

The odds are stacked against people

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I keep saying that share prices are over-inflated, because they are.

So too are house prices, as I have also said for a long time.

I got an email this morning announcing the publication of the [Halifax House Price Index for January 2025](#).

As it notes:

The average house price has exceeded the £300,000 threshold for the first time, now sitting at £300,077.

Median household earnings before tax [are around](#) £40,000 a year now.

The average house now costs 7.5 times median earnings. Odds are quite simply stacked against people in this country, all because of rent extraction and artificially inflated asset prices, deliberately designed to keep the wealthiest happy at the expense of everyone else.