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## **Work: A view from 100 years hence,**

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Imagining the future and then looking back at the recent past from that place can create a clearer image of where we are today. Today, more of us are working at older and older ages. Usually elderly people would rather not undertake the mundane jobs that increasingly they have to apply for. Suicide rates among the elderly are highest in those towns and cities of Britain where more of the elderly are in paid work after age 65. If current trends continue, more of us will live to work as employees in our old age and fewer and fewer of us will be happy with the work we are offered.

Only a few very affluent people are likely to have pensions large enough to enable them to avoid paid employment in part of their old age. More and more of today's young adults have no pension provision other than the state pension. Of any age group, the greatest wealth inequalities of all are found between groups of pensioners. By pensionable age people have either amassed very little wealth, or have great savings including a pension and own valuable property. Among the affluent only the very rich have no pension. It is a form of insurance they do not need.

As the riches of the best-off 1% of people grow and grow, more jobs in future will be focused on serving their needs. Today that small group secure about 15% of all income in Britain, about 10% after income tax is taken. If top income tax rates in the future are to fall, as they have mostly fallen over current lifetimes, there will be fewer jobs provided by the state and more people directly employed by the very richest minority. More cleaners, cooks, nannies, gardeners, personal accountants, housekeepers, drivers, personal shoppers, trainers and more employed in jobs which currently don't exist but which will be created to pander for new tastes and fashions among those who believe they are most worth it.

In the future people near the very top may well work longer hours than they do today. Those at the very top can choose their hours, but those just beneath them cannot. The need to beat the morning commute may lead to greater numbers starting paid work earlier and earlier in the morning. Even if this is not through physically being at the office, scanning emails and reminders every waking hour can easily turn what used to be an eight-hour working day into something much longer. In Britain in 2014/2015, millions in part-time employment said they would prefer to have a full-time job, yet we had never collectively worked as many paid hours. Part-time work simply did not pay enough.

People don't really want to work longer and longer hours. They are given little choice as hourly wage rates fall and the cost of living rises. In areas where the jobs are better paid, the cost of living rises faster than salaries. You can, if paid enough, live a long way out, work long hours and get a nanny or two to cover for never being home before the children go to bed. But to make all the finances work you have to ensure you do not pay the nannies too much. High-paid and low-paid jobs in the future will increase in number. There will be fewer 'average' occupations.

In 2114/2115 more people than ever before believed they were average, while fewer than ever were. Leading up to 2114/2115, the Government subsidised mass childcare to ensure that having small children to look after was not an excuse against taking paid employment. They reduced benefit levels year on year to make the punishment for not working for someone else a more grinding poverty than each year before. Numerous sanctions were imposed, cutting all welfare benefits for a time if a 'claimant' – as people came to be called – transgressed and missed a meeting.

Out of desperation more people took jobs on zero-hours contracts, or started their own business. The Royal Society of Arts (and Commerce) reported that people who started their own business were less well paid but happier than those with direct employers. They could have put it the other way round and said that for most employees, the experience of having a boss was so bad that despite the slightly greater job security they were more miserable than even self-employed taxi drivers.

Taxi drivers were a case in point. More and more people took to driving around in their cars, having paid for taxi plates and a radio, looking for someone who wants a lift. As more people became drivers, all the drivers had to drive for longer and longer each day to pick up the same number of fares. They became more tired, more irritable, less safe drivers, but the overall numbers in employment rose. When bus subsidies were removed, more people without cars had to use taxis. Fewer buses meant more private sector employment, more cars, more congestion and more pollution. However, more employment is not necessarily better employment. Few taxi drivers talk of the great enjoyment they got from ferrying passengers along the clogged roads.

As the state was pulled out of subsidising areas such as transport, education and health care, wages in each area fell. People move from job to job more often than they had in the past. Those taxi drivers who could no longer endure 14- or 15-hour days gave up when they could find another job, often caring for the elderly, the mentally ill or young children. Driving a taxi only required a driving license. Many of these jobs did not require any qualifications or much experience. You need qualifications to be promoted but not to do the basic job.

There were also more and more guest workers to carry out the menial work. A very economically unequal country tends to generate a lot of opportunities for poorer migrants. Even in 2014/2015 most young women in England by age 19 were going to university to try to avoid having to take menial work later in life. Childcare had become menial work. A qualifications bonanza bloomed. But that first degree would not guarantee you good employment, you needed a postgraduate qualification, and an internship you paid for the privilege of undertaking, or an apprenticeship where you were paid far less than the minimum wage.

Looking back, of course many people in 2014/2015 enjoyed their work. Many had worked in the same institution for some time and had got good at what they did. Their customers, colleagues, patients, claimants, fares and students got to know them. It wasn't all about making money and the bottom line. But such relationships became seen as quaint in time. And younger employees were not taken on with the idea of keeping them on for that long. The young knew that and so jumped from firm to firm almost as fast as they were pushed. The idea of having any loyalty to an enterprise, a school, a hairdressing business, a garage, a construction plant or a building firm went out of fashion.

As wealth polarised further, those who wanted to start their own business increasingly had to borrow to do so. Algorithms, not people, ran banks. At any sign of default they quickly moved to seize the assets of the business, the home that had been mortgaged to finance it. Even before the financial crash of 2008, some 99% of businesses newly registered to pay VAT folded within ten years. Otherwise the UK would have been awash with antique shops and other ventures that so many people had dreamt so long of starting up. As many firms have to die as are born. The more that are born, the more that must die.

Big corporations grew larger but almost all also eventually folded. The majority of the largest firms in the UK in 2014/2015 had not existed a hundred years earlier, almost all were gone a hundred years later, and yet they exuded an air of permanence. Young graduates fought to get places in their 'starter streams'; greedy for the high salaries promised later, desperate for some security and unaware that every year their intake would be decimated. Within eight years less than half of those who started with such fanfare were still employed; just a seventh managed twenty years in the firm of all those selected as being so promising. But it had to be that way: almost every firm in London employed

hundreds of people aged below 35, and just a few dozen aged over 40. Those who didn't make the grade could drive taxis, manage guest-worker cleaners or stack shelves in their non-retirement.

In 2114/2115, no one is surprised. All that has happened is a continuation of what had already been in play by 2014. Every year (for a hundred years) the trends continued onwards with only the occasional blip. By 2114/2115 most people know they are poor and insecure, more are working longer for less than their parents or grandparents had, but a tiny few – now much less than 1% – are taking more than the best-off ever had. They tell those below them that if only they, or their parents, or grandparents or great-grandparents had tried hard enough – had been good enough – they too would have got what they deserved. And in a way they are right. If we'd all just tried, tried harder in 2014/2015, all of this could have been different. But we'd already been taught just to worry about just ourselves.