Since 2010 council tax benefit has been cut all across the UK, and rent, gas and electricity costs have gone up. A quarter of British households, mostly with children, can no longer pay for rent, fuel and food and manage to save at least £10 a month. Relying on charities to help feed the poorest through food banks shows that this government views such activities—being able to live a decent life—as discretionary.

People will go without food and adequate heating before they fail to pay the rent. And yet in London, court summonses for not paying the rent doubled from 7,283 in 2013-14 to 15,509 in 2014-15, and there was a 50 per cent increase in the use of bailiffs. In the UK you pay for your own eviction: £125 in court costs and £400 in bailiff’s fees.

Over half a million children in London are now living in poverty. Most of their parents are now privately renting. When their families are evicted, or just move because they cannot afford the rising rents, the children also often have to move school, thus losing friends. Children in poverty and in private rented accommodation move, on average, more than once every three years. London’s recent amazing state school exam result improvement may well soon suffer.

Our government needs to accept its responsibility for the quality and security of rented housing and the quantity of socially rented housing, become involved in rent regulation and bring under control the frenzied buying of properties by buy-to-let landlords. The standard length of private rented tenure in the UK should be three years, or five years for people with, or who subsequently have, children. Rents should be fixed during this period. Social housing rents should not be more than 30 per cent of disposable income.

Tenants such as students could leave their tenancy earlier, but landlords could not insist that they do. Tenants should have the right to improve persistently substandard accommodation, deduct the cost from their rent, and extend the length of their tenancies in proportion to how much they have had to spend. That would ensure our housing stock was improved. Existing laws are simply not good enough.

Housing still needs to be built, but in recent years the private sector has failed to build despite sky-high house prices. A great deal of building would be better coordinated if it were done under the supervision of the state, which can coordinate transport links and other infrastructure. We need attractive retirement apartments with lifts near to where people’s children live, and homes in and near cities where people will not need so many cars.

Housing has made some people very rich—though often only on paper. Since 2010, 207,000 more people in the UK became paper millionaires, mostly because the market value of their property had risen; this is potential wealth that can only come from the next generation in higher rents or huge mortgages. High property and private pension wealth do not make people happier. Recent surveys show that quite small amounts of liquid wealth correlate with higher personal well-being—having savings for a rainy day makes people more secure and happier. Yet a quarter of UK households can save nothing at all, and another quarter almost nothing. Half the population living in poverty or near poverty is the price we pay for defending a housing market that only makes a minority rich.

This article is an edited extract from Danny Dorling’s book “A Better Politics: How Government Can Make Us Happier” published by the London Publishing Partnership in 2016 and illustrated by Ella Furness.