvas.
SOCIAL ATTITUDES
Compact living is the norm but modular design enables people to adapt to their changing needs. Societies are more diverse.
POLITICS
There is a resurgence of national parties and a greater affiliation with party politics.
CAMPAIGNING
National, not local; through MPs and parties, focused on shared rights, minimum standards and building rates. Needs an activist base to create leverage.
HOMELESSNESS PREVENTION
Legislation on prevention is tougher. But local implementation is uneven.
TECHNOLOGY
Smart Britain - smart cities with sensors everywhere. Physical design is also smarter (more passive), more compact and more adaptable, resulting in greater efficiency.
ECONOMY
The government raises money to invest in infrastructure through bonds and loans.

BRICKS & MORTAR 2030 - VIGNETTE

After a long morning crossing the country on the trains, and a longer afternoon of routine employee induction stuff at his new workplace, Derek Leroy Wilson was already thinking fondly of home, as he and the rest of the dayshift drifted toward the company bus-stops.

Some smart-arse had spraybombed the words BUNGIE BUS on the shelter, but Derek smiled as the shuttle pulled up, waiting to take him and six dozen workers back to the estate that would be his home for his new contract. Bungalow living wasn't respectable among those who didn't do it themselves, but Derek liked it just fine.

When he'd been renting in the private sector, he'd passed through every type of property – particularly once he discovered the occupation agencies in the late Twentyteens, who'd take a nominal rent for your living in some former council building to stop people squatting it. Derek had lived in in mothballed primary schools, foreclosed student accommodations and even a deconsecrated Methodist chapel near the Welsh coast. It was still a lottery, especially for women. You ended up moving time and again, and always to someone else's schedule. Following the 2020 election, the new government spun into action to make good their promise of a home for everyone, and the bungalow scheme was the result. Stability had sounded to Derek like something he might like to try, so he'd signed up to the pilot scheme.

And he'd never really looked back. After five moves – six, counting this one – there was something comforting about these bungalows, and their uncanny similarity was a big part of it. People living nearby could be pretty sniffy about the "lego estates", as the Mail liked to call them. Derek was the first to agree that they weren't exactly pretty.

'That said, they look very different from the inside, see,' he'd say to co-workers over lunch.

'Yeah, right,' someone would scoff in reply. 'Even smaller and cheaper, I'll bet.'

And Derek would calmly defend the bungalow – his bungalow - against the criticisms. Small meant less space to heat in winter. Small meant falling into the lowest band of the new land tax. Small meant less junk to move when it came to relocate. And mass-produced meant knowing that your furniture – your furniture, not some charity-shop tat that your landlord could claim your deposit for – would fit just as it had in the place you were before, right in the very same spot!

There were downsides, of course. Mass-produced meant you'd see the same failures over and over again, he'd explain: the notorious temperamental pump unit for the shower module, or that awkward roof joint on the double-windowed wall-panels, which tended to leak when the wind blew the rain the right way. Small meant showers and never baths. Mass-produced meant always located on a large site with loads of other bungalows just like it.

Every now and again, someone would come up with an objection that Derek hadn't heard before, or maybe he'd heard and forgotten, and he'd note it down so he could work out a counter-argument for next time. But every time he'd moved, he'd found fewer folk mocking. The estates kept growing and flowing as the years ticked by, individual bungalows growing or shrinking as singles and couples gave way to families and vice versa, with surplus modules trucked around the country to wherever there was work enough to need 'em. Less folk mocked because more of them were in bungalows themselves, Derek knew.

As he got to his Sub-Div, Derek heard the reassuring hum of the Printer doing running repairs for the buildings. He let the resident's app on his phone lead him to his new home. Fewer cars than at the last place, he thought to himself. And more children, running and shrieking in the evening light. Parents were sat under awnings in front of their own homes, and some clocked his arrival, a new face on the block – but without hostility. It's not an argument he uses often at work, but that's another thing he likes about the bungalow system: his skin colour doesn't mark him out as an outsider.

Who needed the town centre anyway? The estates had some shops and community buildings, good broadband, and plenty of open space. Everything you needed was here, Derek figured, as long as you understood the difference between need and want.

As he approached the bungalow – his bungalow – he heard the familar beepTHUNK as the estate's security network recognised his phone and unlocked the door. Inside, his furniture and things were waiting for him; the logistics people had even read the labels and put them in exactly the right place.

In his little bedroom at the back of the house, Derek unfolded his bed and lay down, smiling up at the same old ceiling of his brand new home.

RENT RADICALS

What if policy-makers decided to address the problem of spiralling rents?

The world of 'rent radicals' is one where many people can afford to live in a house or flat without having to own it, and the rights of tenants are strongly protected in a fair market. It is a world in which people tend generally to own fewer things.

This is a world of 'access, not ownership', whether books, music, or cars, even clothes. Everything, in effect, is portable. One consequence is that people are less attached to place, and are more likely to move for work, creating economic benefits for the UK.

Face-to-face social connection is lower. The home is functional, a place to recharge that is plugged into a grid of entertainment and leisure services; friendships tend to exist within digital 'filter bubbles' of shared online interests.

Campaigning focuses on unlicensed landlords renting on a 'black market', ensuring that fair market regulations are enforced, representing the homeless, who are effectively unprotected, and reminding landlords that being a landlord still generates a reasonable return.

Preconditions for Rent Radicals

- Continued upwards pressure on rents, relative to wages
- Effective campaigning by tenants on the cost and quality of private rented property
- Media attention on the poor quality of some landlords and their properties
- Government desire to reduce the housing benefits bill without causing a surge in homelessness.

'Pockets of the future in the present'

- Increasing visibility of campaigns around renting, and engagement of renters in campaigns
- Successful rent regulation in other countries, such as the Netherlands.
- Digital applications that allow tenants to rate their landlords (e.g. The Tenants' Voice)
- Campaign for 'pop-up' tenancies in empty houses
- Continuing growth of services such as Spotify, Zipcar, Netflix; 'box-set bingeing'.

Areas of innovation

- The 'access economy'
- Shared public information on housing and landlords.

RENT RADICALS
HOME
A home is portable: it's about flexibility, convenience and choice, but with security.
SOCIAL ATTITUDES
Generational equity is important. But the younger generation is more concerned with access than with ownership. People are less attached to one place.
POLITICS
A split between those who live off finance and investment, and those who don't. But 'productive' capitalism is rewarded.
CAMPAIGNING
Focus on poor quality housing and unlicensed landlords, and on standard-setting. Regulations are enforced.
HOMELESSNESS PREVENTION
Erratic depending on where you live. But better protection extends to everyone, including those in rent arrears.
TECHNOLOGY
Digital technology creates transparency. Greater rental transparency has led to more transparency on land and ownership. People are able to share information on housing and landlords.
ECONOMY
The state holds the balance between suppliers and customers, ensuring fair markets through scrutiny and regulation.

RENT RADICALS 2030 - VIGNETTE

Saj's people-pod is waiting outside Birmingham city council's keyworker accommodation block as he kisses his wife goodbye, and he steps in briskly and sits down without taking his eyes from his phab. The 'pod rolls off, weaving its way along the reserved lanes on the city's arterial roads. First call of the day is the Estates and Tenancies Court, housed in what must once have been a discount carpet store, on an otherwise empty retail 'park' at the edge of the city, slowly re-wilding. The legal world is still keen on hardcopy, and the permanence of ink on paper, and he has documents to sign.

The court side of the job doesn't interest Saj much. Mostly it's a landlord's solicitor listening in silence to a judge's instructions. If it's boring, then you could say that's Saj's fault; his job is to make sure that once a court date has been filed, the council has clean hands and an irrefutable case. The landlords rarely turn up, but the solicitors never look bothered.

Another 'pod whizzes him to West Bromwich; he's got three flash inspections to do before lunch. They're all landlord no-shows, so Saj has the time to get good images of the regulatory breaches and chat to the tenants who'd booked the inspections. Nothing serious – a broken boiler still unfixed after a fortnight, and two leaky extensions – and none of the landlords in question have bad reviews on either the Rent Registry or SLUMLORDZ.NET, so Saj fires off polite reminders about their responsibilities under the Housing & Tenancy Act of 2026, and tells his phab to remind him about them in a fortnight.

In the afternoon, it's Compulsory Lettings – Saj's favourite part of the job, the thing he signed up for. Each council has a list of properties that have been claiming the council tax discount for more than a year. The Compulsory Lettings programme works through that list, longest discount first, to try to make sure no property ever spends more than a year off the market or unoccupied. There were houses on those lists that had been sat empty for decades before CL was introduced. They weren't sat empty any more.

In a suburban cul-de-sac, a van is already waiting, the new tenants steaming up its windows with their breath, bags and bundles on their laps, the youngest child clutching a battered teddy bear.

The right-hand house of this three-story late-Victorian semi was split into apartments some time during the mid-Nineties, and the records show an unoccupied discount stretching back seven years on the upper floor. Saj checks that the standard attempts to contact the owner have been made, signs some hardcopy for the legal people, then formally hands over authority to the locksmith, who has the front door open in seconds. He shoves it half-open against a mountain of takeaway menus and political leaflets, and bolts inside to see to the burglar alarm, followed by techies from the energy and water companies.

While the council rep gets the new tenants settled in, Saj is glue-gunning the Section 23 Compulsory Letting notice to the gatepost. A small knot of neighbours has formed a little way down on the other side of the street. In this neighbourhood glare and mutter is all they'll do, though, and that was of less concern than the booby-traps and hired thugs that keyworkers sometimes faced in London. Some people were making a lot of money out of property.

His wife sometimes complains about their small and non-descript keyworker apartment, which the council gave them when Saj agreed a two-year contract. It's in a refurbished office block in a run-down part of town, admittedly, and she works from home, so spends a lot more time there than Saj does. But the connections were superfast, and they could plug into their friends and family whenever they wanted to. And the unofficial online AgSpace let him link up with other keyworkers in a very close-knit way – a bit like the union his father had belonged to, when he'd worked on the London buses.

Then there are all the other places Saj could go and hang out. He hangs out with friends all over the world, all from the affordable and convenient comfort of his keyworker apartment. And there's the time he spends in his favourite game-spaces, fighting and working and playing alongside people he's never met in person, but some of whom he's known for twenty years or more. As he tells his mum, she's right when she says nothing's like it used to be. But maybe that's OK – because maybe whatever everything's becoming will be better.

Most of the time, Saj thinks it probably will be.

RAGGED EDGES

What happens if policy focuses on preserving the benefits of homeownership?

The home in Ragged Edges is a nest egg, an investment, but it is hard to come by. Once you have it, you make the most of it. For those lucky enough to be on the right side of this divide, the home is something to be invested in physically and emotionally as well as financially. Since the outside world is increasingly divided, this makes sense.

And so we see a return of 'cocooning', amongst both owners and anyone else with some level of housing security, the home as being a retreat from the world, the place of safety, a soft space in a hard world.

Some of this is literally 'soft', such as more fabrics and furnishings; some metaphorically, with more emphasis on plants and gardens. And some is protective: high hedges shield the home and keep out the eyes of strangers. This is a more individualist world.

The policy enables some who would not otherwise be able to afford it to own their own houses, but does little to protect those in social housing or reduce homelessness. Campaigning organisations are more necessary than ever, both to help the most vulnerable and to make the case for a fair housing policy, but they have to navigate an increasingly political and polarised landscape marked by protest and dissent.

Preconditions for Ragged Edges

- Continuing government commitment to the social and economic value of home ownership as the most important part of the housing market
- Squeeze on public spending requires innovative ways to promote home ownership
- Willingness to transfer public assets to private ownership.

'Pockets of the future in the present'

- Self-build mortgages offered by Orwell Housing in Suffolk
- The 'Free Schools' movement
- Housing campaigns such as FocusE15 and Barnet Sweet's Way.

Areas of innovation

- Financial models of home ownership
- Cultural innovation around the idea of 'safe'.

HOME
The home is a nest egg, a long-term savings vehicle, a family crutch - at least for those that can afford to buy and maintain them.
SOCIAL ATTITUDES
There is little social mobility, so people hold onto what they have. The home is a place of safety. Anyone with housing protects themselves, creating a more individualist world.
POLITICS
The government sets the frame and stands back. Politics can be confrontational and sometimes violent.
CAMPAIGNING
More necessary than ever, campaigners need to operate in an increasingly polarised society.
HOMELESSNESS PREVENTION
Legal frameworks are weaker. Increasingly prevention falls to charities, foundations and philanthropists.
TECHNOLOGY
Technology is much about surveillance and privacy – people increasingly try to disguise online and mobile phone activity.
ECONOMY
The government supports markets and helps them to function, where necessary through intervention and pump-priming.
RAGGED EDGES

RAGGED EDGES 2030 - VIGNETTE

The Nelders bought their house when it was slightly less than half built. Now, after three years, as Andy jokes to their friends, it was slightly more than half built. Much to Emma's frustration, this reflected the lack of building work Andy had done since the purchase.

No, that wasn't fair, Emma thought to herself. She dropped the washing-up brush into the sink and stared out of the kitchen window. The garden was a rectangle of grass and weeds enclosed by a seven-foot wall with razor wire, but it was still the best view in the house. The other views all revealed 'the house' to be an unfinished and over-mortgaged building site amid a row of other unfinished and over-mortgaged building sites.

Andy hadn't had time to work on the house, because he'd been appointed Head of Department at a newly-founded academy eighty miles away, and by the time he could claw back the occasional weekend for the building project, the cost of materials had inflated so far that they couldn't afford the stuff they needed all at once.

Andy's response to the situation was to make light of it. It was that calm, cheery stoicism that she'd fallen for when they'd first met. Nowadays, his stoicism felt to Emma more like denial. Not like he's running against the clock, Emma thought bitterly. Forty might be the new thirty, but that didn't make your odds of conceiving any better.

It had seemed like such a good idea at the time. They'd waited until they both had good jobs before getting married – not great jobs, but good enough to feel like they wouldn't vanish overnight. Then the government broadened the Home Ownership Assistance Program again, and Andy's father passed away, leaving him a bit of money for a deposit. They'd been driving back into town one weekend and seen the house and Emma had said 'it'll look lovely when it's finished' and Andy had said 'if it ever gets finished', and in less than twenty breathless minutes they'd apped their bank and the estate agent and set the wheels in motion, and six months later they were moving their stuff into the finished wing.

The other wing had neither roof nor windows at that point. That first weekend, Andy had glued an exterior-grade door into what would eventually be the doorway between the dining room and the lounge, so turning the lounge, and the entire unfinished wing, into an elaborate porch for a house half the size. The full house would be too big for them anyway, as Emma had said at the time. Not like we're ever going to need four bedrooms! But someone would: all the more reason to snap up this bargain, build it with sweat equity, then sell it and turn the proceeds into a smaller place with a smaller mortgage. Or no mortgage at all!

They'd not known that the price of building materials had been spiralling upwards. The previous owner had been clobbered by the same problem, but – shrewdly, Emma supposed – hadn't made his reasons for selling totally transparent. The same was true of other 'project properties,' as the newsfeeds called them, strung out along the same road; over-ambitious self-build mortgages, the dashed dreams of aspiration rendered in rebar and concrete.

The reforms to the planning system had certainly 'got Britain building', as the government had trumpeted. But investment was lacking, or so it was claimed, and Andy and Emma's weekend drives started feeling like tours of a country that had given up on everything halfway through. Half-finished apartment blocks jutted from the corners of meadows and cornfields; chainlink and razor wire surrounded huge bare plots beside major roads. Some of these sites were partially occupied already, not always by the legitimate owners. The bailiffs were always busy.

Some squatters took the same approach as Emma and Andy, moving into half-finished self-builds and, well, finishing them. There were a few of them down the road, and they would pop round and trade food for the use of some of the larger tools that the Nelders had acquired with the house. Emma resented that these scruffy people, generous as they were, didn't have to work. And as they weren't paying a large mortgage for the privilege of living on a building site, they had time to improve the property. The thought flashed through Emma's mind that maybe the squatters weren't the crazy ones after all.

It felt like Britain had stalled. And Emma and Andy's own project – not just a house, but a home, and the family Emma longed to start – was also stalled in development, with everyone involved too deeply invested to quit, and the market conditions unfavourable to anything other than waiting it out.

She thought of Andy, of their dreams for the future. She hated the way that working two thirty-hour teaching contracts in parallel and never seeing him made her so tired and so angry all the time. All they'd tried to do was to reach up to that next level - but they'd just missed it, somehow.

Well, pull yourself together, Emma told herself firmly. It wasn't long before her ride-share car would turn up to take her to evening teaching gig: remedial writing skills at the labour exchange. Things could be worse. Better to be living on a building site than in the rabbit-hutch flats of the rental market, after all. And better, surely, to live on your own building site rather than someone else's!

COMPARING THE SCENARIOS AT A GLANCE

	Growing Local	Bricks & Mortar	Rent Radicals	Ragged Edges
Home	The home is nothing without a community. Ultimately, 'it's the street where we live.'	The home is something people deserve: they have a right to it. It is affordable, a blank canvas.	A home is portable: it's about flexibility, convenience and choice, but with security.	The home is a nest-egg, a long-term savings vehicle, a family crutch – at least for those that can afford to buy and maintain them.
Social	Higher levels of engagement in what's happening on your doorstep. Social agency and local agency are intertwined.	Compact living is the norm but modular design enables people to adapt to their changing needs. Societies are more diverse.	Generational equity is important. But the younger generation is more concerned with access than with ownership. People areless attached to one place.	There is little social mobility, so people hold onto what they have. The home is a place of safety. Anyone with housing protects themselves, creating a more individualist world.
Economy	The sharing economy is more prominent, especially locally, which helps people manage low growth. Parallel currencies are widespread.	The government raises money to invest in infrastructure through bonds and loans.	The state holds the balance between suppliers and customers, ensuring fair markets through scrutiny and regulation.	The government supports markets and helps them to function, where necessary through intervention and pump-priming.
Technology	Social technologies provide stronger local networks and services and enable communities to look after themselves. Greater resistance to corporate tech.	Smart Britain – smart cities with sensors everywhere. Physical design is also smarter (more passive), more compact and more adaptable, resulting in greater efficiency.	Technology creates transparency. Rental transparency has led to more transparency on land and ownership – and on landlords and tenants.	Technology is as much about surveillance as communication. People increasingly disguise online and mobile phone activity.
Politics	A radical extension of 'flatpack democracy', with more open local processes and participation.	There is a resurgence of national parties and a greater affiliation with party politics.	A split between those who live off finance and investment, and those who don't. But 'productive' capitalism is rewarded.	The government sets the frame and stands back. Politics can be confrontational, and sometimes violent.
Prevention of homelessness	In a local world, it comes down to local priorities. Charities have to provide highly localised advice, and try to encourage consistency of standards.	Preventative measures are taken seriously nationally. But implementation is uneven.	Erratic, depending on where you live. But better protection extends to everyone, including those in rent arrears.	Legal frameworks are weaker. Increasingly prevention falls to charities, foundations, and philanthropists.
Campaigning	Campaigns are more integrated as activists connect together different local issues. But it needs national connectors.	National, not local: through MPs and parties; about shared rights. Needs an activist base to create leverage.	Focus on poor quality housing and unlicensed landlords, and on standard-setting. Regulations are enforced.	More necessary than ever, campaigners need to operate in an increasingly polarised society.

LOOKING BACK FROM 2030

One of the familiar principles of futures work is Herbert Stein's Law, that 'if something can't go on forever, it will stop.' Much of the data from our current model of housing provision suggests a system that is reaching its limits: a ratio of house prices to earnings that is at record levels,[32] or housing rental costs that are among the highest in Europe.[33] Other factors also suggest a system under pressure: for example, Britain's prospects for improving its growth and productivity rates are damaged by the proportion of savings that ends up in the housing sector. Mortgage finance is likely to remain tight in a more closely regulated banking system. The tax benefits of house ownership are being scrutinised. The proportion of housing 'winners' will fall as an older generation that has enjoyed a one-off windfall retires and sells up, with the proceeds fragmenting across inheritance, health and the costs of retirement living as pensions fall in value.

By taking a longer view, scenarios and futures work help us to see more clearly the issues that are emerging in the short-to-medium term, and therefore how we should orient ourselves in the present. As the French futurist Gaston Berger said, 'The purpose of looking at the future is to disturb the present.'

One of the clear lessons from this project is that although scenarios are often regarded as alternatives, the nature of the housing crisis and the emerging structure of the housing market, or markets, means that there is not a single problem (or a single system) here, but a series of overlapping problems. Different parts of the housing market are becoming more distinct. On the one hand, becoming an owner-occupier in a world of high relative house prices and significant deposits requires access to wealth or savings; on the other, the social housing sector is being squeezed through public policy. So far, the result of these trends has been to increase private rental, while lowering the prospects for mobility across tenure. Lending for 'buy-to-let' has accounted for most of the growth in the mortgage stock since 2008.[34] There are other risks too: an eighth of mortgage-holding households have debt-to-income ratios of 4.5 or above, and could be at risk if or when interest rates increase.[35] There is a longitudinal problem as well. As the Bank of England economist May Rostom has observed, 'the burden of debt is disproportionately falling on the young, and much more so than any other time in the last 20 years'.[36] In other words, as an overall system, it is stuck, but it is also fragile.

Looking across the worlds of 2030 developed in the scenarios, and coming back towards 2016, the report's authors identify a number of themes:

The first is that the housing crisis – in terms of having enough, affordable housing – is not going to resolve itself quickly. Even in scenarios where there is relatively aggressive housing programme, these fall short of resolving the crisis, because there is so much ground to make up from years of under-provision, because population levels continue to rise, and because an aggressive building programme runs into a range of challenges. As a result, affordability will continue to be a problem, even if house prices and rental levels start to decline relative to wage levels. There is an open question as to how long it will

32 Shelter (2015), Housing Affordability for First Time Buyers. https://england.shelter.org.uk/professional_resources/policy_and_research/policy_library/policy_library_folder/report_affordability_for_first_time_buyers

33 Koessl, G (2015) National Housing Federation - Private renters in UK pay double the European average. http://www.housing.org.uk/blog/private-renters-in-uk-pay-double-the-european-average/

34 Bank of England (2015), financial stability report No. 37, July 2015. http://www.bankofengland.co.uk/publications/Documents/fsr/2015/fsrfull1507.pdf.

35 Office for National Statistics (2015), Economic Review, October 2015. http://www.ons.gov.uk/ons/dcp171766_419024.pdf

36 May Rostom (2015), 'A lifecycle story of housing debt in Blighty.' Bankunderground blog, 18th September 2015. http://bankunderground.co.uk/2015/09/18/a-lifecycle-story-of-housing-debt-in-blighty/#more-558

take before the idea of home ownership as a worthwhile aspiration becomes coloured by the experience of long-term debt and historically high house prices measured against incomes. The first test of this will come if recession or increases in interest rates increases repossession levels. More broadly, the indications in most of the scenarios are that the idea of 'home' becomes more functional, measured on safety, security of tenure, and health, rather than through an emotional relationship with home. In turn this can be seen as a social response to extent of the housing crisis. Attitudes will continue to be shaped by relative shortage, and as with other apparently intractable issues, this could end up with 'issue fatigue' because of the complexity of making change, or could swing suddenly through a shift in public perceptions and attitudes, as housing did in the 1960s.

The second is that generational issues start to become more prominent quite quickly, precisely because tenure patterns change slowly. If one of the purposes of futures work is to identify 'inevitable surprises',[37] this is certainly in that category. While this is notably true in the Rent Radicals scenarios, where one of the mainsprings of the scenario is generational pressures, there are clearly generational effects in the other scenarios as well. Of course, it's not clear yet what will happen to the wash of money from those homeowners who have benefitted from the long price boom, but it is likely to fragment, spent on supporting living standards in retirement and health costs, before it washes through to the younger generation. There will, of course, be splits within generations as well. Older home owners can look forward to a far more comfortable retirement than older renters.

The third is that politics and political issues become more fragmented. In all of the scenarios, there is a need for campaigning organisations to connect issues together – across localities, across types of tenures, across generations – to create a common platform that represents the importance of housing to politicians and decision makers. This is about national engagement, national standards, and national best practice. At the same time, this needs to be linked, in terms of public discourse, to the improved social and personal outcomes and experience that follow from a world in which a house (and a home) is assured and secure. In this, the long-term shift in social values, identified as one of the 2030 contexts, should help. People will be increasingly aware of the connection between wellbeing and good social and economic outcomes.

Digital technology is likely to fragment as well. It will be even more ubiquitous by 2030 than it is in the world of 2016, and personal devices will routinely engage with sensors and embedded digital tech. The tech world will also be more lightweight, around phones and tablet-like devices rather than laptops and computers. But the way that technology is used in each scenario is strongly shaped by the social and public values in that scenario. In practice, then, the use of digital technology will be an area of conflict framed by elements of convenience, openness (for example of data), surveillance, privacy and activism. In turn, though, these conflicts amplify the social expectations in each scenario, and create both opportunities and constraints in using digital technology for campaigning and service delivery.

37 Schwartz, Peter (2003), Inevitable Surprises. The Free Press, London.

Fourth, homelessness will not go away, nor will disputes over housing rights. But both campaigning and service delivery becomes more complex, with increasing variation in most of the scenarios in how rules are interpreted and services provided. The balance between national organisation and local knowledge and delivery becomes both more difficult and more important.

When they do finally shift, systems that have been stuck tend to shift quickly. Further, when they do shift, they tend to herald a wave of innovation, as new ideas that have been circulating at the edges get picked up and tried more widely. Across the scenarios, there are different forms of innovation: technical innovation, social innovation, financial innovation, innovation in forms of ownership. Some of these are already being experimented with, but not at scale. As with the world of the 1960s, when Shelter was founded, a failing system is waiting to be disrupted by new ideas. It is exactly the time to dare to dream of something different.