

The Future of Housing

Future Factors:

- Homeowners' Insurance
 - Domestic Decoupling
 - Controlled Economy
- 
- A decorative graphic consisting of numerous thin, parallel, wavy lines in a golden-yellow color. These lines flow across the bottom half of the page, creating a sense of movement and depth. The lines are more densely packed in some areas, creating a gradient effect from light to dark.

What if the American Dream is no longer about a house you own, but the community you belong to?

We spent a century obsessed with the nuclear family asset model. By 2036, that model has dissolved. The change happened in three layers.



These factors collide to make 2036 a year of profound contradiction. We see the hopelessness of a dying American Dream cushioned by the rise of intentional, expanded communities. Universal Basic Income steps in to provide the floor for these groups to grow, but it does so at the cost of algorithmic censorship and behavioral control.

First, a gradual kinship emerged as women replaced traditional domestic structures with women-supported communities.

Second, the sudden crash of the insurance market due to climate disasters made traditional ownership a liability.

Third, AI-driven job shifts resulted in Universal Basic Income and a more controlled economy.

From Assets to Access

1 in 100

homeowners in Florida, Louisiana, North Carolina, California and Massachusetts had a chance of being dropped by their insurance company.

*Investopedia, July 2025

“A large share of homeowners’ wealth is locked up in the equity in their homes. If those homes become uninsurable and unmarketable, the values of the homes will plummet.”

-Dr. Sean Beckett, former chief economist of Freddie Mac

Premiums in Kansas are now roughly

40-50%

higher than the national average. Between actual cash value roof riders and percent of value deductibles, a \$20K roof replacement might cost a home owner \$18K.

*Investopedia, July 2025

When Homeowners' Insurance Fails, the American Dream Relocates

When homeowners' insurance became impossible to find, housing changed. Owning a home was no longer the goal in Kansas.

Some Kansans were in a financial position to weather the crash, buying up multiple homes as a physical, self-funded insurance plan against the future

For everyone else, especially young Kansans, the dream shifted from "owning the dirt" to "security and shelter." New equity building options gained popularity to keep future homeownership on the horizon.

| **Microfuture, Season 1**

Domestic Decoupling

Shifting from supporting everyone to supporting one another

By 2036 we see the culmination of a trend that started in the 2020s. Women, staying single longer, creating women-only living units. In search of shared emotional labor and built-in support, these groups prioritize platonic community over the traditional domestic contract.



Marriage Interest Divergence: Men Still Want In, Women are Moving On

Between 1993 and 2023, the share of 12th-grade girls wanting to marry plummeted from 83% to 61%, while interest among boys remained nearly steady at 74%. For the first time, young men's desire for marriage significantly exceeds that of their female peers.

This anti-nuptial turn among women signals a fundamental shift in the domestic contract.

*Nov 2025 article on The Up and Up



Mommunes sprouted in 2020, by 2024 coliving had exploded

Co-living exploded in 2023 as a response to inflated cost of living, moving from a connection concept during pandemic isolation to a tactical survival strategy.

This shift reflects a move away from the insular nuclear family toward a model where shared resources and support systems are becoming the new economic standard.

*Dec 2023 article on Dwell.com



Social Divergence on Support Systems Affects Us All

It's fun to consider the positive outcomes as women are building new support systems. Their success rates and life satisfaction increase. However, men are left behind. The irony is, this is a situation men have been conditioned to believe women should fix. But it seems unlikely that will happen as that structure is dissolving. Women are likely to move into the next decade connected and more content. Men are likely to be more volatile. There is opportunity with both groups to serve in new ways.

Insurance Refuge: Consider the American Dream

As a homeowner, it's worth considering when the cost of homeownership no longer makes sense in the market you're in. The assumption isn't that Kansas is no longer that market. However, Kansas is often listed as one of the most affordable areas for housing. With insurance costs higher than most of the country, this may no longer be true.



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