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State of the Art
The Same Storm, but Different Boats: Unpicking the 'Housing Crisis'

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This state-of-the-art paper begins to unpack the concept of a housing crisis. Whilst it may be a useful starting point in recognising the presence of problems within UK housing provision and allocation, its generic and umbrella coverage papers over the diversity of experiences. Similarly, as a concept it neither suggests the causes of the crisis nor possible solutions. With this in mind, this paper explores commodification within housing and uses this to recognise that our relationship to housing and our relationship to the crisis, can be shaped by our relationship to capital. However, the paper takes this further by arguing that the presence of vulnerability should also be borne in mind when considering commodification, where vulnerability includes experiences of discrimination, mental health, and legal status.

Keywords: Housing, commodification, crisis, vulnerability.

Introduction

The role of this paper is to reflect on and unpack the concept of the housing crisis as a way of contextualising the subsequent papers in this themed section. In doing so, this paper explores the way in which the housing crisis manifests, its drivers, and the way in which it explains inequalities. We find ourselves living in the shadow of over a decade of austerity that has redefined the nature of welfare, including support for services such as housing. Whilst there is some debate regarding whether austerity continues or has ended (Hoddinot *et al*., 2022; Zaranko, 2019), the legacy of a decade of austerity is seen in the experiences of welfare and wellbeing (Farnsworth, 2021; Quilter-Pinner and Hochlaf, 2019; Arrieta, 2022, Irving, 2021). The outcome of austerity can be understood not solely in economic terms, but also in terms of redefining expectations of welfare and the role of government. Reflecting the dual economic and socio-political elements, Irving points out that:

> . . . redirecting attention from distributive justice to the 'burden' of public debt, from the wider purpose of investment in public goods to the narrow reduction of 'the deficit' and profligacy in the public sector. The policy discourse of austerity sent a clear message that public expectations of what welfare states can or should do were unfounded and unsustainable (2021: 101).

Whilst representing neoliberalism characterised by a confidence in market forces and a belief in small government (Wright *et al*., 2020; Farnsworth and Irving, 2018), 'late

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neoliberalism' (McGimpsey, 2017) usefully recognises contemporary narratives of personal responsibility that emphasise individual agency.

Commodification and the 'housing crisis'

The theme of this paper is that housing is an outcome of economic position, personal vulnerabilities, and social factors such as discrimination among other areas. This allows the themed section to be more nuanced in its understanding by recognising varied crises and experiences within housing rather than a single crisis. In doing so, this builds on a history of research examining the intersection of housing inequalities and deprivation in Britain (see for example Coates and Silburn, 1973; Rex and Moore, 1969), but raises questions specific to contemporary challenges. Moving away from a binary of those with homes and those without, there is a growing grey area of those in precarious, temporary, and unsuitable housing. Within this grey area, there has been a notable increase in the number of houses of multiple occupation (HMOs) to the point where it is estimated that there are approximately 500k HMOs in the UK (Wilson and Cromarty, 2019). At the same time, there is a growth in the number of people in temporary accommodation, with temporary being an elusive term that can cover a period of multiple years, including over 125 thousand children in over 99,000 households by 2022 (DLUHC and MHCLG, 2023; Wilson and Barton, 2023). Additionally, there is the growing number of households being accommodated 'out of area' (Iafrati, 2021) whereby vulnerable households with a statutory duty to be accommodated are placed in another local authority area, sometimes many miles away from family, friends, service providers, and other support networks. Notably, this disproportionately affects Black and Asian-led households (Cooper, 2023).

In addition to this grey area, it is important to recognise an 'off the radar' dimension to precarious housing, an area of housing on the fringes of legality that is not always instantly visible. This includes experiences of housing not necessarily evident to the public and not reliably measured, and with limited appetite for policy interventions. Specifically, this includes sofa surfing (Fitzpatrick *et al.*, 2021) as well as 'beds in sheds' (Robertson, 2017) and accounts of 'sex for rent' (Hansard, 2018). Additionally, there is the 'shadow private rented sector' (Spencer *et al.*, 2020) accommodating over 130 thousand people in the UK experiencing modern-day slavery through labour and sexual exploitation (Global Slavery Index, 2018).

This state of the art paper consequently explores the way in which people with economic and personal vulnerabilities are disproportionately impacted by the legacy of austerity and neoliberalism, which contributes to commodification of housing. In doing so, the paper recognises barriers to housing in economic terms such as low pay and welfare reforms (Preece *et al.*, 2020; Wilkinson and Ortega-Alcazar, 2017; Jacobs and Manzi, 2013). However, this paper also acknowledges the impacts of non-economic factors such as mental health and substance abuse (Dobson, 2022; England *et al.*, 2022). Undoubtedly, these areas can overlap and have varied connections, but the papers in this themed section also recognise a degree of distinction. In this respect, commodification

> . . . relies on the assumption that the market, including the profit-maximising rationality of investors, is the most efficient solution to guarantee the provision of housing for all income segments. Housing is no longer considered a basic human need and essential good, but rather

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more a commodity that must be traded or paid for in a globalised financial market (Debrunner and Gerber, 2021: 2).

Consequently, as commodification of housing constitutes what some describe as a 'major barrier to its equitable distribution, with construction and allocation determined not by need but by the accumulation of capital' (Matthews, 2017: 44), it can be presumed that a person's relationship to capital such as income and welfare will influence their relationship to housing. With this in mind, Jacobs and Manzi (2019) define commodification in terms of a process to 'privatise public housing, extend homeownership and curtail the role of the state' as part of 'neoliberal policymaking' and a greater focus on the housing as a financial asset rather than a welfare need. Whilst the success of extending homeownership can be questioned, the parallel growth of the private rented sector supports an argument that housing is increasingly commodified. Commodification therefore becomes a 'technique of governance' (Preece *et al*., 2020) that has exacerbated social divisions (Byrne, 2020).

However, the determinants in accessing housing go further than capital alone to include vulnerability and discrimination that play significant, if complex, roles in experiences of the housing crisis. For example, racial discrimination within housing has been recognised as a complex theme (Bramley *et al*., 2022), and there remains 'dire need of up-to-date research that explores how increasing diversity coupled with strains in the housing market differently affect black and minority ethnic households' (Shankley and Finney, 2020: 150). At the same time, there has been introduced a 'suite of policy reforms that have fundamentally destabilised the homemaking capacities of hundreds of thousands of Britain's most economically and socially vulnerable citizens' (Nowicki, 2018: 658).

The concept of a housing crisis should therefore be seen as diverse in its nature and has been used in different ways by different people, which reflects the breadth of its constituent elements and the ways in which it can be interpreted. For politicians, under-supply (Wilson and Barton, 2018), missed housing targets, and the role of government have been ongoing issues (Wilson and Barton, 2023) that form a widely accepted starting point for understanding some elements of contemporary housing challenges. For campaigning groups, greater focus has been placed on affordability and the way in which under-supply may be understood in more nuanced terms of housing tenure, type, and affordability (Centrepoint, 2023; Gibbons, 2021; Bramley, 2018; Wilson and Barton, 2018). Consequently, there is recognition that areas such as discrimination and personal vulnerabilities explored in this themed section influence people's experiences of housing and create what might be seen as more focused areas of housing crisis.

Recognising historical precedence, Aneurin Bevan in the post-war years identified the need for slum clearances and to develop a modernist vision of housing estates where 'the working man, the doctor and the clergyman will live in close proximity to each other' amidst the optimism of a 'living tapestry of a mixed community' (Creighton, 2021; Mayo and Newman, 2014). Despite such optimism, the *Cathy Come Home* television drama in 1968 characterised personal challenges of housing, whilst the 1970s witnessed the failure of a post-war housing vision that had created 'concrete jungles' (Boughton, 2019) that prompted a political shift in housing policy. The 1980s Right to Buy failed to be the solution that was needed as it led to residualisation (Pearce and Vine, 2014; Murie, 1997) and a decline in the stock of affordable housing. Whilst a more nuanced understanding of

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housing crisis might be useful alongside more non-partisan political debate, the housing crisis was thrust once more into the public gaze with the tragic fire in Grenfell Tower (Robbins, 2020; Heslop and Ormerod, 2020) and 'provoked painful awareness of the extent to which social housing and the residents it notionally shelters has been de-prioritised, de-funded and uncared for' (Harris *et al*., 2019: 158). Whilst problems beyond the control of the individual, such as politics and crises have historically shaped housing policy and studies (Robertson, 2017; Malpass, 1986; Alderson, 1962), the exact configuration changes over time as the nature of housing stock, economic factors, and social influences similarly evolve. In this themed section, the subsequent papers explore some of the specific areas.

But here lies the problem. Whilst the term 'housing crisis' has become a widely used term, it remains somewhat unhelpful as it neither defines the causes nor the solutions. Consequently, it is important to reflect on the pervasive nature of a broken housing system in the UK that is based on entrenched structural problems rather than the temporary problems inferred by the term 'crisis'. Heslop and Ormerod (2020: 159) excellently frame this position by stating that:

> There is a need to critically engage with the term 'housing crisis', to deconstruct it and to assess how crisis has been narrated and discursively constructed [. . .] Even within academia most accounts of housing since the 2008 banking crisis have failed to critically engage with the terminology of crisis.

Picking apart the concept of crisis in contemporary Social Policy, a useful starting point therefore is to place housing provision and access to housing in an economic context. Reflecting on people's experiences of housing in this context and recognising their own economic and personal challenges, it is possible to identify commodification as a process that 'poses a threat to the housing outcomes of, especially, the young and those on lower incomes' (Hick and Stephens, 2023: 91). To this end, housing is an outcome of not just housing supply factors, but of diverse economic factors, as well as personal vulnerabilities and experiences of discrimination and marginalisation.

Acknowledging a complexity beyond the headlines, Gallent et al. (2021) consequently identify a breadth to the housing crisis that goes beyond looking at under-supply, whilst Mulheirn (2019) argues that focusing on under-supply is misleading and risks taking housing strategy in the wrong direction. Linked to such concerns, Imrie (2021) highlights that people's economic barriers rather than under-supply shape people's access to housing. In other words, it might be more accurate to consider ourselves in a housing *affordability* crisis where growing numbers of people find it difficult to meet housing costs, including homeownership, private rent, and even rent in the social rented sector (Byrne, 2020; Preece *et al*., 2020). With this in mind, Imrie (2021) points out that greater supply alone, if similarly unaffordable, may merely exacerbate existing inequalities, with inequality potentially understood in terms of intergenerational wealth inequality, worsening experiences of poverty, reinforcing racial inequalities, and failing to meet the welfare needs of the most vulnerable. In this respect, housing inequality defines both access to, and outcomes of, housing. In doing so, the conceptualisation of crisis within neoliberalism has led to an increasingly deregulated and market led approach to housing policy that has fuelled unaffordability (Brill and Raco, 2021).

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Vulnerability and housing

Consequently, it is becoming evident that people's experiences of housing are diverse by nature of the barriers they face. These barriers may well be economic, but they may also be determined by personal challenges and vulnerabilities. Whilst the ongoing ability to maintain security of housing may be a goal for many, it is important to recognise how, for some, the barriers may at times be insurmountable. However, in the current political climate, there appears to be limited appetite to address either the nature of housing supply or the barriers people face despite the government's apparent acceptance in their 2017 white paper of their role in *Fixing our Broken Housing Market* (DCLG, 2017; Lyons *et al.*, 2017). The extent to which a change in government in the UK in July 2024 will make a difference to housing policy remains an area on which we will wait to see. Part of previous governments' limited appetite to comprehensively address the housing crisis may have emanated from a position of taking a narrow view of homelessness (Wilson and Barton, 2021) rather than a broader understanding of precarious housing and its proximity to homelessness. At the same time, governments have overseen a decline in affordable housing and social rented properties, especially in the South-East of England (Wilson and Barton, 2022). Whilst housing policy has been devolved to some extent and has distinctions across the four nations of the UK, the significance of this paper is to explore the context within which people are able to access housing, with specific barriers being explored in subsequent papers in this themed section. Therefore, broadening a focus beyond the supply dimensions of housing, it is important to consider the barriers people face and how these barriers can be understood through a synthesis of economics and vulnerability. The intersecting relationship between economics and personal vulnerabilities is a complex area, and it is beyond the scope of this state of the art paper to do justice to such an issue. However, whilst poverty will shape people's access to housing, so too will experiences of discrimination, health challenges, and mental health. It is undoubtedly the case that personal vulnerabilities may lead to economic challenges and poverty, but they can also be seen as being distinct in terms of policy interventions required to address root causes.

This intersection of economics and vulnerability can be broken into two areas. Firstly, the commodification of housing is predicated on allocation according to access to finances within an 'ideological rationale' of neoliberalism (Jacobs and Manzi, 2019). This is a significant point because, as seen above, the housing crisis can be understood as an affordability crisis, thereby recognising connections between affordability and commodification. In this respect, the rising cost of housing has been understood as a cause of poverty within studies of in-work poverty (Joseph Rowntree Foundation, 2023; Stone, 2022; McNeil *et al.*, 2021; Corlett, 2021). Poulter et al. (2023: 2) recognise how the 'Complex and interacting conditions have contributed to the rise of IWP [in work poverty] including increased housing costs, austerity and welfare reform'. Additionally, despite a previous period of relatively low increase in private rent, we are now seeing a period where private rents are increasing by nearly 5 per cent per year (Harari *et al.*, 2023). At the same time, and marking 'a fundamental change in the UK's housing system', the last two decades have witnessed a doubling in size of the private rented sector (PRS) and younger adults are now more likely to remain in the PRS into their forties and it has overtaken owner occupation for younger adults in what has been characterised as 'generation rent' (Bailey, 2020; McKee *et al.*, 2017), although it has also been critically viewed as lacking

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nuance (McKee and Soaita, 2018). Bailey (2020) also recognises the growing numbers of low-income households that find themselves in an insecure PRS, which stands in contrast to the social rented sector in other 'liberal welfare regimes'. At the same time, despite the government hegemony of work being a route out of poverty and the binary of workers and shirkers (Hills, 2014), there has been a rise in precarious work. Increased levels of gig economy employment, zero-hour contracts, and underemployment have disadvantaged people in relation to the commodification of housing, particularly young people and migrants (Lombard, 2021; Buzzeo *et al*., 2019).

Secondly, it is also important to recognise the concept of personal vulnerability. To understand the housing crisis solely in economic terms of affordability is only half the story as, for some, the barriers to housing can also be non-financial (England *et al*., 2022) as well as recognising the impact of government funding cuts on the most vulnerable (McCormack and Federowicz, 2022; Dobson, 2022). The relationship between the two is complex, but it can be imagined that poverty and vulnerability connect to create a dialectic of barriers to housing security, such as being able to access appropriate housing, being able to meet housing costs (Hardie, 2021), and not to be at risk of 'no fault' eviction. Typically, such barriers may include legal definitions of vulnerability where a local authority has a statutory duty to accommodate, including those that are pregnant, have dependent children, are escaping domestic abuse, children, those leaving institutional care and other areas related to physical and mental capacity (DLUHC, 2018).

Beyond such legal definitions, there are those with other experiences of personal vulnerabilities that disadvantage their access to housing. This has been defined as 'multiple exclusion homelessness' (England *et al*., 2022; Fitzpatrick *et al*., 2013; Fitzpatrick *et al*., 2011), though it should be borne in mind that the definition of homelessness in this context extends to precarious housing. Taking a broader understanding of vulnerability, this is seen to include those experiencing

> . . . temporary/unsuitable accommodation as well as sleeping rough and [. . .] have also experienced one or more of the following other 'domains' of deep social exclusion: 'institutional care' (prison, local authority care, mental health hospitals or wards); 'substance misuse' (drug, alcohol, solvent or gas misuse); or participation in 'street culture activities' (begging, street drinking, 'survival' shoplifting or sex work) (Fitzpatrick *et al*., 2013: 149).

In such circumstances, for housing to be sustained, it may be necessary to strategically integrate housing and support. There are many examples where this has been the case, such as the Housing First programme (Pleace, 2018; Bretherton and Pleace, 2015) and forms of supported accommodation where support, whilst clearly distinct from housing, is sufficiently connected to housing and integrated to the point that it can be seen as an element of housing provision for all intents and purpose. However, in the increasingly commodified housing environment, many people with such vulnerabilities will become concentrated in the low-cost private rented sector, temporary accommodation or the hyper-precarity of sofa surfing and beds in sheds. For some, HMOs and temporary accommodation may exacerbate many of their personal challenges. For others, they will find themselves in one of the growing number of 'exempt housing', which are fundamentally HMOs that are exempt from HMO licensing and can charge higher housing benefit by virtue of providing support to vulnerable tenants. These properties

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that are classified as 'supported housing' have become seen as increasingly problematic and providing little care for vulnerable tenants (for an example, see Raisbeck, 2018), and as Rugg (2020) recognises, are de facto unregulated because local authorities 'lacked the resources to test whether indeed that support was being delivered'. The properties are home to approximately 140 thousand people with a range of multiple and complex needs and are seen as preventing people from rough sleeping and supporting tenants to make links with service providers (Blood *et al*., 2023). Despite some concerns regarding the nature of support and the dynamics of people with multiple and complex needs (MCN) living together, there is recognition that supported housing can potentially be a positive step in moving people from being homeless into a more structured and secure model of housing (Dobson, 2022; Barnes *et al.*, 2022; Rogers *et al.*, 2020).

However, a decade of austerity and welfare reform has led to cuts in essential support services such as mental health services (Lowe and Deverteuil, 2020; Cummins, 2018; Stukler *et al.*, 2017), which has had a particular impact on young people that have been labelled the 'jilted generation' (Thomson and Katikireddi, 2018). This is significant because it means that for some people, they may find it harder to access support, which has the potential to exacerbate their MCN. With this in mind, it is important to recognise that housing alone, whether supported or otherwise, is not a panacea for people's MCN and that without adequate support, exacerbated problems within MCN will have an impact on people's experiences and ability to maintain security of housing. Furthermore, it is useful to include those experiencing other forms of social and economic vulnerabilities. This includes households experiencing discrimination, new arrivals such as asylum seekers, and those experiencing various aspects of modern-day slavery who find themselves in the shadow private rented sector (Brown *et al.*, 2022; Rowley *et al.*, 2020; Shankley and Finney, 2020).

Conclusions

In conclusion, this paper began by seeking to unpack the concept of the housing crisis and to understand a range of constituent elements that are more likely to be experienced by certain people. In doing so, this paper recognises that to fully understand people's experiences of housing, it is necessary to take a broad view of the context within which housing is located. Consequently, a diversity of empirical experiences of the housing crisis means that it is possible to understand a series of specific housing crises rather than a single crisis experienced by all. This is a more nuanced understanding, and the way in which diverse yet integrated evidence recognises economic and social determinants illustrates a complex and dynamic phenomenon. Amidst a context of growing commodification, a legacy of austerity, and growing levels of precarious work, experiencing secure housing for many has become much harder for those with economic and personal vulnerabilities. Consequently, it is also concluded that whilst it is correct to see the significance of the under-supply of housing, the real picture is much bigger and a narrow focus on headline supply data risks obscuring a focus on affordability and support.

Therefore, the concept of a 'housing crisis' problematically risks focusing on the abstract of housing whilst what we see is an affordability crisis coupled with social vulnerabilities and discrimination; though this may be a far less headline worthy explanation. Perhaps we have reached a time when we should calling it what it is, housing inequality or maybe housing deprivation. As such, people's relationship to the

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commodification of housing is determined by their market power, which is shaped by their relationship to economic, social, and personal wellbeing. Consequently, we may all be in the same storm of a housing crisis, but we find ourselves in different boats regarding our positionality whereby some are more seaworthy than others.

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