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Introduction
It's Not All About Bricks and Mortar: Experiences and Barriers in the Housing Crisis

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One of the most enduring themes within post-war social policy has been that of housing. From the recognition of the five giants to the language of housing crises, via concrete jungles and the right to buy, housing has been a mainstay of political rhetoric. More recently, the growth in precarious housing (Hodkinson and Robbins, 2013), the tragedy of Grenfell Tower (Shildrick, 2018), and increasing numbers of children in temporary accommodation (Wilson and Barton, 2023a) has brought a renewed focus to the debate. And yet, one of the interesting aspects of the language of the housing crisis is that it spans both sides of the political divide and is sufficiently nebulous as to mean different things to different voices.

In policy terms, the crisis has been, since the turn of the millennium, littered with interventions to mitigate and manage some of the most egregious outcomes without really tackling root causes. The decent homes programme (National Audit Office, 2010), help-to-buy schemes (Meeks and Meeks, 2018), Teresa May's white paper to 'fix our broken housing market' (DCLG, 2017), and the potentially imminent 'renters reform bill' (Wilson *et al*., 2023) all aim to resolve some of the symptoms without really tackling the underlying problems, as evidenced by the ubiquitous and persistent language of the housing crisis.

Where solutions to the housing crisis are proposed, they have overwhelmingly focused on a relatively simplistic understanding of the need to increase supply. The 2019 Conservative manifesto pledged to see 300,000 houses built per year by the mid-2020s and one million homes during the course of the 2019 parliament (Wilson and Barton, 2023b). In countenance, research commissioned by the Housing Federation and Shelter suggests a target of 340,000 houses need to be built per year, with 145,000 being affordable (Cast Consultancy and Harlow Consulting, 2020). One of the significant similarities about such targets is the fact that they have all been routinely missed and the UK has not seen 300,000 completions in a year since 1977 (Statista, 2023). This does not seem to bode well for the ongoing mantra of increasing supply and the new Labour government's commitment to increased supply.

And here lies a fundamental nub of the problem. The hegemony of the housing crisis maintains a focus on increasing supply and house building targets. This is not to say that there are some limited nods to encouraging people to buy houses and a vision of a home-owning democracy. But, in general terms, the predominant solution to the housing crisis in political rhetoric has been a tunnel vision focused on supply. One of the reasons that these targets are not met is because the housing supply in the UK is overwhelmingly delivered

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by the private sector, is shaped by market forces, and has become increasingly commodified in its allocation. At the same time, the UK no longer builds significant numbers of council houses whilst support for housing associations has dwindled, leading to a 'deresidualised' social housing sector and a residualised PRS (Tunstall, 2023). This means that government has increasingly marginal influence over the success or otherwise of housing targets. Instead, the role of government has shifted to encouraging and incentivising the private sector, which has most recently been shorthand for the removal of affordability targets, deregulation, and what former Prime Minister Liz Truss described as 'Stalinist housing targets' (Stephens *et al.,* 2022).

Problematically, it is likely that a continued drift towards deregulated market solutions will contribute to the further commodification of housing, which is where housing is allocated according to market power rather than by need. At this point, the sound of alarm bells ringing can start to be heard when recognising the systemic inequalities of the market and the ways in which some people are structurally disadvantaged. This will most clearly include those who have the fewest financial resources, but it will also include those who experience discrimination, marginalisation and inequality in society and in the labour market (McKee *et al.,* 2021).

This begins to provide a context for housing, not just in terms of supply, but of people's struggles to afford and access housing. With decline in living standards has come a decade of austerity, a growth in precarious employment, and welfare reforms. These have combined to make the poorest and most vulnerable in society even poorer and more vulnerable. This represents a growing cohort of people that are not able to purchase housing, but who are also disadvantaged by declining numbers of council and housing association properties. The needs of these people to be accommodated has fuelled an opportunistic expansion of the private rented sector (PRS), including the more precarious elements of the PRS such as temporary accommodation, houses of multiple occupation, sofa surfing, sex for rent, the shadow rented sector, and out of area accommodation.

Consequently, amidst the policy hyperbole and hegemony, it can be easy to forget that there is more to housing than supply. This is not to say that more supply is not needed. Quite the opposite, we need more affordable housing and recognition that freezing local housing allowance rates has not pushed down rent, just made the sector even more unaffordable (Waters and Wernham, 2023). However, there is an argument to be made that a narrow focus on supply alone is, at best, only half the story. This themed section begins to explore how people can be marginalised from housing due to a range of factors, sometimes discrete factors and sometimes intersectional factors, that are neither determined, and nor will be remedied, solely by the *supply* of housing. As such, the narrow focus on supply in housing policy and political rhetoric needs to be balanced with awareness of demand factors, or more specifically, the factors that limit choice and therefore shape the nature of demand.

Beyond the bricks and mortar, this recognises the human or lived element of housing, including the economic restraints and impositions of welfare reforms, precarious employment, and poverty. On top of this comes the barriers that emanate from cuts to support services, experiences of discrimination and prejudice based on ethnicity, migration, and lifestyle. This themed section argues that if we are to address the perceived housing crisis, we need to begin by recognising what the housing crisis really looks like and the reasons for its existence. Despite goals of wanting to encourage greater levels of home ownership, it might be argued that the housing crisis actually represents an intersection of growing

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personal and economic vulnerability coupled with unaffordability of housing. This is leading to an increasing cohort of people that find themselves marginalised from housing, or at least, where housing can be seen to be a problematic aspect of their lives. Going back to the notion of the five giants, housing should be an area of welfare that improves people's lives, supports community and stability, and underpins economic development and inclusion. The fact that this is increasingly not the case points to the true nature of the housing crisis. A solution to the crisis depends, therefore, on balancing the focus on supply with awareness of the limitations of demand.

With this in mind, this themed section brings together a series of papers that examine different contexts and manifestations of housing marginalisation. Whilst covering a diverse range of people, they remain connected by their shared potential marginalisation from housing and the ways in which housing can act as an area of negative welfare. The themed section *begins* by examining the Scottish Green Party position of lobbying government for the upgrading of traveller sites in Scotland. As a model of how a particular experience of housing can be improved, the paper argues that more and upgraded sites will underpin improvements in health, education, and coping with the cost-of-living crisis. The *second* paper continues a focus on marginalisation by reflecting on the housing challenges of those experiencing modern day slavery. This allows for recognition of housing hyper-precarity and argues that the right to rent and the hostile environment have contributed to a setting within which a shadow rented sector has been enabled to prosper. The *third* paper explores the ways by which digital technologies can be used to mitigate the challenges created by austerity, public sector cuts, and service retrenchment. The paper provides an opportunity to reflect on how Covid-19 has changed people's attitudes towards technology and the role of a housing association looking to improve the inclusion and quality of life of its tenants. The *final* paper builds on research to explore the housing experiences of lesbian, gay, and bisexual (LGB) households. Recognising housing as an asset that can support social care and retirement in later life, the paper shows that LGB people are less likely to be homeowners as well as identifying more pronounced levels of housing wealth inequality within LGB households than in the general population.

Together, the papers recognise a diversity of housing experiences, the potential for housing to be problematic for people's welfare, and a range of barriers that people may face. Importantly, the papers also challenge the mantra that people's experiences of housing crisis can be boiled down to the level of housing supply or that greater supply would, in itself, be a solution. Furthermore, the papers collectively lead us to a position where we can question the very nature of the housing crisis and, instead, start to reflect on the fact that there may be many crises in housing.

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