



Confessions of a Floating Voter

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I HAVE a confession to make. I was one of the many thousand voters who changed their mind. I was not impressed by the performance of the Labour government or the personality of Mr. Heath, but on balance I thought it was better to have a strong man at number 10. Then I had second thoughts, and when I went into the polling booth, I put my cross by the name of the Conservative candidate. The conversion started when I came to sell my house. It cost me £5,000 way back in 1964. I sold it this year for nearly £7,000. Now I've moved up the social scale and I've bought a house for £11,000. But my mortgage is only for £8,000 and I can well afford to keep up the payments. I've achieved all this under a Labour government and I expect you're wondering why I decided to vote Conservative. The trouble is I'm a bit suspicious of what Labour might have done in another four or five years of office. Some of my friends actually say that I'm a bit paranoid.

But look at the record. Harold Wilson said that he'd produce 500,000 houses a year, and he confessed that he was deeply disappointed not to achieve this output. He started publishing *Housing Statistics* and produced a wealth of new information on the subject. This included an index of new house prices increased by 40 per cent over the period 1964-70—and I know this is right because this is just the increase in price on the house I've just sold.

I thought all this information was a good thing all round. But there was one item which worried me a bit. In February this year *Housing Statistics* reproduced the answer to a Parliamentary question. It said that in the financial year 1969-70 the average government subsidy to the

local authority tenant was estimated at £30 a year, and that the average tax relief given for mortgage interest payments by owner-occupiers worked out at £47 a year. I'd always thought that it was council tenants who were heavily subsidized and this came as a bit of a shock. So I worked out how much tax relief I'd be getting this year on the mortgage payments of my new house. It came out to £5 a week or about £250 in the year.

I began to see that Harold Wilson's backroom boys would soon work out a connection between these items. Heavy subsidies to owner-occupiers obviously help to push up house prices. If house prices and interest rates increase there won't be many people who can afford to join the owner-occupiers bandwagon. No wonder Harold failed to get his 500,000 houses. A new Labour government might have actually found a way of checking the rise in house prices. That wouldn't do me much good. I reckon the house I've just bought is the best investment I've ever made. On current trends I can expect its value in 1980 to be around £20,000 and I'll still be paying out on only an £8,000 mortgage. If house prices don't increase, I won't actually lose anything, but I won't have made quite such a good investment as I'd hoped. Then I got round to thinking about how a Labour government might try to check the rise in house prices. Surely they wouldn't be so foolish as to cut the subsidies to owner-occupiers? Or would they? Anyway I'd certainly be hit if they did.

I must admit that the Labour government did diagnose part of the trouble. They saw that land—at the right price—wasn't available for many willing developers. They created the Land Commission to try

to make sure that this land was available. But this was only nibbling at the problem. After four years of work the Land Commission, as *Housing Statistics* tells us, had sold only 171 acres of land at an average price of £2,000 per acre. The Conservatives have said they'll abolish the Land Commission. But even if they don't, it doesn't really look as if the Commission by itself will make things much easier for most potential owner-occupiers. It's rather a one-armed bandit. It won't check the general rise in house prices, and it won't affect the rate of appreciation of the best investment I've ever made.

The Labour government went completely haywire in their other attempts to solve the housing problem. Instead of putting a tax on land which isn't being developed they put a tax on land which was sold or developed—and then they wondered why the price of land continued to soar!

Perhaps I should have told more of my Labour friends about that two acres of land zoned for residential use which was left to my wife by her uncle when he died. I reckon it has quadrupled in value in the last five years or so. She wouldn't mind selling, but she doesn't really need the money, and there certainly didn't seem much point in selling under a government which would have taken 40 per cent of the gravy in terms of betterment levy. I advised her to hang on to it. If this land had been rated, or taxed in some other way, there would have been some incentive to sell. If there were plenty of other willing sellers maybe Harold would have got his 500,000 houses.

I'm just as interested in solving Britain's housing problems as the next man. And it became more obvious the more I thought about it

that the Labour government didn't have a clue as to how to solve them.

Mind you, I don't see that the Conservatives are likely to do any better. This is a pity. Many of the developers in the construction industry are great friends of the Tories. Many of these developers think that land-use planning machinery is too restrictive. They think that if more suitable land is zoned for development they will be able to build more houses. I suppose they are right. But will they be able to sell the houses they build? If land prices go on rising at present rates, developers are going to have a rough time whatever is done to the planning machinery.

I noticed in the election campaign that the Conservatives attacked the Labour government for the rise in interest rates but not so much for the rise in house prices. Then came some of the Tories' election-winning broadcasts. They emphasized the increase in price of goods in the shopping basket but they didn't talk about house prices. They made their appeal to the housewife, not to the houseowner. Wise men. I expect most owner-occupiers are, like me quite happy about the price of our property appreciating. Yes, the Tories can be trusted to take care of the owner-occupier. When they talk about concentrating housing subsidies where they are needed, they are thinking about the rents of council tenants, not the tax relief on mortgage payments which makes the owner-occupier millionaire the recipient of the largest housing subsidies in Britain. The Tories will be so busy trying to sort out the complexities of the public sector in housing that they won't have much



time to pay attention to the private sector. They won't solve Britain's housing problems, any more than the Labour government. But I think they'll take good care of me. And that's why they got my vote.

THE RADICAL SPIRIT

Frank Dupuis

The appeal to self reliance, if raised today, is more likely to come from sources called reactionary than from those called radical.

THE main object of the Chartist movement of the 1830's and 1840's was to obtain "universal" suffrage as the means by which the working class might abolish the injustices they regarded as the cause of their ills. The movement comprised various groups with different aims; those of some of the leaders, notably Feargus O'Connor, were dubious and their perception of the nature of monopoly was vague. Nevertheless the Parliamentary debates of 1842 show they were generally agreed on such measures as the drastic reduction of taxation and debt, an honest currency, removal of hindrances to wider discussion and abolition of monopolies including that of land, although, the prime importance of this was not appreciated. Thus, whatever their errors, they were radicals; they did not ask for expedients to allay effects but for justice to remove causes.

A more enlightened group among them was the London Working Man's Association founded in 1836 by William Lovett, a cabinet maker and very critical of O'Connor. In 1839 Lovett was sentenced on the flimsiest evidence to a year's imprisonment for provoking a riot. In Warwick gaol he wrote, in conjunction with another Chartist, John Collins, *Chartism, a New Organisation of the People*.^{*} This has now been reprinted and it makes an interesting and valuable contribution to the history of political thought.

Apart from the electoral question, the whole tone of the book is that the "useful classes" must depend upon themselves and above all think for themselves. Like Henry George, Lovett recognised that without correct thought, political arrangements are vain: and the section on education is striking and profound. "There is so much evil to be apprehended from

placing the education of our children in the hands of any government, that it becomes one of the most important duties of the working and middle classes to take the subject into their own hands, lest the power of educating their own children be taken away from them."

Practical advice on organising and paying for independent schools is given but the emphasis is laid upon the true meaning of education as "all those varied circumstances that exercise their influence on human beings from the cradle to the grave." Without moral education, merely intellectual attainments are likely to lead to evil not good. Love of truth is a moral quality. "The man who honestly investigates the opinions he holds, discharges a great *moral duty* to society; while he who receives without examination and believes without enquiry is guilty of a *moral offence*." To use one's influence to instil such unexamined opinions into others is a greater offence. The writer might have been considering how the planned economy was conceived, put over and accepted.

This book, smuggled out of prison, shows no trace of bitterness and the honest clarity of the self-taught author's writing is in sharp contrast with the manner in which some products of state education try to express themselves today. The spirit of the book is in sharper contrast to that of those who now call themselves radicals and who support all those collectivist expedients which, under a more universal franchise than Lovett contemplated, have magnified just those evils which the Chartists hoped to abolish. The appeal to self reliance, if raised today, is more likely to come from sources called reactionary than from those called radical.

One hopes that some modern radicals will read this remarkable book and ask themselves if they have truly interpreted the title they use.

^{*}Leicester University Press and Humanities Press, Inc. \$5.00