

Opinion **Financial Times**

Americans need to leave deadbeats behind

We need to make it easy for people to up sticks, write Erika Christakis and Nicholas A. Christakis

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Most Americans aspire to home ownership in part because it gives them a sense of rootedness. US government policies support this objective and the country has one of the highest home ownership rates in the world. We associate owning a home with responsibility and community.

But there are downsides to owning a house that go far beyond getting stuck – as many Americans still are – with a house worth less than its mortgage. Being rooted to a house can harm individuals by making it hard to pick up and move when a neighbourhood starts to deteriorate. This strikes at the heart of the American dream – but it's true.

To understand why, we must return to two questions that have long puzzled social scientists, biologists and philosophers. First, why, in the face of overwhelming reasons for selfishness, are humans altruistic and co-operative? Second, how do groups stay co-operative when confronted by people in their midst who don't want to co-operate?

A simple answer to both questions comes from a strategy widely known as “tit-for-tat”. It goes like this: if you shovel my snow-blanketed driveway, next time I'll check your pipes haven't frozen when you're out of town. If you call the police when you see someone scratching my car, I will keep an eye on your kid as he waits for the school bus in the morning. On the other hand, if you “defect”, or break the co-operative bond, I will withdraw my favours. No Christmas party invites, plant watering or neighbourhood watch for you. Ideally this will teach you a lesson and you will learn a lesson.

But tit-for-tat only explains so much. Research by Nicholas shows how co-operation is fostered by a different means, one that has profound implications for how the US should think about housing.

Nearly 800 people were recruited online to participate in a set of experiments. They were placed into social networks of random structure and interacted anonymously. They could make or break ties to other participants. We found that humans kept co-operation alive in groups by actively rewiring their social networks.

This is more complicated than tit-for-tat: we learnt that people don't just punish non-cooperators by reciprocating kind or unkind behaviour; they also sever ties to non-cooperators and isolate them, leaving them to hang out only with other selfish people.

It sounds simple enough. But this strategy only works if people can rewire their networks fast enough. If people are stuck connected to non-cooperators, and if they cannot cut the ties quickly, they shift to non-cooperation and the group to which they belong, which might earlier have been altruistic, devolves into an acrimonious, selfish mess.

This finding has important implications for housing. Well-intentioned policies designed to give people a stake in their homes, or otherwise keep them tied to a particular place, may have an unintended downside.

Moving to Opportunity, a real-life experiment in the 1990s sponsored by the US government, randomly assigned nearly 5,000 people vouchers that would allow them to leave high-poverty areas if they wanted. The experiment did not measure co-operation but it did document meaningful health benefits of allowing people the ability to move.

People's desire to move in to and out of communities as the communities cycle through decline and restoration is documented in the work of sociologists such as William Julius Wilson, who highlight both the costs and benefits of such change. Even Detroit, where the population has shrunk by 25 per cent in the past 10 years, is beginning to welcome back educated people.

But by making it hard for people to move and rewire their social networks, we have made it hard for them to create viable, co-operative and supportive neighbourhoods.

In fact, by improving mobility, individual households not only fare better themselves, but also increase the overall welfare of the entire population. Yes, the deadbeats are stuck on their own, perhaps in a downward spiralling community. But the majority of people fare better when mobility is made easy. And deadbeats find it harder to exploit other deadbeats.

The US founding fathers were right, again: freedom of association is vital to the life, liberty and happiness of Americans and American communities.

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