

## **Understanding housing precarity: more than access to a shelter, housing is essential for a decent life**

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Joe Finnerty & Cathal O'Connell's paper 'Changing Precarities in the Irish housing system: supplier-generated changes in security of tenure for domiciled households' (2017) is a careful analysis of changing Irish housing policy settings in recent decades, that sheds rare light on the specific policy mechanisms which increasing housing precarity. While examining the Irish system specifically, the observation of policies directly affecting housing precarity reflects a global trend towards precarity which is both worrying and drives us to consider its long-term consequences and remedies.

Finnerty and O'Connell unmask common housing policy terms such as 'flexibility' and 'market based mechanisms', as ultimately serving banks and investors, far more than residents, as they drawings together the dispersed statistics to demonstrate the policies' effects. Precarity is the key term of analysis because of its focus on residents themselves and their circumstances rather than a focus on economics and finance. While a precarity analysis is not unique to Finnerty and O'Connell—indeed, precarity is a key term across academic and activist discourses, to which Finnerty and O'Connell refer—maintaining a focus on how policies affect people is vital if we are to see the policy changes required to alleviate human suffering and the prevent the perpetuation of disadvantage.

Here I address some issues raised by, but not within the scope of, Finnerty and O'Connell's analysis: In what other locations does housing precarity exist and within the housing precariat, who are the most vulnerable? If certain policies cause housing precarity to be worsened, what are the possible effects this? What might be the opposite of housing precarity, what policies could lead to this, and what evidence is there for their efficacy? Being an Australian-based researcher I will use examples from Australia, and elsewhere, to expand the discussion beyond Ireland and read in the wider implications of growing housing insecurity.

### **Establishing the extent of housing precarity in Ireland and beyond**

Unsurprisingly, housing precarity is not unique to Ireland, nor even to Europe, and is an increasing problem around the world (for example Dwyer and Phillips Lassus (2015) in the USA; Smith (2014) in China; Colic-Peisker et al. (2015) in Australia; and Vasudevan (2015) looking globally).

Housing precarity, Finnerty and O'Connell argue, is one of the steps towards what they describe as a 'snake'—analogous to a 'snakes and ladders' game of housing—contrasted with a

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‘ladder’ of opportunity towards better housing. This concept aligns with descriptions of homelessness into which extreme housing precarity can be categorised, as secondary or tertiary homelessness. Secondary homelessness is experienced when people must stay with friends or family through lack of other accommodation; while tertiary homelessness is experienced where people are not roofless but have no security of tenure, for example long-term boarding house accommodation (Chamberlain and MacKenzie 2008:vii). On the housing precarity spectrum these forms of homelessness are part of the slide down the snake, and the housing ‘ladder’ becomes more difficult to access, risks to housing security increase. Finnerty and O’Connell provide compelling evidence of the specific policies that increase these risks.

### **Who are the most vulnerable within the housing precariat?**

Like Ireland and many other countries, inequality within Australian society is growing (UN Systems Task Team 2012), as is housing precarity. What is important to tease out within these contexts, is which specific categories of people are most vulnerable, and therefore in need of targeted housing policies.

In Australia Indigenous people are at particular risk of housing precarity: they are discriminated against by landlords, real estate agents and neighbours, with 35% report experiencing discrimination in their housing (Ferdinand et al. 2013). Indigenous Australians are less likely to be able to afford their own homes than the rest of the population, and often rely on State Housing. Australian government investment in directly owned state housing has diminished over decades and become increasingly residualised (Morris 2013), and has become housing only for those with ‘the greatest need’. Anecdotally waiting times are typically over five years long in parts of Australia. As a result people face crowding in with family members, who may then at risk of breaching their own rental agreements, or other risky strategies (Memmott et al. 2012). For Indigenous people who do have homes, they are more often of poorer quality, and lower proximity to employment, education and health services (Pink and Allbon 2008). While urban Indigenous people’s housing is generally better than that in the most remote areas, both remote and urban Indigenous people remain at a substantial housing disadvantage compared with non-Aboriginal people (Memmott et al. 2012).

In Australia an emerging vulnerable category is older women, now recognised as being increasingly at risk of homelessness. As women age and some become single—through widowhood, or separation and divorce—their previous two-income household is lost, and increasing numbers of women find that they can not afford private rental or mortgage payments on a single income (Peterson and Parsell 2015; Petersen 2015). A report by Homelessness Australia states ‘One of the most disadvantaged demographic profiles for a person to have is to be old, single, poor, female and in private rental accommodation’. (Homelessness Australia 2015).

A further group precariously housed in Australia is that of young people aged 18-35. Their rate of homeownership has dramatically reduced in recent years as incomes have flat-lined and housing prices have escalated (HILDA Report 2017: 88). Many live still with their family of origin - seeing them unfairly accused of enjoying an extended adolescence - but also many live precarious housing lives in privately rented accommodation, often shared with relative strangers and subject to housing discrimination and poor terms. As housing purchase is one of the main paths to wealth accumulation in Australia, delaying or not participating in this housing ‘ladder’ will have future society-wide consequences. Targeted policy changes are needed to address housing precarity for older women, Indigenous people, migrants, people of colour, young people and other vulnerable groups.

### **Consequences of housing precarity: lessons from history and the globe**

An important factor to bear in mind when discussing housing precarity are its broader implications, which are addressed by research that examines the effects of financial disadvantage identifying poverty, violence, and family dysfunction, but the stability of housing itself is also a major factor in being able to access services and form supportive networks especially for culturally and linguistically diverse groups. Moving residence often breaks these networks, and this can lead to isolation and further disadvantage (Johnstone et al. 2016). We know from research that childhood disadvantage can last a lifetime and take various forms (Murayama et al. 2017; Vauhkonen et al. 2017; Marsland 2017) and that protective factors include having attentive and engaged parents and carers, who are not continually preoccupied with survival and solving fundamental issues such as housing stability. This should be front of mind for policy makers: removing housing stability factors has flow-on costs in terms of educational achievement for children, mental and physical health for entire families, and results in the failure of people to reach their potential. This affects the whole of society, as well as being a personal tragedy for individuals affected.

A global and historical perspective on housing is also enlightening to this discussion. Informal settlements are increasing globally (Beattie et al. 2010), the result of a complex set of factors including migration to cities which increases urbanisation, unaffordable housing within those rapidly growing cities, and global financial markets influencing both city shapes and land values. These slums and shanties are far below current Western standards and represent situations much worse than faced by those in the West, often lacking running water, electricity, security of tenure or access to municipal services like garbage collection. Yet some slum dwellers are still compelled to participate in the formal, market economy despite their informal housing status (Härmä 2013). In other words, the market does not care where people are housed, only that they are available as labour. Once living within informal housing transitioning people to decent housing is difficult without government or institutional intervention and they are considered one of the world's 'wicked problems'.

The century of growth and social progress in the West may seem to be part of an inevitable upward trajectory, but historical perspectives from within the 20th Century tell us that this trajectory itself may be precarious. Harry Leslie Smith's memoirs describe his childhood life of poverty in 1920s Yorkshire, and flesh out the impact of severe poverty and an insecure existence. In the West too, people have lived lives of extreme poverty, within living memory.

As a child and teenager, I never felt secure in my housing or whether I'd be able to get a decent meal at the end of the day. The tenement we fled to in Barnsley in 1927 was smaller than the hovel we had left just one hurried step ahead of the bailiff...In truth, the house we moved into was no better than a stall for an animal in a poor farmer's paddock. That we were forced to live this way in the past was unjust, but if you don't think it is happening in today's Britain, think again. (Smith 2017)

A chilling housing example in our times already exists through, *Poor Kids*, the 2006 BBC documentary that gave voice to, and vision of, the poorest children in Britain. This film documented the structural inequalities that perpetuated poverty across generations, poverty that at the time was being endured by 3.5 million children in Britain. Housing was a key element shown in this documentary: mould-infested tower blocks causing serious health consequences, power to the home affordable only for limited times, lack of basic cooking, bedding and studying furnishings. Their lives were—and are—defined by their precarious financial and therefore housing circumstances.

A glance at the YouTube comments on clips from the *Poor Kids* video indicates that many people still believe that poverty is a choice, drug addiction can be overcome through

willpower rather than health services, and that many people fall into the category of the ‘undeserving poor’. This term is a hangover from 19th Century attitudes about morality and poverty based in an unwillingness to work and a lack of moral fibre (Katz 2013). Finnerty and O’Connell’s analysis demonstrates that, on the contrary, structural forces operate to put housing out of reach, and there is clear evidence of the role this plays in entrenching poverty.

### **What is the opposite of housing precarity and what can it teach us?**

The UN Universal Declaration of Human Rights (UN 1948), inscribes housing as an essential human right in Article 25, but it is seldom used as a call for direct action to provide these important rights. Yet we know that there is a real price paid by those who experience housing precarity and homelessness. The costs to society at large and people individually both economically, and in terms of opportunity cost, are significant. The opposite of housing precarity is housing security. In the USA, Australia and other places, small forays into ‘Housing First’ programs have been made in recent decades. These programs provide unconditional housing for primary homeless (roofless) people, in (often purpose built, good quality) social housing where they are securely tenanted, as well as able to access to a range of optional social, health and community supports. The false binary of the ‘deserving’ and ‘undeserving’ poor can impinge on attitudes about the ethical value of these programmes which do not require a prior show of compliance to sobriety or other requirements. But recent work in Australia has evaluated the cost savings of these Housing First programs, and they work. Housing people, in decent accommodation, who were previously sleeping rough is cheaper than the costs of servicing people living on the streets (Parsell et al. 2017), reinforcing existing data from the USA (Culhane, 2008; Wright et al. 2016). While I also strongly agree that housing (like healthcare and education) are fundamental human rights, it is important to stress—to policy makers in particular—that we all benefit when we all advance access to these essential rights for all.

It would seem then that, ideological or moral factors may be at play in determining housing policies across much of the West, where the role of housing more recently is emphasised in its role as providing investment opportunity rather than as the provision of shelter within a community. Policies and market settings that produce less secure, less affordable housing—such as the case in Ireland—seem to be driving people out of the spending middle class, which is an overall negative for economies. Parsell and Jones point out that even ‘those not convinced by the moral necessity to address homelessness could support government policy to address homelessness on the basis that doing otherwise is financially irresponsible’ (Parsell and Jones, 2014:434). I would argue that housing precarity is also worthy of such policy attention, in order to prevent the stepping towards the risky ‘snakes’ that Finnerty and O’Connell identify, lest we return to chronic housing shortage and deeper intergenerational disadvantage, hampering the possibilities for future generations.

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