



L-Università ta' Malta  
Faculty for Social Wellbeing

# Examining the Social Impact of Social Housing

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## Abbreviations

AHURI	Australian Housing and Urban Research Institute
CIH	Chartered Institute of Housing
EU	European Union
FTTS	Fixed Term Tenancies
HA	Housing Authority
ODPHP	Office of Disease Prevention and Health Promotion
OECD	Organisation for Economic Co-operation and Development
RTB	Right to Buy
UN	United Nations
WHO	World Health Organisation

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# The impact of social housing on social wellbeing

The impact of social housing in our Society needs to be constantly reviewed and analysed. Considering the massive amount of resources we put into the system, the State deserves a return on its investment in terms of quality of life and social wellbeing of the people using those services. It is useless investing so much money in that area and people remain at the bottom of the heap struggling to make ends meet, ostracised by the community and never managing to move from German sociologist Ferdinand Tönnies' renowned concept, *Gesellschaft to Gemeinschaft*.

This study which was mainly a desk top research commissioned by the Housing Authority attempted to bring to the fore the main challenges we have in this sector. This study was another loop whereby the Faculty in collaboration with another of our stakeholders engages in this field of study by zooming into a particular phenomenon and present a number of proposals the commissioning agency can act upon.

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Dean

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# Executive Summary

This study was commissioned by the Housing Authority, which falls under the Ministry for Social Accommodation. Both entities have a mission to improve housing conditions in Malta, promote a better quality of life through better housing policies. To this end, the Housing Authority (HA) asked the Research Branch of the Faculty for Social Wellbeing to undertake an examination of existing literature and knowledge. The primary aim of this study was to assess the social impacts of social housing. To achieve this aim, this study was guided by the following research question:

How does social housing aid or hinder social mobility of tenants?

The study was further guided by the following 5 questions that the Housing Authority asked the Faculty to examine:

1. How does social housing affect social mobility?
2. Should social housing be temporary?
3. Should the HA continue to see off its stock to tenants?
4. What model of social housing is better - mixed neighbourhoods or whole blocks?
5. What alternative models are there for the provision of social housing?

The above objectives were attained via a detailed literature review that looked at existing literature to gain an in depth understanding the nature and functioning of social housing. Various informal discussions were also held with key members of the Faculty for Social Wellbeing who have expertise in the field. To this end, Professor Josann Cutajar, Dr. Andrea Dibben, Professor Charles Pace and Dr. Rachael Marie Scicluna assisted the study by providing expertise and guidance.

### MAIN FINDINGS

Social housing is the most pro-poor and redistributive aspect of the welfare state (Tunstall et al., 2013, p.5). It provides rental accommodation and a place to call home to persons who are unable to afford their own place of residence. Yet, done well, social housing does much more than provide a roof, especially for tenants who have complex needs or vulnerabilities. The tenure provides peace of mind, stability and security – a foundation that allows residents to deal with other issues they may have and move forward with life.

Social housing is often accused of impeding social mobility of tenants, of supporting welfare dependency and work aversion, generating crime and addiction, creating a breeding ground for gang culture and fostering social exclusion. However, several studies have shown that it is not social housing itself that causes these negative effects. This is a result of residualisation, which is what occurs when an area accommodates too many households in great need that have little resources and opportunities. As a result is that the area itself becomes associated with lack of amenities, resources and opportunity. A way to avoid this and aid social mobility for social households is to ensure that social housing caters for people from all across the spectrum of social needs. Best practice shows that residualisation and social exclusion can be overcome by including facilities such as children's areas and green spaces in the social housing area, and by providing social support services that for example help tenants train



for better jobs, prepare better for the employment market, budget their finances etc. One of the findings is that social housing tends to foster social cohesion. When social tenants are supported through the provision of community services and amenities that allow them to engage with one another, rather than coexist, this has huge positive implications for the community as a whole and aids social mobility.

The provision of social housing however is coming under budgetary pressures. One solution that has been suggested is to provide social housing on a temporary basis, for example for 2-, 5- or 10-year periods. This topic is an emotional one, and the proposal has garnered much heated debate. However scholarly opinion seems against this, as the benefits of having more housing stock available are minimal and outweighed by the harm to tenants and community structure from the instability that this would bring, as well as the costs of implementing the system.

The market dictates of ever-increasing house prices can be off-set by sale of social housing stock is one way, which is seen as providing a route to home ownership for lower-income households, with all the attendant benefits. At first glance this seems like a sound policy. However, potential benefits are overshadowed by the fact that replenishing social housing stock rarely, if ever, keeps pace with sales, and that the best properties are bought up, leaving mainly older, unpopular and harder to maintain stock on the books. Research also shows that tenants that have achieved upward social mobility are more likely to exit the tenure on their own initiative.

Mixed neighbourhoods are often presented as a policy solution to problems of social exclusion and residualisation that can plague social housing. Social mixing has traditionally enjoyed much popularity with academics and policy makers alike. However, recent studies have begun to question this simple solution to the problems that can plague social housing areas. It is beginning to be seen as treating the symptoms rather than the cause of problems with social housing areas and with increasing rather than minimising social and economic exclusion for tenants. The solution lies not so much in micro-managing neighbourhoods as in integrating them within the wider area and treating the underlying causes of deprivation and social exclusion.

New ideas and novel solutions to old problems are constantly being trialled. Exploring innovative ideas allows policy makers to discover new ways of assisting tenants and build a better service. Innovative ideas in the field include shared-ownership options, intergenerational living, sustainable housing and utilising inexpensive and swift solutions such as prefab homes.

Social housing may be one of the most important areas of the welfare state, however to be truly successful it cannot operate in isolation. The best results are seen when social housing is accompanied by other forms of social support, such as mental health support, employment skills training and enhancement and other ways of taking root causes of poverty and deprivation. Keeping the user at the core of policy and planning, also ensures that social housing can better encourage, rather than hinder, residents' social mobility.

The background features a gradient from dark orange at the top to light orange at the bottom. A pattern of small orange squares and dots is overlaid, arranged in a grid that curves from the left side towards the right.

**Social Housing**  
The social context

## 1.1 WHAT IS SOCIAL HOUSING?

Although social housing provisions exist in most, albeit not all, countries of the world, there is no universally accepted definition of the term. The OECD defines social housing as: “Residential rental accommodation provided at sub-market prices and allocated according to specific rules” (Salvi del Pero, A. et al., 2016, quoted in OECD, 2019, p.1). In reality however, there is much variation in the provision as well as the understanding of socially rented housing, with housing provision being dependent upon the different contexts and countries (Granath Hansson & Lundgren, 2019; Kofner, 2017, OECD 2019).

In most countries social housing, put in place by private companies or charitable institutions, originated as a means of housing the working poor. After World War II, massive destruction of homes and widespread poverty, particularly in Europe (Kesternich et al., 2014), led to a largely government-based provision of social housing, characterised by considerable investment of public funds (Braga & Palvarini, 2013; Kofner, 2017). In the 1980s and 1990s public housing policy lost much of its popularity and governments began to downsize their spending and public housing provision, often devolving to local authorities and private providers (Reeves, 2014; Braga & Palvarini, 2013). Neo-liberal policies viewed the sector as “inefficient, unresponsive, monopolistic and anachronistic” (Forrest & Wu, 2014, p. 135), with the resultant reduction of the sector invariably leading to a focus on those who were most in need. Today social housing is increasingly targeted at the most vulnerable, which has sometimes led to accusations of segregation, ghettoization and exclusion, (Forrest & Wu, 2014; Newman, 2008; Goodchild & Cole, 2001). Yet the drivers and characteristics of social housing can be unpredictable. As a result of a series of global economic crises and changing social make up, lower and middle classes are increasingly affected by housing difficulties and the risk of housing poverty, such that today policy makers are faced with an increasing demand for social housing and longer waiting lists (Braga & Palvarini, 2013; Best & Shimili, 2012; Feinstein et al., 2008).

## 1.2 WHAT ARE THE OBJECTIVES OF SH?

The main objective of social housing is to provide low income households or vulnerable people with a decent, affordable and secure housing option (Reeves, 2014; Newman, 2008). Socially provided dwellings usually have rents pegged to incomes, however tenure, service provider, eligibility and service delivery differ from country to country (Shelter 2020; Braga & Palvarini, 2013). Governments are traditionally the providers of social housing, although currently, local authorities, housing associations, non-profit organisations and even private landlords are increasingly becoming social housing providers (Granath Hansson & Lundgren, 2019). However social housing provision remains regulated by national policy. Eligibility is usually determined through socioeconomic status or the presence of vulnerabilities, and this is typically - although not always - reassessed on a regular basis (Braga & Palvarini, 2013; OECD, 2019). A crucial function of social housing is that it counterbalances market mechanisms, provides housing that is more affordable than private renting, and delivers a more secure, longer-term tenancy. Through the provision of social housing, social tenants gain stability, better rights and more control over their homes (OECD, 2019; Reeves, 2014; Shelter, 2020). The expected outcome of social housing provision is that health, wellbeing, education, access to jobs and maintaining employment will improve and that the life chances and potential of children in social accommodation will be optimised. However there remains much scholarly debate as to whether the provision of social housing to low income families and the socially vulnerable is actually beneficial (Newman, 2008; Granath Hansson & Lundgren, 2019).

## Examining the Social Impact of Social Housing

The converse of the social dimension of housing is that housing is also a commodity, and that governments correspondingly wish to protect the lucrative commercial housing market. Additionally, property is also an investment vehicle, particularly in areas where space is at a premium, for example, city centres or densely populated areas such as Malta (Braga & Palvarini, 2013; Central Bank of Malta, 2016; Vakili-Zad & Hoekstra, 2011). All of this contributes to driving house prices up and concurrently increasing the need for government provision of housing assistance, as well as perpetuating tension between market policies and social considerations.

### 1.3 SOCIAL HOUSING – THE LEGAL FRAMEWORK

International law recognises the right to adequate housing, that is the right to live somewhere in security, peace and dignity, as a fundamental human right (UN, 2014, p.3). The 1948 Universal Declaration of Human Rights and the 1966 International Covenant on Economic, Social and Cultural Rights are two well-known and oft quoted instruments where this right is recognised, however there are other international treaties that also recognise or refer to the right to adequate housing (UN, 2014; Valletta, 2019). There are also various international organisations dedicated to strengthening and protecting housing rights (Tereminski, 2011). The EU Charter of Fundamental Rights, that became incorporated into EU law in 2009 by means of the Lisbon Treaty (Vassallo, 2002), was the first legal EU instrument to mention right to housing, or housing assistance. However, EU social policy had already previously had a bearing on the right to housing and housing policy, especially with the drive towards freedom of movement and single market (Kucs et al., 2008, p. 115). The Treaty of Lisbon ensures that Member States recognise the right to housing as a key instrument in fulfilling the right to adequate housing, while leaving room for individual policies and interpretation (Vassallo, 2002; Braga & Palvarini, 2013).

The right to adequate housing, although enshrined in law, does not oblige governments to provide housing for all. Rather, it covers protective and assistive processes and measures that safeguard the most vulnerable in society (UN, 2014). According to UN estimates, globally there are 100 million homeless people and a further 1 billion people that are inadequately housed (UN, 2005). In Europe, it is thought that around 3 million people lack adequate housing (Braga & Palvarini, 2013). Yet, although there are still high numbers of homeless or inadequately housed people around the world, the right to adequate housing is gaining increasing recognition (Kucs et al., 2008). This right goes to the very heart of human dignity - a lack of adequate housing places poor people in the terrible position of needing to prioritise between food, shelter, health and other necessities (Kucs et al., 2008; Kothari, 2005). The notion of home also has a strong link to the notion of self - it has a strong psychological impact and a correlation with wellbeing as well as socio-economic integration (Cicognani, 2011; Cutajar, 2018; Tereminski, 2011). It is a right that links social and cultural rights as well as certain basic civil and political rights (Kucs et al., 2008; Cicognani, 2011).

### 1.4 THE MALTESE CONTEXT

Malta's housing situation, although in some ways similar to that of other European countries, particularly Southern European countries, has some unique characteristics that are also reflected in its social housing provision (Vakili-Zad & Hoekstra, 2011; Braga & Palvarini, 2013). Malta has a limited surface area and a growing population boosted by local births and an influx of people settling here from other countries (Vakili-Zad & Hoekstra, 2011, McDonald V,

2019). Malta, one of the smallest countries in the world, is also the most densely populated country in the EU, and 7th in the world (Camilleri, 2011; Chepkemoi, 2017; World Population Review, 2020). These facts combine to ensure that there will always be pressures of demand and affordability, factors which are amplified by an increasingly expensive housing market (Central Bank of Malta, 2016).

Over the past decade, Malta has undergone vast social, economic, demographic and legislative changes, that have driven changes in the housing market (Formosa & Scicluna, 2020; McDonald, 2019). Like the rest of Europe, following World War II Malta experienced a huge shortage of adequate housing on account of the massive scale destruction of the war bombings, coupled with high poverty rates. The colonial administration embarked on a building programme which, following Malta's Independence, was continued by the socialist government. This rebuilding programme was also accompanied by the institution of a system of rent controls, whereby tenants who were living in rented housing at the time "had the benefit of frozen rents and inter-generational security of tenure" (Pace, 2020), a system that remained unchanged and at 1939 levels till 1995. Malta's dual-party, clientelist, political system as well as a powerful and vocal Catholic Church that was pushing for owner occupied homes, favoured a growing culture of homeownership (Vakili-Zad & Hoekstra, 2011, Cutajar, 2018). In fact, homeownership rates jumped from 28% of housing stock in 1948, to 75% by 2005, and now stands at around 80% - the highest it has ever been (Vakili-Zad & Hoekstra, 2011, Central Bank of Malta, 2016). This homeownership culture, together with economic growth, and in recent years, better credit facilities and low interest rates, as well as improved legislation resulted in rising house prices (Central Bank of Malta, 2016; Vakili-Zad & Hoekstra, 2011). Property prices in Malta rose steadily to 2000, then experienced a surge that lasted till 2006, from where they stayed pretty much the same till 2013, and have risen again sharply since 2014. In fact, in the period from 2000 to 2015, house prices nearly doubled (Valletta, 2019; Central Bank of Malta, 2016).

Malta's housing sector is characterised by a high level of home-ownership. The most recent data indicates that homeownership stands at around 80% (Central Bank of Malta, 2016; Malta Chamber of Commerce, 2018). Of the remaining 20% that live in rented accommodation, the majority live in social housing rentals, delivered by a sizeable government-owned social housing sector aimed primarily at low income and vulnerable groups (Vakili-Zad & Hoekstra, 2011; Braga & Palvarini, 2013). Driven by changing economic and social structures, demand for private rentals has also increased in the last two decades. Previously, the private rentals market was all but stagnant, mainly as a consequence of the post 1939 rent controls, that made renting unprofitable and resulted in high scepticism on the owners' part (Vakili-Zad, & Hoekstra, 2011). However, once the law was reformed in 1995, the private rental market became more buoyant, although until the recent rental law reforms that took effect on 1 January 2020, the sector was beset by problems related to a lack of regulation and oversight, as well as rising prices (Xerri, n.d; Galdes, n.d.). Social changes, such as an increasingly individualist outlook, more young people wanting to live independently, increasing numbers of divorced or separated people, and an influx of immigrant workers, both skilled and unskilled, have led this greater demand for private rentals, as has the increasing lack of affordability of the housing market (Galdes, n.d.). However the cost of renting has also risen sharply in recent years, so much so, that from 2012 onwards rental prices have risen by 45% (Central Bank of Malta, 2016; Valletta, 2019; P.14).

The steep increases experienced in both the housing and private rental markets in recent years

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have affected a segment of society that cannot adequately afford either homeownership or private rental without putting undue pressure on household finances. This financial discomfort is also increasingly “penetrating the middle classes” (Xerri, 2017; Formosa & Scicluna, 2020), and has resulted in a growing demand for social housing assistance. Demand for social housing in Malta remains high – it is thought that there are over 3000 households on the waiting list for social houses (Vakili-Zad, 2006; Valletta, 2019; Cutajar, 2018).

Malta’s relatively large housing sector is administered by the Housing Authority, (HA), which falls under the umbrella of the Ministry for Social Accommodation. This is a new Ministry, with housing policy and administration being upgraded to Ministry status from Parliamentary Secretariat by new Prime Minister Robert Ablea in January 2020 – a sign of the importance the new administration wished to give to this area (Sansone, 2020). Social housing provision mostly takes the form of rental assistance of government owned dwellings, although there are also schemes to assist those renting in the private market (Housing Authority, 2019; Cutajar, 2018). The Housing Authority also runs other assistive schemes, from those targeted at homeowners, to promoting renewal of dilapidated housing stock or affordable housing (Braga & Palvarini, 2013; Housing Authority, 2019; Cutajar, 2018). Eligibility is based on income assessments and applicants must not own any other housing property. This support with social renting, which is up for revision every two years, is delivered via cost-based rent and housing allowances (Braga & Palvarini, 2013; p.53; OECD, 2019; Cutajar, 2018). Although social housing is nowhere near its 1970 heydays, the provision of housing assistance in Malta is not in the slump it underwent in the 1990s either (Vakili-Zad, & Hoekstra, 2011).

Today there is a renewed energy in the sector, with the construction of new housing units, the introduction of other housing models such as affordable housing and specialized housing projects, as well as the support of the more traditional housing measures stimulating homeownership or socially assisted housing (Parliamentary Secretariat for Social Accommodation and the Housing Authority, 2019; Scicluna, 2019, Sansone 2020). However, the building of social housing is still not keeping par with demand and wages are still well below the level which would make home acquisition affordable for demographics other than the well-off (Cutajar, 2018; Xerri, 2017).







Social mobility  
and social impacts of social housing



## **SOCIAL MOBILITY AND SOCIAL IMPACTS OF SOCIAL HOUSING**

Muller, (2001, p.9918), defines social mobility as “the movement in time of individuals, families, or other social units between positions of varying advantage in the system of social stratification of a society”. Social mobility gives those from underprivileged backgrounds new opportunities. One of the main determinants of social mobility is education, although cultural, human and social capital are also important factors (Lumen, n.d.a; Muller, 2001). There is also a strong relationship between educational attainment, family income and social mobility, with education and employment seen as the best routes out of poverty (Best, & Shimili, 2012; Tunstall et al., 2013; Newman, 2008). Social mobility is important to individuals as well as to societies because, in addition to adding value to the economy, upward social mobility can enrich a person's existence by improving access to opportunities and the chance to prosper in several spheres of their life (OECD, 2018; Muller, 2001).

One deep-seated aspect of wellbeing is the notion of home. Cicognani (2011, p. 86), states that psychology literature and empirical studies demonstrate that through their experience of home “individuals come to give meanings to their environments and construct an affective bond with them”. This understanding of the fundamental importance of home in the human psyche explains the rationale behind social housing policy - the belief that good housing has a positive effect on people's lives and can improve their social, psychological, cultural, and economic outcomes (Mullins et al., 2001, p. 5). However, although this view has its proponents, (Newman, 2008; Harkness & Newman, 2006; Holman & Walker, 2018; Tunstall, 2011), there are also those that disagree (Ellickson, 1992; Weicher, 1980 as quoted in Newman, 2008; Feinstein et al., 2008).

Newman lists the physical attributes of the home that are essential for self-development as physical adequacy, safety and space (Newman, 2008, p. 897). Notwithstanding details of eligibility and distribution, social housing is a package that includes a decent dwelling at an affordable price, usually in an environment with others of a similar socio-economic background (Newman, 2008; Braga & Palvarini, 2013; Flouri et al., 2015). When social housing is well planned and eschews socio-spatial segregation which leads to ghettoization and social exclusion (which will be discussed below), satisfying housing needs also stimulates social cohesion (Braga & Palvarini, 2013; Flouri et al., 2015). Holman & Walker, (2018, p.109) add that social housing that is well design and well managed promotes not only social cohesion but also grass roots communities. This was found to be the case also in Bormla, where the community came together to protests a contentious social project that they believed would have detracted from an area already under pressure of social disadvantage – the Hanover social housing block. Through their agency they managed to engage with planner and policy makers and hammer out positive changes the project by giving their input based on their lived experiences (Cutajar, 2018). Socially cohesive neighbourhoods are drivers of prosperity as they bestow stability, empowerment and inclusion and enable residents to realise themselves as social beings (Holman & Walker, 2018; Goodchild & Cole, 2001). Social housing neighbourhoods stimulate social cohesion as they often involve people in similar circumstance in close socio-spatial proximity (Newman, 2008; Mullins et al., 2001). In fact, it has been found that even disadvantaged neighbourhoods, though lacking in facilities that could enhance unity, are not lacking in social cohesion (Mullins et al., 2001; Perry & Blackaby, 2007). While a sense of community may be intrinsic to social housing (Perry & Blackaby, 2007), when design and management work together to create a housing system that enhances and promotes community and cohesion, this is more viable and sustainable in the long run and can better advance social mobility (Best & Shimili, 2012; McKee, 2008).

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Community and social cohesion also have major implications for health, which is also a component of social mobility. Holman & Walker, (2018), found that social cohesion and the resultant qualities of stability, trust and identity are strongly correlated to health, wellbeing and mental health. Poor health results in decreased capacity for work, and if poor health excludes people from the labour market, the resultant reduction of income and decreased quality of life will further affect their health (Jones, 2017; Dahl, 1996). This makes it imperative to prevent the cumulative effects of adverse social circumstance on mental and physical health and wellbeing (Dahl, 1996; Präg & Richards, 2019). Along with the physical and social characteristics of neighbourhoods, the quality and stability of housing also have a significant effect on health outcomes (Taylor, 2018; Newman, 2008; Cicognani, 2011). Social housing adds not only stability to the lives of people on low income who benefit from it, but tenants have also been found to benefit from improved health and lower health costs (Taylor, 2018; Holman & Walker, 2018; Singh et al., 2019). Uncertainty linked to one's housing situation has several adverse effects on health. Homeless people have greater food insecurity, higher risk of premature death, shortened lifespan and worse health and mental health (Kushel et al., 2006). Being without a stable home is also known to be linked to depression and poor health in comparison to homeowners whose situation is stable (Kushel et al., 2006; Thomson et al., 2001; Bentley et al., 2018; Prentice & Scutella, 2018; Best & Shimili, 2012). By bestowing a degree of stability to tenants' lives, social housing also decreases the negative affects that come with housing insecurity. An unstable housing situation can lead to adverse health effects linked to delayed access to healthcare or in taking necessary medication as well as anxiety, relationship strain, breakdown of employment and social network, disruption in access to benefits, health services and education (Boston Medical Centre, 2018; Taylor 2018; Bentley et al., 2018; Tunstall et al., 2013). In adolescents in particular, homing instability is linked to low educational achievement, depression, increased risk of teenage pregnancy, alcoholism and drug abuse as well as mental health issues (Tsai, 2015; Taylor, 2018). Unsafe or substandard housing quality have been shown to cause sickness and accidents as well as mental strain and anxiety. For example, the presence of dust mites or mould are known to cause respiratory, skin and other diseases, overcrowding can cause stress, sanitary issues and lead to disease, while poor housing environments contribute to accidents, such as slips and problems with accessibility, especially in the very young and the elderly (Taylor, 2018; WHO, 2018; U.S. Department of Energy, 2016; Gauci, 1999). Additionally, housing that is not properly adapted can lead to stress, injury hazards and other problems for persons with disabilities or the elderly (WHO, 2018; Heywood, 2004; Eurostat, 2020; Gauci, 1999). Likewise, social housing environments that come with negative associations such as crime, stigma or social exclusion have been found to lead to stress and negative mental health outcomes, while multiple transitions in and out of social housing and the accompanying instability have strong correlations to worsening mental health (Bentley et al., 2018; Goodchild & Cole, 2001). Poor or insecure housing is one of the ways in which social and economic inequality translate to health inequality and impede social mobility (WHO, 2018, p. xv; Newman, 2008).

The stability that social housing provides and the resultant beneficial health outcomes will only, however, persist if there are no relentlessly negative effects associated with the housing. In areas where social housing brings with it stigma, segregation, crime and social exclusion, this is found to have a long-lasting detrimental effect on tenants' health and perceived wellbeing (Taylor, 2018; Tunstall et al., 2013). As housing shortage eased in Europe and many other areas in the 1980s (Scanlon et al., 2015), social housing began to be allocated to vulnerable social groups, with the result that areas of publicly provided housing became neighbourhoods of

deprivation and segregation, often resulting in social exclusion (Crook et al., 2016). Nowadays, social housing in much of Europe is largely made up of pensioners and single-parent families, with high concentrations of ethnic minorities and immigrants that tend to be over represented, while more socio-economically stable households, such as couples with children, are underrepresented (Tunstall et al., 2013). In general, social tenants tend to be low-income family units, having lower, or much lower than average incomes (Scanlon et al., 2015). This socio-spatial segregation often creates areas of social deprivation, where concentrations of unemployment and other forms of disadvantage could lead to problems such as debt, crime and vandalism (Scanlon et al., 2015; Evans, 1998; Farrugia, 2019). Altogether this cluster of demographics and social disadvantage serves to make such housing estates unpopular, gives the area a negative public image and promotes social exclusion (Evans, 1998; Forrest & Wu, 2014). Social segregation has a wider impact on the lives of social tenants. Margery Turner (n.d.) states that neighbourhood segregation especially along lines of ethnicity or colour, constrains lower-income families to neighbourhoods that lack opportunities and limits their access to better communities where chances for advancement and social mobility are more abundant, that are safer and where amenities, opportunity and resources are more plentiful. Living in communities of concentrated poverty means dealing with the additional challenges of concentrated poverty as well as the poverty itself (Sharkey, n.d.). Concentrated poverty places additional burdens on households, such as exacerbating the effects of poverty itself, lowering of expectations and aspirations and longer duration of spells of poverty that are harder to climb out of (The Federal Reserve System, 2008; Sharkey, n.d.). Cycles of poverty are created because the causes of poverty are also the consequences of poverty (Lumen, n.d.b). Breaking the poverty cycle is especial difficult for inhabitants of social housing as housing has a strong influence on the causes that drive poverty as well as other effects of disadvantage (Webb Memorial Trust, 2017).

There are those who believe that social housing does not per se create social exclusion and impede social mobility (Best & Shimili, 2012, Tunstall, 2013). It is rather an effect of the concentration of disadvantage, lack of opportunities and access to resources that causes exclusion from mainstream society and that can impede social mobility - sometimes across generations ((Arbaci & Rae, 2013; Forrest & Wu, 2014; Causa & Johansson, 2010). Residential segregation is often matched by segregation in schooling and educational achievement, which are hugely influential on social mobility (Causa & Johansson, 2010). Allocation policies are at least partly responsible. If social housing allocations are not sensitively handled and create concentrations of socially disadvantaged people and residualisation, then it is likely that social problems will perpetuate (Cutajar, 2018; Best & Shimili, 2012; Goodchild & Cole, 2001). Mullins et al., (2001, p. 14), argue that even in social housing areas with high crime rates, this can often be traced to allocation as it is the characteristics of the residents, often several of whom have a criminal record, not the tenure that influence the levels of crime (Mullins et al., 2001). Moreover, the residents themselves can be a resource against criminal activity and can and do mobilise to prevent and reduce criminal and anti-social behaviour (Skubak Tillyer & Walter, 2018; Mullins et al., 2001).

Often, in areas of low-income and social disadvantage, communities are of mutual support. A social housing block or estate is able to tolerate a certain amount of disorder and disruption, however if the housing unit becomes socially unbalanced, the inherent social capital will be unable to counteract and absorb the disturbance (Mullins et al., 2001; Dibben, personal communication, 2020, July 15; Goodchild & Cole, 2001). Social housing management is also important in this respect. If the social unit is looked after and problems of vandalism and anti-

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social behaviour are addressed, this will have a knock-on effect on the reputation and self-perception of its tenants (Best & Shimili, 2012; Goodchild & Cole, 2001). Some social landlords also provide support services for tenants, such as job seeker help, social support, educational support and community development (Best, & Shimili, 2012; Eurocities, 2010). Where this is provided by private social landlords, as in the UK, it can be patchy, and delivery of the actual services provided will depend upon the will and resources of the landlord themselves. However, if support services were provided at national or local level, provision can be more efficient and effective and become a core part of sustainable development, as well as help shift mindset and attitudes that hinder social mobility (Eurocities, 2010; Johnson, 2001). Providing support and services to tenants of social housing aids the social mobility of residents as it can counteract effects of dependency and low aspiration, encourage participation in education, and address issues such as segregation and inequality of opportunities (Johnson, 2001; Best, & Shimili, 2012).

Another area where that is closely linked to social mobility is housing affordability, as these can take up a large percentage of disposable income (Cutajar, 2018; Braga & Palvarini, 2013). Typically, housing is deemed affordable when housing costs do not exceed 30% of income. Although the exact extent of this figure varies with different administrations and policy makers, 30% is the most widely accepted rule of thumb for calculating affordable housing (Taylor, 2018; Newman, 2008; Tunstall, 2013). Once housing costs have been settled, the remaining income needs to be distributed between other necessities. For people who are over paying for housing - be it through private rental, home ownership or social rental - the housing cost overburden results in a need to prioritise other necessities (Mullins et al., 2011; Tunstall, 2013). This can lead to hardship and deprivation if the funds left over after housing costs are paid do not adequately cover other requirements. In fact, housing costs constitute the most direct impact of housing on poverty and material deprivation (Tunstall et al., 2013, p. 5).

The main contributors to housing costs are the cost of buying a house or of renting housing from the private rental market. In Malta we have a situation where house prices have risen drastically in recent years, making owning a house beyond the reach of a widening bracket of the population (Central Bank of Malta, 2016; Xerri, 2017). Between 2000 and 2005 house prices nearly doubled (Central Bank of Malta, 2016). The cost of renting has also escalated sharply, increasing by almost 45% in the past ten years (Valletta, 2019). This high cost of obtaining adequate housing is especially problematic for low-income families, as high housing costs eat into their disposable income and cause stress in a number of areas in their daily lives. Effects linked to high housing costs include health problems, declining school engagement for children, emotional problems, stress and mental health issues, food insecurity, crowding, and lack of receiving timely health care (Newman, 2008). Access to affordable housing on the other hand, has favourable effects whose benefits increase the longer the tenants remain in stable and affordable housing. A stable, healthy and affordable home is foundational to the upward mobility of families (Galante, n.d.). Social housing allows recipients to live in areas and gain access to housing quality they might not otherwise be able to afford. This in turn reduces the number of people experiencing housing deprivation, frees up income for other necessities and improves self-sufficiency. (Newman, 2008; Taylor, 2018). While social housing might not eradicate poverty, it does help with the lived experience of persons experiencing poverty or at risk of poverty - preventing it for some and alleviating it for others (Tunstall, 2013).

Employment is by far the best route out of poverty and together with education and hence skills, can foster social mobility (Tunstall et al., 2013; Housing Commission, 2018; Bloom et al.,

2005). Best & Shimili (2012, p. 16) state: "Employment is recognised to be the single biggest factor in determining not only adults' life chances, but also those of children and grandchildren". This long, intergenerational, reach of effects is supported by several other studies (Hancock et al., 2013; McClelland, 2001; Causa & Johansson, 2010; Feinstein et al, 2008). Being in employment raises the standard of living of individuals and maintains the social fabric of communities (Cutajar, 2018). Besides the obvious benefit of providing a secure income, employment brings other advantages to individuals, such as having a regular schedule, maintaining networks and contacts, opportunities for training, feelings of self-worth and productivity, the ability to absorb shocks and setbacks and security for the future (Hoare & Machin, 2010; Honey, 2004; Creed & Machin, 2002). Unemployment on the other hand, impacts families, perpetuates poverty, strains relationships and affects mental health. It can also have negative effects on children's development, education and employment futures (McClelland, 2001).

The provision of social housing does not in itself provide employment or guarantee success at a job, however the stability it affords lays the foundations for employment success (Best & Shimili, 2012). By providing a stable and secure place to live, social housing removes one more barrier faced by people in vulnerable positions or financial distress. Although on its own, having settled housing does not guarantee participation in the labour market, evidence shows that it does make seeking and sustaining employment easier (Tunstall et al., 2013). Fletcher et al. (2008, p. 2) mention that social tenants value the sub-market rents, flexible landlords and the stability of the tenure and find them helpful in seeking work. Location is another advantage of social housing, especially when the housing provides easy access to employment. Social housing in areas such as city centres that are expensive to live in but still require the services of lower paid workers are also vital to the economy. When renting through the private rental market, low paid workers need to select housing that is within their financial reach and often end up living in substandard housing or at a distance from major employment locations. In such cases, although housing does not affect ability or willingness to work, it affects other factors, such as commute to work, which consequently leaves less time for leisure and other activities (Mullins et al., 2001; Sisson, 2018; Henderson, 2017). However, findings suggest that due to the strong ties and social and familial networks that social tenants can form, they would be unwilling to change where they live for work reasons (Fletcher et al., 2008).

While the stability afforded by social housing can help with finding and maintaining employment, it is also often criticised for incentivising a reluctance to work or reliance on benefits (Tunstall et al., 2013; Flouri et al., 2015; Feinstein et al, 2008). Hills, (2007, p. 5) noted that half of those living in social housing in 2006, who were of working age, were unemployed. While some of this can be explained by the high levels of disadvantage and vulnerabilities faced by social housing tenants that make unemployment unlikely or impossible, this figure is still disproportionately high. He concluded that a possible reason for this is that social housing tenants are put off by the difficulty and bureaucracy of the tax and benefits system and their fears that work was not affordable or did not pay. Many residents in the Hills study felt that if they lost their job they would not be able to return to benefits or that this might be delayed, causing them more stress and debt. Fletcher et al. (2008), acknowledged that the concentration of high numbers of jobless people in one's immediate or social network does have the effect of heightening resistance to work and maintaining narrow horizons and lack of vision for one's future, particularly among youth. Several findings do report that it is not tenure that causes joblessness or cycling in and out of low paid jobs, but rather other characteristics of the tenants themselves, such as lack of education, skills and job experience (Fletcher et al., 2008; Hills, 2007; McClelland, 2001; CSJ, 2018). In addition, people in social housing are also

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more likely to have other conditions that distance them from the work market and impede social mobility, such as mental health conditions, care commitments for children, elderly or disabled relatives, disabilities, or ill health (Jones, 2017; Prentice & Scutella, 2018; Tunstall et al., 2013). Poor job quality is also a barrier as often the jobs available to poorly skilled workers are low paid and insecure. (Fletcher et al., 2008). All of the above create significant barriers to social tenants' engagement with the labour market. Yet, some of the joblessness experienced by social housing tenants is caused by peer effects that perpetuate resistance to entering work, labour market effects where lack of skills and experience only allow jobseekers access to jobs that do not pay or leave them worse off, or allocation effects, whereby social housing is given to the most vulnerable in society and therefore by their very nature they are furthest from the labour market.

Joblessness also has a knock-on effect on upcoming generations. Findings show that children of the jobless, or even grandchildren of the unemployed, are likely to be unemployed themselves (Hills, 2007; OECD, 2018; Feinstein et al, 2008). Best & Shimili, (2012, p. 16) state that employment is one of the largest facts affecting children's future life chances. Given the association between unemployment, deprivation and social housing, it can be argued that living in socially assisted housing can affect children's futures, particularly in areas where social housing equates with high levels of deprivation or segregation (OECD, 2018; Goodchild & Cole, 2001, Harker, 2007). Social housing that lies in peripheral areas or is lacking in amenities is also an area of concern. Areas of social deprivation that lack facilities such as safe playgrounds, access to spaces that enhance knowledge and digital connectivity such as libraries, and good schools where positive peer effects can motivate socially deprived children to achievement also affect children's chances of social mobility (Flouri et al., 2015; Newman and Harkness, 2002; Newman, 2008; McCulloch, 2001). In areas where anti-social behaviours, violence or addiction problems are rife, this naturally has an effect on children's performance and behaviour. Younger children exhibit challenging behaviours, hyperactivity and low educational achievement; older children tend to have low educational outcomes, emotional difficulties, propensity towards violence and risky behaviours and be at greater risk of gang affiliation due to peer rejection and/or peer pressure (Flouri et al., 2015; Vaughn et al., 2015; Lambert et al., 2015; Harker, 2007).

There is a clear link between housing and children's progress and wellbeing (Harker, 2007; Mullins et al., 2001; Holman & Walker, 2018). Since a number of children grow up social housing, clearly the quality of the social housing environment will affect the child's life chances. Although it is not the tenure itself that influences the child's development, it does have an effect, particularly if there is a high level of residualisation (Harker, 2007; Goodchild & Cole, 2001). Newman and Harkness (2002), found that public housing can bestow better outcomes than private renting where this is linked to stability, good housing quality and security. These are also attributes of homeownership – a tenure in which children are seen to perform better and have better outcomes (Haurin et al., 2002; Villanueva et al., 2019). Newman (2008, p. 912), suggests that it is not tenure but the stability of tenure and other qualities of parenting that make this difference.

In sum, social housing does not of itself affect social mobility but social housing environments could contribute to lack of achievement, especially if they become residualised (Feinstein et al, 2008). Children are especially affected by negative environments; however, this holds true even when these environments do not occur in social housing contexts (Clair, 2019; Flouri et al., 2015). Social housing residents can demonstrate pride and sense of belonging and



can form strong, mutually supportive communities (Cutajar, 2018; Goodchild & Cole, 2001). However, tenants often have vulnerabilities or social problems that hold them back in life, so that providing shelter is helpful but will not solve their other problems (Prentice & Scutella, 2018). Social housing that is accompanied by social support is more likely to be beneficial and to be of help to tenants in overcoming the characteristics that impede social mobility, such as lack of education, skills and other vulnerabilities. An intersectional, multidisciplinary approach would better guarantee the social mobility of those in social housing (McKay as cited in Carabott, 2020; Feinstein et al, 2008; Best, & Shimili, 2012).



Should social housing be temporary  
and if so, what time frame should  
tenure be set at?



## **SHOULD SOCIAL HOUSING BE TEMPORARY AND IF SO, WHAT TIME FRAME SHOULD TENURE BE SET AT?**

Social housing provides more than just shelter. It is a key social determinant of health and wellbeing, and provides a springboard for attainment, particularly for low-income families that have few other resources (United States Interagency Council on Homelessness, 2019; Newman, 2008). Stability has been shown to be a key feature of housing, affecting several outcomes such as health, mental health, employment prospects and maintenance, family preservation and children outcomes (Shelter, 2020; Taylor, 2018; Tunstall et al., 2013). Social housing also affords tenants security of tenure and the chance to put down roots (Shelter, 2020). For tenants that have added vulnerabilities, such as homeless people or those with physical or mental problems, who might be unable to find a home through any other tenure, social housing is particularly valuable (United States Interagency Council on Homelessness, 2019; Prentice & Scutella, 2018).

Lack of affordability is another key concern when it comes to housing. For those on low incomes, obtained their homes via an increasingly expensive public rentals market, might place them at risk of housing cost burden, which exposes them to mental stress, in-work poverty and want (Taylor, 2018; Cunningham, 2016). Housing unaffordability and insecurity cause distress, forces people to remain in jobs that do not pay enough, keeps people in dysfunctional relationships and compels individuals to select between necessities (ODPHP, 2020). Housing cost overburden (where tenants pay over 30% of disposable income for rent), mostly affects lower earners, as their already low income makes it harder for them to find decent accommodation on the open market (Tunstall et al., 2013; Xerri, 2017; ODPHP, 2020).

While increasingly social housing has become targeted at the more vulnerable in society, the most vulnerable demographics find it even harder to obtain both social housing or housing on commercial markets, for example, current or reformed addicts, former prisoners and illegal immigrants (Eurocities, 2010; Camilleri-Cassar, 2011). Children are often those left most exposed by unaffordable housing and housing instability. Low socio-economic status, frequent moves due to unaffordable rent or arrears and parental stress affect children's health, emotional development, educational outcomes and ultimately future prospects and life chances (Feinstein et al, 2008; Harker, 2007). The constancy and flexibility offered by social housing can however offset these effects and stabilise both children's and adult outcomes, counteracting the effects of earlier uncertainty, particularly for children, especially if stability is achieved by age 13 (ODPHP, 2020; Chetty et al., 2016).

Thus, while social housing does not solve all tenant problems, especially if there are accompanying vulnerabilities, it can provide a secure starting point from which other issues can be tackled (Mullins et al., 2001; Best, & Shimili, 2012). As seen above, for social housing renters, core concerns are affordability, stability and flexibility (European Commission, 2015). Social landlords, on the other hand, are constrained by limited housing stock and political pressure to ensure that tenants are truly deserving of the tenure (Unison, 2020).

One idea put forward to tackle these concerns while maintaining provision of social housing, is temporary social housing, or fixed term tenancies. The UK has been exploring this notion since the introduction in 1996 of probationary tenancies for new tenants, lasting for up to 18 months (Fitzpatrick & Watts, 2017). This was followed by demoted tenancies on 2003, aimed at compelling good - or better - behaviour from anti-social tenants. In 2011, the coalition government introduced new legislation granting power to local authorities to offer fixed term

## Examining the Social Impact of Social Housing

tenancies – renewable, and for a minimum 5-year period – to new social housing tenants in England (Wilson, 2018). Further legislation was passed in 2016 making FTTs mandatory for most new social tenancies (Fitzpatrick & Watts, 2018; Wilson, 2018). The minimum term was raised to 10 years for some cases, especially for families with school age children. The purpose of the new FTTs was to give local authorities and housing associations greater freedom to manage their housing stock, to enable housing allocation to those whose need was greatest, and to ensure that lifetime tenancies were not given indiscriminately, irrespective of tenants' changing circumstances, such as rise in income or underoccupancy (Wilson, 2018). However, these innovations were met with a high degree of resistance, both from tenants and from local authorities and social landlords, and Theresa May's government backtracked on making FTTs mandatory (Fitzpatrick & Watts, 2017).

Critics of FTTs state that fixed term tenancies do little to regulate unruly tenant behaviour, while the uncertainty generated by the new tenure heightened anxiety and even distress, especially among tenants with dependent children, disabilities, vulnerabilities and older tenants. Others had a vague or inaccurate understanding of the implications (Fitzpatrick & Watts, 2018). Ethical concerns have also been raised about how the new tenure would impact families that have been affected by death of a family member or divorce, or about the possibility of transience that would restrict families' ability to form meaningful community networks or discourage communities from making the most of the social capital which has traditionally always been one of the strengths of social housing (Curry, 2019). Fitzpatrick & Watts (2017 & 2018), found that the benefits of FTTs were likely to be meagre, administration costs unjustified by any gains and that given the likelihood that most rents would be renewed anyway, the gains in freed up social housing would be minimal. Shelter, (2012) warned of the dangers of residualisation if social housing is only concentrated on the very vulnerable and disincentivizes the building of community structures. Additionally, the perception that possible future increased earnings and savings might result in the loss of their social housing could stop tenants from seeking work (Shelter, 2012; Fitzpatrick & Watts, 2018).

Proponents of the system however argue that the current system unfairly penalises households that are on the waiting list, as housing stock remains utilised by households that may be taking up more space than needed or who are no longer really in need. Additionally, the system would give social landlords more freedom and flexibility in addressing housing needs by granting length of tenure according to requirements, rather than having a blanket tenure for life (Wilson, 2018). Other advantages mentioned are added flexibility for tenants who would not be tied down and can move as their needs or circumstances change, and greater localism as decisions can be taken at local level, rather than subject to national policy (CIH, 2014).

However, on 14 August 2018, the UK Government produced a Green Paper: A new deal for social housing, announcing that it would not implement FTTs "at this time" (Wilson, 2018, p. 18), signalling that there was little political appetite for the upheavals and resistance caused by the idea of FTTs.

There are several problems with temporary social housing, as one of the main benefits of the tenure is that it provides stability to person who cannot pay for it by catering for their housing needs via commercial markets. This is a greatly divisive topic and one that raises strong emotions from both the pro and the con camps. On the one hand, the social housing sector is facing political and economic pressures, stock is not unlimited and funding is dwindling. On



the other hand, the emotional ties of the idea that home is for life is exceptionally strong, the fact that households experience flux and ebb and flow, means that occupancy can diminish or increase at any time, and that stable communities that are not exposed to lots of transition are stronger, favour the con camp. The UK's experience shows that despite any rationality to arguments for or against, ultimately the unpopularity of the scheme is a strong factor that can affect political will to follow through. In the Maltese case, the extreme rises of property offered for both sale and rent, and the rising numbers who cannot afford a home are factors to consider. Additionally, since homeownership mentality is so strong, the juxtaposition of a temporary social housing sector is bound to be very unpopular and may incur the perception that social tenants are being treated as an underclass. Furthermore, the argument that stability and security are needed in order to really set up home, to start or maintain a family and to enable planning a future for oneself, are weighty considerations. Finally, in Malta home ownership remains the golden mean, indicating that households that do well or are on an upward mobility trajectory are more likely to want to buy a home of their own and exit social housing organically, which will free up stock for other entrants to the tenure.

Should the Housing Authority continue  
to sell off its housing stock to tenants?



## **SHOULD THE HOUSING AUTHORITY CONTINUE TO SELL OFF ITS HOUSING STOCK TO TENANTS?**

The sale of social housing stock to existing social tenants – known as Right to Buy (RTB) in the UK – allows social housing tenants who would otherwise be unlikely to do so, to purchase the social housing property they live in and thus become home owners. The sale of social housing is usually offered at a heavily discounted price as the rationale is to give low-income families the opportunity to own their own home and partake of the benefits that come with homeownership. By extending home ownership to those less well off, RTB recalibrates class divisions - owning your own home no longer remains the preserve of the upper and middle classes (Forrest & Wu, 2014; Best, & Shimili, 2012; Disney & Luo, 2014). In the UK, between its 1981 and 2004, RTB was taken up by 2.2 million households (Feinstein et al., 2008, p. 16), and has helped to increase home ownership from 55% in 1979 to over 70% in the early 2000s (Disney & Luo, 2014, The Guardian, 2002, Cole et al., 2015).

The advantages of selling social housing stock to tenants, besides allowing access to home ownership at a low cost, is that the government or social housing landlord can put protocols in place to prevent all the housing stock on the housing market from belonging only to the better off and speculative landlords, effectively creating a market for those who are not well off. Additionally, these incentives can enhance the character and environment of social housing blocks, as they encourage better-off tenants to remain there by realising their ambitions to become owners (Disney & Luo, 2014; Best, & Shimili, 2012). The system also benefits individual households – by acquiring property they gain financial security and social and psychological stability. Owning property incentivises owners to invest not only in their dwelling, but also in the community and helps to build and maintain social cohesion (Best, & Shimili, 2012; The Guardian, 2002; Disney & Luo, 2014; Feinstein et al., 2008).

However, there are also a number of disadvantages to the policy. The main criticism is that sales of social housing stock is rarely, if ever, accompanied by the building of enough housing stock to replace that lost to RTB. Feinstein et al., (2008, p.16) mention that between 1995 and 2003 the building of social housing had halved, however during the same period there was a huge uptake of sales of council housing, leaving a sizeable dent in the supply of social housing to households in need. The Joseph Rowntree Foundation states that more homes of all tenures are urgently needed (Clarke et al., 2015). The sale of social housing stock also upsets communities, particularly in well regarded and high value areas, as there is far more uptake in these areas which leaves little stock for those who need it in areas where they can least afford it (Disney & Luo, 2014; The Guardian, 2002; Feinstein et al., 2008). Thus, the gains to individual households are offset by costs to the nation, as it is unable to house its low-income and vulnerable populations (The Guardian, 2002). For individuals who do make use of the policy. The costs of maintenance and repair, which had previously been borne by the social landlords, may come as an unwelcome put further pressure on their finances, particularly if they have stretched themselves in purchasing their property (Cole et al., 2015). Additionally, the policy usually results in the best social housing being purchased, leaving the units that are

## Examining the Social Impact of Social Housing

less desirable and more expensive to maintain in the hands of the social landlord (Feinstein et al, 2008; Disney & Luo, 2014). The purchase of the best social housing stock also increases the risk of residualisation and stigma, as the less popular areas or blocks could be left with a concentration of the least socially and economically able residents (Disney & Luo, 2014; Feinstein et al, 2008).

Sale of social housing stock to tenants is a popular policy as it allows households on the lower end of the economic scale to become homeowners and benefit from the advantages that come with the stability and security of owning your own home. Settled individuals who also have the prospect of being settled for future generations, also benefit whole areas as they are more likely to invest in the area and in the community. However, the policy, has drawbacks in that since rebuilding or replacing sold housing rarely keeps up with loss of stock through sales, this policy diminishes housing stock in an already tight market.





The background features a gradient from dark orange at the top to light orange at the bottom. A pattern of small squares and dots is overlaid, with the squares concentrated on the left side and fading into dots towards the right.

## Social Housing Models - mixed neighbourhoods or housing blocks?

## **SOCIAL HOUSING MODELS - MIXED NEIGHBOURHOODS OR HOUSING BLOCKS?**

Social housing brings several benefits to its tenants, however the prevailing trend of placing only those most in need in social housing environments increases the risk of residualisation, that is results in concentrations of those with the least social or economic resources (Feinstein et al, 2008). In the common psyche, social housing then becomes associated, fairly or unfairly, with poor housing stock, criminality, anti-social behaviour, welfare dependency, unwillingness to work, deprivation and isolation (AHURI, 2019; Goodchild & Cole, 2001; Best & Shimili, 2012). Another consequence of residualisation is that other low-income households who would fit most allocation criteria but do not have the same level of vulnerabilities or needs, are not granted social housing (AHURI, 2019).

The solution that is often posited for residualisation, social housing stigma and area deprivation is mixed housing (Arbaci & Rae, 2013; Funderburg & MacDonald, 2010; Causa & Johansson, 2010; Lawder et al., 2014). Social and tenure-mixing policies are popularly seen as the solution to urban deprivation and social inequalities and as a means of combating concentrated poverty and revitalising neighbourhoods (Arbaci & Rae, 2013; Levy et al., 2013; Mullins et al., 2001; Joseph Rowntree Foundation, 2006). Benefits to tenants include increasing socioeconomic opportunities and better access to resources (Arbaci & Rae, 2013), as well as poverty alleviation and increased social cohesion (Levy et al., 2013, p.17).

Yet, recent findings show that while tenants of social housing do experience benefits from their tenure, this is not dependent on the social and economic mix within that tenure (Best & Shimili, 2012; Arbaci & Rae, 2013; Thurber et al., 2018). In fact, several more recent studies hold that there is little evidence that mixed tenure in social housing actually does deliver the promised benefits (Arbaci & Rae, 2013; Thurber et al., 2018; Levy et al., 2013; Bricocoli & Cucca, 2016). Arbaci & Rae, (2013), state that rather than improve the quality of life of social tenants, implementation of mixed tenures intensified social polarisation, accelerated gentrification thus push lower-income residents out of neighbourhoods. Bricocoli & Cucca, (2016, p. 77), add that in tight housing markets, such as urban city centres, where availability is low but prices are high, enforcing mixed housing strategies “may foster the exclusion of lowest-income groups from access to social housing and favour their segregation”. A recurring criticism of these policies is that they are often put into place without consultation with the residents whose lives they are meant to change and that they actually disrupt social ties and increase isolation (Thurber et al., 2018; Arbaci & Rae, 2013).

Research suggests that a better solution would be to provide social housing tenants with access to support services such as education and training, and assistance with finding employment, which would address structural inequalities rather than merely reorder the fabric of the housing (Arbaci & Rae, 2013; Bricocoli & Cucca, 2016; Levy et al., 2013). Additionally, investing in whole communities, which include social housing and integrating services that support social mobility across a wider area would be more beneficial than just concentrating on solely social housing units or blocks. While providing and maintaining the ‘bricks and mortar’ ought to remain the main objective of social housing provision, particularly if there are budgetary constraints (Best, & Shimili, 2012), providing support and placing community amenities in shared spaces are ways in which social housing can be integrated more organically into the wider area (Tunstall et al., 2013; Margery Turner, n.d.). Community structures that are shred within the larger area such as affordable day care, mental health services, good schools, better transport links that open up and connect the area, or policies encouraging markets, theatre

## Examining the Social Impact of Social Housing

and local artistry are all ways in which the social housing can be integrated into the wider community without artificially arranging its structure (Arbaci & Rae, 2013; Poethig, n.d.). Thurber et al., (2018, p. 1871) conclude that although given the findings of their study it would be irresponsible to continue to pursue social mix without care to preserving existing social networks and identities, they are hopeful that when implemented well the policies can have positive outcomes. Understanding the values and interactions that underpin communities might be of greater value than micromanaging them (Feinstein et al, 2008). Achieving social mix and interaction might work better if it is directed at the whole urban community rather than at sections within the area, such as social housing zones (Hildebrand, 2011). This is the case in Sweden, where policy is directed at the wider community (Holmqvist & Bergsten, 2009). Malta is perfectly poised to achieve this as the entities that are responsible for social housing - the Housing Authority and the Ministry for Social Accommodation - are also in charge of the whole of housing policy have oversight of the whole sector and their aims are aligned (Parliamentary Secretariat for Social Accommodation and the Housing Authority, 2019).





Alternative models  
of social housing

## ALTERNATIVE MODELS OF SOCIAL HOUSING

With demand for social housing growing and budgetary pressures pulling in the opposite direction, policy makers are looking at alternative ways of delivering the service. Below are some exciting alternatives to the traditional approaches to providing social housing:

### SHARED OWNERSHIP

Owning your own home is the ultimate housing goal for many people, particularly in a country like Malta where home ownership stands at 80%. Yet with property prices spiralling upwards and even commercial rents skyrocketing, how to achieve setting up an own household is problematic not only for those on lower incomes, but even increasingly for the middle classes who are struggling to be able to pay for accommodation in any form in today's tense commercial housing market (Xerri, 2017; Vakili-Zad & Hoekstra, 2011). Shared ownership is a solution that sits between renting and homeownership.

Through shared ownership people who do not earn enough to afford to buy a home have a chance to buy a share of a property - typically between 25 to 75 % of the property value, and pay rent, of about 3% of the remaining share. The deposit paid is minimal, starting at around 5%. In the UK, where this policy is popular, there are several government schemes for key workers who do not earn enough to enable them to purchase property, such as teachers, nurses, and the armed forces. Purchasers must not own other property and are expected to buy their home within a stipulated period of time. This scheme has several advantages - the rent portion in the property is much lower than paying rent on the open market would be, the house will eventually belong wholly to the beneficiary of the scheme (unlike renting through the private rental market) and purchase payments can be increased as income increases. However the purchaser must be able to afford taxes and surveying costs and ground fees, the price paid on buying the house is based on actual value at the time, so an increase in value will be factored in (Gov.Uk, 2020; Which, 2020).

### INTERGENERATIONAL LIVING

Intergenerational living matches two needs and finds an imaginative solution. Elderly people often live in larger homes that they do not want to leave, due to memories built there and a lifetime of connections formed. However, for older people living alone loneliness is also an issue. On the other hand, young people who want to live independently, are faced with the challenging situation of having limited finances. Intergenerational living brings the two together, allowing students and young people to make use of these empty spaces while providing company for elderly people living alone - usually for a temporary period of around two years. This generally suits the younger person, as student and early career years tend to be periods of flux and a permanent situation is not usually at this stage sought. The older partner in this scheme acquires company and makes a number of contacts at a stage which tends to be characterised by being alone and diminishing networks. This scheme addresses both loneliness and lack of affordable housing. The partners are carefully brought together via a rigorous process. The matching process is usually carried out via questionnaires and follow-up interviews, and a mediatorship services or social worker visits take place throughout the placement available at least in the initial stages as living with someone you do not really know can present unexpected challenges. However there are a number of these programmes and they work surprisingly well. Some examples include the Nersterly Program in the US, Toronto's HomeShare and Portugal's Aconchego Program (Zakrzewska-Krzys, 2019; Treleaven, 2019).

## Examining the Social Impact of Social Housing

### **SUSTAINABLE COMMUNITIES**

One alternative to the traditional delivery of social housing that is being explored in Malta is sustainable communities. Under this initiative, social housing is designed differently – blocks are developed after consultations with all stakeholders and as well as housing units to house various needs – such as single people, elderly persons, persons with disabilities, families with children and other family units. Spaces are made available for non-voluntary organisations and social support services, a function that will encourage interactions between residents and facilitate the organic formation of social cohesion. The unit is also viewed as a component of the wider environment, that offers access to services, facilities and open spaces. This take on social housing is a user-targeted approach and is more holistic and interdisciplinary. It combines design, housing, sustainability and the provision of social support services, while retaining the user at the core of the project (Scicluna, 2019; Galdes, 2019; McKay, 2019).

### **PRE-FAB HOMES**

A project in the Dublin area in Ireland is looking at building 500 housing units to house homeless families. The Rapid Build Housing project was set up to solve the problem of providing social accommodation for families in need in the face of a shortage of housing. The solution was modular houses. They can be built extremely cheaply, for around €180,000 per house, and quickly and will deliver a stable foundation for these families, from which they can start to rebuild their lives. The three-bedroom homes are spacious and of high quality. The housing is set up in areas that already have services such as supermarkets, schools, good transport links and access to hospitals and clinics, meaning that they cater for the whole picture of family needs rather than just providing shelter.

The advantages of pre-fab or modular homes is that they can be varied according to specifications. They offer flexibility as they can be placed in any site earmarked for this type of development, they are built off-site, (although the foundations need to be prepared on site), and are modern, high-quality and sustainable. This is an innovative solution to several problems – ecological, sustainability, housing, affordability and social (Owen & Schijven, 2017).



**Table 1 – Alternative Housing Models**

<b>Type of Project</b>	<b>Country, name of project (if applicable)</b>	<b>Brief Description</b>
Shared Ownership	UK	Purchasers can buy a share of the property (25-75%), and pay rent on the remaining share (typically about 3%).
Intergenerational Living	US – Nesterly Canada – HomeShare Portugal – Aconchego Program	Elderly people who have unused space are matched via a rigorous matching programme with youths seeking accommodation. Usually temporary.
Sustainable Communities	Malta	Social neighbourhoods as planned spaces that integrate a variety of sizes and types of unit, provide spaces for the provision of support services via NGOs and are integrated into the environment by providing access to transport, amenities and open spaces.
Pre-fabricated homes	Ireland – Rapid Build Housing Project	Using modular homes that can be put up inexpensively and rapidly. The units are manufactured off-site, while the foundations are prepared in situ. Ecological, sustainable and affordable.







## Examining the Social Impact of Social Housing

### CONCLUSION

By giving shelter and a place to call home to people who, for various reasons, cannot afford to obtain one on their own, social housing is the most pro-poor and redistributive aspect of the welfare state (Tunstall et al., 2013, p.5). When done well, social housing does much more than provide a roof over the head of social housing tenants, especially with those who have complex needs or vulnerabilities. The tenure provides peace of mind, stability and security – it provides a foundation that allows residents to deal with other issues they may have and move forward with life.

Social housing often comes in for criticism that it impedes social mobility, supports welfare dependency and work aversion, and also spawns crime and addiction, supports and maintains gang culture and fosters social exclusion. However, several studies have shown that it is not social housing itself that causes these negative aspects. This residualisation is what happens when too many socially or economically bereft households are grouped in one area. A way to avoid this and aid social mobility for social households is to ensure that social housing caters for people from all across the spectrum of social needs. Best practice shows that residualisation and social exclusion can be overcome by including amenities such as children's areas and green spaces in the social housing area, and by providing social support services that for example help tenants train for better jobs, prepare better for the employment market, budget their finances etc. One of the findings is that social housing also tends to foster social cohesion. When social tenants are supported through the provision of community services and amenities that allow them to engage with one another, rather than coexist, this has huge positive implications for the community as a whole and also aids social mobility.

The provision of social housing however is coming under budgetary pressures. One solution is to provide social housing on a temporary basis, for example for 2-, 5- or 10-year periods. This topic is an emotional one, and the proposal has garnered much heated debate. However scholarly opinion seems to weigh in on the side of not making social housing provision temporary as the benefits of having more housing stock available are minimal and outweighed by the costs of implementing the system and the harm to tenants and community structure from the instability that this would bring.

Sale of social housing stock is one way in which the market dictates of ever-increasing house prices can be off-set by providing a route to home ownership and all attendant benefits to lower-income persons. However, although at first glance this seems like a sound policy, the fact that replenishing social housing stock rarely if ever keeps pace with sales, and that the best properties are purchased, leaving older, unpopular and harder to maintain stock in social providers hands', outweighs the benefits.

Mixed neighbourhoods are often presented as a policy solution to problems of social exclusion and residualisation that can plague social housing. Social mixing has enjoyed much popularity with academics and policy makers. However, recent studies have begun to question this easy solution to problems that can blight social housing areas as treating the symptoms not the cause. The solution lies not so much in micro-managing neighbourhoods as in integrating them within the wider area and treating the underlying causes of deprivation and social exclusion.

As with other areas, in the realm of social housing new ideas and novel solutions to old problems abound. Exploring innovative ideas allows policy makers to discover new ways



of assisting tenants and build a better service. Innovative ideas in the field include shared-ownership options, intergenerational living, sustainable housing and utilising cheap and quick solutions such as prefab homes.

Social housing may be one of the most important areas of the welfare state, however to be truly successful it cannot operate in a vacuum, it needs to work in tandem with other social support areas to achieve the best results, Keeping the user at the core of policy and planning, also ensures that social housing can better encourage, rather than hinder, residents' social mobility.

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