An Introduction to the Special issue - Housing in Hard Times: Marginality, Inequality and Class, with Kim McKee

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Guest Editors for *Housing, Theory and Society*

Special Issue – "Housing in Hard Times:

Marginality, inequality and class"

An Introduction to the Special Issue - Housing in Hard Times: marginality, inequality and class

Now that we are some distance from the onset of the credit crunch of 2007-08, when it appeared that the global financial system was in danger of collapse, the consequences for housing policy are becoming clear. In the United Kingdom the 2010 general election saw the defeat of Gordon Brown's Labour Party and the formation of a coalition Conservative and Liberal Democrat government with David Cameron as Prime Minister. Although many social policy functions are devolved to Scotland, Wales and Northern Ireland, the outcome of the 2010 election was still crucial as it determined the vast majority of the financial framework for the operation of government at all levels and in all parts of the UK for the next four to five years.

'Housing in Hard Times' was the theme of the Housing Studies Association conference in April 2011, organised by ourselves. Papers examined the impact of economic change on housing policy and related areas, with a specific focus on concepts of class, poverty and social exclusion to analyse the effect on the most vulnerable members of society, whatever their housing tenure. Our intention was to contribute towards 'bringing class back in' to the housing studies mainstream, in the knowledge that, following Kemeney (1988), ideology and power relations dictate research priorities as much as they shape the world outside. The papers in this special issue originated at the conference.

The economic crisis and the social policy response

So how did the current 'hard times' come about? The roots of the crisis may be located in the last one – the 1970s fiscal crisis of the state – and the neoliberal response (Harvey, 2005; Gamble, 2009; Peck et al, 2010) which included: the 'rolling back' of state intervention to focus on support for capital accumulation; intensified commodification; deregulation of economic transactions; privatisation and use of market proxies in public services; the transfer of welfare costs from the state to individuals; and the 'rolling out' of new forms of governance and social control in cases when public legitimation was not forthcoming (Jessop, 2002; Peck and Tickell, 2002; Harvey, 2010). Increasing the resources available for consumption, through financialisation, was crucial (Gamble, 2009).

The process was assisted in the UK by the 'Big Bang' deregulation of financial markets in 1986, which contributed to the globalisation of financial markets and subsequently to the rapid distribution of securitised toxic loan packages, with sub-prime mortgage debt at the heart of the problem (Stiglitz, 2010). In mid-2007, banks began to cut availability of credit, including inter-bank lending, due to concern about liquidity (Parkinson et al, 2009). UK government responses have included the purchase of equity shares in the bank Northern Rock, an early casualty; reduction of interest rates; 'quantitative easing' by bond purchase to a total of £325bn, with a latest round in February 2012; and other support schemes for specific institutions. It has been estimated that the UK government has borrowed around £124bn to support UK banks (NAO, 2010). Problems elsewhere have impacted on UK financial services, most particularly issues in the Eurozone where sovereign debt problems continue to be most severe. However, not all economies have been adversely affected, and the continuing opportunities provided by the BRIC countries (Brazil, Russia, India and China) point towards a fundamental alteration in the future balance of power of the global economy.

The aftermath of the economic crisis left the UK's Coalition government determined to make substantial cuts in public services to compensate for the billions of pounds spent on shoring up the financial system. It is at this point when the government response to difficulties in the financial sector begins to have a severe and detrimental impact on social policy, and especially housing. Under the rhetoric of 'localism', 'choice' and the 'Big Society', the shifting of welfare costs away from the state is gathering momentum as part of a reconfiguring of the relationship

between the state and the citizen. As discussed further by several authors in this special issue, there is considerable concern that this rolling back of the state will lead to the poor and vulnerable paying the highest price for the economic crisis, for example through the provisions of the UK Welfare Reform Act 2012. The housing impacts of this shift include the ongoing marketisation of housing provision through the continued promotion of homeownership at the margins through 'affordable' housing (Forrest and Hirayama, 2009; Whitehead and Williams, 2011; CLG, 2011a); increased rents for new social housing (Pawson and Wilcox, 2011); and more use of the private rented sector for meeting housing need (e.g. CLG, 2011b) all as part of moving further towards an asset-based welfare state underpinned by private homeownership (Lowe, 2011; Ronald and Elsinga, 2012; McKee, In Press).

Such fundamental systemic change (Taylor-Gooby, 2012) requires community legitimation if it is not to lead to widespread public disorder. Arguably this is the function of the promotion of 'localism', particularly in England (CLG, 2011b), and the concept of the 'Big Society' (Jacobs and Manzi, this issue). The localism agenda provides local government with powers to respond to community pressure on planning and housing issues in England, which could lead to a further erosion of access to social housing through allocations restrictions and short-term tenancies, as well as exacerbating socio-spatial inequalities. The Big Society is the latest incarnation of a self-help ideology that goes back to Victorian times. Self-help has been attractive to the left and right of the political spectrum over the years and complements welfare reform in being comfortable with the idea of a smaller state. This 'populist political agenda' (Wells 2011: 52) which advocates strong society as a solution to social problems appears to offer new opportunities to the third sector (Alcock, 2010), however in practice the contradiction between the impact of cuts and the expectation that the sector will replace state services is too big to ignore (Coote, 2010).

A note of caution is needed however about the potential impact of these measures across the UK. Under UK devolution since 1999, almost all fiscal policy remains a reserved power (decided at UK level by the Westminster Parliament), meaning that resources allocated to bank bailouts and quantitative easing affects HM Treasury decisions on overall public spending levels across the UK. But since 1999 social policy, including housing, has been a devolved function in all three

jurisdictions. Hence there is some leeway to make different policy decisions, although within a financial framework set by the Treasury in terms of block grant and social security payments.

The importance of housing studies in 'hard times'

Research from the OECD (2011) highlights that the UK is one of the most unequal nations within the advanced economies (see also Dorling, 2011); inequality was also highlighted as one of the key drivers for the 2011 riots in England, which resulted in looting and violence in a number of cities (Hancock and Mooney, this issue). This inequality is not only longstanding and persistent, reflecting the legacy of de-industrialisation in the UK, but also has a strong spatial dimension. Yet as research from the Joseph Rowntree Foundation has highlighted the causes of poverty are structural; not the product of 'sub-cultures' distinct from the societal mainstream, which has been the argument posited by Conservative members of the UK Coalition government under the banner of 'Broken Britain' (Hancock and Mooney, this issue):

> "Our most excluded neighbourhoods may be characterised by acute tensions and problems, but they are not 'broken' or 'dislocated'. Most residents living there share values and aspirations similar to the rest of us: fairness, hard work and responsibility" (Low 2011: 7).

Housing studies, as a field of inter-disciplinary research, has long had an interest in poverty, marginality and inequality. This reflects its engagement with the concerns of policy and practice, as well as its origins and evolution as a sub-discipline within applied fields such as Social Policy (Clapham et al, 1990; Somerville and Sprigings, 2005), Economics (O'Sullivan and Gibb, 2003; Oxley, 2004; Ball, 2006), and Planning (Adams and Watkins, 2002; Jones and Watkins, 2009). A key analytical focus has been the differential impact of social and urban policies in different places at different scales, with a particular emphasis on the most vulnerable, marginalised and excluded groups within society. Scholarship in this area includes for example, research into homelessness (Clapham, 2003; Anderson, 2004; Fitzpatrick and Pawson, 2007); the management and governance of social housing (Cole and Furbey, 1994; Flint, 2004; Malpass, 2003; McKee, 2011; McKee and Phillips, 2012); area-based regeneration, and related concerns

about the gentrification of working class neighbourhoods (Allen, 2008; Watt 2008; Kintrea and Muir, 2009; Paton et al, 2012); place-based stigma (Damer, 1989; Hastings, 2004; Johnstone and Mooney, 2007; Robertson et al, 2010); neighbourhood effects (Atkinson and Kintrea, 2001; Manley et al, 2011); and housing market analysis (Bramley et al, 2008; Meen, 2009; Forrest, 2011). More recently, the private rented sector has also become an important area of analytical focus given the blurring of the boundary between the social and private rented sectors. Low-income households are increasingly renting from private landlords because of barriers to homeownership, a booming buy-to-let-market, cuts to social housing budgets and homelessness legislation (see for example Sprigings, 2008). Significant research has also been conducted within the field of low-cost homeownership (see for example Hamnett, 1998; McIntyre and McKee, 2012); this reflects the fact low-income households are found in all housing tenures in the UK, and are especially vulnerable to housing and labour market volatility in periods of economic crises and recession.

This empirical focus of housing studies on social and spatial (in) justice reflects a desire to understand housing policies in their wider societal context, albeit as a 'wobbly pillar' of the welfare state (Malpass, 2003). Theoretically, such critical scholarship has been underpinned by social theories of poverty and place, such as Wilson's (1987) and Murray's (1994) seminal work on the urban underclass, and more recently Wacquant's (2008) writings on 'urban outcasts'. Yet Foucault's work on governmentality has also been influential in understanding the regulation of neoliberal subjects: drawing attention to 'normalised' acts of housing consumption, and the role of the state in constructing and mobilising 'active' and 'responsible' citizen-consumers (see for example Flint, 2003; McKee, 2009, 2011; McIntyre and McKee, 2012; Paton et al, 2012). In many of these conceptual debates, which seek to disentangle the influence of structure and agency on individuals' pathways through housing, class has been implicit if not explicit in the analysis, with tenure often used as a 'proxy'. As Hanley (2007: 18) remarks the UK is, "divided not only by income and occupation, but also by the types of homes in which we live". As research highlights this has resulted in a symbolic (and moralising) distinction being made between middle-class, privatised consumption practices and alternative working-class

consumption practices of social renting, which results in an 'othering' of traditional social housing estates (Flint 2003; JRF, 2011; McIntyre and McKee, 2012).

Nonetheless, some housing researchers (especially those coming from disciplinary backgrounds in Geography and Sociology) have been critical of the level of theoretical engagement with class studies and theories of stratification within housing debates (Slater, 2006; Allen, 2007; Paton et al, 2012). Given we are now in an era of fiscal austerity (in the UK and beyond), with the knock on effects this has on widening inequalities, this perhaps opens up a critical space for housing scholars to reconnect more directly with theoretical debates about poverty and place, and class analysis in particular. Indeed, one of the aims of this special issue (and the conference at which these papers were first presented) was to encourage more theoretically informed critical scholarship, and thus redress the criticism that housing studies is under-theorised (Kemeny, 1992). As the current 'hard times' seems set to persist for some time yet, conceptualising the role of housing, both as a cause and a solution to social and spatial inequality becomes crucial. So too, is the importance of feeding the views and experience of residents of low-income neighbourhoods into the research and policy process – something that has always been a strength of the housing studies tradition (for recent examples see Cole, this issue; Paton, this issue). All the papers in the special issue speak to this ambition in their own way.

Kennett et al open the collection of special issue papers by examining the impact of the economic crisis on access to housing in the UK and particularly in England. They make the important point that housing in all tenures is affected, albeit in different ways, and in all cases with a greater impact on low-income households. The importance of expanding homeownership and rising house prices for financialisation and hence for the creation of the credit crunch is explained, along with the effect of the government response of 'socialisation of losses': bank bailouts and public service cuts, which reconfigure risk assessment in relation to property for both individual households and for lenders. The promotion of homeownership as the ideal tenure continues even as numbers in the private rented sector increase and the investment value of property becomes less certain. Kennett et al conclude by returning to the localised, individual

impact of the crisis on housing need by predicting that access, security of tenure and quality are all likely to be reduced as a knock-on effect of the UK state's austerity agenda.

Jacobs and Manzi shift the focus by situating the politics of welfare reform in its historical context, most importantly the rise of neoliberalism since the 1970s and the intensification of a moralising self-help agenda since the 1980s. They correctly point out that localism has appealed to both left and right of the political spectrum over its history and provide an important account of its ambivalent influence on housing policy: on the one hand assisting grassroots empowerment and on the other discrediting state provision, but in either case based on the assumption that state-led housing options have failed. The appeal of localism is shown to be rooted in an idealised, conflict-free version of 'community' which overlooks differences in power and interests and which in its latest incarnation of England's Localism Act 2011 is likely to increase spatial inequality and social marginalisation. The UK Coalition Government's concept of the Big Society is thus assessed as being a poor substitute for a meaningful welfare safety net and an attempt to legitimise a smaller state.

Hancock and Mooney situate their analysis of territorial stigmatisation of social housing tenants and social housing estates within a discussion of the 2011 riots in England, which led to the re-assertion of the Conservative idea of a Broken Society - notwithstanding the fact that the vast majority of rioting did not take place on social housing estates. Using the work of Wacquant (2008) the authors explore how the idea of the 'outcast' population and 'the ghetto' are used to justify state intervention in disadvantaged areas, hence stigmatising particular tenures and neighbourhoods. The authors explain how the Broken Society presents homeownership as morally superior and the secure social housing tenancy as a barrier to social mobility rather than a public good, thus connecting with the neoliberal commodification of housing provision. Drawing insights from criminology, they also highlight the punitive nature of these interventions.

Cole, drawing on an empirically rich study of low-income neighbourhoods across Britain, problematizes the search for a universal narrative about neighbourhood renewal. In doing so, he stresses the importance of understanding 'locational narratives' and the particular historical

processes at play in the formation and development of place-attachment. As his paper underlines, the multiple timeframes through which residents contextualise change, the different spatial scales on which they view change, and the diverse responses to change amongst people in the same neighbourhood, undermines attempts to present a one-dimensional 'community' view of change. Whilst economic vulnerability and marginality was a key theme within all the case-study neighbourhoods, this was expressed in different ways in different places, with some communities (and individuals) expressing narratives of loss, whilst others interpreted neighbourhood change more positively. This suggests that residents' perceptions may offer a different set of understandings and priorities to policymakers, and moreover, that community responses to local regeneration initiatives are not homogenous.

Paton, writing from a Sociological perspective, reasserts the relationship between class and housing through an ethnographic exploration of working-class place attachment. Through an empirical focus on the case study of Partick, Glasgow, she demonstrates how working-class residents express strong 'elective belonging' in financially and ontologically insecure times yet, their ability to stay physically fixed in place is weakened through their lack of material resources. By doing so she illuminates a key differential between working and middle class households: working class residents have less control over their ability to stay fixed in their neighbourhood, and thus less choice. Yet choice is an important concept in the neoliberal era, denoting individual freedom and an ability to consume in a marketised system. Through empirically grounded analysis, which forges important connections between the housing and class literature, Paton underlines how housing is an inherently class-based process: born out of an unequal system, which can compound inequalities further.

All five papers contribute in different ways to international debates on marginality, inequality and class in housing studies and related disciplines. They show that the current policy context in the UK and beyond is grounded in the social and economic policy of the 1970s and 1980s. Unequal housing opportunities continue to be a spatial expression of the more general trend towards greater inequality, in which social housing has become increasingly the tenure of last resort. Indeed, in the UK context, the combination of UK-wide welfare reform and England's localism agenda raises the question of whether we are seeing the end of social housing in

England, or at the very least a substantial revision of the fundamentals of the tenure such as affordability and access according to need. If the most important ideological factor in the housing system is to be freedom of choice exercised through effective demand, rather than meeting need, then there are profound implications for low-income households who lack the material resources to compete in a housing marketplace, and who may see their 'poor' communities further stigmatised. However, as this special issue has highlighted the resilience of such marginalised communities, as well as empirical differences between neighbourhoods, should always be borne in mind.

As scholars, it is beyond our remit to predict the likely outcome of the policies of the UK Coalition Government. It is likely that further public sector cuts will undermine the ability of advocacy and campaigning organisations to preserve services, despite the rhetoric of the Big Society. But we do not know whether other resources will be found to fill the gaps. We also do not know whether a coherent extra-parliamentary movement will develop a counter-hegemonic approach to housing, communities and how we should live and be governed. But it is reasonable to assume that, if current trends continue access to housing and other services will become more restricted, difficult and expensive for low-income households; as a result, class will become an inescapable feature of housing studies as social divisions increase. Although the empirical focus of this Special Issue has been the UK, these arguments have wider international resonance.

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