

Funding the Future

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The new [Bank of England Quarterly report](#) contains the following chart (page 192):

The BoE discussion focusses on interest rates, unsurprisingly. I note three things.

The first is how closely mortgage and rental payment difficulties tracked each other during much of this period.

Second, how this totally changed in the period of low interest rates.

Third, that rental concerns remain out of all proportion to the past.

If there was a graph to show a divided society this might be it.