



Stranger danger? The intersectional impacts of shared housing on young people's health & wellbeing

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ABSTRACT

Recent housing welfare reform in Britain has left many younger welfare claimants with no choice but to move into a shared rental property with strangers. In this paper we take an intersectional approach to analyzing the impact of housing welfare reform, by examining how certain protected equalities groups may be particularly at risk from the potential harms of shared living with strangers. Drawing upon in-depth biographical interview data, we outline how young people often spoke of their share houses as places that were detrimental to their health and wellbeing. Our analysis focuses on two key themes: physical safety and violence, followed by mental health and isolation. Ultimately the paper examines whether housing welfare reform in Britain has resulted in placing already vulnerable people into potentially dangerous and unhealthy housing situations.

The world is said to be undergoing an unprecedented housing crisis. Many across the globe are experiencing profound housing insecurity, with 1.6 billion people deemed as 'inadequately housed' (Kothari, 2015: 2). This housing crisis is multifaceted: including issues such as forced eviction, displacement, a lack of affordable housing, rising homelessness, and people living in sub-standard housing conditions. Housing is widely recognized as an important determinant of health and wellbeing; with poor-quality housing, insecure tenancies and overcrowding, all having a potentially negative impact on a person's health (Barnes et al., 2013; Dunn, 2000; Gibson et al., 2011). With global housing precarity forecast to grow, it is vital to assess what impact this is having on health and wellbeing.

In this paper we examine how the retrenchment of the welfare state can result in intensified housing insecurity. Our research took place in the aftermath of the 2008 'economic crisis', a period in which Britain, like many other countries, undertook a programme of fiscal austerity (Karamessini and Rubery, 2013). Cuts to state welfare formed an integral part of this new austere economic programme, with housing welfare being subject to a number of reforms as part of the Welfare Reform Act of 2012. These cuts have had a deleterious impact on the lives of some of the most marginalized people in Britain, as this housing welfare had been providing a vital safety net in an era of increasingly precarious employment, rising poverty, and unaffordable rents. State withdrawal hence placed marginalized populations in a position of heightened precarity.

However, it is important to note that housing precarity in Britain pre-dates these relatively recent austerity measures. Since the 1970s successive British governments have been pursuing increasingly neo-liberal housing policies, which have opened up social housing to the laws of the market (Hodkinson et al., 2013). This has resulted in a significant decline in the social housing stock, with more and more housing welfare claimants now housed in an insecure private rental sector. Compared with some national housing markets, the British private rental market can provide particularly precarious forms of accommodation, and is characterised by high rents, poor quality housing, insecure contracts, and limited rights as tenants.¹ Hence the 2012 cuts to housing welfare served to exacerbate the housing insecurity that many people in Britain were already experiencing. For many, the economic crisis was experienced not as a shock, but as a steady deterioration into a life less liveable (see Bhattacharyya, 2015).

Our research examines some of the everyday impacts of living under conditions of heightened precarity. In particular, our work explores how a secure sense of home is uprooted and destabilised in a period of economic uncertainty (see Jupp et al., 2019). We focus specifically on the impact that housing welfare reform has had on younger welfare claimants, examining how economic insecurity constrains their ability to live independently in safe and secure housing. In this paper we highlight the ways in which housing welfare reform has resulted in many younger welfare claimants having no choice but to move into privately rented shared accommodation with strangers. We outline how

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¹ Standard tenancies in the British private rental sector are predominantly six-month shortholds, which the landlord can terminate at little notice.

this involuntary sharing has resulted in a dual process of both enforced mobility and enforced immobility, with young people being displaced into cheaper shared housing from which they are then unable to escape. The housing precarity faced by these young people has resulted in both a material and temporal rupture, a sense of being suspended and unable to construct a stable place to call home. Here, home is not just understood as a physical dwelling: home is imagined as a place of attachment and ontological security, a sense of home emerges over time and is created through everyday practice (Brickell, 2012; Easthope, 2004; Mallett, 2004).

Central to this paper is the question of how welfare reform results in a process of what Baxter and Brickell (2014: 134) term 'home unmaking', 'by which material and/or imaginary components of home are unintentionally or deliberately, temporarily or permanently, divested, damaged or even destroyed' (see also Nowicki, 2018). In our research we argue that although the material structure of housing may be in place, the psychosocial elements of what makes a house a home are lacking (see Clapham, 2010; Kearns et al., 2000). We outline how shared living with strangers can create an environment that is often detrimental to the wellbeing of tenants, arguing that living with strangers often results in emotional turmoil and psychological stress. Hence a person can be classified as officially 'housed', but nonetheless still do not feel as if they have a place to call home (Bennett, 2011; McCarthy, 2018). Through original in-depth qualitative research we examine how these experiences of housing precarity and home unmaking impact the health and wellbeing of young people in housing need.

The paper contributes to an emergent body of scholarship that is examining how austerity measures have widened existing health inequalities (Bambra et al., 2015; Barr et al., 2015; Reeves et al., 2013, 2016). Our research is particularly significant in the way it takes an intersectional approach to understanding the impact that housing welfare reform has had on health and wellbeing. We are thus interested in what Gorman-Murray et al. (2014: 239) term the 'specific vulnerabilities' that marginal groups might face as a result of processes of displacement and home unmaking. Intersectionality highlights how people's experiences of marginalization are not just a result of a singular force, but the outcome of multiple intersecting oppressions (Brah and Phoenix, 2004; Crenshaw, 1991; Nash, 2008; Yuval-Davis, 2011). This work on intersectionality brings to the fore complex questions about the multiple processes and structures that shape health and wellbeing (see Springer et al., 2012; Hankivsky, 2012; Schulz and Mullings, 2006; Viruell-Fuentes et al., 2012). Existing research has outlined how austerity measures have had a disproportionate impact on minoritized people, such as women, people of colour, and disabled people (Power and Gaete-Reyes, 2019; Mattheys, 2015; Sandhu and Stephenson, 2015; WBG & Runnymede Trust, 2017). Marginalized groups have also been disproportionately affected in terms of housing precarity, as Carr et al. (2018: 11) note:

Precarisation, both in general, and specifically in relation to the home, is an agent of inequality, a phenomenon that affects only certain groups in society. The increasing insecurity of the home impacts differentially: women, migrants, the poor, ethnic minorities and others who are socially excluded suffer disproportionately from increasing domestic insecurity.

Our work hence seeks to make a timely contribution to understanding the impacts that housing welfare reform has had on of protected equalities groups. The paper begins with a brief introduction to the policy context and methods. We then turn to our findings, where we focus on two key themes: physical safety and violence, followed by mental health and isolation.

1. Unfair shares?

The focus of our research is on the Shared Accommodation Rate of

Local Housing Allowance.² The Shared Accommodation Rate was previously known as the Shared Room Rate, and was introduced in 1996 by the then Conservative government (Kemp and Rugg, 2001). This rate meant that single people, without dependents, aged between 18 and 24, could only claim housing welfare based at the rate of a single room in a shared property. In 2012, the Conservative-led coalition government announced that the upper age-limit for the Shared Accommodation Rate would be increased from 25 to 35, hence shifting the definition of who counts as a 'young individual' in housing policy (Cole et al., 2016). During this period, the government also reduced the overall rate of Local Housing Allowance, with maximum rent being set at the 30th percentile of local rents, rather than the 50th percentile. These policy changes resulted in significant reductions to housing welfare, with the government estimating that the switch from the one-bedroom rate to the shared accommodation rate would result in a loss of £41 per week per claimant (DWP, 2011: 24). However, the impacts of this policy were geographically uneven (Beatty and Fothergill, 2014), and in certain areas of the country the changed age-threshold meant much larger reductions: for example, in many London boroughs this policy resulted in losses of over £100 a week (DWP, 2011: 24). As a result of these changes, safe and secure accommodation in the private rental sector is increasingly difficult for young welfare claimants to access.

The government justified these reforms by claiming that the amount spent on housing welfare was too high, and that the welfare bill was spiraling out of control. Young welfare claimants were positioned as irresponsibly living beyond their means by claiming self-contained properties that would be out of reach for many. Welfare reform was thus shrouded in the language of 'fairness', as a way to create a level playing field between those in receipt of welfare and those who are not (Hoggett et al., 2013). It was proposed that sharing is now an increasingly common part of many young people's housing trajectories, and therefore it is only fair for younger welfare recipients to also share their accommodation (Green and McCarthy, 2015; Wilkinson and Ortega-Alcázar, 2017). Yet these narrow conceptualizations of shared living failed to consider the ways in which sharing as students, or as young professionals, is a starkly different experience to that of sharing with strangers in sub-standard accommodation (Kemp, 2011). For as Heath (2017: 202) notes, those living 'at the bottom end of the shared housing market' are often 'people living in shared housing against their will, or very much as a 'least worst' option'.

Wider international debates around 'generation rent' and 'generation share' have shaped popular understandings of what now constitutes a suitable home for young adults (Maalsen, 2019). Changes to the age-threshold for the Shared Accommodation Rate were justified by drawing upon these normative understandings of what kind of housing is appropriate for people at particular life stages. Policy discourse hence serves to normalize the precarity of shared living (see Harris and Nowicki, 2018 for a broader discussion around the normalization of precarity). Young adults are positioned as a group whose lifestyles make them particularly suited to sharing, being seen as resilient and flexible. Younger people were believed to have the capacity to share housing without it having a detrimental impact on their wellbeing. Yet as a result of this generational thinking, the government failed to take into consideration the differences between people within this age group, and how factors other than age might shape a person's housing needs (such as gender, race or disability). In this paper, we examine whether shared accommodation with strangers might be particularly detrimental to certain protected equalities groups. We are interested, then, in the difference that difference makes, noting the ways in which a house that may be habitable and healthy for one person may be inhabitable, or even dangerous, for another.

² Local Housing Allowance is the housing welfare people claim when renting in the private sector.

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