

BOOK REVIEW

Housing and Inequality

Isobel Anderson and Duncan Sim
Coventry: Chartered Institute of Housing, 2011, pp. 277, £30.00 (pb)
ISBN 078 19 0501 887 1

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Housing and Inequality is edited by Professor Isobel Anderson of the University of Stirling and Dr Duncan Sim of the University of the West of Scotland. This book assesses a wide range of recent research evidence to explain how inequality impacts on people's ability to access and pay for housing and the implications for housing professionals and policy makers.

The links between housing and inequality are complex and this book contributes to this discussion. It is very much a timely reflection over the Labour government's intervention in housing policy and a view forward of the current Conservative – Liberal Coalition's housing policy and what this means for inequality. It aims to strike a balance between the general (income, employment) and the particular (disabled people, migrants, homeless people) aspects of inequality. Over 15 chapters contributors from across the UK and Europe utilise their own research covering a wide range of topics to disentangle and analyse the complex links between housing and inequality. Many of the debates are familiar, covering issues such as the effects of tenure, neighbourhood deprivation, migration and disabled people's needs, but with an update on issues and policy that address and tackle inequity. Several chapters also provide international comparisons, especially within the European Union.

The 15 chapters are arranged into four key groups: subject overview; access to housing; communities; and individuals and minority groups. In the first two chapters the editors (Anderson and Sim) set the scene by considering the social exclusion, inequality and poverty and their links to housing policy.

The following three chapters look at an individual's ability to access housing, covering areas such as income, deprivation, employment and wealth. The authors identify that inequalities occur across all housing tenures, regardless of if you are working and own your own home, renting or unemployed. National policies directly impact on the significance of housing tenure, with home ownership seen as a key indicator of wealth and government policies directly influencing house purchases.

While home ownership was treated by policy-makers as the ideal tenure and the most desirable for some, this became a route into poverty following the recession and record numbers of repossessions.

The next section of the book explores communities and areas where people live. This contains four chapters focusing on the end of mixed communities and policies that previously drove these forward (Chapter 6); the residualisation of social housing and the focus on urban regeneration (Chapters 7 and 8); finishing with a look at four case studies across the UK that reflect the distance between policy objectives and the residents' experiences of reality (Chapter 9).

Chapters 10 to 13 focus on the impact of housing inequality on disadvantaged groups such as people with a disability, single people or lone parents. Chapter 10 explores housing tenure and how this impacts on the individual and their circumstances. The next chapters consider the relationship between homelessness and inequalities and the policy impacts on those who are asylum seekers or those with a disability, reflecting the barriers they have to face. A Scottish example is used to offer an insight into the difficulties faced by people with a disability in living independently in safe, secure and appropriate accommodation.

Finally, in Chapter 14 Alan Murie suggests that an approach which is both comprehensive and holistic may have positive impacts. 'Comprehensive' refers to the ambition to provide for all needs in all tenures and for all households, at different stages of the life course; 'holistic' refers to the need for joint working and the integration of policies for and services provided by different agencies. Careful thinking about these issues will show that inequality is a central issue in housing, but that available research evidence can support improved approaches to reducing housing inequality and better managing the links with other policy areas such as training and employment.

After 1997 New Labour put a lot of investment into improving housing conditions. Following the 2010 election the Conservative - Liberal Democrat coalition proceeded to announce some fundamental changes in the way social housing was to be organised. For example, it has announced plans to limit security of tenure in social housing and increase some social rents so they match up to 80 per cent of local market rents. Other early announcements include amending the housing benefit system. Reforms here include increasing the age limit on the 'single room rate' which pays housing benefit for shared accommodation for single people under the age of 35. This policy appears to discriminate directly on the basis of age as well as against single people irrespective of their personal and family circumstances. In addition housing benefit would be capped nationally at £20,800 per year for a four-bedroom property. There will also be more aggressive means-testing of tax credits, cuts to disability benefits and the introduction of a universal credit to replace all means-tested benefits and tax credits, for those of working age. The Coalition government's policy emphasis has shifted to aiming for fairness for tax-payers, compared to the previous emphasis on social exclusion or social cohesion. The problem is that fairness is a vaguer term - by prioritising those in work, it may well make inequality worse.

The housing policy task is a complex one and there is scope to mitigate the impacts of changing central government policies with a focus on implementation and delivery at the local level. Inequality has been a matter of concern for housing policy makers and practitioners for many years. Housing may contribute to inequality or may be able to redress inequalities, and there is a complex inter-relationship between the two. Earlier studies such as Legg's (1981) demonstrated that the wider role which could be played by housing could help address issues of inequality, for example through tenant empowerment. During the 1980s, the policies of the Conservative government led by

Margaret Thatcher had a significant impact on inequality, not merely through rising unemployment and increased poverty, but also in terms of housing tenure polarisation. In the 1990s, Malpass and Murie linked social exclusion to such tenure polarisation and the residualisation of social housing, arguing that social exclusion resulted from multiple deprivation and a causal process in which different elements reinforced one another (Malpass and Murie, 1994). At the time when New Labour came to power, the UK appeared to be a more unequal society. The New Labour government sought to address this and the first half of the decade 2000-2010 was probably the most positive in the UK in terms of reform of housing and homelessness policy and legislation.

Housing organisations, through their day-to-day management, can assist in addressing issues of inequality and ensuring a fair housing experience for most, if not all, households. There is universal acceptance that tenant participation and engagement is a good thing. However, there remain some groups of tenants who are 'hard-to-reach', and overcoming this barrier is an important step in tackling inequalities in tenant participation. Another example of tenant empowerment is the increasing use of choice-based lettings in the allocation process. The advantage of this approach is that it allows individuals to be engaged in the process by actively choosing the property they want, rather than having it chosen for them. In addition housing management can deliver on this agenda when tackling the thorny issue of anti-social behaviour. There is now an increasing expectation that housing providers will not only work together with other agencies to take prompt, appropriate and decisive action against anti-social behaviour when it occurs, but also have a strong focus on prevention, by working with particular families.

It may still be too early to say whether the change to a Conservative – Liberal Democrat coalition government will come to be seen as a major watershed in UK policy, particularly in relation to housing and inequality. However, the very fact of a coalition government, with an agreement for a five-year programme, is itself a new development. Some of the changes outlined above clearly post-date this publication, and will doubtless have effects on housing affordability and people's quality of life. In such volatile conditions the links between housing and inequality are clearly not static, and this would suggest that there is already a need for an updated edition of this helpful publication.

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