



**UK COLLABORATIVE  
CENTRE FOR  
HOUSING EVIDENCE**

# **Forms and mechanisms of exclusion in contemporary housing systems**

A scoping study

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4 February 2020

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## Acknowledgements

The project team would like to thank all the participants who gave up time to speak to us as part of the research. We are also grateful to Dr Gareth Young and Claire Martin for their help with the report, and to our funders (ESRC, AHRC and Joseph Rowntree Foundation) for supporting this project.

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# Executive Summary

## Introduction

According to recent research commissioned by the National Housing Federation (2019; see also BBC, 2019), 8.4m people in England are directly affected by the housing crisis, with one in seven of the population living in unaffordable, insecure, overcrowded or unsuitable homes. The drivers of this exclusion are a complex combination of structural, institutional and individual factors in which some long-term forms of exclusion continue, or are exacerbated, while other new mechanisms of exclusion have emerged. This report should be read in conjunction with the CaCHE evidence review (Preece and Bimpson, 2019).

## Approach to the research

This report explores the central research question: **what do stakeholders and housing providers identify as the key mechanisms of exclusion in contemporary English rental housing systems?** We address this through qualitative, in-depth interviews with individuals and organisations involved in the housing system, comprising 12 social housing organisations (nine housing associations and three local authorities), and ten stakeholders from third sector organisations, charities, professional and membership bodies, and tenant organisations.

## Perceptions of change in housing exclusion

Most participants viewed **housing exclusion as worsening**, with limited options and no access at all to decent housing for large numbers on a regular basis. This extended from the most vulnerable to 'normal' people or the 'squeezed middle'. Affordability pressures in the private rented sector affected more people because of changing housing market profiles. There was growing awareness of the complexities of exclusion, with new forms of support and intervention for particular groups, but a sense of frustration that resourcing for such services was being undermined.

A number of groups experienced greater constraint over their housing choices. Many had **a long-standing and widely acknowledged history of inequality** in the housing system – for example BME groups – with **increased exposure to poor quality or inappropriate housing and homelessness**. In the private rented sector, reforms to housing benefit particularly affected younger, low-income groups' ability to access housing. There is also a **variable geography of exclusion**. Participants reflected diverging policy and practice across the UK, resulting from the devolution of housing across national parliaments. Within England, local housing market contexts continue to shape impacts and experiences.

## Macro-drivers of housing exclusion

The macro drivers of housing exclusion are the structuring issues that frame the action of housing providers and those seeking housing. The **lack of affordable, appropriate, secure housing** was one of the most commonly identified problems, driven by inter-related factors in the social sector, such as reduced local authority house-building, the Right to Buy policy, and the affordability of new housing. These are inextricably linked with changes in other tenures, with barriers to homeownership and a significant expansion of the private rented sector. The **scarcity of social housing** inevitably introduces some form of **rationing, increasing competition for housing and pushing up costs in the private sector**. However, stakeholders noted that supply problems could not be overcome without challenging

the normalisation of homeownership as the most aspirational tenure. Respondents also noted the way in which **demand** is re-shaped by the reduction of different kinds of resources (financial, cognitive and social), forestalling access to certain housing pathways.

Welfare policy is important in access to housing because it helps individuals to meet housing costs. **Changes to the welfare system, particularly since 2010, have restricted access to certain types of housing** – often intentionally – for example limiting Local Housing Allowance to the bottom 30th percentile of market rents. The retreat of policies designed to mitigate the impact of lower resources on access housing disproportionately impacts certain groups. For those already on a low or precarious income, accessing housing they can afford is a challenge. This applies especially in the PRS, but to some extent in the social sector as well. Beyond affordability, **access to appropriate support was seen as a major challenge**. The perception of growing unmet support needs was linked to reductions in local authority support services, and participants noted a variable geography of provision.

The **interaction of housing and immigration policy** has also had a significant impact on access to housing. Measures such as the Right to Rent were likened to histories of ‘no dogs, no Irish, no blacks’. But, participants also noted that exclusion was not necessarily driven by racism but by fear of penalties – including a custodial sentence – if landlords misinterpreted their duties.

In the social housing sector, welfare and housing policies interact in ways that reinforce exclusion; this is exemplified by **long-term changes to the funding for the development of social housing**. The Affordable Rent programme, enabling letting of social housing at up to 80% of local rents, was described as ‘almost Orwellian’, because of its lack of affordability in some areas, particularly for larger households. Finally, whilst local authorities have a range of legal duties relating to housing, housing outcomes are in many cases achieved through private routes, via housing associations, or in the private rented sector, which are not bound by the same social or legal responsibilities. As one participant noted, local authorities cannot compel private landlords to act in line with social objectives. **Lack of regulation** in the private sector, and the limited remit of regulatory bodies in the social sector, also impacts on tenants, who have fewer opportunities for redress where they feel rights are being breached.

## The narratives framing action

The **complexity of the contemporary housing system deterred housing providers from entering markets**, for example some private sector landlords do not let to young people in receipt of benefits. Individuals seeking access to housing can also be deterred because of the complexities of housing and welfare entitlements. This is exacerbated by lack of specialist advice services. Participants identified **pervasive sub-narratives of ‘strivers and skivers’, individualising poverty and stigmatising those in housing need**. This was evident in discussions around opposition to the development of social housing. Stigma can also silence individuals from articulating their need for housing, and affect how people present themselves to professionals in order to appear ‘deserving’ of assistance.

The notion that England is in the grip of a **housing crisis** was a strong narrative, underpinning discussions of who was responsible for meeting housing needs, who gets prioritised, and what ‘need’ means in a context of acute shortage. Whilst there was a focus on housing those in the greatest need, housing providers also sought to meet the needs of wider groups who are excluded from unaffordable housing markets. Relatedly, the **allocation of housing is an arena in which tensions between different actors are played out**, a site of struggle in which organisations exercise their power, seek control, and forge their identities. There was some evidence of housing associations seeking to take more control of the allocation of properties. There was also recognition of the growing importance of the PRS, with local authority statutory housing duties met by diffuse and unwieldy partnerships between local authorities and individual private landlords.

Assessing tenancy sustainability in financial or behaviour terms in the social sector meant that – in some cases – the denial of a tenancy could be framed as protecting tenants from subsequent failure. The notion of **setting people up to fail** was also evident in the PRS, but was more likely to be an absolute form of exclusion than in the social sector, in which potential tenants may be required to undertake certain activities to reduce their ‘risk’. Whilst the riskiness of tenants could be used to justify not offering a tenancy, there is no uniform approach to how housing providers perceive and respond to tenancy risks.

Respondents identified what might be termed an analytic tip in the framing of contemporary housing challenges by policy and practice, whereby **a long-standing concern with issues of tackling discrimination and promoting equality have been abruptly abandoned**. Efforts to identify and tackle discrimination were reported to be in retreat, and commitment to understanding and responding to diverse needs was reported to be on the wane.

## Mechanisms of exclusion

**Nominations agreements and Choice Based Lettings schemes exist to manage access** to local housing registers, **and to coordinate local housing resources** between local authorities and housing associations. Yet, the differing ways that housing duty and housing need were interpreted by councils and social landlords within these local arrangements risks eroding the statutory safety net for those with the most immediate housing needs. Many participants highlighted the desirability of ‘mixed communities’, but this was understood in different ways, related to the employment status of tenants, wider community sustainability, and social support needs.

Participants revealed how those seeking housing face barriers within **local systems of access**. Individuals may be unable to access a tenancy due to arbitrary levels of arrears, and the ‘choice’ that is available to people who are homeless or at risk of homelessness may be limited to the poorest housing and areas, with little or no room for negotiation. Participants also noted that CBL systems risk further disadvantaging those who struggle to manage online systems.

Housing associations and councils revealed **more stringent financial assessments for potential tenants**. The use of technologies to assess credit histories was uncommon and rejected by many social landlords, yet clearly present within the PRS. Whilst the extent to which refusals actually take place was unclear, participants emphasised the space for interpretation and discretion during the lettings process, acknowledging the complexity of making assessments about individuals lives at a single point in time. Here we see parallels with practices in the PRS as private landlords seek to assess the suitability of an applicant for a tenancy. Landlord lettings practices are also influenced by macro factors, including financial risk assessments by mortgage and other lenders, as well as the availability of social support services within a local authority area.

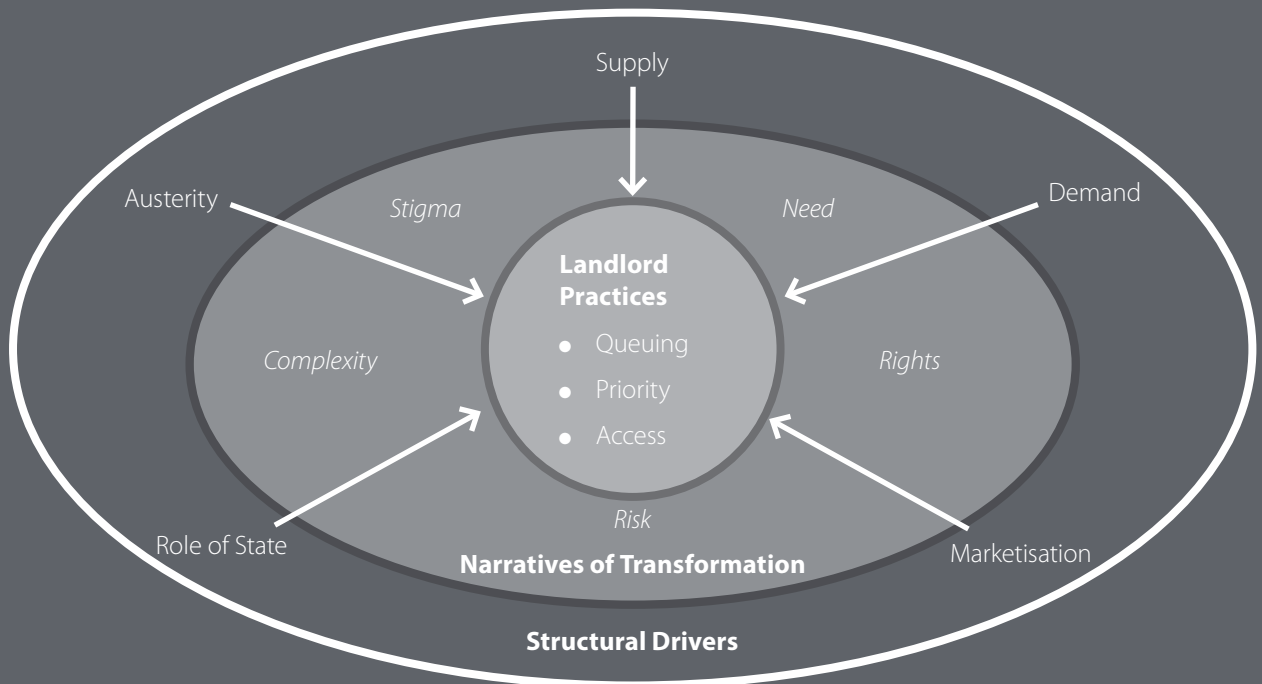
## Reflections and policy challenges

Respondents cast light on specific mechanisms of exclusion through which people are denied access to opportunities within the social and private rented sectors. Some of these were long-standing and well-established mechanisms, others were new innovations. These mechanisms were not viewed in isolation by respondents, but were regarded as manifestations of broader processes of change reshaping the English housing system. Figure 1 presents a distillation of this reasoning. This model is an archetype that amalgamates insights and reflections from the stakeholder interviews. It is organised into three fields, each of which contains multiple elements or dimensions: structural drivers, narratives of transformation, and landlord practices:



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**Figure 1:** A conceptual model of increasing housing exclusion



There was a striking degree of commonality in the recommendations provided by respondents for tackling housing exclusion. These mirrored recommendations to emerge from other recent CaCHE research projects focusing on the private rented sector (see: McKee et al., 2019a; McKee and Soaita, 2018) and the future of social housing (see: Hickman et al, 2018, Preece et al, 2019a). This includes suggestions for reform of the private rented sector, more social housing, and welfare (re)reform. These reforms were recognised as running counter to engrained processes of deregulation, privatisation and reduced state spending within the English housing system. However, it is worth noting that key elements of these proposed reforms are being implemented in Scotland and Wales.

# 1. Introduction

According to recent research commissioned by the National Housing Federation (2019; see also BBC, 2019), 8.4m people in England are directly affected by the housing crisis, with one in seven of the population living in unaffordable, insecure, overcrowded or unsuitable homes. Research by Shelter (2018) estimated that there were 320,000 homeless people in Britain. These figures reveal the shocking scale of exclusion from appropriate homes within the contemporary housing system. The drivers of this exclusion are a complex combination of structural, institutional and individual factors in which some long-term forms of exclusion continue, or are exacerbated; while new mechanisms of exclusion have emerged, affecting different groups of the population.

Valuable statistical work has established the scale of the problem of housing exclusion in the UK. There has also been substantial qualitative work on the experiences of 'generation rent' (McKee and Soaita, 2018), older renters (McKee et al, 2019a), those experiencing homelessness (Stewart, 2019), and migrants (McKee et al, 2019b). Some of the emerging forms and mechanisms of exclusion have appeared in stories in the media and housing profession press and, anecdotally, we know that some mechanisms are becoming increasingly prominent. However, to date, there has been limited research on the experiences and perspectives of those working within the housing system on how contemporary housing exclusion is manifested and the impacts and challenges arising from new mechanisms of exclusion. This report seeks to address this gap.

This report should be read in conjunction with a previously published CaCHE report (Preece and Bimpson, 2019), in which we presented a review of the research evidence on forms and mechanisms of exclusion in contemporary rental housing systems. The term exclusion can be conceptualised in a number of different ways. In sociological studies, exclusion refers to multi-dimensional processes resulting in: 'The lack or denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society, whether in economic, social, cultural or political arenas' (Levitas et al., 2007, p.81). Applying this definition, this report considers the way in which individuals are excluded from forms of rental housing, such that they are unable to access appropriate, adequate housing. Whilst housing services are a key point at which this exclusion may be operationalised, the research looks at the relationships between different scales – from the practices of individual actors, within organisations, to the wider systems and structures in which they are embedded. In the preceding evidence review, we developed a typology of structural, institutional and individual mechanisms of exclusion (following Ginsburg, 1988). Structural mechanisms refer to the operation of wider societal forces. Institutional mechanisms operate within components of the housing system. Finally, individual mechanisms refer to the implementation of decisions by individuals, who operate within particular institutional and structural contexts. The review includes discussion of: the legal and policy framework; housing design and provision; communication; allocation processes; pre-tenancy agreements; and emergent technologies such as Big Data, algorithms and social media.

This report builds on this work by presenting the perspectives and experiences of a range of stakeholders in the contemporary English housing system, based on interviews conducted in Spring and Summer 2019 with representatives of national professional bodies, charities, housing associations, local authorities and landlords. We sought their views on the extent to which exclusion in rental housing was increasing; if new patterns of exclusion were evident; what the drivers were; and whether and how new mechanisms of exclusion were emerging and the arising implications of these. The research focused on England because many of the forms of exclusion are heightened in this national context, as well as being driven by legislative reforms that do not apply to other devolved nations (particularly in Scotland). It focuses on rental housing, in the social and private sectors, because it is in these sectors that issues of housing exclusion are most evident for a broader segment of the population, particularly given

the re-shaping of contemporary housing systems.

The report seeks to articulate the important perspectives and insights of a range of participants who are seeking to understand and respond to the new realities of exclusion that underpin the statistics and public discourses of the housing crisis. The in-depth conversations we draw on throughout the report are not representative of particular sectors or professions, but the aim is to represent the views and perceptions of key stakeholders, as a precursor to larger scale investigations of the issues highlighted here.

The report outline is as follows:

- Chapter 2 describes the research methods used.
- Chapter 3 discusses perceptions of change articulated by the research participants, a majority of whom believed that exclusion was getting worse, although the nature of this change was complex. This includes discussions of the people and place dimensions of exclusion.
- Chapter 4 provides stakeholders' explanations of the macro drivers of contemporary exclusion, including supply and demand; housing, welfare and immigration policies; the funding framework for rental housing; and the effects of privatisation and regulation.
- Chapter 5 analyses the narratives that frame the possibilities of action of stakeholders. These include the effects of complexity on housing providers; the stigmatisation of social housing, welfare and poverty; the challenges of actually understanding housing need and managing expectations within a system in crisis; the paradigms of tenancy sustainability and risk management; and the influences of politics and differential power that pervade the system.
- Chapter 6 presents a more detailed examination of some of the specific mechanisms of exclusion currently being enacted, including nominations agreements and choice-based lettings; systems of access; pre-tenancy assessments and checks; the use of new technology; landlord discretion; local lettings and rent policies.
- Chapter 7 offers some reflections, including identifying remaining gaps in the research evidence base and challenges for policy and practice. Throughout this report, we have also sought to signpost readers to further research resources.

## 2. Approach to the research

This report explores the central question: what do stakeholders and housing providers identify as the key mechanisms of exclusion in contemporary English rental housing systems? This has been addressed through a qualitative, in-depth, empirical research project, working across social and private rented sectors in England. The structure of the report is guided by responding to a series of sub-questions, with sub-sections an outcome of the data analysis process. Chapters 3 to 6 present the main data, and seek to answer, in turn, the following questions:

- Do participants think that housing exclusion is getting worse?
- What do participants identify as the key structural drivers of this exclusion?
- What narratives do participants draw on in framing housing exclusion?
- What are the key mechanisms through which exclusion is operationalised?

The number of interviews was influenced by the resources available for the project, with the sampling approach designed to give a range of views from key stakeholders and housing providers. By focusing on individuals working within the housing system, the aim was to highlight the complexities and inter-dependencies of new mechanisms of exclusion, to understand how experts working in housing policy and practice perceive the 'housing crisis', beyond the headlines. For social housing providers, particular consideration was given to diversity based on:

- Size
- Location within England
- Provider type (housing association or local authority with retained stock)
- Rural and urban providers

In total, 19 individuals working in 12 social housing organisations were interviewed (nine housing associations and three local authorities). Stakeholders were also sought to provide their perceptions of key issues affecting people's ability to access housing. Ten experts from third sector organisations, charities, professional and membership bodies, and tenant organisations have provided their views. In total, there were 29 respondents from 22 organisations.

For logistical reasons, interviews were largely conducted by phone and were audio recorded before being transcribed. Written transcripts formed the basis for analysis; these were coded to a number of labels, which were then refined and situated under broader themes. In order to enable participants to speak freely, identities have been protected throughout the report and some details may have been omitted or amended in order to maintain anonymity. Participants are referred to by pseudonyms beginning 'S' for stakeholders, 'HA' for housing associations, and 'LA' for local authorities. Brief descriptions for each participant are given below, but these are necessarily relatively generic in order to prevent the identification of key contacts.

### Participant descriptions

<b>Code</b>	<b>Job title</b>	<b>Description</b>
S1	Housing policy specialist	National housing organisation
S2	Chief Executive	National tenant organisation
S3	Policy specialist	National housing charity
S4	Policy specialist	National housing organisation
S5	Head of research	National housing charity
S6	Private renting specialist	Research institution
S7	Representative	National private sector tenant group
S8	Chief Executive	LGBT charity / service
S9	Volunteer and researcher	Migration and asylum advocacy group
S10	Policy lead	Equalities organisation, Scotland
HA1	Business development officer	Housing association; mid-sized; operating in the North and Midlands; rural stock profile
HA2	Director, neighbourhoods	Housing association; large; operating in the North; former stock-transfer
HA3	R1: Strategic lead	Housing association; large group; operating in the North; former stock transfer
	R2: Policy manager	
	R3: Director, neighbourhoods	
	R4: Director, income	
	R5: Policy officer	
	R6: Subsidiary head	
HA4	R1: Strategic lead	Housing association; large; national with strong presence in South
	R2: Allocations manager	
HA5	Chief Executive	Housing association; small; operating in the North; BME specialist
HA6	Director, housing	Housing association; mid-sized; Midlands and East England
HA7	Director, housing	Housing association; small to mid-sized; Midlands
HA8	Diversity lead	Housing association; large group; national with significant presence in North, Midlands and East
HA9	Lettings officer	Housing association; small; Midlands; BME specialist
LA1	Senior manager, allocations	Second tier district council; Midlands; owns and manages council housing stock
LA2	Senior housing manager	Second tier district council; Midlands; owns and manages council housing stock; rural stock profile
LA3	R1: County council	County council; Midlands
	R2: Senior allocations manager	
		Arms-Length Management Organisation (ALMO); large; Midlands

Throughout the report, linkages are made to the existing evidence base on key themes, full details of which can be found in a previously published evidence review (Preece and Bimpson, 2019). The review of research noted a number of gaps, to which this report seeks to respond. In particular, there was a lack of evidence around:

- Understanding the scale of exclusion, for different groups, in different geographies
- The way in which local authorities manage local housing duties in conjunction with other partners
- The rationales and narratives underpinning the exclusion of some groups from different forms of housing
- The way in which perceptions of risk impact on access to housing, particularly the role of technologies in understanding or predicting risk

## Limitations

The research has some limitations, which future research should seek to address. Resources were limited by the scale of the project budget, therefore the selection of participants responded to practical issues such as availability and meeting a set of relatively broad criteria for inclusion. Whilst this has enabled in-depth views and experiences to be obtained from a range of different organisational 'types', it must also be acknowledged that there is not sufficient data to generalise to other organisations with similar characteristics, or operating in the same geographical areas. The research offers a number of points of comparison, which may provide fertile ground for more in-depth, comparative assessment with a larger number of participants. Future research could seek the perspectives of private sector landlords. These individuals are challenging to locate for research purposes, because of the large number of small-volume landlords in England, and the lack of a national landlord register.

The focus of the research has been to understand individual perceptions and experiences, rather than to observe practice. This is an important distinction to make; although individual participants refer to organisational practices, what is stated as practice may differ from actual practice, and it is also likely that there is variation within these areas depending on who is providing a view. Furthermore, in focusing on organisational and professional stakeholder perceptions, the research does not seek to comment on the experiences of those seeking to access housing, or who may be excluded from housing. Whilst some participants have reflected on the experiences of those who may be excluded, this stems from their own professional practice, which may differ from the stated experiences of the individuals in question.

### 3. Perceptions of change in housing exclusion

#### Existing evidence

- The housing crisis has been presented as being a crisis of those who rent, who are unable to access homeownership, have little chance of a social home, and struggle in expensive rented housing (Shelter, 2019).
- Affordability has been particularly highlighted as a growing problem, impacting on those on low-incomes most significantly (Shelter, 2019), particularly in the private sector but also in the social sector as well (Bramley, 2012). However, there is no agreed approach to measuring or understanding affordability (Meen, 2018).
- Other notable manifestations of housing exclusion have been highlighted, particularly significant increases in rough sleeping since 2010, a rise in concealed households, falling numbers of social lets, and the erosion of the welfare safety net (Fitzpatrick et al., 2019).

#### Introduction

This chapter addresses the question: do participants think that housing exclusion is getting worse? As noted in the introduction, housing exclusion has been defined as the lack or denial of access to appropriate, adequate housing. The research found consistent but complex narratives articulated about the scale and forms of changes in housing exclusion in the last decade. The majority view was that exclusion was getting worse within the context of a housing affordability crisis, exacerbated by welfare reform. This was both significantly expanding the groups for which housing was increasingly inaccessible or precarious, especially young and single individuals, while making the situation of the most vulnerable more acute. However, there was also a recognition that these forms of exclusion were often longstanding, with policy continually failing to effectively address them.

There was a strong theme that awareness of the need for expert, complex and holistic approaches to addressing housing exclusion was growing, and that, indeed, there had been important progress. However, there was a frustration that access to such specialist support was increasingly constrained. The temporal dynamics of exclusion were also identified, with periods of progression and regression. While some recent policy initiatives were welcomed, there was a consensus that an overall comprehensive understanding of the systematic drivers of exclusion, and resulting policy framework and resources, was urgently required; with this being hindered by the lack of data available.

#### The worsening context of housing exclusion

The majority view was that 'it's definitely getting worse' with 'very limited options' for people (S8). Many participants discussed the challenges of an environment in which there is 'no access at all to decent housing for a very large number of people on a regular basis now' (S9). This sense of exclusion from decent housing had also now extended from the most vulnerable to include "normal people" who have jobs, are in secure relationships' (HA1) and 'the squeezed middle...working people, working families' (HA4r1). In part, this stemmed from structural changes in the housing system, with the result that more households are renting privately than in previous decades, and so are more exposed to challenges in accessing private accommodation:

I think early 90s/early 2000s, the private rented sector was largely a stopgap for people who would end up either in social housing or buying their own house, now it's becoming a very, very large sector in itself, housing people who are trying to put down roots, trying to start families, and even there's a growing amount of people who are pensioners and older renters that I don't think we've seen in, well certainly recent history I've not seen that before (S7)

In the private sector, 'affordability is a huge issue in terms of actually being able to afford the rent' (S5), but this is also an increasing issue in the social rented sector in some areas. Across a number of domains – general poverty; acute circumstances in the private rented sector; the return to extensive use of bed and breakfast accommodation – regression was evident. There was also an articulation of growing precariousness changing the context of exclusion, when previously, 'it was still bad...[but] it was somehow more secure' (HA5).

There was a powerful narrative that while challenges of exclusion were longstanding, a previous belief that housing policy and practice could effectively tackle them was diminishing. In the current context, 'housing officers [are now] seen as gate keepers rather than facilitators' (S4), and 'it's almost like the more vulnerable you are, the more vulnerable you are to being passed from pillar to post' (HA5). Where participants believed that the situation had not dramatically changed in the last decade, they articulated a context of longstanding legislative and policy failure over successive governmental regimes, whereas other respondents cited how recent policies including the Local Housing Allowance, Bedroom Tax, Universal Credit and Right to Rent had exacerbated exclusion.

Some practitioners stated that, although the context was changing, their assessment and calculation procedures governing access to housing were fundamentally the same. There was also a sense that the last decade had witnessed growing awareness of the complexities of exclusion, with new mechanisms to support LGBT and BME households, provide specialist debt and benefits advice and tackle domestic violence. However, there was also widespread frustration at the resourcing of such mechanisms being eroded: 'Five years ago we were in a position to signpost or refer for help, now that's not the case' (LA1).

A number of participants identified examples of initiatives to tackle exclusion, such as the Mayors of London and Manchester developing homelessness strategies and some recent Westminster Government and mortgage lenders' movement on discrimination against benefit claimants. One participant also identified a reinvigorated sense of community activism and new groups challenging mainstream providers. While these initiatives were welcomed, they were generally seen as isolated and insufficient as the necessity of daily, localised and short-term responses to the acute crisis prevented a more holistic and ambitious policy and practice programme. As one housing provider reflected, 'I don't think we are doing a lot strategically, if I'm being honest' (HA8).

Several participants also noted that the reduction in evidence and monitoring data meant that it was increasingly difficult to understand changes in the scale and form of contemporary housing exclusion; because 'there is no data... you don't know the scale of what the problems are' (S2). This meant that 'there is no comprehensive understanding of the community's needs, because nobody is collecting all of the evidence and reviewing it, or making any decisions about what the gaps are' (S8).

## The people dimensions of worsening exclusion

Throughout the following sections, references will be made to variable experiences and geographies of exclusion. Underpinning all narratives, is the importance of understanding the people and place dimensions of exclusion. Respondents identified a number of groups whose housing choices have been subject to a series of constraints greater than those experienced by the wider population. Many of these were groups with a long-standing and widely acknowledged history of inequality within the housing system that increases exposure to poor quality or inappropriate housing, and homelessness. The challenges encountered by these groups within the contemporary housing system were reported to have intensified over recent years as a result of three interrelated and overlapping factors. First, a diminution in the resources people can draw upon to access and maintain housing. Second, the retreat of policies and practices of mitigation that serve to limit the impact that a shortfall in resources can have on access to adequate housing. And third, the emergence of new mechanisms designed to actively exclude particular groups of people from certain housing opportunities.



Excluded groups included people with characteristics protected under equalities legislation, such as people with disabilities, older people, young people, minority ethnic groups and LGBT+ groups. Other groups identified as more likely to be excluded from opportunities within the contemporary housing system included migrants and BME groups, who face distinct challenges due to the impact of Right to Rent legislation, and those who have been impacted by welfare reforms. For example, access to housing in the PRS is particularly challenging for low-income groups, especially those in receipt of Housing Benefit, and young people under 35 who now only receive support for the cost of renting a shared property. Overall, the impact of welfare reform and the wider benefits freeze means tenants across rental sectors are increasingly having to meet the gap between their actual rent and what their benefits will cover. The increasing reliance of local authorities on the private rented sector to discharge their homelessness obligations means homeless households are also experiencing difficulties in accessing permanent accommodation.

## The place dimensions of worsening exclusion

There is also a variable geography of exclusion associated with the mechanisms discussed through the report. In part, this was explained with reference to the divergence in policy and practice across the UK, reflecting the devolution of housing across national parliaments, which have pursued different policy priorities reflecting different political agendas. Within the English context, devolution to the Greater London Assembly (GLA) and combined authorities has resulted in a degree of divergence at the regional level. For example, 'over the last 10 years... London has put in significantly better building standards than almost all the rest of the country, their default... is... life time home standards. And... they are delivering about 90% on that' (S10). The shared role of different actors in meeting local housing needs across the country also creates variable practices at the local level. This means that:

...there are loads of different players and actors... responding to that national context and responding to pressures in lots of different ways and you end up with a cocktail that will look very different in any different area depending on the pressures, the responses, if they're happy to work together, and all of those different things can make it look very different. So in terms of the way that the sector responds to any individual or combination of policies over a number of years will then make practice potentially look different (S1)

It is also, significantly, a matter of local housing market contexts determining impacts and shaping experiences, for example those living in parts of the country where rents are already high were seen as being acutely affected. As one participant reflected:

...geographically there's disparities in rent. So, I work in [one area]... and I know [in the south-west] rents are significantly higher than [here]... But that said, rents are rising [here] quicker than other places. It seems like places like London have, even though they're absolutely extortionate, they seem to have levelled off a little bit, whereas it looks like the larger metropolitan areas in the north are next on the list for raising rents (S7)

Respondents also noted how variations in local service provision, in part linked to the distinct geography of austerity, resulted in local variations in services that can play a key role in supporting and assisting people to access and maintain housing. Respondents acknowledged that these distinctions could result in a variable geography of experience for different groups. However, there is a lack of clarity about precisely how these processes were playing out in reality across the UK.

## 4. Macro-drivers of housing exclusion

### Existing evidence

- There is some debate about whether there is a need for greater housing supply (Mulheirn, 2019). However, it is possible for there to be an absolute shortage of homes as well as a distribution problem (getting the right homes in the right places) (Meen, 2019). Increased housing supply is important not just because it can moderate prices overall, but because it enables direct solutions such as the building of more social and affordable housing, which is in high demand (Bramley, 2019, p.2).
- Some groups are particularly poorly served by the supply of appropriate forms of housing, such as gypsies and travellers (Runnymede Trust, 2016), LGBT households (Musingarimi, 2008, Matthews and Poyner, 2017), and disabled people for whom much general housing is poorly designed (Bhakta and Pickerill, 2016, Mackie, 2012).
- The potential for exclusionary impacts arising from a number of welfare reforms has been discussed in relation to: the Benefit Cap (Clarke and Williams, 2014), the Bedroom Tax (Greenstein et al., 2016), Universal Credit (Hickman et al., 2018), local housing allowance (Powell, 2015, Cole et al., 2016, Fitzpatrick et al., 2018, Fitzpatrick et al., 2019). However, it is difficult to quantify the extent to which this has impacted on access to housing. It is also important to recognise the combined impact of multiple measures (Hamnett, 2014).
- The average share of income that young families spend on housing has trebled over the last 50 years, and private renters spend an average of 41% of (joint) household income on rent (Shelter, 2019).
- For the first time, working-age social renters with no other source of income may not be entitled to enough Housing Benefit to cover all of their rent (Joyce et al., 2017, p.28).
- There is evidence that the Right to Rent provisions within the Immigration Acts 2014 and 2016 have broader exclusionary impacts than intended (Patel and Peel, 2017, Mykkanen and Simcock, 2018).
- The reliance on the Affordable Rent model for the development of new social housing, and the practice of converting some social rent properties to higher Affordable Rents at re-letting, has the potential to exclude individuals on the lowest-incomes, particularly where their incomes are reduced by welfare reform measures (Preece et al., 2019a).

### Introduction

This chapter addresses the question: what do participants identify as the key structural drivers of housing exclusion? The macro drivers of housing exclusion are the key structuring issues that frame the action of housing providers and those seeking to access housing. The supply problem was one of the most commonly mentioned issues, particularly in relation to the lack of social housing. Lack of supply can re-shape demand by limiting the options that are open to individuals. Changing policies in relation to housing, welfare and immigration was also noted as a significant driver of housing exclusion, in some cases by consciously limiting access to some forms of housing for some groups. The funding framework for the development of social housing results in the provision of more mid-rent products, which worsens housing access for those on the lowest incomes in areas of higher rents. Finally, the mixed picture of different housing actors in the meeting of housing needs makes for a patchwork of different legal responsibilities, which is not necessarily matched with the ability to provide homes, nor a coherent sense of social responsibility in maintaining access to housing for all those who need it.

## Supply

The structural lack of affordable, appropriate, secure housing was one of the most commonly identified problems in the contemporary housing system. This was driven by a number of inter-related factors such as:

...reduced levels of house-building particularly amongst local authorities over the last few generations, the right to buy policy where we've seen a loss of stock...particularly the more desirable stock, further challenges about what types of houses are being developed and how affordable they are...So all of this means that on the supply side you've got less, yet you've got increasing demand which has the impact of creating increased pressures for the housing that becomes available (S2)

Changes in the social sector are inextricably linked with changes in other tenures, with homeownership also more difficult for people to access, and a significant expansion in the private rented sector. As well as the legacy of the 2008 Global Financial Crisis, participants highlighted the long-lasting effects of historic policies such as the Right to Buy and the Housing Act 1988, which have transformed the social and private rental sectors. These reforms both reduced the available stock of social housing, deregulated rents, and reformed the nature of the private rented tenancy. Crucially, some of the social housing stock that was purchased under Right to Buy is now being rented out privately by landlords who bought their former council house or inherited it from family members. As one stakeholder noted:

It's probably thirty years since a lot of working class people were...encouraged to buy their own home...A lot of them have probably died and left a home to their children and what do they do with the home, do they sell that and then invest that in stocks and shares when it's pretty shaky, or do they become an accidental landlord, and I think that's probably what we're seeing, because if you look at, I mean there's about a million and a half landlords in this country and a lot of them are just owning one or two places maximum (S7)

The 'scarcity' of social housing means that 'some form of rationing is actually going to be inevitable' for those seeking access (S1). This meant that housing providers sought to manage expectations: 'one of the main tasks for my team really is...to give the honest advice...that there isn't the supply' (LA3r2). Over the longer term, social housing was seen as transitioning from a safety net to being 'restrictive in terms of who can access it' (HA5), because there was not enough housing.

In the private sector, without regulated rents, limited supply in relation to demand drives up prices. This 'increased competition' (S3) has a particular impact on those on lower incomes because there are more people chasing every property. Low-income groups may have to make trade-offs about the location and quality of the properties they can afford to rent, or alternatively share with others, sometimes into older age (see also McKee et al., 2019a). Growing numbers of low-income households are now renting privately, whereas decades before they would have been housed in the social rented sector; whilst at the other end, tightening of mortgage finance and changes in the labour market make accessing and sustaining a mortgage more difficult:

What we have ended up seeing is, obviously more and more people on the middle-income are now staying in the private rented sector for longer but also the other end of it is we've seen a reduction in social housing supply... There have been quite restrictive policies in terms of housing applications, so... people on low-incomes aren't able to access social housing, so they're then competing for the same properties as young professionals, or people who are living in the private rented sector because they can't access home ownership. And it has got worse (S5)

However, stakeholders were clear that supply problems could not be overcome without challenging pervasive discourses such as ‘the government’s...mantra about “we need new homes, we need new homes”’, which was ‘effectively pushing you down...low cost homeownership...There’s probably nil amount of social housing in real life being produced now’ (HA5). Local authorities noted difficult negotiations with private developers, with concerns about site viability resulting in the loss of social housing: ‘the first thing that goes is the affordable housing...because they’ve got to have a profit margin, that’s the real world isn’t it?’ (LA2).

The supply issue has particular spatial manifestations, with participants describing opposition to new social housing from residents in rural areas and some political figures who ‘would sooner gain the vote than...forward plan for future voters, in terms of actually enabling housing to be built’ (HA1). For some groups, lack of supply of particular forms of accommodation could intensify these broader trends. One housing association reported ‘a vast demand’ for family housing from the south Asian population, ‘who at the moment are crammed into the poor quality private rented sector’ (HA3r1). A number of participants reported shortages of accessible and adaptable accommodation, which resulted in major challenges in the private rented sector, in which adaptations were ‘a nightmare because the landlord has got to agree with it, and the power is always with them’ (S10).

The need for some forms of specialist housing was not always clear, for example, ‘the jury is still out about whether LGBT people require different design accommodation’ (S8). Similarly, a BME housing association highlighted that ‘the reality is the majority of BME people live in mainstream housing...[but] the mainstream is ultimately providing a homogenous product’ (HA5). For homeless households, supply was perceived as an acute issue leading to ‘more people’ being housed in temporary accommodation as well as an increase in rough sleeping amongst some groups – both for ‘longer periods of time’ (S5). This is a direct result of local authorities being unable to access secure, affordable housing within the limits of what the tenants’ housing benefit will cover.

In some areas, the growth of online platforms such as Airbnb were also limiting the available supply of private rented accommodation, with knock on effects for low-income renters in particular. There are also spatial dimensions to this, with heavy concentrations of Air B&B properties often found in popular tourist destinations as previous research has noted (Simcock and Smith 2016). For example, in high-pressure areas like London the growth of short-term lets reduced the housing available for long-term rental: ‘is that still excluding people who have housing needs? They need that housing and for someone who has put it out there for tourist short-term lettings...it’s that removal of properties that is sort of a form of exclusion as well’ (S6).

## Demand

Even beyond such areas of high demand, however, unmet housing needs can still persist. In a general context of low-demand, this demonstrates the challenge of not just increasing supply, but increasing the supply of homes that individuals need and want. Some participants worked in areas with ‘an oversupply of private and social rented housing’, where ‘we can make 80 offers...to try and get a home let’ (HA6). Other housing associations in very different markets noted that ‘there’s this perception that London is screaming with demand and acute lack of supply but...there’s areas of quite low demand...you’ll get multiple refusals on some properties because people just don’t want to live there’ (HA4r2). In other areas, particular types of accommodation, such as older persons’ studio flats were problematic, and ‘we can’t let [them] for love nor money’ (LA1). The shifting policy context could influence demand, for example ‘with the spare room subsidy...one and two bedroom flats which...were hard to let...are now absolutely really hot properties’ (HA7).

Whilst respondents were more likely to articulate issues of high demand (for particular forms of housing), as being driven by lack of supply, more subtle processes can also be noted, particularly the way in which demand is re-shaped by the reduction of different kinds of resources, forestalling access to certain housing pathways. First, financial resources were most commonly referenced, with a majority of respondents drawing a direct link between rising financial precarity as a result of post-2010 welfare reforms and reshaped demand for housing. These reforms are discussed in more detail in the next section. Second, cognitive resources – in the form of knowledge, awareness and

understanding of the housing system, forms of provision and points of access, the roles of different agents and actors, application systems and processes, and associated rules and regulations – were recognised as key determinants of choice, opportunity, and therefore demand. Individuals are expected to operate as active consumers within the housing system, seeking out information, making informed decisions regarding available options and negotiating to secure their preferred outcome. Whilst some individuals were ‘fantastic self-advocates...even they found it absolutely exhausting to try and navigate the systems and the funding’ (S10). Some groups are likely to experience greater barriers to information, including new migrants, people for whom English is not their first language, young people leaving care and people with learning disabilities.

Third, social resources – such as advice, guidance and support (including financial assistance) – that are embedded in social networks and ties, for example, with family, friends and associates, can prove key to understanding available options, and thus in formulating expressions of demand for particular housing forms. Again, this disproportionately affects some groups, such as young people leaving care (Cashmore and Paxman, 2006) and trans people (Bachmann and Gooch, 2018), both groups which are more likely to lack family support and assistance.

Finally, individuals have differential rights and opportunities – or political resources – by virtue of identity, status and group membership. Certain groups deemed less deserving – including refugees and asylum seekers, young people and homeless people – have witnessed further erosion of their housing rights and associated opportunities over recent years, which changes patterns of housing demand. Examples of policy developments curtailing the rights of particular groups included the reintroduction of local connection criteria, the right to rent policy and welfare reforms targeting people under 35 years of age, which the next section will examine in more depth.

## Retreat of the state: housing, welfare, and immigration policies

Welfare policy has a particularly strong relationship with housing access, because of its role in helping individuals to meet housing costs. Changes to the welfare system, particularly since 2010, have acted to restrict access to certain types of housing – often intentionally – for example in restricting Local Housing Allowance to the bottom 30th percentile of market rents. The retreat of policies and practices designed to mitigate the impact lower resources on access to adequate housing acts to limit choices and opportunities, with a disproportionate impact for certain social groups. For some individuals and groups, there will also be ‘a combined effect’ from a number of different reforms (S3).

Policies like the Size Criteria / ‘bedroom tax’ were highlighted as excluding some households in the social rented sector from properties to which they would otherwise have had access. This was particularly in areas of lower demand: ‘housing associations and local authorities...are competing with the private rented sector, where rents are quite similar, where you can’t fill your properties’ (S1). In one housing association demand for some high-rise properties dropped away as a result of the bedroom tax, because ‘demand was being held up by under-occupation’ (HA3r1). The Benefit Cap was a barrier to families accessing larger social housing properties in some markets, particularly where they were let at an Affordable Rent of up to 80% of local market rents: ‘if you’re on benefits you can’t afford it, so we’ve had to ask [the local authority] to trawl down their list and find working families...large families in severe housing need...are not getting a look in on those properties because of affordability’ (HA4r1). For practitioners, this clashed with their purpose: ‘it’s all a bit of a crazy world really isn’t it where people can’t afford social housing’ (HA4r1).

Welfare reform has had a significant impact on access to housing in the PRS, with one stakeholder arguing that ‘by far the biggest barrier to access was the local housing allowance rates’ (S3), which meant that large areas of the country are unaffordable. Coupled with a freeze on benefits, this means that tenants are increasingly having to meet the gap between their actual rent, and what their benefit will cover: ‘there is a massive issue with access due to affordability and that’s a direct result of local housing allowance rates at the moment’ (S5). This situation has been exacerbated by the wider suite of welfare reforms such as the roll out of Universal Credit, because the current five-week waiting period forces many tenants immediately into arrears. This is ‘inadvertently putting off particularly private landlords from letting to people on housing benefit’ (S5). Taken together, this meant that ‘landlords just won’t touch you...so

definitely welfare reform has made that discrimination, or reluctance to let to welfare claimants even worse' (S3). Those under the age of 35 were particularly limited in their housing options because they can only receive the shared accommodation rate. This could have particularly far-reaching consequences for some individuals, for example 'there's trans-people who are in hormone therapy...they need that privacy, they don't need to be disclosing that with strangers' (S8). Other groups were also subject to 'indirect discrimination because various protected groups are disproportionately represented amongst benefit claimants, most notably women, but also people with disabilities and BAME people' (S3).

For those already on a low and/or precarious income accessing housing they can afford is a real challenge. This is not just about rent levels, but also the requirement for a sizeable deposit up front and the actual costs of moving. It means those on the lowest incomes are effectively priced out of all but the cheapest properties. There is a spatial dimension to this, with particular areas of the country more greatly affected – typically, those where rents are already higher: 'When you look at London and the South East and you apply the overall benefit cap, people are left with very little to be able to spend on rent, and having to make up for it with a massive shortfall' (S5).

This has further implications for local authorities reliant on the private rented sector to discharge their homelessness duties: 'they can't access properties and afford them at the LHA rate' (S5). It is in fundamental tension with the spirit of the Homelessness Reduction Act, with recent welfare reforms being condemned by one key actor as having 'been designed really to restrict access to housing for people on very, very low incomes, and homeless people are one of those' (S5). The impact of this cannot be under-stated, as another participant noted: 'it's hard to say how massive that impact [of welfare reform] has been, it's definitely significant, and it makes life pretty stressful for people on benefits' (S7). Homeless charities were keen to educate private landlords about Universal Credit, and the potential positives of it (e.g. in terms of guaranteed income), and they also supported rent deposit schemes to help tenants overcome these initial access barriers. However, many local authorities were struggling to resource these schemes.

Discretionary Housing Payments are another potential tool that local authorities can use to help individuals to bridge affordability gaps, but there is considerable variation in their use. Whilst in principle it can be arranged at the point of tenancy access, some providers noted that 'if we've already signed [the local authority is] very much "well, you've signed the tenancy, so what are we paying for?"' arguing that the offer of housing 'isn't based on [the local authority] paying this amount of money' (HA9).

Beyond affordability, access to appropriate support was seen as a major challenge in individuals being able to gain housing. Some providers believed that 'we're dealing with more and more complex needs' (HA2), and that the number of applicants 'with quite acute support needs has increased massively' (HA7). However, others nuanced this arguing that 'the need's always been there...I think the big difference is unmet needs' (HA4r1). Therefore, access to support services to maintain a tenancy was a critical issue, but with varied experiences across the country: 'it does vary...it goes from having very little access to support to...really reasonable levels of support being available' (HA6). This was linked to 'cuts to local authority funding in general...has an impact on support services (S1), and whilst local authorities had a range of support services, there was very high demand, making it 'increasingly difficult to get people to support their need to be successful in their home' (LA1). This resulted in increasing pressure on landlord services and the undermining of tenancy sustainability, prompting some landlords to question the viability of allocating general needs housing to people with disabilities and long-term health problems.

Whilst a number of providers had their own support teams, there was also some wariness about the limits of their role, 'because we can't set ourselves up as being able to cure all society's ills' (HA8). This extended to issues around the retreat of services in aspects of adult social care. One housing association, which provided person-centred support in general needs housing, found that there were also specific issues with the housing cost element of Universal Credit, which does not cover the cost of intensive support. Seeking an exemption was difficult because the support was tied to the person, rather than the property, and if it could not be resolved would 'be one hell of a big problem for us to be able to offer a service to some very vulnerable customers' (HA3r1).

In general, 'housing associations feel like they're refusing more people on the basis of unmet support need or too complex support needs than affordability issues at the minute' (S1). However, other stakeholders were critical of this position, arguing that:

It's not a new thing that these landlords are letting properties to people that have additional needs, the whole nature of the client group is that they have additional needs...what they're doing is they're reducing the overall housing management costs and then saying "well we can't afford to do all this extra stuff so we can only allocate housing to those that have minimal needs"...And yes, it is true that there have been cut backs in Supporting People and...there are local authority responsibilities for additional support, but if that is just about housing management related issues...you shouldn't be stripping back your housing management costs to the bare bones and then saying somebody else should pick up the bill (S2)

The interaction of housing and immigration policy has also had a significant impact on individuals' abilities to access housing, particularly the Right to Rent and the broader 'hostile environment'. The 2016 Immigration Act augmented the previous 2014 Act, by criminalising as well as responsibilising landlords, who are required to check the immigration status of their tenants/potential tenants. For migrant groups:

...recent changes in so-called hostile environment, where private landlords have got to check all the documents of any of their tenants...shows in fact we've brought back almost racist kind of checks now on tenants in the private rented sector, just like, "no dogs, no Irish, no blacks" (S9)

Whilst the Right to Rent policy intended to exclude a cohort of individuals from housing, it resulted in wider exclusion by 'discriminating against anybody that was perceived to be a foreign national, either because of their name, accent, etc.' (S3). As research has highlighted, this behaviour is perhaps not surprising given that landlords face a custodial sentence if they don't comply with the checks, or get it wrong and rent to someone who does not have the right to rent (Crawford et al., 2019a, 2019b; Leahy et al 2018). However, it leaves those who cannot easily prove their immigration status vulnerable to criminal, rogue landlords that do not ask such difficult questions (McKee et al., 2019b). The government is currently appealing a ruling by the High Court, which followed a Judicial Review in which the presiding judge concluded that the scheme was leading to discrimination (Walmsley, 2019).

Post-Brexit the pool of people who may be affected by the Right to Rent, and the wider recourse to public funds required, is likely to widen. Homeless charities highlighted that they were already trying to support people to apply for settled status with this further change in mind. Housing can therefore increase the marginalisation of groups that are already at the margins of society. For example, housing for asylum seekers post-2012 was contracted to 'international security companies, with no experience of housing...the fact that it was bad wasn't a problem for the Home Office, because they saw all this as further evidence for those people in Africa, or the Middle East...who were thinking of coming...wouldn't come' (S9). Exclusionary impacts can therefore occur much earlier than the point of housing access, because the wider environment structures the choices that individuals see as being possible to them, blocking off some areas from consideration.

## Affordable for whom? Funding for social housing development

In the social housing sector, welfare and housing policies interact in ways that reinforce exclusion; this is exemplified by long-term changes to the funding for the development of social housing, which have seen a shift to a cross-subsidy model and reducing government grants. Providers highlighted that ‘we only build market sale housing to generate profit that goes back into funding the rental properties’ (HA1), however in some areas the model of cross-subsidy and asset appreciation did not add up, because ‘it costs you more to develop than you’d bring in in rents’ (HA3r1).

The Affordable Rent programme allows housing associations to develop new properties, and convert existing housing upon re-let, at ‘affordable rents’ of up 80% of local market rates. Many participants were critical of this model, arguing that ‘it’s almost Orwellian...because it is absolutely the opposite of affordable in my opinion’ (HA4r2). This means that ‘you’re going to have a process where...people who are probably needing social rented housing, because they can’t afford the private market, are approaching for social rented housing but being told that actually “well you can’t afford this either”’ (S1). The higher cost for Affordable Rent properties can therefore result in the exclusion of some households because, for example larger families who are out of work may be affected by the Benefit Cap, which limits overall benefits for out of work households, resulting in their inability to afford higher rent levels. In one case, the local authority decided to ‘just nominate working families to those properties’ (HA4r1) as a stop-gap. For providers, this created a dilemma in which:

...we can’t develop big units anymore because people can’t afford them...we’ve talked [with the local authority] about affordability for the larger size and they were like “actually let’s look at, can we put some capital in to the development so that you reduce the rents when they come out”... so there’s quite innovative stuff going on in terms of collectively trying to plug that gap (HA4r1)

Others argued that the only way to get the level of development required was for ‘the government...to start to provide grant funding again...it might mean fewer are developed...but it’s about figuring out what we actually need, and we need genuinely affordable rented housing, and social rented housing is that’ (S1).

## Meeting social objectives in a context of privatisation and (de)regulation

The mixed picture of housing provision means that ‘there are loads of different players and actors...responding to that national context and responding to pressures in lots of different ways, and you end up with a cocktail that will look very different in any different area’ (S1). Whilst:

...local authorities have a duty to meet housing need, they have a statutory duty to respond to and address homelessness...housing associations are more likely to be like “well we’ve got these properties, we need to make sure we fill them, and we need to make sure that...we’re going to sustain the tenancies”, so their approach may well be very different (S1)

Housing associations were therefore seen as taking into account a range of considerations when allocating properties, particularly focusing on affordability: ‘their approach is if it’s not affordable, it’s not affordable, and that is very black and white’ (LA2). In some areas, there were perceptions of ‘more and more...sub-prime registered providers, the ones who don’t have headquarters, they don’t have housing staff’, described as ‘hedge fund RPs’ (LA2), which were buying up properties but were difficult for local authority partners to work with.



Meanwhile in the private sector, landlords 'can pick and choose who their tenants are' (S3). Local authorities have few tools with which to compel private landlords to act in line with wider social objectives. Some local authorities expressed the view that 'what we do need to push more on is getting them [private landlords] to give something back' (LA1). The lack of regulation in the private rented sector can make accessing housing more challenging, with limited avenues for redress if individuals believed they were not treated fairly. This was particularly challenging for low-income and vulnerable groups, who worried about revenge evictions:

One of the issues is that the more excluded you are from the housing market the more likely you are to then be forced to take a home in a place which doesn't meet health and safety standards, and it also I guess stops tenants from complaining about those standards as well which is almost like a vicious cycle really. A lot of the policies around enforcement of environmental standards requires the tenant to report it...The more precarious you are, the less likely you are to complain... which means that not only are you excluded from homes but if you actually get a home it means you have to live in a shithole (S7)

Whilst there are stronger protections and regulation in the social rented sector, in England 'consumer' standards face a higher threshold for regulatory intervention than financial standards. Indeed, the regulatory framework for social housing has been highlighted as one of the drivers of enhanced scrutiny of prospective tenants' financial risk. Changing regulation has 'given more autonomy to housing associations', but focuses 'on financial viability' (S1). Therefore, 'from a company law perspective...they're protecting the financial interests and wellbeing of the company against potential bad debt...I just think that those are inconsistent with the charitable objectives of the organisation' (S2). This can feed into pressure on housing providers to change their day-to-day practices: 'we've had a lot of pressure off auditors in the past to do this [credit checks], and we've said no...if I'm really honest it's the kind of thing that you kind of expect the Board to come back and keep pushing about at some point' (HA3r4). The move towards greater financial expertise on governing boards has the potential to change the governing logics of housing associations, because 'everybody thinks they need financial expertise...To me, commercial means well-run and viable, to other people it means making a lot of profit' (HA3r1). Changes in regulatory requirements can therefore filter down through organisations, reorienting practices to ensure alignment with the focus of regulatory activity.

## 5. The narratives framing action

### Existing evidence

- There is longstanding evidence that individuals draw on subjective judgements about the behaviours, appearance and characteristics of those seeking housing, resulting in the disadvantaging and stigmatisation of some groups (Reeve et al., 2016, Henderson and Karn, 1987, Maestri, 2014, Garthwaite, 2011, Patrick, 2016, Crossley, 2017).
- There is no agreed way of understanding housing 'needs' and differentiating this from individuals' preferences and expectations about the type of housing they can access (Preece et al., 2019b).
- There is some evidence that changing housing systems may be reshaping the outcomes that individuals expect to achieve, but there are still strong aspirations for homeownership (Crawford and McKee, 2016, Crawford and McKee, 2017)
- Among some social housing providers, there is evidence of the extension of their 'social mission' to wider groups that are excluded from housing markets (Preece et al., 2019a, Crook and Kemp, 2018).
- Concerns over the management of risk are leading to more rigorous screening of individuals seeking access to social housing, often linked to perceptions of their financial risk and the 'sustainability' of a tenancy (Preece et al., 2019a, Blessing, 2016).
- Lack of monitoring of housing outcomes and experiences of exclusion means that there are gaps in the evidence that decision-makers use to set priorities and shape services (Equalities and Human Rights Commission, 2016).

### Introduction

This chapter addresses the question: what narratives do participants draw on in framing housing exclusion? In some cases, these narratives may be so pervasive that they act to forestall different ways of seeing or acting. First, this chapter considers the 'chilling effect' of complexity, which refers to the way in which providers were deterred from entering certain markets, and also deters individuals from seeking some forms of housing as an option. It then discusses the stigmatisation of social housing, welfare, and poverty, and the ways in which providers' understanding of needs and expectations are impacted by the perception of operating in a 'housing crisis'. Issues of freedom and independence materialise as different key actors negotiate managing shared housing duties in local areas, with implications for access to housing, partly because of changing notions of tenancy sustainability and managing risk. Finally, the chapter ends by considering discrimination and retreating policies of mitigation.

## The 'chilling effect' of complexity

The complexity of the contemporary housing system has two exclusionary impacts. First, housing providers are deterred from entering into particular markets; and second, individuals seeking access to housing are deterred because of the complexities involved in understanding and claiming their housing and welfare entitlements. In the private rented sector, the complexity of changes to welfare and immigration policy was perceived as a significant barrier to landlords providing housing to some groups, particularly young people, benefit recipients, and immigrants (or those perceived to be non-British nationals). The 'Right to Rent' legislation encourages potentially discriminatory behaviour 'not because landlords necessarily wanted to discriminate, but because of the fear of the penalties, and getting it wrong, and what might happen to them' (HA5). The added bureaucracy meant that private landlords were 'less likely to let to somebody where you've got to do all the checks... It's not easy, especially if you're a refugee or asylum seeker, 'cos your chances of having all the paperwork in the first place is a nightmare' (HA5). This disproportionately impacts BME and migrant groups, but also lower-income groups 'that don't have a UK Passport' (S6). As one stakeholder commented, this was a matter of:

...systemic discrimination, in that the policies themselves have a sort of chilling effect on landlords and agents, so for example...the original announcement under Osborne was that they'd cut housing benefit for [ages] 18 to 25...then it got round, "Oh, you can't get housing benefit if you're 18 to 25". So, then it puts landlords off considering you, even though that wasn't the policy that went out, and even though the 18 to 21 policy had been overturned, it's...in the media, and so some landlords just won't go there with young people (S3)

Whilst there are mechanisms within welfare policy to secure exemptions to benefit restrictions, landlords could be put off by the complexity: '[landlords] just start to think, "it's all a bit complicated, I just won't even go there"' (S3). The wider housing market context is important, because although local authorities could use bond schemes to facilitate access to the private sector, 'very few landlords would be willing to consider that when they've got ample customers there who have the ability to come up with cash in advance...they want more reassurance than a paper bond' (LA1).

For individuals, the complexity of the system made it hard to understand rights and entitlements: 'it doesn't really matter who you are...it is very, very difficult to get your head round what your entitlements are' (HA5). This acts as a deterrent to individuals seeking access to housing, and can act to divert people from options that should be open to them. As such, complexity of access can be a form of exclusion, 'because it effectively forces you to go down a different path, which in the past maybe wouldn't have been there in terms of the private sector' (HA5). Migrants faced a particularly difficult environment because of the complexity of housing rights, which would 'get worse with post-Brexit rules differentiating EU nationals who arrived in the UK before and after Brexit' (S4).

Respondents raised concerns about reduced provision of specialist housing information and advice services and the fact that people were increasingly forced to rely upon already stretched, non-specialist providers, at a time when housing rights were becoming increasingly complicated. One example given was the closure of numerous local offices of the DIAL disability advice centres run by and for disabled people: 'loads of them were saying, "we are just about to be shut down because the funding has been withdrawn"' (S10). This left individuals with general providers such as the Citizens Advice Bureau, but 'if you have got a housing problem on disability, you wouldn't get through to a specialist advisor, you would get through to a general helpline' (S10).

Similar concerns were raised in relation to advice and guidance for refugees and asylum seekers, which required a high level of specialist knowledge:

...most standard agencies like CAB, and other volunteer groups, are woefully inadequate in terms of the training of their staff, the attitude many of them have... The people who are supposed to be giving advice either aren't there because of cuts, and when they are... [some are] hopeless, they've no experience (S9)

There are also limited possibilities for redress if an individual receives poor advice about their housing options and eligibility. In the social rented sector, to access the housing ombudsman 'you'd need to have a tenancy already in place... What happens if you should have been able to get access but you've received poor advice...so you've not secured a tenancy? You haven't got any real redress' (S2).

## Stigmatisation of social housing, welfare, and poverty

Participants identified a pervasive 'sub-narrative about strivers and skivers...that has been magnified in the press... we've had a lot of negativity around stigmatisation of people living in certain properties' (S2). The individualisation of the structural causes of poverty results in the stigmatisation of those in (housing) need, tied to personal failure and territorialised within particular places and tenures. A key arena in which this can be seen is in attempts to develop new social housing, which faced opposition from local residents:

Part of changing it is understanding what affordable or social housing actually means... Our customers... they're not just lounging around, dragging their sofas on the lawn, having their can of Stella, and then burgling neighbouring properties. But I think that's the mind-set for some of the people in these villages [opposing developments]... I don't think as sectors we do enough to challenge that...The stigma towards social housing tenants is horrific (HA1)

Other participants highlighted similar narratives in negotiating affordable housing through section 106 agreements. One housing association noted the way that developers may restrict who could access the properties: 'Section 106 could talk about intermediate rents...I suppose it's the developer's way of saying "no social tenants"' (HA3r1). Through these agreements 'the developers are saying "we want people that are gonna add value into the assets that we have sold, and we don't want you putting people who are problematic, which we think social tenants are"' (HA3r4).

And yet, the stigmatisation of social housing was so pervasive that the housing association itself found it difficult to challenge in their own developments. They reflected that:

...we can't just say it's the developer...As a landlord who is developing...you've got to stack up communities... There is sometimes...a difficult conversation to be had when you have got properties to sell... because that judgement of the people that are buying saying "well who are you gonna be putting in"... it's not the easiest of balance to be had (HA3r3)

Therefore, wider societal discourses about social housing create a sense of discomfort for practitioners, but practitioners also risk reinforcing these narratives in their attempts to balance competing interests.

Stigma can silence individuals from articulating their need for housing, as 'there's sometimes a reticence...because there's a shame factor in articulating that you need it...they're crowded out from it being an ok thing to articulate' (HA1). Pervasive stigma also structures the options that individuals perceive to be open to them: 'The stigma that is around social housing and its tenants is causing people to think that it's not for them' (S1).

The moral distinction between those perceived as deserving and undeserving has been a longstanding feature of welfare systems. This not only structures professional action, but also how individuals present themselves, to avoid the stigma and judgement associated with being in need.

People will always try and look like a really good tenant on paper...they will leave things out because they don't want to be judged on it...Usually it's on the bank statement, you'll see things that they haven't put on the form and then they'll be like, "Oh, well I didn't want to put that I spend £30 a week on cigarettes"... Sometimes it can be really uncomfortable...People feel like they're being judged on the way that they live, just to get a house (HA9)

Individual applicants were therefore seeking to distance themselves from the notion of being 'undeserving'. Pre-tenancy checks in some organisations exposed applicants' lifestyles to considerable scrutiny, talking through 'how much they may spend on...their food, their entertainment...whether they're smokers, their TV licence...many people think they can afford something but actually...our concern is that they can't' (HA3r3). However, other organisations did not account for 'luxuries' and only assessed finances 'based upon the cost of necessities' (LA1).

Whilst organisations may justify such assessments in terms of understanding affordability, they relate to wider narratives around the recipient of welfare, such that 'if you smoked, or you had Netflix, you didn't need it...I presume poor people aren't allowed to watch telly, or have any pleasure' (HA1). One organisation did have a stronger focus on the lifestyle of prospective tenants, in which a property inspection was carried out before an offer of housing was made:

...if it doesn't meet our standards, we won't take them at that time...Generally it's around housekeeping...if we go to the house and...you can quite clearly see that it isn't clean...we wouldn't give somebody one of our properties...Once they...are starting to come up to top for an offer of a property, we'll then do certain checks...And then those people get more of an incentive...because if you're saying 'look, you're coming up top here, however, you're not gonna be able to move whilst your property is like this, you need to do x, y and z'...then people are much more likely to do the work that's required (HA2)

Whilst those seeking access to social housing encounter these discourses, so too do other social groups, which impacts on the housing that is available to them. For example, migrants encounter 'brutal discourses, racialised discourses...throughout the system', but then there were 'people at the sharp end willing to actually verbalise that, willing to almost embed that kind of racialisation in their everyday practices' (S9). Other group stereotypes result in lack of appropriate housing options, for example 'we assume LGBT people are flush with the pink pound...but...a third of LGBT people are living with under £15,000 a year, so these are people with very low incomes...experiencing severe hardship and poverty' (S8).

## Understanding needs and managing expectations in a 'housing crisis'

The perception that England is in the grip of a housing crisis is a strong narrative underpinning how participants framed their own action. Who was responsible for meeting housing need, who gets prioritised, and what 'need' means in a context of acute shortage, were prominent parts of discussions around housing access. Understand housing need was 'like a mirage, any time you got close to landing on a very particular position something came in and just turned it into mist...for the majority of people...providing homes to people who need them the most was the most important objective of their approach to allocation, but...what do you mean by need them the most?...What do you think need means?' (S1). There was a perception that 'allocations have become more and more residual...that's been happening over many years...And that's to do with lack of supply, I think, and the way that we've constructed allocations to elevate lots of need to the top, not just housing need' (HA3r1).

A key part of practitioners' work was 'to manage people's expectations...you're joining a waiting list, but you may be joining a list that you may never get to the front of' (LA3r2). Some made the distinction between needs, wants and expectations. For those with a priority need for housing, 'we view...it's need not want' (HA2), and therefore 'we're here to help you with your housing need. If you want to stay on the waiting list, and wait for what you want, that's absolutely fine...However, if you have a need that needs to be met, then that's different from your want' (HA2). This view of housing need focuses on meeting a basic level of requirement, such as an appropriate size of property, but does not respond to other elements of home that are seen as discretionary, or additional preferences. In some areas,

'you ask somebody to move a mile away from that hamlet and you might as well move them to Timbuktu... They've got a lot of family...and they've never moved away from that little corner pocket' (LA2). There was also recognition that there was a role for housing providers in challenging the downgrading of expectations:

We're guilty of that too, every time somebody comes to us we're saying, "please don't expect you'll move into your own flat...you will move into a shared accommodation, private rented"... because that's the only thing that's available. We need to drive up how we can improve the housing options for people, then they'll expect better, and they'll expect more, and not settle for less...They can move somewhere where they're celebrated and welcomed (S8)

This takes place amidst a strong narrative of a wider housing crisis, and whilst many practitioners felt that 'they should be housing people in the greatest need... there's a lot of working people that just can't access any market housing at all' (HA4r1). This meant that, 'there is a desire to not just have people absolutely at the extreme end of housing need, partly because what kind of community does that build, and partly because actually other people need to have things too, and they've got no more way of accessing it than people in extreme need' (HA4r1). As one participant argued:

If you're trying to create something that's about living in harmony, and people feeling like they're part of a community, and feeling safe and secure...then people have to have rights to access the sort of housing that, yes, first they need, but also to something that they might aspire to as well...How do you do that when those resources are so scarce? (HA5)

Whilst local authorities have statutory duties to assist individuals to access housing, in many cases those individuals will be housed through other providers, including in the private rented sector, or with housing associations. This raises the question of how organisations are accountable for meeting needs: 'There's no framework for accountability, there doesn't feel like there's anything that is tangible to say "well this is what will happen if you don't do it and this is what we're going to do to monitor whether you are doing it"' (S1). Because of the privatisation of social housing, the allocation of housing becomes an arena in which tensions between different actors are played out, a site of struggle in which organisations exercise their power, seek control, and forge their identities.

## Freedom and independence in the negotiation of local housing duties

Divergent views about the extent of shared responsibility for housing needs within local housing systems was in some cases explained by organisational narratives of freedom and independence. This could manifest as a 'power play' between housing associations and housing authorities (S1). This reflects the competing objectives and the interpretation of duties within housing legislation, and resulting systems of access (Greaves, 2019). Whilst some housing associations emphasised that they had 'started having a lot more...bullish conversations with our local authorities about taking back control of allocations' (HA4r1), councils argued that those organisations were neglecting their (shared) social duties. One housing association noted that 'any properties that we actually own and manage... we can then take whatever steps we want to market those, to whoever want to market them to, because we've got the freedom to do that' (HA8). Particularly for stock transfer organisations:

...it's a bit of a complicated story...[the local authority] feel very much like a sense of continued ownership, so even though on paper we're entitled to have [a percentage of re-lets for our allocations] in reality we can't, we don't really have full flexibility on what we do...but at the moment they're so desperate for it to continue that way, I'm not really too keen to rock the boat (HA4r2)

Organisational identities and narratives are forged in areas like allocations, 'it's a bit of a macho... "well who's in charge here?"... We're asserting our position there, which I think is all a little bit crazy' (HA4r1). For example, in one local authority area in which 100% of lets were given to local authority nominations, 'we've got our own management transfer policy for people experiencing domestic violence or whatever, but [the local authority] have got their own panel...we can't determine our own management transfers, we have to go to this panel and plead for it' (HA4r1). As they explained, 'it's like this battle for ownership...who really owns the rights to allocate houses?... We own the stock, ultimately it's our right to choose' (HA4r2). Indeed, there were some cases in which 'housing associations are just going "alright then, I'll just go and do my own thing"' (S1). These conflicting interests reflect the historic dynamic between state and non-state actors, which is embedded within structural, institutional and individual processes (Preece and Bimpson, 2019).

This is further complicated by the growing importance of the private rented sector in local authorities meeting their housing duties. Statutory duties relating to housing may be met by diffuse and unwieldy partnerships between local authorities and individual private landlords, including through homelessness prevention action. There is also an expectation that private landlords will house a growing number of individuals in difficult economic situations, as social housing resources decline, yet the impact of welfare reforms in the private sector undermines this in practice. As one stakeholder noted, 'a private landlord doesn't have any requirements to let their properties in any sort of equal opportunity way' (S3), and there is no cohesive sense of social responsibility in the private sector. Considerations of financial risk, commercial interest, and moral judgements present substantial challenges for local authorities in meeting housing needs. This balancing act between different stakeholders, including councillors and developers is also evident in the construction of local lettings policies and section 106 agreements, which determine who has access to new housing developments. Finally, the role of local social support services was identified as a crucial factor in the discretion exercised by social landlords, and adds another crucial actor to the dynamic relationships that determine access to housing.

## Tenancy sustainability and managing risk

For one organisation, 'one of the biggest things that has driven our allocation is around sustainability of tenure' (HA3r3), resulting in the development of a range of mechanisms to attempt to assess sustainability in financial or behaviour terms. In some cases, the denial of a tenancy was framed as an attempt to protect tenants: 'what we try to say to people is, "we're going to set you up to fail here, and if you then come back round to try and get rehousing with us...we're gonna be saying no, because you're gonna have Former Tenant Arrears"' (HA2). However, the focus on tenancy sustainability also fits with business imperatives to avoid the costs of failed tenancies, eviction, empty properties, and re-letting; one way to avoid this is to not let to those who are seen as being unable to sustain a tenancy.

Individuals were caught in a situation whereby the factors that meant they needed to access affordable housing were reconceptualised as risks that – in some cases – then prevented them from gaining access. As one stakeholder argued:

...we're finding that the sectors are...leaning more towards mitigating or avoiding financial risk...don't get me wrong the use of pre-tenancy assessments...have always been done... it's about what do we view as a risk and what is the threshold for meeting that level of risk and what do we do in response to that, and that's what looks different...I'd say arguably definitely, a response to national policy in the external environment (S1)

As such, a provider might decide not to offer a tenancy 'on a risk basis...primarily financial risk...there's very few cases...they are the extremes really...somebody might not have the financial ability but they have a legal right to an offer of accommodation so you've got to balance those two issues' (LA3r2).

The idea of setting people up to fail was also evident in the private rented sector: ‘landlords [have] said, “I’ve always let to benefit claimants, but actually I’m stopping doing that now, because I know they’re going to struggle to cover the rent...and I don’t really want to set people up to fail and then have to evict them” (S3). In the social sector, this was not an absolute form of exclusion, but may result in a form of intervention before an individual would be considered suitable, for example a referral to a financial support team, or a support package in place. For local authorities there is also a question of their statutory duties in terms of meeting housing needs, which may result in a higher cost due to housing individuals in temporary accommodation.

Whilst the riskiness of tenants could be used to justify not offering a tenancy, there is no uniform approach to how housing providers perceive and respond to tenancy risks. As one stakeholder argued: ‘you need to remember what the purpose of social housing is...if you have concerns about an ability for somebody to either pay their rent, or look after it in a certain way...isn’t it more about identifying those needs and putting in place some support?’ (S2). A number of participants also agreed with this sentiment, noting that they ‘would feel very uncomfortable in refusing someone because they’ve got a poor credit history. That doesn’t mean to say that with the right level of support they wouldn’t be able to maintain the tenancy with us’ (HA6).

Others were faced with the dilemma of working within organisational frameworks that conflicted with their own views; ‘we don’t...focus on tenancy stability...I feel like we could shift from pre-tenancy checks, or especially around financial checks, to a pre-tenancy education session...I think that would help...develop the sustainability in tenancies’ (HA4r2). Whilst practitioners recognised that ‘of course we have a commercial need to make money, but...why don’t we just wipe the slate clean and make them engage with something, which would then enable them to pay their rent going forward?’ (HA4r2).

## Discrimination and retreating policies of mitigation

Respondents identified an analytic tip in the framing of contemporary housing challenges by policy and practice, whereby a long-standing concern with issues of tackling discrimination and promoting equality have been abruptly abandoned. Policies related to efforts to identify and tackle discrimination were reported to be in retreat, and interest in and commitment to understanding and responding to diverse needs was seen as on the wane. This is despite Part 4 of the Equality Act 2010 imposing a duty on public, private and voluntary sectors to not unlawfully discriminate against people who have a protected characteristic when letting, selling, assigning or managing premises.

The emergence of an increasingly laissez-faire approach to securing equality and encouraging sensitivity to diversity in housing was reported to have involved a retreat from a previous regime that sought to promote good practice, audit performance, monitor operations, and supervise and challenge service delivery in relation to equality and diversity. This conclusion is supported by analysis of previous policy and practice in relation to race equality and housing detailed in a government-funded review of housing and minority ethnic communities (Harrison and Phillips, 2002). However, policy, regulation, guidance and practice that was then mainstream has since all but disappeared; this includes a government commitment to equality performance indicators aimed at monitoring the contribution housing services were making to race equality, and ensuring that they were more adaptable and responsive to the communities they serve. Guidance on assessing local housing needs previously made explicit reference to the needs of different ethnic groups, as well as other protected characteristics, in contrast to contemporary guidance on assessing housing needs, which merely recommends that local authorities consider the implications of their responsibilities under the Equality Act 2010 (MHCLG, 2019). At a more detailed level, government in 2002 was actively engaged in encouraging firm action to enhance practice and tackle inequalities, for example, issuing codes of practice to address equality issues, and actively recommending the participation of groups with protected characteristics in a variety of housing settings.



Harrison and Phillips (2002) also reveal a regulatory and inspection regime for local authority and housing associations that actively encouraged positive change in relation to equalities and promoted good practice. There is also evidence of a commitment in 2002 to research and monitoring of differential outcomes associated with protected characteristics and the development of strategies for progressing equality. Respondents to this research picked up on this point, reporting limited monitoring, for example, of racialised inequalities in housing outcomes and a retreat from norms of good practice designed to tackle racism. One respondent related this to reduced emphasis within national policy on tackling discrimination, which was reported to be reflected in the limited role played by the regulator (Homes England) in identifying and tackling unequal outcomes for groups with protected characteristics:

I think...the pressure to do it [monitor outcomes against protected characteristics] has become less, shall we say, universal. People are doing less and I think we still do our BME monitoring, and what our households are, but are we as bothered if we miss it on a new person? I'm not so sure we are now because I'm not sure the drivers are there to be bothered (HA8)

Another respondent contrasted the approach of the former Commission for Racial Equality and the Housing Corporation toward the identification and tackling of racism within the housing system (seen as more interventionist), with the work of the Equality and Human Rights Commission and Homes England. The demise of specialist providers (such as BME-led housing associations) that played an important role spotlighting discriminatory practice, highlighting unequal outcomes and promoting good practice was also referenced to explain faltering interest in and commitment to tackling discrimination in the housing system. Consequences were reported to include the continuation of practices once problematised and challenged because of the disproportionate impact they had on minority ethnic households. An example given by one respondent was the failure of allocation policies to recognise and respond to concerns amongst minority ethnic households about the racist abuse and harassment that might be encountered were they to accept a tenancy in certain neighbourhoods:

if you provide a product that doesn't necessarily address the needs of those communities, so, for example, you say to that person 'you can live here, and we've offered you this house', but it's in an area where you don't feel safe, and you know that you're going to get racist abuse...and you say 'oh, I can't possibly live there', then the mainstream association turns around and goes 'well, we've offered you a house, what more can we do?' (HA5)

Within this context of reduced regulation and monitoring of outcomes, the next section sets out in detail the mechanisms of exclusion operating within the contemporary housing system in England.

## 6. Mechanisms of exclusion

### Existing evidence:

- Previous research has drawn attention to the lack of cohesion that exists between housing associations and local authorities regarding nominations (Cowan et al., 2009), and a subsequent ambiguity surrounding the nature of public or social housing duties (Cowan and McDermot, 2008).
- Local connections criteria have presented a barrier to recent migrants since the post-war period (Pawson and Kintrea, 2002).
- Recent research has exposed how social housing allocations, conditionality and affordability assessments have impacted low income individuals and households (Fitzpatrick et al. 2019, Greaves 2019, Preece et al, 2019a).
- In a survey of 106 housing associations and local authorities, 82% of housing staff used pre-tenancy checks before allocating individual tenancies, and almost half of those stated that affordability was the most important criteria (Greaves, 2019).
- This growth in evidence responds to a reduction in academic research relating to social housing allocation post-2010 (Tunstall and Pleace, 2018).
- Aside from affordability, there is a lack of evidence highlighting other rationales for selecting tenants and the extent to which this takes place within social allocations.
- There is a lack of evidence to indicate how technologies and risk assessments benefit individuals in terms of predictive possibilities and positive outcomes in terms of support.
- Landlord discretion plays a pivotal role in accessing private rented housing – a finding reverberated in the wider literature (McKee and Soaita, 2018).

### Introduction

This chapter addresses the question: What are the key mechanisms through which housing exclusion is operationalised? It discusses the techniques and practices that determine access to housing, from the arrangements made between local government and social landlords, to systems of access and front-line lettings practices. Stakeholders interviewed as part of this research highlighted the complex nature of local housing duties that are shared between local authorities (who determine access to waiting lists and housing), and landlords in the social and private rented sectors, as well as growing tensions surrounding responsibilities for housing individuals with the greatest social and economic support needs. Stakeholders also described how digital application systems, pre-tenancy screening and the principles underpinning access were means of rationing limited housing resources, as well as explicit ways of excluding people considered to present the greatest risk to landlords.

## Local lettings arrangements and duties

Nominations agreements and Choice Based Lettings (CBL) schemes are the central means through which local authorities manage statutory housing duties, which includes coordinating the resources of local housing associations. Nominations agreements ensure that housing associations commit a proportion of new- and re-lets to applicants who have reasonable preference under housing law, including people who are homeless or threatened with homelessness. Managing nominations agreements commonly takes place through local CBL schemes, in which individuals 'bid' for properties on a local housing register and can see their position in relation to others bidding for properties, based on criteria defined by the Housing Act. CBL was introduced to offer a degree of choice but perhaps most importantly, it was designed to reduce refusal rates where unsuitable direct matches between people and properties had been made by local authorities.

Yet both local authority and housing association respondents described nominations agreements and CBL schemes as a source of contention, particularly around the responsibility taken for managing local housing needs. In response to questions about housing association letting practices, one local authority respondent commented:

...well if you're not going to house them what other option is available to them? You're a social housing provider operating in [the] city, you are here for a social purpose and we want our local social housing to go to local [city] people, that's something we are very clear on here, it's not that you manage your own waiting list and want to cherry pick only working persons. We want mixed estates and mixed economies etc. But yes, I'm having to manage that at the moment in terms of particular RPs [registered providers] cherry picking who they house...the biggest thing I'm being told [is]: 'we don't have the resource to support them' (LA3r1)

Whilst housing associations are obliged to cooperate with local authority allocation schemes, local authority stakeholders suggested that some housing associations were pushing back on local housing agreements for reasons such as rent arrears, affordability, and support needs, which will be explained further as part of the 'Pre-tenancy assessments' section. Overt refusal of local authority nominations were described as an absolute 'rarity' (HA4r1) by one housing association, which was a view shared by others. However, providers also gave more subtle accounts of negotiations taking place, as demonstrated by a large national housing association which noted their desire to create '...sustainable communities, more mixed communities. So there is that kind of tension going on at the moment where we're saying we want more of our properties to allocate ourselves, whereas the local authorities are obviously crying out for every social unit they can get in the area' (HA4r1).

There was a sense from some housing associations that they were waiting too long for nominations or bids that met more stringent affordability criteria, or that they were being matched to 'the wrong people' (S1). Yet it was clear that the 'wrong people' were impacted by a combination of policies, resulting in properties that were unaffordable:

... essentially we're looking for people that are working 16 hours a week or they're in receipt of disability... we can't find those people fast enough, and we're losing an unacceptable amount of cover void loss. So I've had to make an agreement with the council...to say that these Affordable Rent properties are unaffordable (HA4r2)

Housing associations operating in lower market value areas explained how the CBL system failed to effectively target or market their hard-to-let properties, further highlighting a mismatch between housing supply and demand on local housing registers: 'Sometimes through CBL we aren't even able to let our homes because there's nobody that bids on them. So I don't think we're unique in looking to revisit our waiting lists (HA6). This housing association had taken the decision to move particular properties to commercial services such as Rightmove and Zoopla. A policy specialist confirmed that this has become increasingly common among housing associations looking to manage hard-to-let properties, by advertising to 'a wider pool' of people (S1).

Calls for autonomy by housing associations challenged understandings of housing need in other ways, by showing how qualifying criteria for housing registers may privilege some housing needs over others. For example, a small BME housing association criticised local authorities who allowed people to bid for larger properties if they could afford it, as they viewed this stance as undermining traditional understandings of housing need (HA9). Another BME housing association respondent described the way that they remained outside the CBL scheme in their areas, due to the impact of local connection criteria and local lettings arrangements for BME people – especially for migrants:

...the predominance of CBL means that local lettings policies can work against you. So... if the local lettings policy says something like...you've had to have lived in the area for x amount of time, or you've got to have a local family connection...then you've pretty much, you've got no chance, effectively, of getting social housing. Because on many counts if you're new to the country it'll be prohibited (HA5)

This provider had negotiated a nominations agreement in which 50% of voids were offered to the local authority, and the rest used for their own waiting list.

Local lettings arrangements are also embedded within lettings policies that specify eligibility for housing in particular areas or new developments, for example through local connection criteria, or the need to be in work. Where used, these were often framed as oriented towards sustainable lettings and the creation of sustainable communities. One housing association described a particular block of flats they owned and managed, where drug gangs had taken advantage of vulnerable single people and set up operations in multiple flats.

So, I've had to really like push the council to say...how about we don't put the same type of super vulnerable persons in this block just because they're on top of your points list...Let's instead get some working people in this block even though they're not in as priority need, because then we're going to balance the block out and hopefully with some more robust, hardy-type people in there, it will lessen the overall vulnerability of the block for this type of crime (HA4r2)

Here, community mix and selective lettings are articulated as a means to safeguard vulnerable tenants, rather than selecting working tenants for greater likelihood of maintaining rent. Yet, as this respondent shows, actively carrying out such a practice whilst maintaining local housing commitments is a complex task. Similarly, a local authority commented on the challenges they experienced where attempting to engage in alternative lettings policies:

On occasions we have looked at local lettings, we have looked at sensitive lettings in particular blocks...but it's difficult because our aim is always to try and ensure that as many properties as possible go through the allocation system in the normal way so we are open, honest and transparent (LA1)

Other respondents commented on the way that CBL renders local lettings policies and intentions to create mixed communities invalid, as local connection criteria prevents many people from having a chance of gaining social housing, such as BME groups, refugees, traveller families and people fleeing violence. One respondent highlighted the problems that local connection requirements placed on people seeking access to specialist provision that is not available in every local authority area, such as supported accommodation for LGBT+ people who are fleeing violence at home.

## Accessing local housing registers

As outlined in the previous section, exclusion can arise from the qualifications that are embedded within local housing registers and negotiated by a range of housing providers, as well as from the individual interview processes managed by social and private landlords (which will be highlighted in the section to follow). Yet, how people access local housing registers also demonstrates a risk of exclusion. A national specialist advocacy and rights organisation described how the marginalised groups they support 'don't even get the number of points to be able to be bidding

for properties' (S8). Whilst CBL systems were not designed to exclude, they were identified by participants as having a disproportionate impact on individuals who may be more easily deterred, less familiar with a service or system, least able to articulate their needs, or unable to wait for an offer of housing. This finding was echoed in recent CaCHE research with mothers experiencing homelessness and domestic violence, where women described how they had been told that they were disallowed from bidding for properties on CBL systems, or that they would be overlooked due to small amounts of rent arrears. Women who had been living in temporary accommodation for lengthy periods also described the futility of the CBL system, and their feeling of being trapped in a system in which there was little hope of escaping (see CaCHE project, [Motherhood and Homelessness: intersectional challenges of parenting, health and identity](#)).

Respondents also highlighted the practical complexity of these systems of access. Individuals on local housing registers with CBL are advised to place a number of bids on properties each week, in order to be eligible for a property when their position is highest. However, any refusals may count against their eligibility for other properties. The potential for penalty where the system is not used correctly is increased further because CBL is 'not really a system which communicates with you whilst you're on the list' (HA3r1). However, the requirement to bid for properties does not necessarily work in the best interests of households. For example, 'if you're in need of a house and we've got a house you should take it. But...you might be giving them a house that is way away from kids' schools, that's now requiring two buses' (HA9). Here, the contradictory and competing notions of need and interests at play within local housing systems are clearly exposed.

Other housing association and local authority respondents acknowledged these tensions, accepting that the best interests of individuals are not necessarily reflected in the housing options available. At the same time, stakeholders also perceived the existence of choice over properties or locations as undermining 'real' housing need. As one housing association argued, 'it's need not want' (HA2). In this case, the local authority:

...actually asked us to make our policy a bit more strict, because people who were homeless, or people who were getting certain levels of priority, they [the LA] were saying 'no, we want them to get one reasonable offer', we had them down as three reasonable offers, and they asked us to change that in line with their own policy (HA2)

Choice is even more restricted for individuals who are directly 'matched' to properties by a local authority. This includes people accepted as statutory homeless, and where any refusals can result in a downgrading of priority. One housing association commented on the frustration that their lettings officers experienced when encountering those situations because 'they haven't even bid on it, it's just been mapped to them, and then they'll get told- "this is your final bid. This is your final offer. We can take away our right to rehouse you if you don't accept"' (HA9).

In response to questions about the imbalance of supply and demand for social housing, another local authority housing manager commented on the bounded choices available to people in housing need: 'For those in the lower band, as much as we can do is to encourage them to broaden their choice of areas, broaden their type of properties they're bidding for' (LA1). With reference to people with a lower number of points in particular, understanding the rules of the game and lowering expectations was particularly important. However, another housing association challenged this view, suggesting that in their areas of operation 'there's a bit of a myth that you've gotta have the golden ticket to make sure that you can be rehoused' (HA2). It is important to consider the spatial variation in housing markets when understanding allocations systems, but the chances of people finding housing also depends on the flexibility that individuals have to move wherever housing is available. As one housing association commented, this might include accepting direct matches to long term hard to let properties, which allows some housing associations to utilise stock for statutory housing duties (HA7).

## Landlord pre-tenancy assessments and discretion

Whilst access to social housing is mediated by allocations systems that are driven by statutory definitions of need, reasonable preference may subsequently be undermined by pre-tenancy assessments (Greaves, 2019). Broadly articulated as affordability or sustainability checks, both tenants and housing providers must negotiate an additional stage in the local housing system. As shown above, some councils and housing associations operate arbitrary maximum arrears levels which exclude individuals from bidding, even before selection. But, if social landlords are the last port of call for people in the greatest economic and housing need and they exclude on these calculations of affordability, 'where do people go?' (HA5).

A housing association explained the significance of these assessments as forms of evidence to justify decisions that to refuse tenancies on the basis of affordability, when their new CBL system was introduced. By changing 'our policy to say that we could refuse on the grounds of affordability', this made it less likely that individuals would be 'able to challenge us on our policy' (HA2). Although individuals could appeal decisions, with more rigorous affordability checks, this was relatively uncommon. Although affordability assessments have been commonplace for some time, the overall perception was that they were more rigorous and less generous than in previous years. Overall, participants suggested that the number of individuals who fail pre-tenancy assessments for financial or other reasons was, in reality, very low. Yet, it was difficult to obtain a clear picture of how frequently or on what scale this happened. The implications of affordability assessments also varies depending on market rent levels and the availability of social housing, with one housing association suggesting that affordability at sign-up was less of an issue than 'the ability to maintain a tenancy', therefore ongoing support in financial and tenancy management was seen as more of an issue (HA1). Nonetheless, where individuals failed to demonstrate that they had the means to afford a tenancy, some associations would refuse them: 'If somebody couldn't afford the property we would refuse them...But we would work with them to get them into the right...place, so that they could afford a property' (HA2). The decision to deny a tenancy is therefore not necessarily an arbitrary decision, but could delay access to housing rather than deny it permanently.

The increasing deployment of affordability criteria by housing associations has potential to disproportionately impact certain groups, such as young people: 'We are finding that a lot of our properties now, young people's benefit and financial situation doesn't stack up in terms of being viable to have one of our properties' (HA8). Another respondent made a more general point about the 'cherry-picking' of new tenants by landlords in order to minimise management problems and protect rental income streams, which was thought to result in the exclusion of more vulnerable tenants who may be more likely to have a record of rent arrears or a recorded incidence of anti-social behaviour.

In some organisations, establishing whether or not someone is likely to sustain a tenancy was largely attributed to 'a simple income/expenditure consideration based upon the cost of necessities' (LA1). However, the same local authority also acknowledged the complexities of individual circumstances: 'people's finances aren't as simple as that are they? Especially those with UC and those who've got...other debts, that are coming out of the benefits that they receive' (LA1). Former tenant arrears were consistently identified as a significant reason for failing a pre-tenancy assessment. Whilst a large group housing association only requested partial contribution for former tenant arrears (HA03), another explained, 'if they do [have arrears] we say, you've got 24 hours to clear it or you can't sign up to this property' (HA4r2). This approach leaves little scope for negotiation or discretion for individuals seeking housing. The same landlord even reflected on unintended outcomes for people who managed to clear those debts in situations of immediate housing need:

...like how have they found the money, have they gone to a loan shark, how have they managed to do that? They're qualifying for social housing, they're not flush, so I feel like that approach is supposed to be like financially approved but actually I think we could be potentially be putting people at a disadvantage by forcing people to clear their arrears (HA4r2)

Other participants reflected on the ways that people experiencing financial difficulties responded to the scrutiny of their finances by landlords, and their subsequent exclusion. The inclusion of 'luxury' or 'lifestyle' items, described as cigarettes and Sky subscriptions, presented a point of departure for some social landlords who felt that this represented a breach of individual privacy. However, whilst discussion of personal spending habits presented an uncomfortable situation for lettings officers and individuals seeking housing, several participants felt that not considering such expenditure would be irresponsible. Understanding spending habits has become an integral part of financial risk assessment for some social landlords. Because, 'if you get a [sense] of when they spend and when they're likely to seek credit, you can kind of know, is the situation going to get a bit worse when they move in because they're going to put carpets on a credit card?' (HA9). This illustrates the ways in which landlords are looking for indicators of future financial difficulties, as well as highlighting the ways that social housing tenants face financial constraints from the outset because properties are usually let without essential items such as carpets, white goods and furniture.

The task of identifying or predicting whether or not a tenant is going to experience financial difficulties was described as a tricky and subjective exercise, with decisions based on interpreting a 'margin of affordability' (HA2), rather than any distinct red flags. Regardless of outcome, however, several stakeholders acknowledged the value of working through affordability checklists, by 'making people realise themselves' the importance of budgeting (HA2). This activity may form the basis of on-going tenancy training offered by some landlords, as well as pre-tenancy assessments. Some local authorities and social landlords offer pre-tenancy training courses which result in additional points being awarded to those on housing registers, though practice in relation to such 'rewards' and the mandatory or voluntary nature of training is varied. Whilst acknowledging that caution was required when considering any conditional pre-tenancy requirements, a policy specialist emphasised the potential for tenancy training to be more inclusive and form 'part of a wider approach that is more supportive rather than restrictive' (S1).

In the private rented sector, pre-tenancy checks are also a key mechanism contributing to exclusion. Introduced to help landlords make judgements about tenants' financial risk, and therefore their ability to pay their rent, they risk excluding those on the lowest incomes from accessing housing. This is because 'if you're homeless or at risk of homelessness, you're not going to pass an affordability check, and you're more likely to not be in work, or on a low income and actually yet it's another barrier in terms of accessing housing' (S5). These checks reflect the particular structure of the UK private rented sector, which is dominated by millions of individual landlords (between 1-2.5 million depend on the source used), owning typically only one of two properties. This housing is regarded primarily as an investment, a way for landlords to make money. It is this profit-motive that drives these pre-tenancy checks, which are geared towards 'protecting landlords' financial interests, rather than the tenants' right to a home' (S7).

Yet, these checks are not just about giving landlords confidence they will get their rental income but have also been driven by lenders. Financial products, such as buy-to-let mortgages and rent-guarantee insurance schemes, often require these financial checks be conducted:

[These systems are] driving a lot of behaviour which then would prevent people on lower incomes from finding a house because they're not going to pass the tenant referencing [...] I mean all the industry bodies are saying to the banks of we shouldn't discriminate and it should be based on the tenants and what they can afford and everything, which then just puts it back onto the rent referencing and the credit checks which then looks at financial security of that tenant and whether they can afford it and it all depends if that tenant referencing takes into account housing benefit payments and what they could be getting through that which that could in fact lead back to discrimination (S6)

In a national context in which social housing supply is very constrained, if low-income groups cannot access private rented accommodation then where do they go?

The barriers presented by upfront costs, background checks and guarantors are more generally attributed to the PRS. However, this was also a feature of some organisations in the social rented sector. A number of housing associations commented on the need for tenants to provide a month's rent in advance. One organisation argued '...that's debatable as to whether it's in advance, but the whole ethos really is that you don't fall into rent arrears, so you're not actually paying in advance, what you're doing is you're paying in line with how a mortgage would work' (HA6). Another housing association commented that there was 'some discretion, so it's not uniformly adopted...but yes, we do ask for, where somebody is either self-paid and wants to pay monthly, or where they're recipients of Universal Credit, then...where we can we will take four weeks or a month up front rent' (HA3r4).

Guarantors may also be required in the social rented sector, where family members or others become involved in helping someone to afford a tenancy, and references are a historic part of social lettings processes. However, some housing providers described obtaining references as a 'pointless exercise' to some extent (HA4r1), particularly if they did not inform decisions or were difficult for some client groups to provide. As such there was an ongoing discussion about their use in lettings decisions. Others were sceptical of the value of using guarantors, since they were not assured of the likelihood that they would be able to recover any missed rent payments (HA9).

The same housing association also commented on their arrears policy, and on issues with tenancy histories from people coming from the PRS because 'if someone's got former tenant arrears of more than £250 and they haven't been in a payment plan for at least six months, we wouldn't accept them' (HA9). Therefore, 'you have to weigh up, are you willing to take a three-year history, definitely we wouldn't take anyone less than [that]...but sometimes your discretion has to come in' (HA9).

If they have any history of failure to pay their rent then they also will be blacklisted and deemed as not suitable because they're not going to pay their rent. But the very nature of the housing is that they're people who might be struggling to pay their rent so you've got these kind of, they're not overt policy positions necessarily (S2)

This quote highlights the degree of discretion that exists within social lettings, where 'blacklisting' might not form part of policy but may still occur as part of informal practice.

## Assessments of tenancy conduct and support needs

It can therefore be seen that in a variety of ways, landlord judgement and discretion still plays a pivotal role in accessing housing in the social rented sector and the private rented sector as well. Decisions about who to let properties to were often informed by moral judgements, with some landlords opting to visit tenants in their current home to see how they lived, before they made a decision. This is in addition to the standard pre-tenancy checks, references and credit scoring:

...a private landlord was telling me, in the past year or so about how they reference their tenants. I think they had a form and they would ask the tenant for the information, same as the tenant referencing stuff but they would do it in the tenant's current home so that the landlord could see what the tenant was like in terms of if they were quite clean...how they kept their property, and would give a wider judgement on the tenant as well which did seem...quite a heavy handed intrusion I think into people's lives... It's that person's home and they have the right to live how they want to live (S6)

This underlines the dominance of the property as investment narrative that underpins the PRS in England. It signifies the landlord is in control of the property and its 'gatekeeper' (S6), which speaks volume about the imbalance in the tenant-landlord relationship. As one participant noted: 'regardless of how nice they are as an individual, the power balance is very much firmly in the hands of landlords' (S7).



Such lifestyle judgements and concern for property condition were also, however, a part of the social rented sector. Some organisations considered living standards as part of pre-tenancy assessment, where 'if individuals have not looked after it very well then they get flagged up as part of that visit process and again they don't get allocated a property' (S2). Reflecting on a previous 'rewards system' which awarded extra points for various examples of good tenancy management, another housing association emphasised the benefit of home visits as part of pre-tenancy activity: 'We'll tell them what they need to do to actually meet the standards that we require...Generally it's around housekeeping...if we go to the house and... you can quite clearly see that it isn't clean...You would not meet our requirements' (HA2).

Treating housekeeping as an indicator of tenancy risk or failure was unique to this interview. However, other housing association stakeholders described home visits as part of their pre-tenancy assessments. One referred to visits as a 'triage service', checking general circumstances and family composition, as well as risk assessment and understanding support needs (HA6). Pre-tenancy assessments, especially through home visits and face-to-face interviews, could therefore be an opportunity for inclusion in terms of access to housing, rather than exclusion. However, this was contingent on the availability of appropriate support services, which as one local authority commented, was 'as much about luck and timing as anything' (LA1).

If there's a situation where somebody has a need that is going to limit their ability to successfully manage a tenancy, and there isn't sufficient support in place and we can't arrange for that support, then we would say look, at this point in time no, sorry, we can't offer you a tenancy, what we will do is to continue to work with you to try and get that support in place so you're ready, but if we offer you a tenancy now we're setting you up to fail (LA1)

Another housing association suggested that such incidences are rare but where if 'needs are either completely unsupported, or go beyond what the housing officer can manage', then tenancies are denied (HA3r1). Whilst the discretion described by respondents in some cases resulted in the exclusion of prospective tenants from consideration, many of those respondents also acknowledged the ways that those practices undermined the purpose of social housing and exposed people in the greatest need of social support to further difficulty. One stakeholder commented on the need for appropriate guidance for decision-makers when faced with discretionary possibilities: 'what framework do you have to make sure that you're dealing with people on an individual level rather than applying blanket decision-making processes to a bunch of people that have different sets of circumstances' (S1).

Anti-Social Behaviour (ASB) and additional social support needs remain integral features of social lettings assessments. A housing association stakeholder commented that although it was 'a rarity', 'we're completely within our rights to say we are not taking them', where an individual had been evicted for ASB in the last 5 years (HA4r1). An allocations manager shared a similar view, whilst emphasising 'we work in a lawful manner and that we judge each case on its merit' (LA3r2). Much like discussion of financial risk, responses to questions about the exclusion of individuals based on behavioural risk were subject to similar inconsistency: 'from our perspective we're like well okay then, you might have a policy that says that you can disqualify people based on x, y and z, or if somebody has got arrears then you may suspend, but it's the detail behind that' (S1).

## Technology

The use of technology to profile tenants in relation to lettings was notably absent from stakeholder interviews. However, when discussing the use of algorithms by another social landlord to predict behaviours within asset management, a policy specialist reflected on the potential for technology to risk profile individuals 'in the most positive way' (S1). Whilst some housing associations had considered using credit-checking facilities such as Experian, and another had used it in the past, none of the social landlord participants used it at the time of interview. Such tools were described as undesirable for both practical and ethical reasons, with one housing association commenting, 'we wouldn't exclude people for having a bad credit reference because we know how easy it is for people to get those things. And we are supposed to be meeting housing need, and the people we house are poor' (HA3r1). Another noted that they 'would feel very uncomfortable in refusing someone because they've got a poor credit history' (HA6).

Another stakeholder commented on the use of Experian within DWP counter tenancy fraud initiatives, and expressed concern about the implications for tenants: 'I think that there's the potential for that to be abused because quite often people's lives are not black and white and circumstances changes in a manner which are more granular than what is often the case...on a given day for an Experian web check' (S2).

In the private rented sector, technology advances were highlighted as further exacerbating the exclusion that tenants already experienced through pre-tenancy checks and up-front costs. Credit checks are now typically all done online, being electronically connected to peoples' credit file. Some of these pre-tenancy checks also compare against the electoral role to confirm the tenant has lived at their previously stated address. As one participant noted, this shift is not unproblematic and has assumed a growing role, sometimes over and above landlord judgement and the tenant's word:

It builds that bigger idea of the sort of worthiness of that tenant in terms of being able to afford that property and whether that tenant would make a good tenant going forward, even though there are issues over if private landlords wanted to get rid of their tenant, they're probably going to give them a very positive reference to leave the property quickly [...] [Fifteen years ago] you wouldn't have had the same ability to do that with the online checking and the credit score and seeing if they could afford the property, obviously that would have been based more on the trust and the word of the tenant [...] In the last decade it's become more normalised I suspect (S6)

Technology has played a pivotal role in changing the landscape of how landlords make decisions about who they let their properties too. It creates significant barriers in accessing housing for those who may have a poor credit history and/or a low-income. Yet at the same time we are witnessing the emergence of new financial products, such as 'credit ladder', which allow tenants to improve their credit score through paying their rent which gives potential landlords confidence that "the tenant pays the rent on time" and "they've got a good credit score which then provides them with better options to access their different properties" (S6).

Technology can also play an important role in improving individuals' abilities to access housing, because access is increasingly mediated by online systems of access. Some social housing providers described the ways that they had attempted to moderate those systems to reduce the barriers presented to certain individuals. For example, a large housing association referred to 'assisted bidding', which supports people who have limited internet access, mobility or means to access local offices, or other difficulties in managing digital CBL systems (HA2). For those individuals, it is also likely that managing other digital welfare systems such as Universal Credit is also difficult. As one policy specialist confirmed, this issue affects both social and private rented tenants:

...increasingly people do have Smartphones, but a lot of the people we deal with don't have any credit on them, because they're on Pay as you Go, and they don't have the money to top it up, so they might not be able to use it, and they may also be living in accommodation, if they're in homeless accommodation, there's no Wi-Fi, there's families with kids who can't get online to do homework because there's no Wi-Fi in the accommodation, it's shared accommodation so they can't have it fitted even if they could afford it (S3)

This, along with the increasing prevalence of digital local authority housing support portals, shows how digital lettings systems risk creating 'insurmountable barriers for the people who you would argue need it the most' (S1).

## 7. Conclusion: rising exclusion and how to respond

### Introduction

This study has explored various forms and mechanisms of exclusion in the contemporary housing system through analysis of the views, opinions and experiences of people actively involved in policy and practice. This concluding chapter organises these insights and reflections into a conceptual model of increasing exclusion, that serves to summarise the key findings of the study. A series of key recommendations for national policy-makers that emerged from the research are also presented.

### Understanding rising exclusion

Respondents cast light on specific mechanisms of exclusion through which people are denied access to opportunities within the social and private rented sectors. Some of these were long-standing and well-established mechanisms, others were new innovations. These mechanisms were not viewed in isolation by respondents, but were regarded as manifestations of broader processes of change reshaping the English housing system. Specific mechanisms of exclusion were frequently related to and explained through reference to broader structural factors and related pressures bearing down on institutions. In short, there was clear evidence of systems thinking (Gibb and Marsh, 2019). Respondents might not have used the language of interdependence, feedback loops and path dependency but such thinking was mainstreamed within discussion about 'how we got here' and 'where we're heading'.

Figure 1 presents a distillation of this reasoning. This model is an archetype that amalgamates insights and reflections from the stakeholder interviews. It is organised into three fields, each of which contains multiple elements or dimensions:

#### **Structural drivers**

A number of pressures were reported to be shaping the rationales and framing the actions of landlords. Key were the challenges posed by a shortage in the supply of decent, affordable secure housing at a time of rising demand. The rolling back of the traditional role of the state in the direct provision of housing assistance, including reduced funding for social housing and cuts to Housing Benefit, were identified as compounding the challenges of financial precarity and rising poverty faced by many households. The increasing role played by the private sector financing and managing rental housing was opening up new opportunities for private landlords and new imperatives for social landlords. Meanwhile, the politics of austerity was identified as forcing the retreat of services that have traditionally served to limit the impact that a shortfall in resources can have on access to adequate housing.

#### **Narratives of transformation**

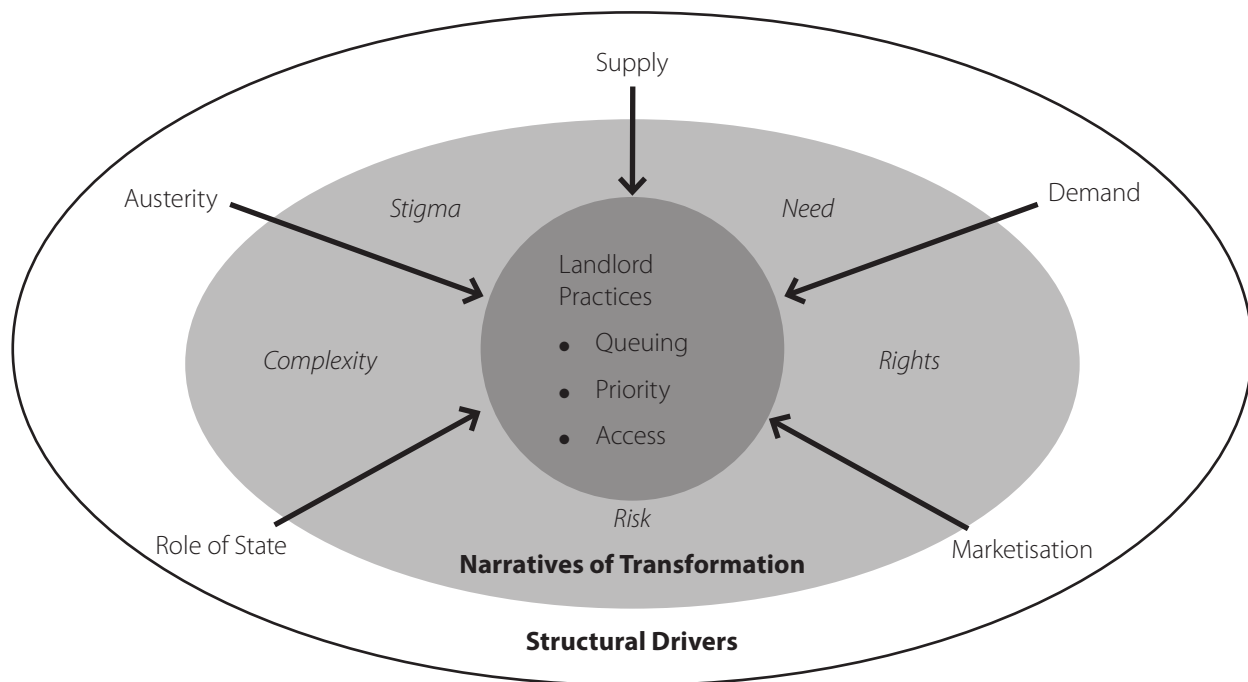
A series of pervasive narratives or discourses were reported to be culturally embedded within the contemporary housing system and to inform ways of seeing and acting, rendering particular interpretations and associated responses inevitable. A prime example is the stigmatisation of social housing, the people who reside within the sector and places where they live, which was linked to pervasive narratives of shirkers and strivers common in popular and political discussion and debate. Another important issue were the shifting notions of housing need informing ever tighter rationing of the scarce resource that is rental housing, which were reported to be increasingly inflected with ideas of the deserving and undeserving poor. A related and overlapping narrative related to the rights ceded to different groups and the responsiveness of the housing system to diverse needs. Economic imperatives were

identified as increasingly dominant consideration in the trade-off social landlords are forced to manage between the social mission of housing people in greatest need in sustainable tenancies and minimising associated financial risks. Finally, a recurrent theme informing the experiences of all actors is increasing complexity in the housing system.

### Landlord practices

The pressures and agendas outlined above are recasting the techniques and practices of (social and private) landlords that determine access to housing. The examples provided by respondents can be organised into three bundles: how landlords advertise opportunities, manage applications and determine eligibility (queuing); rationales and logics employed to determine who is more or less deserving of housing (priority); and the basis upon which a priority applicant is deemed a suitable tenant and granted the keys to a tenancy (access). Social landlords were reported to be grappling with the challenge of striking balance between social mission and economic imperatives. For private landlords, the emphasis was more upon minimising risk and maximising return on investment.

**Figure 1:** A conceptual model of increasing housing exclusion



This model attempts to capture the fact that respondents sought to comprehend and explain experiences of exclusion within the contemporary housing system by situating the practices of landlords and other key agents within wider processes of change. Respondents might not have used the language of academic debate regarding the neoliberal transformation of housing systems, associated processes of deregulation, privatisation and reduced spending, and the rolling back of direct state involvement in the provision of housing and the rolling out of new forms of state activity focused on promoting the role of the market. However, they drew a direct line between the transformations driven by these wider processes and the reported increase in housing exclusion. Structural drivers and narratives of transformation were presented as overlapping and interrelated factors combining to shape the environment within which landlords operate, a defining feature of which was reported to be a widening gap between supply and demand for decent, affordable housing.

A final point worth noting is that alongside the common themes summarised above, there were some variations in reported responses to these prevailing forces. This was evident in the dispositions and practices of individuals and the more caring practices of certain organisations. This reminds us that it can be possible to exercise a degree of agency in even the most constrained of circumstances and that it is possible for the same general operative process to play in different ways in different contexts.

## Tackling exclusion

There was a striking degree of commonality in the recommendations provided by respondents for tackling housing exclusion. These mirrored recommendations to emerge from other recent CaCHE research projects focusing on the private rented sector (see: McKee et al., 2019; McKee and Soaita, 2018) and the future of social housing (see: Hickman et al, 2018, Preece et al, 2019a). Interestingly, the focus was less on the specifics of landlord practice and more on the factors deemed to shape these practices. The recommendations can be organised under three key headings:

- *Reform of the private rented sector* – proposals included: improved security of tenure and reform to address ‘no fault’ evictions; greater enforcement action to help raise minimum standards; and rent controls to address affordability problems.
- *More social housing* – increasing the supply of social housing available at sub-market rents (as distinct from ‘affordable’ rent) was deemed central to efforts to increase access to decent, affordable, secure housing and to ease the pressure on social landlords grappling with the competing demands of meeting housing need and ensuring their financial viability.
- *Welfare (re)reform* – reversing reforms to Housing Benefit and Local Housing Allowance was identified as key to tackling housing exclusion, particularly in the private rented sector.

An additional overarching concern related to the need to rediscover a commitment to identifying and challenging discrimination and promoting equality in housing through efforts to understand and respond to diverse needs.

These reforms were recognised as running counter to engrained processes of deregulation, privatisation and reduced state spending within the English housing system and prevailing narratives, for example, around the stigmatisation of social housing and notions of deserving and undeserving within conceptualisations of housing need. This appeared to result in a certain degree of pessimism about the possibility of reform. The model presented in Figure 1 was viewed as deeply entrenched within the political discourse and difficult to challenge. However, it is worth noting that key elements of these proposed reforms are being implemented in Scotland and Wales, nations where a different political culture prevails but whose housing systems have historically have not been radically different to the English context.

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