

# Lifestyles of a Heterodox Behavioural Economist

(Supplementary Material for *Beyond Misbehaving: Changing Universities, Pluralism, and the Evolution of a Heterodox Behavioural Economist*)

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## INTRODUCTION

It initially seemed to me that, as the author of *Lifestyle Economics* (Earl, 1986), I should include material in *Beyond Misbehaving* about my lifestyle experiences in the five cities in which I lived after moving on from my parents' home in Stevenage. However, I decided that these experiences were not really part of my *intellectual* autobiography. Hence, I removed the sections in question and collated the material in this paper. The material may be of interest in two ways. First, it may help to satisfy the curiosity of readers who want to get a broader sense of my life and values beyond academic economics. Secondly, I hope this material will give early-career economists food for thought about the kind of lifecycle that they may have, even if their interests are very different from mine. Whatever their interests, the cost of housing is likely to loom large and their social lives and leisure pursuits are likely to change as they get older, even if, like me, they do not allow their lives to become dominated, as many do, by children and, later, grandchildren.

The material on my time based in Stirling at the start of my career may give pause for thought to those who think that getting into the housing market is so much harder today than it was for members of the baby-boomer generation such as me. Soaring interest rates and mortgage stress were just as real for me in 1980 as they are for young academics in the early 2020s. However, I am appalled by what has happened to the relationship between real estate prices and academic salaries, which I view (see Earl, 2019) as the result largely of bankers relaxing their lending rules and seeking to profit by using their capacities to create credit in line with Post Keynesian analyses of monetary endogeneity. The chances of today's early career economists being able to pay off their home loans long before they retire seem to be very small in the absence of sustained wage inflation and a switch to using progressive fiscal policies and controls over lending rules,

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rather than interest rate hikes, as the primary means of containing the growth of nominal aggregate demand.

The material assembled here also gives a sense of the lifestyle aspects of emigrating from the UK to Australasia, and it thereby complements Section 9.12 in the ‘Career Lessons’ chapter of *Beyond Misbehaving*, in which I reflect on psychological aspects of emigrating ‘Down Under’ and the interplay they have with lifestyle choices that can impact on whether one settles as a migrant or merely has a temporary stint living overseas and then returns ‘home’.

### CAMBRIDGE, ENGLAND, 1974–1979

Despite the workload, my Cambridge experience was not all work and no play. Some of my peers who put in similar efforts to me wound down by spending their evenings mainly in the college bar and local pubs. My strategy was in some respects more demanding, but the extent to which I got myself involved actively rather than passively was constrained somewhat by my lack of social confidence and by the pressure I felt under to chase a first in Part II after my success in Part I.

#### *Sex*

This heading does not signal a series of wild confessions. The gender ratio in 1970s Cambridge was terribly skewed: if the mix of participants in the Economics Tripos was representative, there may have been around seven male students per one female student. Hence, it was not a good environment for ‘playing the field’ or forming high-achiever couples in the way that might occur at universities in a world of balanced gender numbers in which students can use dating apps on their smartphones to advertise their availability and shop for mates. I imagined that the gender imbalance could be as unpleasant for female students as it was frustrating for heterosexual male students, due to the former having to fend off many unwanted expressions of interest. However, the pressure on female students may have been limited insofar as male students made the same strategic decision as I made in this area as an undergraduate, namely, to make no attempt to find a life partner while studying for the Tripos. That sort of thing was something I could do later; I was only going to get one chance to get a Cambridge double-first, and I imagined that the process of finding someone and having a relationship would be a major diversion from my immediate goal.

#### *Drugs, etc.*

I had a completely abstemious life from commencing as a Part I undergraduate right through until the start of my final term in residence as a research student. At the latter point, I decided to run a private experiment: I would see what happened to my social

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life if I explored what it was like to consume alcohol (with smoking and other drugs remaining completely off-limits). So long as I had the willpower not to become a long-term consumer of alcohol, the experiment would provide a temporary means of getting a sense of why most people seemed to view a refusal to consume alcohol as a very odd form of behaviour. It might also enable me to test a hypothesis that I had formed, namely, that my social life would improve, in terms of the extent of my social mingling, because I would now be seen as someone who could be invited to join social occasions without appearing to challenge those who had an attachment to alcohol. In this way, I could end my time in Cambridge without forgoing the chance to experience its social side in a way that was viewed as normal.

The experiment was informative: I discovered that I generally did not care for the taste of alcohol, that I preferred to be in control rather than have my actions potentially affected by alcohol, and that my opportunities for social mingling opened up dramatically, leading me to reduce my respect for those who had started to view me as an OK kind of person to mingle with. The good news was that I was right to assume that I could cease drinking alcohol as readily as I had started doing so. In the first year after moving from Cambridge to Stirling, I confirmed my conclusions on less than a handful of the occasions where there was social pressure to consume alcohol, and since March 1980 I have stood firm as a non-drinker. Been there, done that.

I never had any desire to experiment with drugs of the kind that come in pills or need to be smoked or injected, and neither, it appeared, did most of my peers. But there were notable exceptions, some of whose habits did not escape the attention of the bedmakers. I knew exactly who my Prelims-year bedmaker was talking about when she complained that she had just been trying to clean a room upstairs whose occupant 'had been smoking those special cigarettes again and had left lots of beer bottles under his bed'. But even the student to whom she was referring did manage to put some limits on his indulgences: one day, he told me that he had been on an LSD trip in The Anchor pub across the road from Queens' and that he wouldn't be trying such a thing again as it had been very scary watching his hands turn green while the walls of the pub seemed to be closing in on him.

#### *Performing as a Musician*

The possibility of playing in a rock band in Cambridge emerged very soon after I arrived at Queens'. At the matriculation dinner, I happened to sit next to David Hughes, whom I had not previously met. With his very long orange hair, he looked nothing like what I imagined an alumnus of the prestigious Rugby School to look like, but some days later I discovered that this was what he was. Within a few moments from the start of the matriculation dinner, we were talking about music, and I discovered that David, who was reading Natural Sciences, was quite an experienced heavy-metal bass guitarist. After adjourning to his room at the end of the dinner, we decided to put a band together. Soon we had a drummer, Simon

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Horton, a Modern Languages student (who later became a lecturer in speech pathology at the University of East Anglia), who was on the same staircase as David. I had naively expected that I would not readily find other rock musicians in Cambridge, so I had not even brought my electric guitar or amplifier with me, whereas David obviously was much more optimistic and had managed to cram his big Marshall speaker cabinet into the boot of his father's Jaguar on day one.

It turned out that Cambridge had a thriving band scene, with opportunities to play in pubs and at college parties. The most notable band at the time was The Waves, who at that point did not have a singer called Katrina and were not yet 'Walking on Sunshine'; also prominent in various bands was bassist Matthew Seligman, a Corpus Christi student who went on to play in The Thompson Twins and in David Bowie's band at the famous Live Aid event in 1985 (and, I have been sad to discover, much later caught a fatal dose of COVID-19). Eventually, the band with David and Simon settled as a five-piece with the addition of a singer, Robin Levetan, and second guitarist, Adam Whiteley, both of whom were architecture students from other colleges. But our first gig was with a slightly different line-up. It was a most unusual experience, for it was a Saturday afternoon charity gig at Fulbourn mental hospital just outside Cambridge. It took an unexpected turn when one of the patients decided to accompany us by playing spoons rather out of sync with our attempt to cover 'Stairway to Heaven'.

This Part I-year band rehearsed once or twice a week in the vestry of the Queens' College chapel, eventually building a big enough repertoire to play at a few college parties. The architecture students did not return to the band for my Prelims year and were replaced by other musicians, with a switch to simpler, blues-oriented material making it easier to build up a bigger repertoire. There were more gigs that year, the final one being at the Emmanuel College May Ball. But it was one of the band's first gigs that proved to be most important for me, for it served as my audition to be the guitarist in the Cambridge University Light Entertainment Society (CULES) rag review band. The review's music director attended the gig at the suggestion of Mick Raw, an actor member of CULES who knew Simon Horton well as they both played in the Queens' rugby team.

Playing in the CULES rag review band was a much more demanding and musically sophisticated experience, for which Simon was enlisted, too. We also played in the CULES rag review band in the Part II year, and these roles in turn led to me playing in a review at Emmanuel College that year. The CULES band was my first experience of playing alongside musicians who could sight-read anything that was thrown at them. The sax player, John Ballard (who also directed the band at the Emmanuel College review), was especially impressive in this respect, as the music director had written some challenging solos for him. John was a very pleasant chap who, while still at school, had led a large jazz band and in Cambridge led a classy outfit called The High Society Syncopators that was in great demand. Unlike

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John, I needed to study my charts prior to rehearsals to be able to read them at all fluently.

Rehearsals took place for a couple of weeks, initially at Magdalene College and then at the review venue, the ADC Theatre. The latter did not have a pit for musicians so we played behind a gauze, with the actors in front, and, of course, we could not resist joining in with cries of ‘Oh yes, he did!’ during a sketch about Punch and Judy having a session with a marriage guidance counsellor. Then followed a week of late-night performances. Somehow, I managed to keep the supervision essays flowing, though getting access to the readings was especially hard and one of the essays ended up being written after getting back from performing at the review and was not finished until 4:00 am. Playing for CULES was the next best thing to being part of the famous Cambridge Footlights drama set. Indeed, the two CULES reviews had excellent scripts, for they were written by Andy Hamilton. After graduating, Andy joined the BBC as a radio comedy scriptwriter. He went on to write for television, too, including the parental horror comedy series *Outnumbered*. He has also appeared from time to time as one of the *QI* comedians. Oddly, it never occurred to me to try to re-establish a link with CULES when I returned to Cambridge as a research student. However, nearly a decade later, I unexpectedly found myself playing theatre music with John Ballard once again.

After the first CULES review, it was rather natural to think of having a more sophisticated band for the Part II year, and it was obvious to Simon and me how to do this, for Adrian Cole, the bass guitarist from the CULES review band, turned out also to be a well-trained pianist with a Wurlitzer electric piano. Adam Whiteley rejoined us as second guitarist and we enlisted my supervision partner Steve Kidd as bass guitarist. Simon and I felt rather guilty about dumping David and the rest of the Prelims-year band, but it had to be done in terms of musical fit and to get a tasteful set together rapidly for disciplined live performances. Despite his water polo commitments, Steve proved to be completely reliable when it came to showing up and playing his role as a band member, and unlike David, he did not have a tendency to turn his amp ‘up to 11’. Cassette-based recordings of live performances revealed that we achieved an excellent sound balance without amplifying the drums and despite my 30-watt Marshall amp having the potential to be swamped by the 100-watt amps that Adrian, Adam and Steve were using.

Somehow, the Part II-year band ended up with a rather ambiguous name: ‘Windbreak’. Possibly it got suggested because this was the time at which punk/‘new wave’ music suddenly took off, whereas we were going to be ‘boring old farts’ by trying to do something more in the polished style of Steely Dan. The band’s debut was at a musicians’ pub called The Alma Brewery. This venue was known for its initiation rite for new bands, whereby there would be no applause at all until, if the band won approval, the final song had been played. We passed the test, earning opportunities to play there again.

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Windbreak did not play at any of the 1977 May Balls. Instead, we marked the winding up of the band by having a 'studio' recording of our set-list made by some enthusiasts who had a high quality Revox reel-to-reel tape recorder. Unfortunately, I ended up with a rather wooden sound: I had to use a borrowed practice amp that had no reverb, as my Marshall amp had been stolen during the Queens' May Ball after I lent it for use by a review act from the college for a show in the Queens' cloister court. It had simply been left there after the show finished and presumably had been picked up by a roadie from one of the big-name bands that were playing at the ball. It was fortunate that I had insured it, as the May Ball committee claimed not to be covered for such an eventuality. The lesson that one should not lend music gear to others was reinforced by the fact that Adrian had lent his piano for a similar kind of review performance at another college's May Ball and discovered, on retrieving it, that wine had been spilt into it, necessitating a major clean-up.

When I returned to Cambridge in autumn 1977 as a research student, the disappointment that I soon experienced was not confined to how things were going in relation to thesis supervision. I also had an unexpected sense of social isolation that contrasted sharply with the instant new social life that I had experienced as an undergraduate. I had expected that I would at least have a starting point socially via music, but my postgraduate music-related expectations were shattered when, without warning and only three weeks into my first term as a research student, I was fired from the prog rock band that I had formed with some very capable musicians that I already knew. There seemed to be nothing wrong with my playing, despite the challenge of playing the keyboard player's complex new thirteen-minute epic from his handwritten chart and having to deal with a section in 7/8 time (as the rehearsal tapes, now digitized, confirm). Rather, the issue was that they thought I was 'taking it too seriously'. They never explained why, but I suspect it was due to me procuring a copy (courtesy of the Cambridge University Library) of the piano version of Prokofiev's 'Dance of the Knights' from the ballet 'Romeo and Juliet' and suggesting that we should try to arrange a rock version. It is evident that my idea was not outlandish, for in 1992 the band Emerson, Lake and Palmer released a rock arrangement of this classic piece on their album 'Black Moon'. I dealt with the hole in my social life by busying myself with long hours in the Marshall Library. Nearly six months elapsed before I was in a band again, but things soon fizzled out after the singer failed to show up for its inaugural gig, a party at Emmanuel College at which the photograph in Figure 1 was taken. His no-show behaviour left me with the terrifying task of adding his role to my lead guitar role at zero notice. In my second year as a research student I did no social music-making at all: as soon as I knew that I was moving to Stirling there seemed to be no point in having further involvement in a band in Cambridge.



*Figure 1: Playing at Emmanuel College, spring 1978*

*Listening to Music Played by Others*

As well as performing as a musician, I also attended many concerts. When the prog rock band Barclay James Harvest played at the Corn Exchange during my Part I year, my sister came up for the weekend to see them, too. This led to a prank typed letter on headed Queens' notepaper appearing a few days later in my pigeonhole at the porters' lodge. It was supposedly signed by Professor Bowett, the President of Queens' and advised me that it had been reported to him that I had been having a female staying 'illegally' (sic.) overnight in my room and that I was going to be sent down. The typo, the brevity of the letter, and the fact it was not on A4-size paper were instant signals that it was not genuine!

Occasionally, I went to concerts in London, too, including attending one of Led Zeppelin's 1975 performances at the Earl's Court Arena only a few days before the Part I examinations started. On these occasions, a key issue was the time of the last train to Cambridge (or Stevenage, if I was spending the weekend there). This usually necessitated leaving the concert shortly before it finished so as to have enough time to get to the station. Things went badly awry when I was a research student and went with another Queens' student to a concert at the London Lyceum. Leaving early was not a problem, as we mainly wanted to see the support band, National Health, and were less interested in the main act despite it being Steve Hillage, whose brother Jim

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had been in my economics cohort at Queens'. We duly left while Hillage was still playing, and we had no trouble catching a train that was heading in the direction of Cambridge. We fully expected to have to change trains at Royston, for that was as far as electrification had got. The trouble was that the next Royston to Cambridge train did not depart until the following morning. There was a full moon that night and we decided to walk to Cambridge instead of waiting or getting a taxi: it was only 18 miles, so even though dawn had broken by the time we arrived, it was quicker than waiting for the train.

I went to classical concerts, too, though not until I was in my Part II year. During the Prelims year, I replaced the amplifier of my stereo system with a receiver and thereby began to educate myself about the classical repertoire by listening to BBC Radio 3 whenever I could, often when writing essays. After attending an orchestral concert for the first time at Cambridge town hall, I started regularly attending Saturday night concerts at the Cambridge Music School. I continued to do the latter during my two years in residence as a research student. The capabilities of many of the students that I saw performing were exceptionally good, so I am not surprised when I sometimes hear names from that time (such as those of pianist Susan Tomes, flautist/recorderist Michael Copley, and soprano/cellist Lowri Blake) in performance credits given on Australia's ABC Classic FM. These were not wild Saturday nights, but I found them much more enjoyable than going to a pub or the college bar.

#### *Societies*

I usually spent at least a couple of nights each week attending debates at the Cambridge Union Society and most weeks also attended a presentation or two (usually at lunchtime in the Union Society building) at the Cambridge University Conservative Association (CUCA). I never harboured any desire to get involved in running either of these societies. Instead, I simply enjoyed seeing skilled debaters and politicians performing. It was always interesting to see how well I could anticipate the arguments that would be made, and it was often surprising how well-crafted the speeches were in Union Society debates on non-political subjects (such as when Tim Rice, Alvin Stardust and Malcolm McLaren, the Sex Pistols' manager, debated the motion that 'Pop music is neither music nor popular').

Membership of the Union Society and CUCA enabled me to hear at first hand presentations by many of the giants of 1970s UK politics (not just leading conservatives but also, in Union Society debates, key figures on the left of politics, such as Tony Benn and Arthur Scargill). I even saw the ill-fated future prime minister of Pakistan, Benazir Bhutto, who at that time debated in her role as President of the Oxford Union Society. Former UK prime minister Ted Heath did not speak at the Union or CUCA during my time in Cambridge, but one day, during the long vacation of 1978, I looked out of my window in the Erasmus building and thought to myself, 'That's Ted Heath!' in a small group that had just come into sight. I was right: it turned out that he was visiting Queens' to speak at a conference.



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If there were other conservatives in my economics cohort at Queens', they kept this information to themselves. Andy Vickerman and a few others openly supported the far left; indeed, Andy went on to write his PhD on the collectivization of peasant farms during Vietnam's transition to socialism (published as Vickerman, 1985).<sup>1</sup> Andrew Goudie stood out in the middle of the political spectrum, for his family had connections with the UK Liberal Party. Indeed, after graduating and discovering that he did not want to continue with the job he had started in the financial sector, he served a short stint as a researcher for a Liberal MP before coming back to Cambridge and doing a PhD while working in the DAE. Andrew enjoyed poking fun at my conservatism. If I happened to find the latest issue of the CUCA newsletter in my pigeonhole as we headed through the porters' lodge at Queens', he would usually claim that I had in my hand the latest edition of 'The Daily Nazi'. But this was gentle fun. Political differences at this time were likely to provoke debate about the merits of alternative policy proposals, not the 'cancelling' of any interactions with those who held different views.

CUCA would hardly be a natural haunt of a heterodox economist other than one attached to the Austrian school of economics. (The latter would probably have enjoyed, as I did, a CUCA lunchtime presentation by Ralph Harris, a Queens' alumnus and the Director of the Institute of Economic Affairs.) But as is evident in Chapter 5 of *Beyond Misbehaving*, I learned the error of my ways soon after leaving Cambridge as I began to experience the realities of Thatcherism. Indeed, I began to be a bit nervous when I saw Margaret Thatcher give a lunchtime speech to a full house in the Union Society debating chamber not long before my departure. Her radical agenda for rolling back the state and getting people to be self-reliant, and her hard-line monetarist approach to addressing inflation came as a shock to many who, like me, hoped that returning the Conservative Party to power would mainly bring a determination not to allow the trade unions to wreak havoc in the economy. Surely, Margaret Thatcher was not really going to do all that she promised!

### *Exit, Cambridge-Style*

Had I not been keen to complete a PhD, the research that I had done (on structural change and the behaviour of firms) by the time I ended my residence in Cambridge could have served me as a ticket for switching into a career in management consulting. This was the career that two of my Queens' Part II students, Reyez Ahmad and Iqbal Malhotra, set their sights on after being infected by the way that I had taught them and using what they had learned to secure jobs in top-tier firms in

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<sup>1</sup> Via his PhD in development economics, Andy came to work at the University of Papua New Guinea, which led to him working as an economic advisor to the prime minister of PNG. This would have entailed developing knowledge of PNG's mining industry. Before long, he changed career to become a senior reputation manager for the gigantic mining company, Rio Tinto.

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that sector, and it was with Reyez and Iqbal that I organized a garden party to mark the end of our time in Cambridge.

The party was held in Queens' on the lawn below the Erasmus Building, and the formal invitations that we had printed for the event stipulated 'No riff-raff', ensuring that attendees were well presented. It was a large event, with my guests including those that I had taught who had stayed on for May Week after the examinations finished. The college bar manager was enlisted to prepare and dispense the punch, the base for which came from a crate of rum that we had bought without having much of an idea whether it might be about the right amount. In the event, it appeared we had erred on the generous side, and everyone seemed very happy. The party was held in the afternoon of 7 June 1979, the day of the first European Parliamentary Elections in the UK, and after the party ended, quite a few of us went to another party at Newnham, with some of us also taking time to go to the Corn Exchange to vote. It is possible that some of the voters were not in an ideal state for casting their ballots, but in general the afternoon seemed a thoroughly Cambridge-style way to mark the end of our time in Cambridge. For me, it also signalled that it was time to bring to an end my private study of the impact of attitudes to drinking on one's social acceptability.

#### STIRLING, SCOTLAND, 1979–1984

Although Stirling was by far the smallest city of the six in which I have lived, it was the one whose lifestyle opportunities suited me the most. Commuting was easy: if my car was having major repairs, or if I simply wanted to get exercise, it was possible to walk from my flat (which was in Broomrige, a new estate built by Barratt Developments, colloquially known as Barrattland – see Figure 2) on the south of the city, to the campus, on the northern fringe, in an hour. I did this quite often, but cycled sometimes, too. The campus's Macrobert Arts Centre provided a great range of live music, dance, and theatre performances, as well as some movies, while Glasgow and Edinburgh were only an hour away for other cultural events, such as major touring bands, art exhibitions, Scottish Opera and the Scottish Symphony Orchestra. There were plenty of outdoors opportunities within easy reach, and one could pick up a friend who arrived in Edinburgh in the morning on an overnight train and drive to the Isle of Skye by the evening. The mountains in Tasmania and New Zealand were often much bigger than those in the Scottish Highlands, but it was whilst I lived in Stirling that I walked up the most peaks, as there were more opportunities to do this as a day-walker. Because Stirling was in central Scotland, rather than on the coast, it provided a far wider range of places that one could drive to in a day than was possible from the cities in which

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I subsequently lived. Even without taking a short flight to mainland Europe, one would never run out of new and interesting places to visit. However, to enjoy such opportunities in the ways that I hoped to do, I had to get past two problems.



*Figure 2: In 'Barrattland', February 1984 (The one-bedroom Earl flat was in an identical block of six, downstairs in the middle, to the block in the top-left quadrant of the photograph, which it mirrored, out of sight to the left of the view in the photograph. On clear days, the Wallace Monument and Ochil Hills were visible in the background.)*

One was the challenge of building up a social life beyond that of Friday nights at the pub with colleagues. To be sure, there were many more social engagements of other kinds with Stirling colleagues than those I had with colleagues at my subsequent workplaces, and Stirling colleagues became long-term friends. The problem of expanding my life beyond the department would have been less acute if online dating/meet-up sites for singles or musicians had been available back then.

Things improved after I had been at Stirling for about eighteen months, when I started to get involved in musical activities on campus, initially by playing bass guitar in a jazz quartet after seeing a small advertisement placed in the weekly 'Campus Events' bulletin. I followed this with a very active role in the campus music society (which organized Friday evening trips to concerts in the Usher Hall in Edinburgh and to rock and pop concerts in Glasgow and Edinburgh, for which I often drove a minibus

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hired from the Department of Biology<sup>2</sup>). This in turn led to me playing in a prog rock band with some very capable student musicians, whose rehearsals often used the magnificent downstairs rooms of Airthrey Castle. It was via the music society that I got to know my first partner, Sharon Axford, a mature honours student in psychology: she was old enough to be able to volunteer to drive a minibus to take a group to see the chart band Human League in Glasgow while I drove another group to a classical concert in Edinburgh. She also happened to share my interest in personal construct psychology, and some of the reading sources she shared with me inspired ideas that I used in my work from 1983 onward.<sup>3</sup>

The other problem that I had to grapple with was how to find the money that I needed to enjoy what Stirling, and Scotland as a whole, had to offer. This was not easy given the income that I had at my disposal and the cost of servicing my mortgage and other non-discretionary bills. My salary increased by around 250 percent in the time I was at Stirling, but this was largely due to the rapidity of inflation at the time. The first couple of years were especially grim. My parents had encouraged me to get into the property market by offering to provide me with a deposit. Their finances had improved dramatically as inflation accelerated after they bought their house at the start of 1971; by 1979, they had become both mortgage-free and free of contributing to the tertiary education costs of myself and my sister.

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<sup>2</sup> On one occasion, the minibus had not arrived back from fieldwork in time for me to collect it. Inevitably, since the tickets for that night's concert had already been paid for, sunk-cost bias prevailed, and I took the group to Edinburgh in my Vauxhall Cavalier Coupé instead. There were at least six, but possibly seven passengers somehow crammed into the car with me. Several weeks later, at its next service, I was not very surprised to be told it needed new springs in the front suspension. Those who become book collectors and/or who need to relocate their office libraries due to moving to another university should note that Mark Casson managed to inflict similar (probably worse) damage to his car by rather more academic means, namely driving home a job lot of 300 books that he had purchased from one of the many second-hand booksellers in Hay-on-Wye (see Casson, 2006, p. xiv).

<sup>3</sup> Between finishing *The Corporate Imagination* (Earl, 1984) and beginning the revisions to my PhD, I used the departmental IBM typewriter that I had purloined for the PhD revisions to type Sharon's honours psychology dissertation. The statistical work in her thesis used principal component analysis, with the computing being carried out, as was the case with quite a lot of Stirling's computing, at that time, on the Victoria University of Manchester's mainframe computer. She finished writing the dissertation in the nick of time and I finished typing it at 3:00 am on the day it needed to be sent for printing. On my way home, I was stopped by police who were hunting for thieves involved in an antiques robbery. They asked what I was doing at that time of night. When I said I had just left my office at the university, they looked very sceptical and were just getting me to open the boot of my car when their colleagues radioed to say they had stopped the perpetrators. Sharon's findings were eventually published as Axford and Jerrom (1986).

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Given how inflation had greatly reduced the burden of their mortgage, it had seemed a good idea for me to get a ‘foot on the property ladder’ as soon as possible. However, I had not reckoned on just how determined the Thatcher government was going to be in using monetary policy to tame inflation. Nor did I realize, having never previously paid electricity bills or lived in Scotland, how costly it was going to be to heat the brand-new one-bedroom flat that I was able to buy via my parents’ deposit. Although my parents insisted that they did not want the money to be repaid, I was determined to try to repay the deposit rapidly, as I wanted to be financially self-sufficient. But I made absolutely no headway in doing this because interest rates shot up by four per-cent on the cost of servicing the mortgage of two-and-a-half times my salary, the normal maximum at the time. It was only in my final year at Stirling that I became able to start saving at anything like the rate I had achieved even as a first-year postgraduate in Cambridge before the Munro Scholarship from Queens’ gave a huge boost to my finances. In spring 1984, I thereby became able to treat myself to a top-of-the-range Fender Stratocaster as my ‘reward to self’ for submitting the revised PhD. It was the first major consumer durable that I had managed to save up for after I moved into my apartment four and a half years earlier and used the remainder of my savings to buy whitegoods and a few items of furniture.

By the end of my time working at Stirling, I had not been abroad, though Scotland itself had seemed foreign more often than I had anticipated. I had been able to enjoy getting to the top of some of the 3000-foot-plus peaks that in Scotland are known as Munros. I had also enjoyed several bed-and-breakfast breaks on the Isle of Skye and a couple of vacations crewing on Charles Normand’s yacht, continued to attend rock concerts, experienced quite a lot of live classical music, developed a taste for opera via very reasonably priced subscriptions to Scottish Opera, and attended events at the Edinburgh Festival and its famous Fringe. My flat generated no maintenance bills, but the increase in its value proved to be relatively small, leaving me with net equity (i.e., not including the deposit from my parents) of about 35 percent of my final gross salary when, with some difficulty, I sold it in a market that had been depressed by monetarist policies. At this point, my parents thwarted my plan to use some of the proceeds to repay the deposit, telling me instead to use the money as part of my Tasmanian house deposit.

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HOBART, TASMANIA, AUSTRALIA, 1984–1991

Hobart had the most enjoyable climate of all the cities in which I have lived, This was despite the potential for ‘four seasons in one day’ that resulted from its ‘roaring forties’ latitudinal location, along with having nothing but sea between it and Antarctica (which could result in biting southerly winds) and having as its backdrop the 1271-metre peak Mount Wellington (which could have snowfalls at any time of the year as well as being able to have a Foehn effect on northerly winds from mainland Australia). Together, these factors sometimes caused Hobart to be the hottest capital city in Australia one day and the coldest the day after. However, so long as one took heed of the weather forecast, there were plenty of opportunities to spend time outdoors without feeling too hot or too cold. Frosts were rare in Blackmans Bay, the beachside suburb in which I lived, and it only snowed once while I lived there. However, the inviting-looking local beaches seemed to have water that had come from Antarctica even for much of the summer. However, bushfires were a serious worry in summer months: one summer, the adjacent settlement of lifestyle blocks called Tinderbox lived up to its name and the bush burnt out to within a few sections from my house. When my former Stirling colleague Mick Common visited as a seminar speaker, he committed the sin of tossing his cigarette butt out of the window of my car when I took him for a drive, just as we were passing through some eucalypt forest. Mick was always a serious smoker and defender of the right to smoke (once asserting that his smoking had only minor externalities compared with the impact of my vote having helped Margaret Thatcher into office), but he immediately saw the point of my belated reminder that this was not what one did and he was very apologetic: had his visit taken place at the height of summer, this sort of action could have had catastrophic consequences.

Despite its remoteness, Hobart did not feel detached from the rest of the world, or from the Australian mainland in cultural terms. In fact, there were so many cultural opportunities that Sharon and I did not even bother to get a television until we had lived there for about five years. Hobart benefited greatly from its state capital status, with concerts from the ABC’s Tasmanian Symphony Orchestra, and scope for viewing a huge range of movies via an Australian Film Institute cinema as well as commercial cinemas and a film society at UTAS. Except in relation to the supply of opera and some of the big-name touring bands,<sup>4</sup> it surpassed what I had

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<sup>4</sup> Soon, I stopped taking note of which bands included Tasmania in their tours. After attending a performance by Midnight Oil in 1985 or 1986, I decided that rock bands had become dangerously loud and I therefore vowed to give up attending indoor rock concerts.

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been able to enjoy from Stirling by going to Glasgow or Edinburgh, but it was nonetheless possible to go, less frequently, to local opera performances. I rarely failed to attend the free lunchtime chamber music concerts that students and staff from the University of Tasmania Conservatorium provided on campus on Tuesdays and at the Tasmanian Museum and Art Gallery in the city centre on Fridays. Occasionally, it was even worth going to the Wrest Point Casino to see a show, though getting to the area where they were held entailed the depressing task of passing the areas where gamblers were throwing their money away.

However, there were some surprises that provided hints of why a well-established quip claimed that flight attendants would make the following announcement to incoming passengers: ‘We’ll shortly be landing in Hobart, so you should now put your watches back 20 years.’ One surprise was the fact that it often felt colder indoors than outdoors in the winter due to the complete absence not merely of double glazing and cavity wall insulation but even, in my modern house, of any loft insulation whatsoever. This did not result in huge central heating bills, since homes did not have gas-powered central heating systems that had become the norm in the UK. Instead, Tasmanian households seemed to spend their winter nights huddled in one room around a wood heater or an inefficient coal fire.

Secondly, I was surprised to discover that in those days Hobart’s shops closed at around 12:30 pm on Saturdays. Furthermore, most of the petrol stations were shut through weekends (beginning Friday evening) and public holidays. Filling up at these times could only be done at those petrol stations that were ‘on roster’ or which provided an after-hours bowser that accepted two-dollar notes. These arrangements were a relatively minor sign of why many politicians, including the Federal Labor Government’s then-Treasurer, Paul Keating, saw a need for ‘microeconomic reform’ in Australia. But they enabled those in the retail sectors more readily to have traditional family- and sport-focused weekends.

Thirdly, I immediately noticed how old many of the cars were, in many cases much older even than the ones that I recognized from memories of

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If it was over two decades later that I next attended such an event, when I went to see Yngwie J. Malmsteen in 1999. It was even louder, and I returned to my vow. Since then, I have only attended two further large-scale rock concerts (to see Yes, in 2014, and 10cc in 2015), both of whom surprised me by seeming to be playing at volumes one hitherto might have expected from a heavy-metal act. Australia’s lack of health and safety regulations in this area remains a mystery to me. The emergence of affordable high-power PA systems has led this malaise to spread even to bands that play in bars and routinely amplify their drumkits. Shortly before COVID-19 forced the closure of my only local bar for live bands, I bought a decibel-meter and went to see Baggy Trousers, a Madness tribute band, to find out how loud its acts were: an early exit seemed wise after the volume level proved painful despite my attempts to limit how much sound got into my ears, for the meter was registering 105db.

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the 1964 edition of *The Observer's Book of Automobiles* (Manwaring, 1964) that I still had from my childhood but which I had left, with other childhood memorabilia, with my parents in the UK. Many cars were from the 1950s and even original 1948 Holden sedans were quite common. The prices of new cars were inflated by a tariff wall that protected relatively small-scale Australian production, but major rust problems were uncommon. Cars therefore enjoyed far longer lives in Tasmania than they did in the UK. Consequently, the depreciation rates of cars were much slower than I was used to and the market value that Alistair Dow had paid for my 1977 Vauxhall Cavalier Coupé (which had no Australian equivalent) was only about a third of the cost of a car of similar size, mileage and age in Hobart.

Given how little capital I had been able to accumulate in my time at Stirling and my general uncertainty about what my real income was going to be, I initially opted to experiment with the world of old vehicles that I would not be able to experience elsewhere rather than borrowing to buy a new car. I rightly assumed that I would easily have enough income to pay for the maintenance costs and would not run into the kind of experience that I had had with my Ford Cortina when first at Stirling, while the much lower price of petrol made it possible to run a much thirstier car than in the UK.

My choice of car, a 1974 Leyland P76 V8 sedan, was made within my first week in Tasmania. It led some colleagues to infer that I must have been badly jetlagged, for the P76 was the product that won the *Wheels Magazine* Car of the Year Award in 1973 yet had ceased production by the end of 1974, achieving iconic status as a 'lemon' and leading to the closure of British Leyland's Australian operations. But I knew what I was doing: I had referred to the P76 in *The Corporate Imagination* and knew that it was a much more modern design than its local rivals, albeit one that was executed with quality control shortcomings like those of Leyland's parent company in the UK. (It can be thought of as a hastily designed and cheaply built precursor to British Leyland's 1976 Rover SD1, whose footprint it shared.) Its 'lemon' status made it much more affordable than a Holden, Ford or Chrysler of the same age. I kept the P76 until I left Tasmania, though I celebrated my promotion to senior lecturer at the end of 1986 by using a loan to buy a brand-new Toyota Corolla in hot hatchback guise. The latter's air-conditioning was a must-have feature for long-distance touring on the Australian mainland, which included a road-trip to Darwin via Adelaide and Uluru, and two road-trips to Brisbane, one of which was



via western Victoria and New South Wales, the other via more direct eastern routes.<sup>5</sup>

Shortly before I arrived, Sharon rented a very basic small apartment not far from the UTAS campus in Sandy Bay, However, the need to get a car as soon as possible to assist with finding a place to buy, and for commuting, became evident when I talked with the manager of the UTAS branch of the Commonwealth Bank of Australia (which at that time was still state-owned). He gave me the disappointing news that I was not going to be able to borrow anywhere near what I had imagined based on the mortgage-to-gross income ratio of 2.5–3:1 that was then the norm in the UK. At that time, the UK rule would have enabled me to buy somewhere in Sandy Bay but, given rates of interest that reflected Australia's high inflation rate at that time, he was only prepared to lend me about AUD35,000 despite my gross salary being around AUD27,000. However, he then suggested that I ask the Campus Credit Union to lend me AUD10,000, so that I would be able to offer a much better deposit despite my meagre few thousand dollars from the expected sale of my apartment in Stirling (which at last found a buyer shortly after I arrived in Hobart). The manager of the credit union (whose demise three years later I refer to in Section 6.2 of *Beyond Misbehaving*) obliged.

So, via what the bank manager called a 'loan cocktail' arrangement, I was able to afford a small, late-1970s, three-bedroom detached bungalow (see Figure 3) in Blackmans Bay, about a 20-minute drives south-west of the university. It had only one bathroom and no garage but was a huge step up from where I had lived in Stirling. It had expansive views across the Derwent estuary and was only a ten-minute walk from the beach. By the time I sold the property seven years later, I owned it outright and it yielded AUD75,000, 1.5 times my gross pay as a senior lecturer. By 2023, the ratio between its market value and the top of the senior lecturer's salary scale had risen to slightly over 4, though one would hope that by now such a property would have been treated to renovated kitchens and bathrooms and had been fitted with a heat-pump and loft insulation.

Amid these financial surprises, the process of settling into my new economic environment was one in which I found it hard to stop using my Stirling lifestyle as a reference point when it came to early decisions about what I could afford, even though it was clear in terms of a simple currency conversion that my pay had increased greatly. I had been used to vacations that involved short visits to the Isle of Skye, staying in bed-and-breakfast accommodation. So, I was initially reluctant to agree to Sharon's

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<sup>5</sup> I have reflected at length on my motoring experiences (up to 2009) in Earl (2010), a Proustian precursor and supplement to Earl (2012).

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suggestion that in late August, in the break between the second and third terms of the teaching year, we could escape the (relatively mild) Hobart winter by taking a vacation in Northern Queensland. Eventually I agreed: I was asset-poor, but my income could indeed readily permit a couple of weeks checking out the Great Barrier Reef and sampling resorts in the Whitsunday Islands, a luxury indulgence that was entirely unfamiliar to me.



*Figure 3: The Blackmans Bay House in 1984*

We moved into the Blackmans Bay house a few days before the Queensland vacation, with my shipment from Stirling being delivered the afternoon before we flew to Cairns. Within days of returning from this delightful adventure, I was off to Perth on my conference trip: this time, I did not hold back from using two spare days to do more sightseeing, via a 4WD bush tour and a coach trip to Wave Rock. However, after getting this sense that I could be more relaxed about my spending on touristic experiences, I only purchased consumer durables if I could do so while still paying off my credit card balance in full by the due date, and over two years passed before I decided to take out a bank loan to buy the Toyota.

Much of my new-found discretionary spending power was used to fund items for the bedroom that became known as ‘the music room’. I had vowed that I would make a serious attempt to develop my skills as a keyboard player after the PhD was finished, and I rapidly began to do this by getting my first electronic keyboard (a Roland Juno 60 synthesiser that served me for 29 years) and putting in many hours of practice that entailed mainly

working on chunks of Mozart piano sonatas. By early 1987, I had put together what amounted to a basic home studio, all facilitated by Schumpeterian competition that brought rapid improvements in capabilities and crumbling prices in the music technology sector. First came a Yamaha PF80 piano that served me for 32 years. It had a weighted keyboard and MIDI (musical instrument digital interface) connectivity that enabled it to control better and better sound modules and Apple music software as the years went by. The PF80 was soon followed by the acquisition of a drum machine and a cassette-based four-track recorder that gave me the capacity to use overdubbing to record complete songs on my own.

The advent of affordable multi-track recording was fortuitous, for I never managed to put a rock band together in Hobart. Despite this, music was a major part of my social life. This began because one of my students was a member of TUMS, the campus music society. He said he was trying to recruit more male singers to get the right mix of voices for an upcoming performance of Mozart's Requiem. Choral singing at this level proved to be an exciting challenge. The conductor was Hobart's director of music for adult education and via this connection I ended up participating in some of the other projects that he ran, including singing in a jazz choir and playing bass in Hobart's adult education concert band and in a concert version of the musical *Joseph and the Amazing Technicolour Dreamcoat*. The latter role provided an extraordinary 'small world' experience, for the clarinet player turned out to be John Ballard, the excellent saxophonist and clarinet player from the review bands that I had played in a decade earlier in Cambridge. Neither of us had previously known that the other had moved to Tasmania.

Bushwalking was my other main recreational activity, sometimes with Sharon and/or colleagues and sometimes alone. However, I began to get nervous about solo bushwalking after my first encounter with a potentially lethal tiger snake while walking alone on a track on the forested lower slopes of Mount Wellington and after discovering on another walk how easily one could get horribly lost by taking a wrong turn along a track in dense bush. But it was easy to get lost even when walking with others if one fell slightly behind on a track and took a wrong turn. A colleague once ran into this problem, to the alarm of his fellow walkers, on the Waterfall Bay to Fortescue Bay track. I was not in that party, but Sharon and I went the following weekend to do a walk from Waterfall Bay and found at the start of the Fortescue Bay track a tripod of sticks that the lost colleague's fellow walkers had improvised to hold a note (which was still there) to let him know where they were waiting for him.

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On another walk, Sharon and I were coming over the top of a large sand dune near Port Arthur and discovered some members of the department and their girlfriends, minus any clothing, on a secluded beach. We did not make ourselves known or go down to join the group (whose membership overlapped with the one to which I previously referred). However, Sharon took a photograph of the party from our vantage point and pinned it to the office door of a member of the group. It did not stay there for very long, but the event was a memorable illustration of how, consistent with the analysis in Fred Hirsch's (1976) *Social Limits to Growth*, privacy on a deserted beach is a positional good even in somewhere like Tasmania where there are many wonderful remote beaches and very few people.

The popularity of bushwalking among the UTAS economists was easy to understand, given the temperate climate, spectacular scenery and, in cases such as my own, uncertainty about how long their careers would keep them in Tasmania. But although I did more walking than when I lived in Stirling, I found there were relatively few peaks that had safe tracks to their summits, and I felt that I had run out of new opportunities for doing non-perilous day-walks long before I completed my seven-year stint in Tasmania. This was another area where I found non-compensatory choice concepts to be relevant, for to make the most of Tasmania's walking and scenic opportunities, one must be prepared to do multi-day walks and camp overnight. For me, having to camp is a deal-breaker, and there are limits to how risky and arduous a walk I am prepared to do.

#### CHRISTCHURCH, NEW ZEALAND, 1991–2001

When I told colleagues in Hobart that I was considering moving to New Zealand, some of them reacted by saying that, although New Zealand was a great place to spend a vacation, living standards there would be well short of those in Australia. In 1991, if one simply converted relative salaries in terms of prevailing exchange rates, academics in New Zealand seemed to be paid at rates equivalent to a level below their Australian counterparts; by 2001, the difference appeared to be more like two levels. However, the difference in purchasing power was much less, for academic pay in New Zealand was higher relative to the rest of the population. Moreover, much lower marginal tax rates than those in Australia more than offset the lack of a threshold level of income below which no tax was paid, and the much more open economy kept down the cost of consumer durables. Motoring was particularly cheap due to plentiful supplies of low-mileage used cars imported from Japan, lower servicing and registration costs, and insurance that was spectacularly cheap even on, say, turbo-charged all-wheel-drive cars that were denied to Australian motorists and provided swift transport to the ski-fields. The superannuation component of

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academic pay was, however, much inferior to that offered in Australia, though there was an inflation-indexed state pension for retirees that was not means-tested.

A few of my Lincoln University colleagues kept horses and lived on acreage 'lifestyle' blocks in the countryside near Lincoln but, like the majority, I chose to live in Christchurch and make the reverse-commute out to Lincoln. With a population of around 350,000, Christchurch was rather like a one-third scale mirror-image version of its sister city, Adelaide, with its coastal side facing east instead of west, except that its hillside suburbs were on its south side rather than to the west. It was mostly very flat and cycle-friendly, with an elegant city centre (much of which was destroyed in the 2010 and 2011 earthquakes) laid out in a grid pattern and adjacent to a large park. Although slightly further south than Hobart, it did not give the kind of 'next stop, Antarctica' sensation that one can feel looking south from Hobart. However, as in Hobart, I occasionally saw the aurora australis ('Southern Lights') in the night sky.

Although Christchurch is a coastal city, I was surprised to discover how continental its climate seemed to be with frequent winter frosts that vanished in the morning under sunny skies. Summer afternoons were often blighted by easterly winds funnelling down the east-west city streets, while there could be unpleasantly dry and hot 'nor-wester' winds bringing air from Australia, with the Southern Alps providing a Foehn effect. But it was wind-free winter nights that were the worst aspect of living in Christchurch in the 1990s, a time when many people were still heating their (typically very poorly insulated) homes by burning wood or coal. A temperature inversion caused by the Port Hills on the south side of the city would trap the smoke in a layer of smog that was about thirty metres deep, and it would not disperse until blasted away by the arrival of strong wind, usually a biting southerly. I knew nothing of this when I moved to Christchurch.

My first encounter with the smog was the first time that Sharon and I went to a movie at a cinema in the city centre, when the smog started to make its arrival known by seeping into the auditorium, as though there was a fire close by. As we drove back to the campus flat in which we initially lived, I experienced my first asthma attack in many years, the first of many asthmatic experiences that I had there. After then discovering that winter air quality frequently breached World Health Organization safety limits, we resolved to buy a house in one of the hillside suburbs, high enough up to be above the smog. It was greatly at odds with New Zealand's supposedly 'clean, green' image. Three decades on, the smog problem would be much smaller, because of increased use of heat pumps and the uptake of double glazing (of which I was an early adopter, despite mistakenly not having it installed until 2000).

In most respects, however, Christchurch was a great place to live, with excellent cultural opportunities (though I largely gave up going to opera and orchestral performances, due to the difficulty of getting challenges at work out of my mind while attending them). There were interesting and spacious housing designs that were very affordable on senior academic pay, and, if one had the time, excellent outdoor opportunities, and there was minimal rush-hour traffic congestion.

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On moving to Christchurch, Sharon and I each bought half-shares in a large, five-bedroom architecturally unique, multi-level house in the suburb of Hunsbury, with panoramic views over the city and westward to the Southern Alps. It was set into the hillside, down a steep, shared private drive and proved impossible to capture well even in two photographs (see Figures 4 and 5). With Sharon this time buying a half share and the total value of the house being three times my gross initial Lincoln salary, I maintained the 1.5:1 ratio of my housing assets to my income that I had enjoyed at the end of my time in Hobart. However, I initially needed a mortgage of roughly equal to my income, a good chunk of which was to enable me to treat myself to a higher standard of motoring. The application of orthodox monetary policies to crush inflation helped to ensure that the price of housing in Christchurch barely increased in the decade I lived there, and my salary only rose by about ten percent. This meant that when I sold the house in 2001 with an increase in value similar to the cost of installing the double glazing, the ratio of its price to my gross income had not changed. However, by that point I owned the entire house and was mortgage-free. I had been able to amass enough to be able to buy out Sharon's share after she used the occasion of my study leave at the University of Queensland to move permanently to Brisbane. Today, however, the ratio of the price of this house to the salary of a full professor in New Zealand would be around 5:1, or more.



*Figure 4: East-side View of the Hunsbury House, 1991*





*Figutr 5: Northen-end View of the Huntsbury House, 1991*

It was easy to save a considerable chunk of my income because we had no desire to buy a house in one of the top-tier suburbs or to own ‘prestige’ vehicles that it would have been perfectly possible to finance with a mortgage credit line of two or three times my annual salary. Living in a second-tier hillside suburb and driving sporty Japanese cars rather than German ones was perfectly fine, and it meant that I could save rather than paying mortgage interest. Yet I still had enough discretionary income to be able to operate without really feeling I had a binding budget constraint. If I wanted to splash out and buy a twin-neck Gibson EDS-1275 guitar or a state-of-the-art electronic drum kit, I could, and I did, along with many other investments for my music room. Instead, the challenge was to find enough time to enjoy them and find fellow musicians who shared my tastes in music. There was no music society at Lincoln, so the only live music events that I played in were at the wedding of a neighbour’s daughter and in a tedious ‘covers’ band assembled purely for the fiftieth birthday party of a friend of one of Sharon’s colleagues. I was increasingly getting a sense of ‘all dressed up but nowhere to go’ on the music front.

Toward the end of my time in Christchurch, I realized that, as had happened in Tasmania, I was running out of new things to do beyond the city in which I lived. The low New Zealand population made it easy to get to know all the towns and, because European settlement commenced less than two centuries ago, they lacked the historic appeal to me of towns in the UK that have existed for many centuries. There were of course many things I had not yet done in the wild outdoor areas, but I had got to the point at which embracing more of them required daredevil tendencies,

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a love of high-excitement tourism, enthusiasm for camping, and willingness to carry huge backpacks. Hence, rather than staying there, I was willing to let New Zealand become a place to visit on vacation for relaxed touring, walks that can be done in one day, good dining, to refresh my memory, and to see how things had been going since I last visited.

### BRISBANE, QUEENSLAND, AUSTRALIA, 2001–2023

Brisbane has grown rapidly in recent decades and is now Australia's third-largest city, with a population of roughly two and a quarter million. Yet it covers an area similar to Greater London. With its suburban sprawl and high-rise city centre, Brisbane looks very much like many US cities. Indeed, it is often referred to as Brisvegas – an ironic nickname that even Barack Obama employed when he visited the city. Brisbane is the city in which I have lived the longest, and it offers the facilities that one would expect of a prosperous city of its size. But the summer humidity and arduous commuting, meant that, prior to my retirement, it was the city that I had least liked of those in which I have lived. Moreover, the longer I have lived in Brisbane, the less frequently I have bothered to venture into the city centre to enjoy its facilities. I have also given up taking daytrips to go bushwalking in the surrounding area, whereas, when I lived in Stirling, Hobart and Christchurch, I continued making such trips right through to the time I moved to my next job. In other words, my lifestyle has become focused on the south-west Brisbane suburb in which I live and those close to it. This should be kept in mind while reading this section; my reflections on the lifestyle that came with working at UQ would likely have been very different if I had chosen the kind of inner-city lifestyle that my younger colleagues might have been enjoying.

In addition to its sprawl, Brisbane is a very hilly city, located on the floodplain of the Brisbane River, with a humid subtropical climate. This is a seriously bad combination when it comes to getting around. The pace of growth has been such that commuting now takes much longer than it did when I arrived in 2001. Back then, the rush-hour on the journey home from UQ merely had the problem that, if one left the campus shortly after 5:00 pm, there would in some months be parts of the trip when the setting sun in the west was blindingly powerful. Now, the rush-hour in the morning lasts for two hours and the afternoon rush-hour seems to begin with the school run. With only a few bridges across the Brisbane River, accidents produce major gridlock holdups due to the lack of alternative routes.

So long as one does not suffer a puncture, cycling is a way to make journey times more reliable. I tried commuting by bike for three years from 2011 and found that it took the same amount of time as the bus was timetabled to take. Luckily, I could use cycleways for a good chunk of the route. The hills were a major deterrent, so I bought an electric bike to help get fit enough to cycle up them. However, due to its weight,



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going down steep hills on the electric bike was hair-raising. I soon managed to get fit enough to do the trip at the same speed on a regular bike, but two problems drove me to commute by bus from 2014 onwards.

One issue was how long it took to cool down after arriving at the office, for at the time there were no shower facilities nearby. Related to this were the logistical challenges of transporting fresh sets of work clothes. Moreover, it was unwise to do the 50-minute journey if the temperature was above 30 degrees on the way home, even if I could jump straight into the pool when I arrived. The other issue was that the cycling culture seemed predominantly to be that of aggressive Lycra louts or Tour de France wannabes. Their behaviour, at least as much as that of motorists, led me to conclude that it was only a matter of time before I got involved in an accident and that I did not want to terrorize Annabelle, too, with such a prospect. Far better to give her a call and report that, yet again, the bus was stuck in a jam on the Western Freeway.

However, for much of the year, simply waiting at the bus stop or walking from the bus to my office or walking around campus left me dripping, too. This annoyed me, given that I had at last been able to source vegan business suits (whose jackets could only be worn during the winter months) and about 30 different Paisley-style shirts rather like those that rock stars wore in the 1970s (supplied by the firm David Smith Australia). Each workday morning, Annabelle would apply her sense of colour to prevent me from wearing an unsuitable combination of suit, shirt, and striking tie, such that one of my students came up to me at the end of one of the final tutorials and surmised correctly that I had not worn any shirt twice during the course. Dressing like this was something I had long dreamed of doing and was my way of trying to do my bit in elevating the sartorial standards of my workplace. However, deviant power-dressing does not feel the same if one is dripping profusely.

Brisbane's climate makes the city vulnerable to major flood events. Following the construction of the Wivenhoe Dam after the 1974 flood, many residents thought the risk of such floods had been eliminated. My former partner, Sharon, was one who took this view. She bought a riverfront home in the same group of suburbs in which I later settled. She knew that her house had been flooded in 1974, and in the January 2011 flood her ground floor was submerged in two metres of water after the river rose at that point by over 14 metres. The house that I chose is only a short walk from the river, but I made sure to buy on a hill, so my house did not go under. Annabelle and I were thus able to accommodate Sharon and her adopted children for the duration of the 2011 flood. In 2022, thousands of homes in Brisbane went under in another flood. Sharon evacuated to stay with us again, but this time she was lucky, for the river did not quite get to the top of her driveway. In both flood events, being flood-free did not mean one's life went on normally aside from helping flood refugees: transport links were disrupted, and electricity supplies were cut for several days. The latter meant that we had to relocate freezer food to the freezers of friends or relations in suburbs that did not lose power. It also resulted in Annabelle having

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the very painful experience of tearing the nail from, and breaking, one of her toes when she ran into a piece of furniture in the dark during the 2022 event.

Brisbane's climate also makes it prone to violent hailstorms in summer months. Whether one gets hit by hail always seems rather like the outcome of a lottery, even within a suburb, for some may suffer no major damage, whereas a few streets away, cars may be written off by hail damage, trees may be uprooted, and buildings may suffer broken windows (if the hail travels horizontally). Not surprisingly, the cost of insuring cars and residences proved to be much more than I had been used to in New Zealand. Some years, though, there were droughts, and in the 2007 drought, before Thaler and Sunstein had popularized the 'nudge' approach to policymaking, nudge-style policies were among those that were used successfully, instead of market-based solutions, to ensure the city did not run out of water. The experience of living in Brisbane is thus a good way to get a sense of how life may be for many people if global warming is not suppressed and forecasts for climate change prove to be correct.

Visitors from the UK invariably are interested to know whether they will see any of the local wildlife. In 2005, Tim Wakeley stayed at my house while he visited UQ on sabbatical leave. This was a few months before I met Annabelle, and Tim's presence made my then largely empty house a much livelier place than it otherwise would have been. On his first night in Australia, he asked if he would be able to see a kangaroo. I was starting to prepare a meal for the two of us, so I gave him some car keys, a torch, and directions to get to the road that runs past a high security gaol ten minutes from my house. Kangaroos could usually be found there, and Tim was not disappointed.

The presence of kangaroos means that the road that runs past the gaol has to be treated with caution. But even with caution, disaster can strike: one afternoon, as she was driving along the same road, Annabelle had a kangaroo arrive out of nowhere on the front of the car. Fortunately, it did not come crashing through the windscreen, but the car needed a new bonnet and attention to one of the front wings. During dry spells, large kangaroos can be encountered in the streets of our group of suburbs. This can be rather terrifying if one is out walking, but it has also been a source of amusement. A case of this occurred when we were hosting Alistair and Sheila Dow during the 2007 HETSA conference. On the way home from the conference dinner, they asked if we ever saw kangaroos in our area. Seconds later, we spotted a kangaroo standing at a bus stop. One night, some years later, we encountered a kangaroo that hopped across the pedestrian crossing by the school that is located a little way along the same road.

During Tim's visit, we heard animal-like sounds from inside the top of one of my double-garage's roller doors. Initially, I suspected it might be a carpet python, as some colleagues had reported finding them in the roofs of their homes. However, it turned out that a possum had made its home there. Since then, generations of possums have lived in the garage door, often two generations at once. Family

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relationships have not always been harmonious in the latter cases: Annabelle and I were sad one morning to find a dead juvenile possum on the garage floor a few days after hearing our resident possums fighting inside the door. Most generations of garage-door possums have not been a nuisance, but the 2008 resident had a bad habit of using the top of the door as its urinal. The possum's deposit tended to collect in the corrugation at the top of the door and then shower onto anyone who opened the roller door from inside the garage. Ken Coutts and his wife Margaret can corroborate this story, as they house-sat for us during Ken's sabbatical visit while we were away in the UK. They learned the hard way to take this issue seriously. At least, unlike some, we have not had trouble from possums getting into wall cavities and interfering with electricity cables, or carpet pythons getting into the compressor modules of split-system air-conditioners – though we did have an expensive dishwasher repair occasioned by a gecko that had managed to get inside and got itself electrocuted.

However, possibly the most annoying of Brisbane's wildlife are some of its birds. Here, my complaint is not with the superb blue wrens or the colourful parrots that make the gardens seem so exotic. Rather, it concerns the 5:00 an morning chorus of very raucous crows, pigeons and other offenders; the brush turkeys that, with extraordinary determination and efficiency, can move most of one's top-soil and mulch into a nest pile as big as a car; and the Australian magpies and spur-winged plovers whose aggressive swooping flight manoeuvres make walking or cycling anywhere near their nests a scary experience between August and October.

I chose to live in Westlake, one of the 'Centenary Suburbs' that together have a population of over 20,000 and are clearly separated from other suburbs by the river and belts of greenery. Unlike the rest of Brisbane, this is an area in which the population has been falling: it is an area of 'empty nesters', i.e., couples who continue to live in large family homes after their children have moved out. Its residents prefer to stay in what seems like an attractive small town, rather than downsizing to townhouses and apartments in other suburbs. So long as I live in Brisbane, I am happy to stay in Westlake, in a house in which I can pursue my musical activities without running into noise issues with neighbours.

Once again, my strategy was to avoid taking on the scale of mortgage that the banks would have been happy to grant to me. This entailed living in a less 'exclusive' suburb that I could have afforded (though it is nonetheless one with many McMansions that often have multiple German 'prestige vehicles' in their driveways), with a slightly longer journey to work. Houses in Brisbane were slightly more expensive than in Christchurch, and architect-designed ones were rare. By borrowing less than my annual gross salary, I was able to afford a well-designed five-bedroom, three-bathroom home on a quarter-acre block with an inground pool and a huge covered patio area at its rear. It had been built as an 'executive home' in the mid 1980s but had none of the pretentious styling of the McMansions that had been built to complete the suburb in the late 1990s. It is a house that was designed from

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the inside out with a very functional floorplan and a simple exterior (see Figure 6)- exactly what I wanted after my New Zealand experience had provided lessons about the maintenance costs and practical shortcomings of complex house designs. The Westlake house is significantly bigger than the Huntsbury one, as it has an enormous rumpus room that serves as my music room.

In 2001, when I returned to the top of the senior lecturer scale, the house cost just under three and a half times my gross salary, whereas twenty years later it would fetch over seven times the earnings of an academic at the top of the senior lecturer salary scale. Five bedrooms may seem excessive for two people, but downsizing would prevent us from continuing to enjoy our own studies, a craft room, and a guest bedroom. With a 6Kw solar system and moderate use of reverse-cycle air conditioning, the electricity bills are tiny, despite insulation being woeful by European standards. Indeed, prior to reductions in feed-in tariffs in mid 2020, our electricity bills were negative.



*Figure 6: The Westlake House in 2008*

The size of the house is such that we would have liked to outsource keeping it clean. However, we ran into one of the issues raised in Fred Hirsch's (1976) *Social Limits to Growth*, namely that as levels of affluence rise, reliable servants become harder to hire and retain.<sup>6</sup> Our final, very capable and reliable cleaner was a

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<sup>6</sup> Retirement has provided time to address the cleaning issue properly, as well as to develop a good exercise regime while escaping the trials of commuting. I usually use my part of the cleaner role as a couple of hours of exercise on rubbish collection day, when large wheelie bins would impede the swift one-hour walk that I take most other mornings. We wonder whether anyone else speaks of their bins in the way that we do: our near-empty weekly non-

biochemistry graduate from Botswana who was waiting for her qualifications to be accredited to enable her to get a more appropriate job. In January 2011, as floodwaters started to rise, Annabelle advised the cleaner not to make her scheduled visit. However, the cleaner went to her afternoon appointment in a different suburb. As a result, her flood experience was rather different from ours: the owners of the house in question found themselves unable to get home for three days due to the suburb being cut off by the flood, while the cleaner could not escape from where she was and ended up looking after the teenagers who had been at home on school holidays when she arrived.

It was necessary to buy a large house, rather than a townhouse or apartment close to UQ, to get a rumpus room that could serve as my dream music room, with plenty of space to rehearse and record a band (at, I hasten to add, volume levels no greater than in a home theatre system, by using electronic drums and digitally modelled versions of high-powered amplifiers). However, social music-making failed to happen on an even more disappointing scale than in Christchurch. Initially, I did not try to build my social life around music as I found myself with a lot of teaching in the evenings. Much of this was due to my involvement in teaching business economics to the UQ MBA students, and in some years, this also entailed intensive-mode variants of the MBA that were taught at the weekend. That constraint to being able to commit to playing in a band no longer applied from 2010 onwards. But my enthusiasm for social music-making was also tempered by not wanting to work with musicians who merely want to ‘jam’ or play covers and/or whose thoughts are always on their next cigarette or alcohol break.

In 2014, I decided to get serious. In addition to trying for the first time to write my own music and arrange it using GuitarPro scoring software (with success that was both surprising and very satisfying), I attempted to see whether I could find musicians of the kind with whom I wanted to work. In trying to do this, I used Bandmix.com.au, the musicians’ equivalent of an online dating site. However, in the years that have passed, my online search for musicians has been unsuccessful. By this means (see <https://www.bandmix.com.au/peter-earl/>), I found a couple of very good drummers but no bass or keyboard players, and the successive drummers both found it difficult to feel at ease drumming along with backing tracks that I made from my scores by muting the lead guitar and drum parts.

As in so much of my life, ending up solo as a musician had much to do with the use of non-compensatory decision rules. For example, the first musician that I met

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recyclables bin is Osama Bin Laden; the fortnightly recyclables bin is Binyamin Netanyahu, and the fortnightly garden compost bin is Bindi Irwin (after the daughter of the late Crocodile Hunter). The fact that all recyclables go into a single bin does not inspire great confidence about the quality and extent of recycling from domestic waste in Brisbane and, the proliferation of rooftop-solar systems aside, the city seems to be lagging badly in terms of the commitment of its residents to sustainable living.

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via Bandmix was a very capable bass guitarist with very similar musical interests, but we agreed that, with him living over an hour away on the north side of Brisbane, the travel distance was ‘too far’. That saved me from having to tell him that I had a problem with him being a smoker. No doubt, my chances of finding musical matches reduce as the years go by, since Bandmix profiles require musicians to display their ages, and I will seem ‘too old’, despite my playing getting better with every year. To develop my confidence that I could play the challenging guitar parts that I had written, I played twice a week, with my invisible backing track band, to patrons at a local burger bar for about eight months in 2019. It was a way to wind down after a busy day on campus. But I always had the sense that the patrons would have preferred me to be playing covers of familiar songs rather than feeling that they needed to reflect on whether they liked what I was playing.

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