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WEEKEND ESSAY, LIFE & ARTS



The age of decoupling from America

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Gold prices surge after Trump's Greenland moves batter dollar

► Metal's best week since 2008 ► Fresh fears over erratic policy ► Investor 'mindset' shifts

IAN SMITH, LESLIE HOOK AND RACHEL REES — LONDON

Gold is set for its best week in nearly 20 years, after the Greenland crisis sent investors rushing to safe alternatives to the weakening dollar amid renewed concerns over erratic US policy.

The metal hit a record high of almost \$1,800 a troy ounce yesterday, while silver was up 14 per cent.

"The world is hedging against continued uncertainty," said analyst Rhona O'Connell at StoneX. "In fervile times, gold is maintaining its role as the asset of last resort."

Donald Trump's threat to hit Euro-

pean allies with tariffs if they resisted his demands for control over Greenland caused a sharp Wall Street sell-off this week, before his abrupt reversal on Wednesday sent stocks rebounding.

But the dollar has struggled to make up the lost ground, with an index of the currency against peers including the pound and the euro down 1.6 per cent.

Trump's U-turn was the latest example of the US president's erratic policy.

"Taco thinking is deeply entrenched in markets," said Jason Bobrow-Sheen of asset manager Ninety One.

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its biggest weekly gain since the global financial crisis in 2008. Dollar weakness can boost gold and silver by making the dollar-denominated metals cheaper to buy in other currencies.

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Trump's latest threats over Greenland came after the US ousted Venezuela's President Nicolas Maduro and the Department of Justice launched a criminal probe into Federal Reserve chair Jay Powell.

The events caused "a change of mind-

set" on the dollar among investors, said Seema Shah, chief global strategist at Principal Asset Management. "It probably adds to that narrative around diversification [away from US assets]."

The Greenland crisis has reignited concerns about the political risks of US assets — for a long time a safe harbour for global capital — that helped drive a 9 per cent decline in the US dollar last year, according to ICE.

Investors have described the US threats against its Nato allies as further "chipping away" at the institutional credibility of the world's dominant asset market, mixing with concerns over White House attacks on the Fed.

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Rothschilds join trend for super-rich to buy struggling pubs in British villages

JOSH SPERO — LONDON

While most people pop down the local to enjoy their favourite tipple, a handful of super-rich patrons have been snapping up the entire pub before "last orders" are called for the final time.

Lady Loretta Rothschild, wife of financier Lord Nathaniel Rothschild, is the latest to rescue her local, the Seven Stars Inn in Bottesford in rural Wiltshire, two hours from London.

The 25-year-old is part of a growing group of mega-wealthy living in the English countryside to buy pubs in a bid to save them from local communities.

Buccleuch Wiltshire attracts its fair share of rich landlords: Stefan Persson, the largest shareholder in retailer H&M and who is worth \$28 billion, owns the 18th-century Bell Inn in Ramsbury, while Chad Pilk, former boss of Blackstone's

real estate group, bought the Three Dagners in Edington.

British pubs have been under pressure from rising costs and alcohol drinking among adults has fallen, thanks in part to cost-of-living woes and health trends.

The average UK adult consumed 10.2 alcoholic drinks a week in 2024, the lowest since data collection began in 1990.

This month finance minister Rachel Reeves said that she would cut business rates for pubs in response to the crisis.

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A spokesperson for Lord Rothschild said: "The Rothschild family have a deep affinity with the local area and

farm 3,500 acres near to where the Seven Stars Inn is situated. The pub is a central part of the local community."

Reeves said: "I'm a bit worried that while Pilkell said his wealthy clients who had purchased rundown pubs became 'heroes'."

Meanwhile, financier Michel de Carvalho and his wife Charlene de Carvalho-Heineken of the brewing dynasty, who is worth \$17.2bn, owns the 19th century Woolpack Inn in Totford, Hampshire. De Carvalho said they had been "brought in" to buy the pub to keep it in the community and did not want to turn it into "some elegant gastronome where the locals feel excluded".

He added: "A lot of friends of mine have bought a pub as an ego trip so that they can walk in and say, 'I'm the owner of the pub', and everyone says, 'Oh, thank you, milord.' That is absolutely not what we do."

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China's economic pains give birth to fertility crisis

►

The demographic crisis facing Chinese society has its roots in marriage and the economy. In 2015, China welcomed 16.5m babies; a decade later that has more than halved, suggesting a smother, older population. The trend, which has left fewer young people entering marriage age and the economy is the 'fundamental force' stopping them tying the knot. While exports boom, a housing crisis and weak job markets will brighten the lives of China's graduates. **Baby bust** ► Page 4

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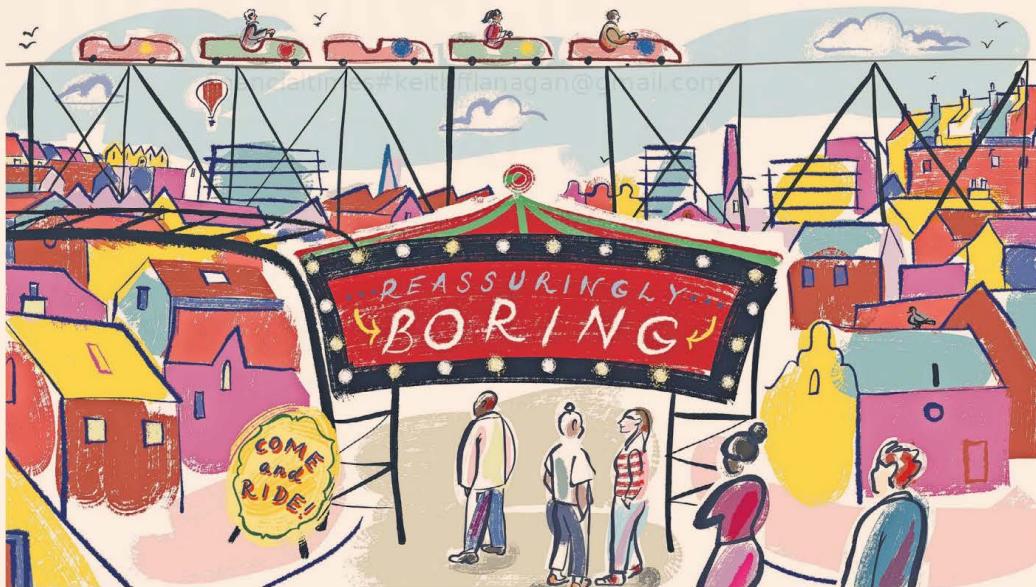
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Riding the upside of 'downbeat' prices

Agents were 'gloomy' about UK house prices in 2025. Projections for 2026 are 'boring'. But should we see low growth as a good thing? By Peter Apps

There is a strange and sharp contradiction in the way the British discuss house prices. On the one hand there is the crisis and the plight of young people unable to afford a home; on the other, gloom that mimics analysts who use words such as "downbeat" and "pessimistic" as soon as prices flatline or fall. This was evident in the first weeks of the year. The Halifax house price index showed a 0.6 per cent dip in prices on a monthly basis, leaving the UK with 0.5 per cent growth, while the Royal Institution of Chartered Surveyors' survey of agents showed a 6 per cent annual decline in December prices across prime London. Despite a national bump of 2.8 per cent in January, according to property listings site Rightmove, as some buyers who had delayed came to the market, house price rises had "effectively evaporated" one commentator said. Another described the December figures, seasonally, as "a lump of coal".

This news did not come as a surprise to those watching the market. Since interest rates started to climb in 2022, house price growth has flattened. The market has been pulled down by a climate of falling prices in parts of London and the South East, particularly for flats.

Last year, uncertainty about taxes before the Budget caused sellers to delay, with a rush of properties coming on to the market at the end of the year. But the broader trend of low house price rises seems to be here to stay. Even the most optimistic projections are predicting rises of no more than 5 per cent in 2026. "We're entering an era of much lower house price inflation," says Richard Donnell, head of the research and insight team at Zoopla. "Our projections are what I'd describe as reassuringly boring," adds Tom Bill, head of UK residential research at Knight Frank. "It does depend on where mortgage rates go, but we're certainly not going to be on any kind of rollercoaster in terms of growth."

But can this news actually be seen as good? In other areas of the economy, stable, slow price rises are taken as a sign of health. So if we are entering a period of low house price growth, should that actually be a cause for celebration rather than dismay?

A major problem has been that first-time buyers need prices to fall — but a drop would have serious economic

'Now house prices are falling in relation to wages. That is exactly what we should want'

consequences: it would reduce consumption, and make banks less willing to lend both to businesses and individuals, since many loans are collateralised against property.

"Economically, culturally and politically, we've become a bit obsessed with

rising house prices," says Josh Ryan-Collins, professor of economics and finance at University College London and author of the book *Why Can't You Buy a House?* "The reason is that because wages are rising, the actual cost of housing is falling. And that, I think, is exactly what we should want — over a long period of time it means housing gets more affordable without the negative economic impacts that come with falling prices."

History gives sobering context. House price growth from the end of the 1980s could be described as steady and unspectacular, followed by a dip in the early 1990s and then a sudden, dizzying rise which took the average price from a shade more than £50,000 in 1995 to £190,000 in 2007. This 280 per cent jump in 12 years, driven by a heady mix of low interest rates, the banking sector's addiction to mortgage finance, a rising population and the increasing percep-

Illustration
by Sarah Tanat-Jones;
data
visualisation
by Janina Conboy

tion of homes as investment assets, reshaped the economy and embedded a popular belief that the way to make money in Britain was to buy property.

Since then, the market has suffered. A sharp drop in the years following the global financial crisis in 2007-8 was followed by a steep rise engineered by fiscal policy and government interventions, including the Help to Buy programme in the early 2010s, which offered buyers government support to reduce the cost of buying a new-build home.

But prices stopped rising in central London in 2016, as the pound tax charges — including stamp duty surcharges on additional properties and capital gains tax on second homes — began to push international buyers out of the market. According to data from Hamptons, the share of London homes purchased by international buyers fell from 33 per cent in 2017 to 24 per cent in 2023. And after interest

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Miami nice

Miami's Wynwood Norte is a neighbourhood that is low in stature, but high in might. The roughly 40-block area is hugged by, to the east, the SoHo-style retail and gourmet scene of Midtown; to the northeast, the high-end boutiques and galleries of Miami's Design District; and to the south, the Wynwood Arts District, the former industrial zone of studio-filled creative hub plastered with vibrant street art. But here the vibe is altogether more down-to-earth. Long popular with those in teaching, nursing, retail, hospitality and construction – many of Hispanic and Caribbean origin – its homes, mostly rentals, are colourful, detached bungalows and small walk-up flats. Some drivers park on curbs or in driveways rather than in multilevel garages; residents sit on porches greeting passing neighbours; it has a quiet, domestic, grounded feel.

The fiercely community-driven neighbourhood is an unlikely holdout to Miami's wider housing boom. According to Analytics Miami, a local property research company, median condo rents in the area have increased by 10 per cent since the start of 2020; sales price are up 71 per cent. In June 2023, there were 23,000 new homes under construction in the wider Miami area, according to estate agents Cushman & Wakefield, making it the US's fastest-growing housing market. Many new homes have come via mid-rise and high-rise apartment blocks in those neighbourhoods surrounding Wynwood.

How to protect a neighbourhood's history and identity amid rising housing costs and the influx of new, more affluent residents is a dilemma faced by pockets in cities worldwide. In Wynwood Norte, a working-class enclave in a city gripped by an economic and demographic boom, it feels particularly pressing. But a community-led initiative has seen a solution: the area should be held to the area's stock of family houses – an increasingly precious commodity in Miami – and its character, while simultaneously providing more housing. In a city changing at breakneck speed, could it provide a template for sustainable urban growth worldwide?

WN's resistance to the development adopted by surrounding areas owes much to its roots. Where the Arts District once housed a range of industrial buildings including garment factories, furniture workshops and textile wholesalers that were easy to adapt into boutiques and attractive apartments when those industries declined in the 1980s and 1990s, Wynwood built as a residential neighbourhood in the 1950s and 1960s; it became a focus for Puerto Rican immigration to Miami, earning it the moniker Little San Juan. Its homes, schools, parks and social services were protected by strict zoning rules. "And the small lots were hard for developers to aggregate," says Cathay Leff, executive director of the Bakehouse Art Complex, a non-profit arts organisation located in a building that once housed an industrial-scale bakery.

But has witnessed the speed of change in Midtown and the Design District, and fearing the social and cultural cost of what at times felt like a marketed development free-for-all, in 2018 a group of local residents, businesses and organisations formed the Wynwood Community Enhancement Association.



up from Wynwood into a two-bedroom rental that in Wynwood Plaza in November with her boyfriend. Her building offers amenities including a pool and co-working spaces.

The approach is fanning out locally. Ivan Chorney and Michael Martirena, career prime city estate agents, recently helped fund Cloud One, an eight-storey development with a hotel and 85 studio apartments for sale in the Wynwood Arts District. "We are now developing another apartment building in Wynwood Norte. By reducing the amount of land they must buy, the denser building now permitted has made the neighbourhood more appealing to them as investors," explains Martirena. "But the density was not just increased to help developers. The code is written so that every extra storey and extra unit is required to show up as a public benefit, whether that is workforce housing, a pocket park or micro-rental for local businesses."

To illustrate the appeal of the area to prospective purchasers, he points to technology businesses, including Spotify, legal practices and investment firms establishing themselves nearby. In July, Amazon expanded its lease in Wynwood Plaza to 75,000 sq ft. The latest office is in the wider Wynwood area. "You have a bunch of major offices there; as WN develops it will mesh in with the Design District and Midtown," says Chorney.

US property | Amid the city's hyper-development, a community-led initiative is building lower rise, mixed-income homes while preserving the neighbourhood's character. By Hugo Cox

Clockwise from main: 315 NW 32nd St will provide studios and flats over three floors; Cloud One, which will have 85 condos for sale; the low-rise Wynwood Arts District; colourful murals set the tone

Felix Mazzoni/Alamy, Shutterstock/Contributor/VCG

(WCEA) to consult on and formulate a new zoning plan. "We needed to get more economic opportunity to the area, without this shift destroying everything in its path in a single swoop," says Robin Vasquez, 65, a founding member of the association. "That meant intelligent, comprehensive planning, preserving the character of the neighbourhood."

For a year, WCEA consulted with local companies, renters, owners and cultural organisations, as well as police and city officials. The resulting Wynwood Norte Community Vision Plan provided a development blueprint to balance economic growth with housing affordability, cultural preservation and infrastructure upgrading. The zoning plan and guidelines approved by the city in 2021.

These relaxed previous building restrictions while limiting building height and the aggregation of plots, and eased associated requirements on developers (such as providing parking). Some areas were reserved for higher density and taller buildings; the plan incentivised affordable housing, including long-term leases for developers to build higher in exchange for including affordable rental homes. The Bakehouse Art Complex, for example, has rights to add 150 homes per acre on its 2.6-acre site under the new rules: most of those it aims to build will provide affordable and workforce housing, for artists, cultural workers and educators.

"The plan is for small homes interspersed with [mainly] medium



high-rises, while incentivising the retention of existing buildings and helping keep long-time residents in place. It's about guarding the neighbourhood's low-rise character, encouraging mixed-income housing, retaining an environment that is livable for families," says Wilfred Vazquez, founder of WCEA and a WCEA board member. He grew up in Wynwood Plaza and has owned a number of rental homes there since 1982.

For now, the higher intensity developments are providing the lion's share of new homes, to drive and attract the economic investment that the area lacked. Along its southern edge, on Northwest 29th Street, ten units of the 509 rental housing complex will be a 12-storey 11m-square-foot mixed-use development, moved in over the autumn.

But for the most part, new apartment buildings will be restricted to just three or four levels. Vasquez estimates these will provide another 450 homes over the next year. "Five years from now the neighbourhood could have 1,500 new residents [outside the intensified areas]," he says.

But the first of the smaller buildings to be completed is 315 NW 32nd St. On a site previously occupied by a single duplex, it provides 24 studio and one-bedroom flats over three floors for rent for between \$2,200 and \$2,600 per month. Developer Kyle Merville says he will complete two more developments on the same street later this year,



providing a further 48 homes. A third

Exempted from typical city requirements to provide residents with parking spaces, Merville was able to shrink a seven-floor building to three, making the project profitable. "Not providing parking allows us to save millions and reduces residents' rent," he says.

While he concedes there are relatively few restaurants and shops on the immediate street, he points to the general hospital – Jackson Memorial Hospital, University of Miami and Miami VA Medical Centre – and Wynwood's lively Arts District, which is concentrated a few blocks below the neighbourhood's southern edge.

"It's on the cusp, walkable to Midtown and the Design District or to Wynwood's centre," says Ashley Wade, who moved into the first studio in 2022.

A low-rise plan that protects single family homes (SFHs) is particularly valuable in a city where the pressure for development is intense and is leading to increasingly high rents. "Before the pandemic there were 4,000 SFHs available for sale in Miami for less than \$50,000; now it's around \$60,000," says Ana Bozovic, founder of Analytics Miami.

But questions remain about whether the area's infrastructure can accommodate the new residents filling developments. "We're hoping that public transportation will be improved," says Vasquez, pointing to the planned Smart rail network extension, due to provide commuter stops to Edgewater, to the east of WN. This will not be completed until 2028. WCEA is also lobbying for more road crossings to increase public safety and improved amenities in anticipation of the greater strain from new residents. "We need to continue to support rapid developments; the waste removal or street lighting services are not currently adequate," says Wilfred Vasquez.

As new tenents and owners, Miami's property market is beginning to slow – condo rents held steady in the year to December and sale prices fell 2 per cent, according to Analytics Miami. While these new developers' intent, Chorney believes the long-term development of Wynwood will attract developers and residents alike for years to come.

"If we get it right, Wynwood Norte can be a model for how Miami grows: more people, more housing options and more investment in public space, without simply wiping out the community that was there first".



The go-between

Interiors | Grout's new graphic dynamism and cheeky charm is making it as striking as the tiles. By Keith Flanagan

Tiling, you might think, is all about the tiles. But a number of designers are making one quiet labourer something of a protagonist-grout.

"The use of in-between spaces is coming into its own," says Cathay Leff, director of design," says Stockholm-based interior architect Johannes Karlström, co-founder of Note design studio. "So it is strange that there hasn't been more exploration of how to use grout to create something special."

That is changing. Whites, browns and greys started to be ditched for more exciting contrasting or colourful tints a few years ago, but the emerging trend up and doubles down, exaggerating line thickness and treating it like a graphic device.

Australia's Hecker Guthrie recently installed terracotta pavers in a traditional running bond pattern (similar to bricks) but used a pronounced grout line in one direction. "The spaces between the tiles are just as important as the tiles themselves," says founding principal Paul Hecker. In a recent Mexico City home by New York's Studio

Valle de Valle, the practice widened spacing between terracotta tiles, giving the grout visual weight. Melbourne's Georgina Jeffries goes further: in a Queensland holiday home, the spaces between terracotta tiles in an outdoor shower are the same width as the tiles themselves.

Chunky grout isn't new. Early tiles were less refined and required larger, more forgiving joints to even them out. But "advances in ceramic engineering allowed for more refined tile sizing, thinner tiles and more rectified edges, which has allowed for thinner grout joints," says Delaney Osburn, chief executive of tile designer and tile studio KLH Custom Homes.

The pendulum has swung back: renewed interest in handmade tiles that lack uniformity, such as Moroccan zellige, has contributed to more expressive designs with "extreme variations in grout joint sizes," she says.



shaped tiles set in a matrix of extra-wide joints, as if the tiles were floating.

"We're playing with that idea, using thicker grout lines to frame thinner ones, to hold bold geometric or organic patterns," says Yasmine Ghonim, co-director of YSG Studio. In a project in Australia's Byron Bay, Ghonim



Clockwise from left: pronounced grout lines across a splashback by KLH Custom Homes; Note's tiling for Stockholm restaurant Tysta Mari; Hecker Guthrie's terracotta pavers – Diana Markosian/Sterling Halperin; Shareen Hobson

grouped terracotta pavers in tight squares of four, while framed each set with an extra-thick grout. It creates a "cheeky, playful" look, he says.

"We are too focused on the tiles, and we forget that there is an opportunity to create new things," adds Karlström. In the Stockholm restaurant Tysta Mari, Note treated the tiles as "secondary" characters. Angled white rectangles alternate direction row by row. But it's the wide-set blue-tinted grout that gives the scheme exuberance.

Liz Hoekzema, co-founder of the Michigan-based company KLH Custom

tiling an almost river-like feel.

Not all grout is created equal, however. New and improved products and the use of organic materials have fuelled a revolution in tile design. Some tile manufacturers use unconventional materials (Hecker Guthrie used the non-shrinking ARDEX WJ 50, allowing joints up to 50mm). "Doing these larger joints requires a very seasoned install," adds Osburn, along with more delicate treatment: KLH Custom Homes positioned thicker grout lines high up on the wall, away from dirt and wear and tear.

It takes extra effort and planning, but the results are a fresh case for laying it on thick.

Homes, uses grout to create a dynamic visual versus a static one, she says. Hoekzema recently widened the horizontal grout lines across the kitchen's blue splashback, injecting a cheeky striped nod to an Adidas sock for the home's very active family.

Others have taken a different approach. Singapore-based Architects installed organically shaped stones with fluctuating widths, crea-

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