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New flawed consumers? Problem figuration, responsibility and identities in the English building safety crisis

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ABSTRACT

Particular populations within the UK housing sector (most notably social housing tenants) have been conceptualised as ‘flawed’ consumers (Bauman, 1998) subject to stigmatisation in governmental and popular discourses for failing to enact the correct forms of consumption within the ‘grammars of conduct’ of the housing system. These valorise home ownership, prudent financial management and maintaining and enhancing properties. The post-Grenfell cladding scandal in England has resulted in an entirely new population – long leaseholders of properties with dangerous cladding – becoming constructed as flawed housing consumers, reconfiguring problematic behaviour and shifting where responsibilities for resolving the cladding crisis should be located. This paper explores the governmental narratives constructing leaseholders as flawed consumers, tracing the ways in which this operates not just *via* explicit statements, but also policy inaction, and the affective outcomes this generates. The paper explores how affected householders construct their identity, agency, responsibility and consumption practices and their reframed understandings of the housing system and government.

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Introduction

The Grenfell Tower fire in 2017 has exposed a litany of material building safety problems in residential buildings in England, inadequate regulatory systems, and indifferent industry cultures (Moore-Bick, 2019; Hackitt, 2018). Whilst there are no comprehensive data revealing the scale of building safety problems in multi-occupancy residential buildings, thousands of new and refurbished buildings are thought to be affected, with work to remedy material defects estimated to cost billions of pounds (HCLGC, 2021). These problems occur in other nations (see for example Oswald et al 2023, 2022), but the government’s response in England has given a particular shape and depth to the crisis.

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Individuals living in homes affected by flammable cladding and other building safety problems experience a range of damaging impacts, including significant physical risk, financial insecurity, and loss of autonomy over life choices because homes often cannot be sold (see Preece, 2021). Building safety defects are not just a technical or material problem associated with the fabric of buildings, but drive a wider crisis which is at once personal, social, and political. This article explores how flat – or apartment – owners (leaseholders) have been positioned within the space of social positions as flawed consumers (Bauman, 1998) through the government's construction of the building safety policy problem. In undermining the foundations of responsabilisation through property purchase, the article argues that building safety problem figuration constructs a position of new marginality which challenges individuals' self-perceptions. Therefore, the policy process is a significant mechanism through which negative affects are generated, shaping the construction of individuals' identities. The affective matters in understanding national policy problems because of its role in shaping subjects and manifesting power dynamics (Anderson, 2014). The article identifies the apparatus through which these affective outcomes are created, setting experiences within the wider context of the State's understanding and response to the building safety crisis – its problem figuration (Stone, 1989). It reveals the ways in which a key element of the social contract between citizens and State (Barker, 1960) – through the responsabilisation of housing consumption (Crawford and McKee, 2018) – has been undermined.

Property purchase is often associated with emotional security, autonomy, investment, and status (King, 2008; Preece *et al.* 2020). Flat ownership has become an increasingly important sector within the urban English housing system. There are an estimated 4.8 million flats in England, accounting for 20% of all dwellings (Piddington *et al.* 2020). Most of these properties (almost two-thirds) are privately owned (Wilson, 2022a). Early growth in flat ownership was driven by the subdivision of houses, particularly during the 1980s (Cole and Robinson, 2000), but recent years have seen a boom in the development of purpose-built blocks for sale. In England – unlike other comparable housing systems – most flats are purchased *via* a long-leasehold agreement, with purchasers known as 'leaseholders' and building owners as 'freeholders', who are responsible for common parts but collect maintenance costs from leaseholders *via* a service charge.

The building safety crisis represents a key point in time in which popular assumptions about the ownership rights of long-leaseholders have been punctured by the realities of their position in housing law, revealing the fundamental contradiction in which purchasers of flats often feel that they have achieved the socio-emotional and investment benefits associated with homeownership, but in property law they are tenants (Blandy and Robinson, 2001). This arrangement places the leaseholders in a damaging 'double bind', which has long proved difficult to mediate through statute (Cole and Robinson, 2000). In the building safety crisis, leaseholders have faced bills of tens of thousands – sometimes hundreds of thousands – of pounds (GBP sterling) for the replacement of cladding systems and other defects. Who would pay for work became the central question for those affected, with leaseholders often left with bills largely due to the inability of holding other actors to account for defective construction, the manufacturing and certification of flammable cladding,

changing building regulations, and changing government guidance. The crisis has dramatically revealed the deficiency of the regulatory framework for building standards, leading to calls for a shift to a consumer-focused approach centred on homes that deliver social value for occupants (Oswald and Moore, 2022).

However, government action to tackle the crisis has been slow, evolving in a piecemeal manner, with some measures proposed then later abandoned. Table 1 summarises some of the key policy proposals and actions.

The core empirical contribution of the article is to present original, in-depth data on the experience of leaseholders in the building safety crisis in England. It sets the concepts of problem figuration and flawed consumption in conversation with policy statements and action oriented towards a new population, discussing the ways in which the building safety crisis reconfigures identities and relationships with society and State. Conceptually, the crisis therefore offers a case through which to examine a moment of change in which social life has been reordered (Anderson, 2014), operating through and generating its own affects. The research responds to calls to interrogate how specific apparatuses function in the making of affects (Anderson, 2014, p.19), identifying policy narratives and (in)action as central to undermining leaseholders' previously stable self-identities and social positions, giving rise to a new marginality with distinct affective impacts.

Table 1. Summary of building safety policy announcements.

Date	Policy measure	Explanation
May 2018	Social sector ACM cladding fund	Government announces it will meet the cost of remediating unsafe Aluminium Composite Material (ACM) cladding by councils and housing associations in buildings over 18 metres
May 2019	Private sector ACM cladding remediation fund	Government announces it will fund the replacement of unsafe ACM cladding on private buildings above 18m in height, where building owners have not undertaken work
March 2020	Building safety fund	Government announces £1billion to support remediation of unsafe non-ACM cladding in residential buildings above 18m, in the social and private sectors. April 2021, Government clarifies funding applies to cladding systems, including insulation where it is integral to the system.
Feb. 2021	Loan scheme (abandoned, Jan. 2022)	Long-term loan scheme announced to fund cladding remediation in buildings 11–18m, with payments of £50 per month per leaseholder.
Feb. 2021	Extension to building safety fund	Additional £3.5 billion towards cladding remediation for buildings above 18m in height.
Feb. 2021	Developer levy	A new tax is announced for the residential property development sector from 2022, expected to raise £2bn over ten years to fund cladding remediation costs.
Jan. 2022*	Developer contributions	Government announces expectation that industry will make financial contributions to a dedicated fund for the remediation of unsafe cladding on buildings 11–18m in height (estimated £4bn.), and to fund and undertake remediation of buildings over 11m that they have developed.
April 2022*	Building Safety Act	Building owners cannot pass on the cost of remediating external cladding to leaseholders in their building. Building owners must draw on the Building Safety Fund (buildings above 18 metres) or a future industry contribution fund (buildings 11m–18m). Some leaseholders do not qualify for protection. For non-cladding remediation work on buildings above 11m in height, the Act introduces a 'cascade' of responsibility for working out who is responsible for costs, with leaseholder contributions capped at £10,000 (£15,000 within Greater London; higher cap for highest value properties over £1m & reduced cap for shared-owners, proportionate to equity share).

(For more information on the fluctuating policy context, see Wilson, 2022b).

*These announcements were made after fieldwork had been carried out, with the February 2021 policy announcements the most recent Government statements during the research period.

The article continues by presenting the conceptual framework guiding the analysis, focusing on problem figuration, responsabilisation and the affective impact of flawed consumption. The methods are described before three key findings are discussed. First, government narratives and policy inaction constructed leaseholders as flawed consumers. Second, leaseholders' identities as responsible citizens were undermined through abandonment and 'gaslighting' by the State. Third, the policy process acts as an affective technology, demonstrated by the range of negative affects experienced by leaseholders.

Problem figuration and the affective life of flawed consumption

Problem figuration refers to the underpinning social construction, through causal stories, of how a policy challenge is defined, understood, and responded to (Van Wel, 1992; Stone, 1989; see Jacobs et al, 2003; Crawford and Flint, 2015 for previous studies of housing problem figurations in the UK). Ethopower is a key mechanism within problem figuration, articulating a moral rationality to the causes of, and culpability for, problems and the respective role of subjects and governments in addressing them. This operates through attributing required behaviours or grammars of living (Rose, 1999), assigning responsibilities and designating where financial and social risk should be borne.

In the last half century, problem figurations in England have been shaped by liberal governmentalities founded on the dual pillars of the activation of subjects as consumers required to enterprise their lives (Rose, 1999) and the responsabilisation of subjects as duty-bound members of wider communities (Flint, 2003). This has shaped the social contract between subjects and government through a shift in the delineation of respective responsibilities between the citizen and the State, in which liberal technologies of power have sought to individualise risk and enact increasing forms of conditionality upon subjects accessing state services.

The shaping of desired forms of conduct becomes defined by the ability of subjects to create the means of their consumption (Bauman, 1998), through paid employment, but also entrepreneurial aptitude involving the effective calculus of risk and investment. This necessitates a future-orientated disposition and the construction of the aspirational citizen (Raco, 2013), premised on subjects being able to project desired outcomes onto their future selves (Aramburu, 2015), with the state actively shaping the forms of these aspirations, including for housing consumption (Crawford and McKee, 2018). The state also directs the utilisation of financial means towards particular acts of consumption, including through fiscal incentivisation of homeownership. Additionally, housing tenure is deliberately inscribed with cultural and normative meanings (Isin & Wood, 1999). Owner-occupation is constructed to signify capability, agency, status, and success. Conversely, in a dialectic framing of different tenures, those unable to enact and embody such consumption become defined as 'flawed consumers' (Bauman, 1998), within a wider articulation of the deficiency of those reliant on state-allocated goods such as public housing, in which othering narratives contribute to the displacement, stigmatisation, and marginalisation of particular populations (Rowlands and Gurney, 2000; Rozena, 2022). Affects are central to shaping conduct and the transformation of individuals into productive and active citizens (Raco, 2009). For example, insecurity about one's place, fear of

losing status and recently gained privileges, and anxiety over being 'left behind' (Virno, 1964, p.167) can act to lubricate the economic system from which they are borne (Ngai, 2007, p.4).

The valorisation of homeownership arises through a wider social and cultural regime shaped by popular and political discourses, so that it becomes engrained in the culture and psyche of nations such as the UK, Australia and the United States (see Preece *et al.*, 2020). This forms a habitus arising from 'acquired dispositions towards home ownership' (Aramburu, 2015, p.1177) in which, as Bourdieu (1984) explains, a doxa – an unconscious acceptance of the ways things are – is achieved, such that homeownership is viewed as 'natural' (Colic-Peisker & Johnson, 2010). The effectiveness of this regime is such that its underpinning forms of power and their social and political construction of desired housing consumption become masked (Crawford and Flint, 2015). In moments of crisis in housing regimes this habitus and doxa may be ruptured, evidenced in the socio-psychological effects of the housing crisis on individuals (Preece *et al.*, 2020) and in the cladding crisis (Preece, 2021).

The underpinning social and political constructions of problem figurations in UK housing policy are characterised by the explicit articulation of the desired conduct of subjects and the commitment of policy to support those 'who do the right thing'. This means that the actual specified rights and responsibilities defined through a legal contract of tenancy, leasehold, and mortgage agreements is always situated in an associative figuration of a wider social contract with an implied designation of rights, obligations, and reciprocity between subjects and government (Barker, 1960). Previous work on leaseholders (Blandy and Robinson, 2001; Cole and Robinson, 2000; Robertson, 2006) revealed the complexity of how such identities, responsibilities and understandings of ownership are constructed. The popular understanding of long-leaseholders as homeowners contrasts with the reality of their definition in property law as tenants, with its resulting limitations on control over their properties. However, it is only at particular moments of crisis that this legal reality has been rendered explicit.

Responsibilisation for addressing problems within the housing system is complex, as King (2006) describes, involving responsibility through attribution (focusing on causal culpability) and substantive responsibility for problem resolution (not always linked to causality). This responsibilisation within housing problem figurations is also not consistent. Previous debates in England about leasehold reform were framed in technical terms, with little impact on the perceived capabilities or conduct of leaseholders. Similarly, the UK government's swift response to severe flooding in 2021 – including the insurance of properties in flood-prone locations – made no attempt to situate any causal responsibility or culpability for risk with homeowners, accepting that substantive responsibility for problem resolution lay with the government (Department for Environment, Food and Rural Affairs, 2021). The response to the building safety crisis has been very different.

Processes of problem figuration generate particular affects, which structure the way in which a crisis is experienced. Attention to affect in policy fields encourages 'a more politicised, collective and relational view of emotions in society' (Jupp, 2022, p. 22). Mills and Klein (2021), for example, highlight the

centrality of the State to crafting hostile conditions which produce negative affects such as shame and disgust, deterring individuals from seeking social assistance. This is a technology of statecraft, in which affects are routinely manipulated for political ends (Thrift, 2004). The building safety crisis highlights the importance of the resulting emotional geographies, in which feelings circulate between and within often geographically distant groups (Brill, 2022). As well as positive emotions such as a sense of solidarity or community (Brill, 2022), these affects may also be 'saturated with socially stigmatising meanings and values' (Ngai, 2007, p.11), for example to feel foolish, stupid, or envious of those continuing to live 'normal' lives. Ngai (2007, p.12) argues that the study of 'ugly feelings' 'draws our attention to the politically charged predicament of suspended agency from which all of these ugly feelings ensue' (see also, Addison, 2023). This is highly relevant to the case of building safety, in which leaseholders frequently highlight their loss of control.

Methods

This article draws on in-depth interviews with 31 leaseholders living in buildings affected by safety problems in England. This included: flammable cladding and insulation, missing fire breaks, inadequate compartmentation, flammable materials on balconies, and ineffective fire doors. Ethical approval was granted by the University of Sheffield. The first stage in recruiting participants for the research was a short screening survey which captured demographics and basic details of building safety problems. 253 respondents completed the survey, indicating that they were interested in being interviewed. A sampling framework was created to draw a stratified random sample; this entailed constructing an 'ideal' composition for the sample across different characteristics such as age, household structure, etc., following which individuals were chosen by random number generator until the desired numbers for each category were achieved. Target numbers were set with reference to the composition of survey respondents and the desirability of achieving diversity in geographical locations, household types, and building types. Whilst the survey asked individuals about impacts arising from their building safety problems, these were not used for selection because in practice there was little to differentiate responses (i.e. most respondents reported that all 'types' of impact were highly relevant).

Once selected, potential participants were contacted with more information. If no response was received, they were replaced with another randomly drawn individual with similar characteristics. Table 2 shows the sample composition.

Interviews were carried out in June and July 2021 and typically lasted for around an hour (ranging from 45 min to 1.5 h). All interviewees were offered a £25 shopping voucher. Interviews were carried out by phone or video platform, depending on individual preferences. The research adhered to enhanced ethical safeguards, in recognition of the likelihood that participants were experiencing negative impacts on mental wellbeing. This included mood checks at the start and end of conversations, and reflecting at the end of the interview on how participants had experienced the process.

Table 2. Participant characteristics.

Gender	n
Male	14
Female	17
Age	
25–34	8
35–44	13
45–54	5
54+	5
Ethnicity	
White British, English, Welsh, Scottish, N. Irish	23
White Irish	2
White other	2
Asian / Asian British	2
Mixed other	2
Household structure	
Lives alone	11
Lives with spouse / partner	10
Lives with spouse / partner and child(ren)	8
Lives with other family members	2
Currently living in the affected property	
Yes	28
No	3
Region	
Greater London	18
East of England	4
North West	3
South East	2
South West	1
West Midlands	2
Yorkshire and Humber	1
Tenure	
Leaseholder	21
Shared owner (part-rent, part-leasehold)	10
Building height	
18 metres +	14
11–18 metres	17
Length of residency	
Up to 5 years	13
6 years plus	18

Interviews were fully transcribed and data analysis was carried out in line with the traditions of grounded theory approaches. First, all transcripts were read and edited for anonymity, removing references to names, organisations, or specific locations. A long-list of themes (or codes) was drawn up at this time. The second stage involved working these initial codes into a coding framework, which included key themes such as arrival stories, responsibility, and different dimensions of impact. Then, all transcripts were read again line-by-line, and coded according to the framework.

Findings and discussion

Government and leaseholder problem figuration

The construction of building safety problems through policy and governmental discourses has shifted substantially over time – this is particularly the case in the period since fieldwork was carried out. Whilst discussing alternative discourses at the end of this section, the primary focus is on the dominant government discourses

at the time of the research (Spring 2021), as identified by research participants. In the four years between the Grenfell Tower fire and the research, one of the central debates was who would pay for fixing building safety problems. As it could be difficult to definitively establish fault, and there were limited mechanisms for achieving (financial) redress from developers, manufacturers, or regulators, under laws at the time of the research leaseholders generally faced liability for costs associated with remedial works. Leaseholders' narratives of their experience repeatedly highlighted two government discourses that were particularly important in reshaping their sense of reality. First, the notion of '*caveat emptor*' – or 'buyer beware' – which many participants argued was used to shift the blame for building safety problems onto them as purchasers. Second, was the refrain that 'taxpayers shouldn't pay' for remediation (which, in the absence of enforcement of liabilities against other parties, left leaseholders as the main responsible party for costs).

'*Caveat emptor*' became notorious among affected leaseholders when it featured in a House of Commons debate in which the Secretary of State for Housing, Communities and Local Government, Robert Jenrick MP, announced an expansion of Government funding for building safety (see [Table 1](#)):

...no doubt there will be leaseholders watching today who would wish [the policy announcement] to go even further, but this is a very significant intervention...English property rights are based on *caveat emptor* – buyer beware – and the contents of the leases, contracts, warranties and insurance policies that we as homeowners sign. What we are doing today is stepping in in a way that Governments have not done in the past...We have chosen to do this because we have immense sympathy for the leaseholders affected and, as a matter of basic public safety...I think this is...the right balance...between the interests of the leaseholder and those of the broader taxpayer (Jenrick, 2021)

Jenrick's comments positioned the policy measures as over-riding the core principle of 'buyer beware', with many leaseholders interpreting the statement as veiled criticism of their purchase of properties with building safety faults. Recalling this statement, Will (35–44, Leeds) explained: 'Robert Jenrick stands on there on TV and says, *caveat emptor*, you should have checked. Should have checked what? How can you say that to everybody that is in the middle of this scandal?'. Similarly, Hannah (35–44, London) argued that 'you've done your buyer beware and you've done your due diligence'. The statement was interpreted by many leaseholders as signalling their lack of responsibility.

This notion that leaseholders were responsible for having bought properties lacking key safety features also featured in wider commentary. A letter to The Times responding to two recently published articles, entitled 'No State Bailout for Leaseholders', argued that:

...as a taxpayer, I do not see how the 'hostages' [leaseholders] are my problem. They bought a property...it has gone wrong for them. Someone may well be at fault – maybe their builder, solicitor, or surveyor – but it is not me or any other taxpayer. *Caveat emptor* and all that (Stuart Cadman, Preston, 7 February 2021)

Alistair (35–44, Bristol) described encountering these sentiments: 'reading some of the...comments on articles in the press...you get these quite insensitive remarks

like ‘you should have known what you were buying’, and there was a lot of ‘taxpayers shouldn’t pay for this’ as if people are being asked personally to help out’. In this framing, the flaws of consumption extend to an inability to identify hidden or systemic problems when purchasing products, even where such consumption (buying a flat) is socially sanctioned. This highlights the way in which a particular affective tone from the State can come to structure the wider framing of a problem, developing a public affect that promoted limited policy support (Mills and Klein, 2021).

This links to the notion that ‘taxpayers shouldn’t pay’ to resolve building safety problems. Debating an (unsuccessful) amendment to the Fire Safety Bill to prevent remediation costs being passed onto leaseholders, Lord Greenhalgh (2021) – Minister of State for Building Safety and Fire – argued that the proposed amendment was ‘extremely broad...neither proportionate nor appropriate. It is certainly not the best use of taxpayers’ money’. Similarly, Christopher Pincher MP (2021a) – then Minister for Housing – argued against a prohibition on passing remediation costs onto leaseholders: ‘it is important to ensure that taxpayers’ money is protected and that remediation is not delayed...it is not the solution that leaseholders need or the one that the taxpayer deserves’.

This narrative explicitly contrasts leaseholders, as the potential recipients of Government assistance, with ‘taxpayers’, dividing the population into more and less deserving groups. Later proposing a loan scheme to fund remediation in buildings between 11 and 18 metres in height (later abandoned) Pincher argued that:

...this is a fair solution...while not unfairly burdening taxpayers, many of whom are not homeowners themselves. They are also the Covid nurses doing a double shift in the hospital and the shelf stackers in the Tesco Metro in Reading or Portsmouth. We have to be conscious that it is taxpayers’ money that we are disbursing, and we must be careful and sensible with it (Pincher, 2021b)

Leaseholders participating in the research repeatedly raised this narrative. Ed (35–44, London) explained that ‘some of the comments I’ve had from friends have been really disappointing...the whole “taxpayers shouldn’t pay”...that MHCLG have pushed out has driven me insane...Someone literally said: “Well, it’s a difficult situation...it’s really not fair...but I don’t want to pay for it”’. Kate argued that stoking these narratives was ‘deliberately vilifying leaseholders’:

It was Chris Pincher who said the taxpayer shouldn’t have to pay this, particularly taxpayers who don’t have a home. ‘Why on earth should they have their hands in their pockets for you?’. I don’t use food banks, I don’t use schools, there’s a million things I don’t use, and I don’t object to my tax going to them (Kate, 54+, Manchester)

Similarly, Fiona (25–34, Birmingham) explained that ‘I despise people saying... this should not fall on taxpayers...They try to give this impression that...we’re maybe the lowest of the lowest in society...They’ve heard the government say it, and this is the problem’. This reveals how problem figurations are grounded on reaffirming or reconfiguring ‘pacts’ between particular population groups and government, while holding some outside such relations (see Flint, 2003).

There were dissenting voices within and outside Government, who argued for greater protection for leaseholders and a recognition of Government’s role in the

crisis. For example, Sir Robert Neill MP (2021) argued that ‘it is not a question of caveat emptor. They relied on professional advice and assurances. They are not the ones at fault’. Royston Smith MP (2021) also appealed to the moral argument: ‘how do we look ourselves in the mirror when we have helped people to buy a home in a dangerous building that is worth less...than they paid for it?...It should not be the taxpayers who pay...It should be those who are responsible – the manufacturers, the developers, the National House Building Council’. Since the research was conducted, the new Secretary of State for Levelling Up, Housing and Communities, Michael Gove MP, has shifted the official narrative further towards a focus on ‘polluters’ paying for remediation works:

...leaseholders are shouldering a desperately unfair burden. They are blameless, and it is morally wrong that they should be the ones asked to pay the price...It should be the industries that profited...and those who have continued to profit...We should not ask hard-working taxpayers to pay more taxes to get developers and cladding companies making vast profits off the hook. We will make industry pay (Gove, 2022)

Whilst this was not the case at the time of the research, this shifting government position has resulted in greater financial support for some leaseholders in some buildings (see [Table 1](#)). The narrative shift also responds to the stated wishes of many participants, who wanted to see developers and manufacturers held accountable for the cost of building failures. However, the difficulty in holding private companies to account for building safety failings through existing legislative and regulatory frameworks has highlighted longstanding deficiencies (see, for example [Hodkinson 2019](#); [Oswald and Moore, 2022](#)).

Policy problems are not only constructed by the active actions and statements of Government but also through silence and delay. Much of the expanded policy action only transpired five years post-Grenfell, and still excludes many of those affected. As much as active denigration, the spoiled identity of being a flawed consumer was also derived from acts of omission. The lack of immediate, unequivocal support from Government and the piecemeal concessions which characterised policymaking in this period, in which each expansion of support was the result of hard-fought battles with successive Government ministers, demonstrated to leaseholders their lack of worth. This impacted on self-perceptions, challenging previously held views that many had of themselves as responsible, successful citizens, ‘doing the right thing’ through property purchase.

Undermining the foundations of responsabilisation through property purchase

Common to leaseholders’ narratives about their housing history, the point of property purchase was often a source of positive affects such as pride and success, a demonstration of their hard work and responsibility. The building safety crisis revealed the fragility of the ‘ownership’ position of long-leaseholders, eroding the common perception that property purchase necessarily delivers greater control and security. This parallels earlier work into the experiences of long-leaseholders ([Cole and Robinson, 2000](#); [Robertson, 2006](#)), in which it was clear that ‘despite regarding themselves as homeowners, long leaseholders in flats are excluded from the full

benefits popularly associated with homeownership' (Blandy and Robinson, 2001, p. 396). This is particularly the case in relation to the balance of rights and responsibilities between leaseholders and building owners, in which the latter were perceived to reap the financial rewards of building ownership whilst being seemingly insulated from financial liability related to building maintenance. Lack of clarity around who would pay for building safety problems, and slow government action to insulate leaseholders from very significant costs, undermined leaseholders' demonstration of responsibility and success *via* property purchase, with profound impacts for their self-identities. This is not bound to the particular case under discussion, but also offers insights for housing systems more widely in which the focus on supply of homes for sale is not matched by attention to the quality or longevity of the lived experience of the home, undermining the wider outcomes that purchasers seek to achieve.

Hannah (35–44, London) explained that buying her flat was 'an achievement and we felt proud for having done that...you also think, well, we've done the responsible thing. This is what we're being told, from society, is that you don't rent, that you buy'. This normalised pathway was highlighted numerous times by leaseholders in telling their arrival stories. As Richard (54+, London) argued, 'you save up, you buy a property...I've never taken unemployment benefit; I've played the game'. Therefore, through property purchase, individuals achieved affirmation of their adherence to the informal rules governing social behaviour and citizenship. This was eroded by the building safety crisis, as Rose explained:

I was incredibly hard working, I've never really done anything stupid...I've always thought about things before I've done them...You hear about people being bankrupt but it's usually because they've done something a bit stupid really, and I don't feel as though I have, I'm not that kind of person, and I also feel that I just don't deserve this at all (Rose, 54+, London)

In these narratives, playing the game and doing the right thing refers to a normative reading of correct behaviour, as well as the capacity to proactively and successfully interpret and navigate the system in which they are immersed. It is the suddenly flipped identity, from successful to flawed consumers (Bauman, 1998), that generates negative affects. Narratives reveal how powerful the system construction is, with the understanding that failure (bankruptcy in this case) was caused by individual deficiency rather than systemic fragility. A number of participants had bought their property through government-backed schemes such as low-cost equity loans or shared ownership (in which purchasers buy an equity share in the property and pay rent on the remaining share). Government is therefore complicit in promoting a culture of ownership, both through policy mechanisms and wider narratives about the value of ownership as a marker of success.

Whilst many participants purchased their flats as first-time buyers, some had sold larger homes as a 'responsible' move later in life. Again, the framing of down-sizing as a responsible course of action is pervasive within the English housing system, with generational discourses placing some of the blame for delayed homeownership amongst younger households on 'empty nesters' occupying larger homes (Willets, 2019). Julie explained that:

We had a large family home which we decided to sell because we were rattling in it and we thought it would be a good opportunity to help our daughters get onto the property market...We also felt that living in a flat...life would be relatively easy, that we would be worry free from all the maintenance of a larger family home (Julie, 54+, Chelmsford)

Similarly, Emily (54+, Manchester) had moved from a semi-detached house, not wanting to be in a 'family environment' following a number of miscarriages: 'I thought I've never lived in a flat...It's a new build, so I won't have any worries...the managed maintenance was a big plus.' For older leaseholders, buying a flat was a responsible course of action, a demonstration of self-provision and planning for security. As Kate (54+, Manchester) reflected, 'I thought that as a homeowner and a retired person, I was immune from all the ills of the world...Home owned and paid for. Retired. Made it. This is my time. Then, pension's gone, and your home is worth zero and you owe...the last count was £35,000'.

Whilst leaseholders blamed various actors for the crisis – from developers and contractors, to building control and insurers – their narratives highlighted two processes in which Government was particularly culpable in reshaping everyday realities. First, leaseholders were trapped within a slow-moving and piecemeal policy process, downgrading the urgency of their position. Second, government was viewed as actively diminishing the scale and impact of the crisis by deliberately misrecognising individuals' experiences ('gaslighting'). These dual processes had a significant affective impact, creating the conditions for shame among newly flawed consumers. Laura believed that 'there must be some level of corruption in the fact that all of the developers and construction industry...have given money to the government, because I just don't understand why our government just sit and do nothing'. As she explained:

All of these...negative feelings, all of the stress, everything, could be taken away so easily if the government made the developers pay. If the government just stepped in...to try and help people, then it wouldn't feel like the worst decision in the world, because we did do the right thing (Laura, 25–34, Manchester)

This explanation highlights the way in which Government action – often highlighted by leaseholders as Government forward-funding repairs and then holding key interests (developers, manufacturers) accountable financially – would be a tacit reaffirmation of leaseholders' responsibility, confirming that they had 'done the right thing'. Whilst the construction of negative affect as a technology of statecraft may be more commonly identified through punitive policies (see Mills and Klein, 2021), this case suggests that the production and mobilisation of negative affects also arises through acts of omission and delay.

As well as creating a space of delay in which damage to self-identity could occur, inaction also undermined the relationship between individuals and the State. As Thomas (45–54, London) argued, the solution to the crisis lay with parliament: 'it can be fixed, very easily, but they're not doing it...it builds mistrust'. This mistrust stemmed from individuals' experiences of lack of support from Government: 'ultimately people like Robert Jenrick and Chris Pincher are wealthy individuals who are interested in their political gains rather than helping

people that are desperate...it shapes your opinion of society...how they could just sit there and just watch people going through this' (Joe, 45–54, Birmingham). From one crisis, therefore, individuals' relationships with State and society could be transformed. As Hannah (35–44, London) explained, 'there's no support from this government...There's no values here. There's no society. It's literally been systematically destroyed'.

Several leaseholders spontaneously aligned their own position with that of other national scandals in which Government had failed to act to support marginalised groups:

These scandals happen a lot, like, Windrush...you think the government just doesn't care. They just kind of put these groups of people aside and think, 'oh, well, they've had their few headlines'...and then those people have to continue with their lives, and I feel like I'm one of those people. They don't care, they don't need to do anything...they've got their developer mates...their Tory party donors, they're still happy, so they don't care about us (Lauren, 35–44, London)

Lack of comprehensive and swift support from Government creates conditions of mistrust and injustice, aligned with other significant national scandals. This highlights how the social contract – as a construct underpinning grammars of living, and the relationships of reciprocity between citizens and Government – is founded on a belief that the ruling authority will provide predictability and security to those adhering to its grammars of living (see Rose, 1999).

Leaseholders' social positions were also undermined by processes of misrecognition – or 'gaslighting' – by key actors and State institutions. One example highlighted during fieldwork was the response to a high-profile newspaper article (Lees & Al-Othman, 2021) reporting on remediation bills received by leaseholders. The Department for Levelling Up, Housing and Communities issued a press release strongly rebutting the claims, arguing that the figures 'are misleading and we do not recognise them' (DLUHC, 2021). A number of participants referred to this as evidence of 'gaslighting':

The Ministry of Housing comes along and says, 'oh, we don't recognise those figures', but they don't have any data of their own to counteract that. They're just making a claim that the figures are false...It's just the stock response, 'we don't recognise these figures...we don't recognise this claim, we don't recognise this, don't recognise that'...It feels like they're denying all our experiences and just telling us that we're making it up and that just makes me really, really mad (Ellen, 25–34, Hertfordshire)

Similarly, Fiona (25–34, Birmingham) explained that 'the government are effectively gaslighting the public into believing these things'. This feeling of being lied to and the denial of the lived experience of the crisis fuelled wider alienation from society and State:

The only thing I would say is it's coming your way next...Some law will be changed somewhere...and *you* will be in the position I am in, and *you* will have no power, nothing...Can you imagine ever the government issuing a statement saying that the Sunday Times is lying and...the content is not true? We're becoming like a third world state controlled by the Government and the more they get away with, the more they will do, and *you* – as in everybody else – is next (Kate, 54+, Manchester)

The Government was viewed as ‘trying to hush it up’ (Rose, 54+, London), ‘spinning it their way’ (Bao, 45–54, Ipswich), and ‘gaslighting us’ (Sarah, 25–34, London). Tim argued that leaseholders were ‘being trolled by the Government’, likening his experience to the novel 1984: ‘It’s doublespeak. You’re dealing with a Government here which is Orwellian in its newspeak and they say ‘no leaseholder is going to be left behind, the owners should pay’ and it’s like, there’s nothing [to substantiate that in policy]’ (Tim, 45–54, London).

Policy process as an affective technology

The erosion of responsible citizenship *via* property purchase proceeds through narrative formulation, inaction, and misrecognition, exemplifying the policy process as an affective technology (Mills and Klein, 2021), working through relational dynamics (Anderson, 2014). In the building safety crisis, flawed consumers are constructed through affective and embodied experiences. The case demonstrates the apparatus through which affect becomes a means and a target of intervention, which then inscribes particular feelings into reality (Anderson, 2014, p.24).

Many leaseholders referred to themselves as small or little in their struggle against powerful institutions, highlighting the way in which ‘forms of power work through affective life’ (Anderson, 2014, p. 8). Emma (45–54, London) argued that ‘these corporations will always try and squash the individual and trample on them and it’s that feeling of powerlessness in the whole situation, for me it’s the worst bit’. Similarly, Sofia (35–44, Leeds) recalled that ‘I have this sensation all the time, I feel...so small and useless’. Unequal power was at the heart of the scandal, as her partner Will (35–44, Leeds) explained: ‘this whole leasehold thing...just makes you feel totally powerless, we’re just little people, we’ve got to do what we’re told, to pay up or get out’. Without comprehensive Government support, many leaseholders would have no option but to pay bills or face repossession and bankruptcy. This feeling of suspended agency is characteristic of the ugly feelings investigated by Ngai (2007), in which individuals come to experience a ‘puppet-like’ sensation. Whilst for many groups this calls into being a longer history of systemic political and economic disenfranchisement (Ngai, 2007, p.12), for leaseholders in the building safety crisis the experience of occupying a marginal and disempowered position was often new, generating an additional crisis in self-identity and social position. These affects are particularly acute because they arise from the collapsing edifice of constructed conduct and identities in which the individual and their agency was the primary mechanism through which responsible citizenship and consumption was enacted (Bauman, 1998, Raco. 2009).

There was a pervasive sense of guilt associated with the crisis, with many leaseholders feeling that they were perhaps to blame for their newly precarious position. Government actively deploying ‘caveat emptor’ and ‘hard working taxpayers’ as the rationale for limiting support to leaseholders constructs them as irresponsible and burdensome (just as among welfare recipients, see Mills, 2018). As Lucas explained:

To say you were silly to buy that flat whoever you were, like very accomplished people...it’s almost like the government are saying ‘well you should have foreseen it’ or

you were silly to trust the system...We don't walk around thinking 'I'm a homeowner', but...I've done everything I was supposed to do and I did it the right way. It took me a long time and I got there, and now I do feel a bit of a fool. And then you feel like a fool for talking about it or for fighting it (Lucas, 35–44, London)

Many participants highlighted their own sense of hard work and responsibility, which was damaged by association with the crisis. During conversations, participants revisited the decisions they had made, questioning their own actions: 'I feel naïve, I feel stupid for having bought leasehold...You do torment with that, the sense of regret...I beat myself up about it' (Laura, 25–34, Manchester).

It was very common for participants to express shame and embarrassment. Joe (45–54, Birmingham) explained that 'there's a little bit of shame connected to it... you feel a bit foolish', Rose (54+, London) argued that 'I can't get rid of this blame feeling', while Michael (35–44, London) described feeling 'a bit guilty...a bit stupid... you feel like you've been made to feel like a mug...was it your fault?'. Ngai (2007) explains that for those experiencing 'ugly' feelings there is often a reflexive response associated with the feeling, such as shame or anxiety, which reinforces the negative emotion. For example, Laura described feeling guilty because of the emotions she was experiencing, reinforcing the negativity of the original emotion (Ngai (2007, p.14): 'You always feel you're bringing a bit of a depression to conversations...when you talk about it...I come across ungrateful because I have got a healthy child, I'm happily married, I've got a nice life...People are probably, like, "get over yourself, it's not that bad that you're in a flat"' (Laura, 25–34, Manchester).

Several participants described feelings of failure, because much of their past achievement and future potential was enmeshed with property purchase. Beth (35–44, London) explained that 'I'm beginning to feel like a failure', while Michael described impacts on his self-perception:

Life is all about decisions and that decision has come back to bite us...If I'd just bought a little house 200 yards that way I'd be sitting pretty now, but I'm not. The temptation is to feel like I have failed on some level, because currently what I own is worth nothing, I have no assets of value. And if I compare myself to my friends...I've got plenty of friends who have moved on, they own a property...they've got investments...I've put everything into this flat. I thought I was doing the right thing, working hard and paying my taxes, and I've got nothing – thank you Britain...You do feel a bit financially that you've failed, not that I would blame myself because as I've said, the banks have been duped, everyone has been duped...But you still feel like...I've failed to make much of an impact, and one day I'll have to explain this to my kids. That's not a nice feeling...you can get down on yourself (Michael, 35–44, London)

This extract is significant because, first, Michael demonstrates the extent to which he has internalised a societal culture that promotes the exercise of individual choice and consumption within the housing system, in which housing purchase is associated with stable investment and the creation of future (intergenerational) financial security. When the benefits are undermined, the blame falls on the individual – the flawed consumer – even where it is recognised that they cannot *really* be to blame for structural failures. Second, the narrative reveals the way in which affective experiences in the present are informed by a future orientation, in which lives are haunted by potential future losses. Anticipating this reshaped future life demonstrates the

power of anticipated future impacts to create consequences for everyday life in the present (Horton, 2016).

This tension between ‘doing the right thing’ and occupying a flawed position – both materially and socially – led a number of participants to discuss new feelings of futility and pointlessness. This disengagement from the ‘rules of the game’ resulted from the undermining of previously stable values and social rules. As Hannah (35–44, London) argued, ‘you just think, ‘what’s this all for?’...you feel like giving up. Why should I work to have all my money robbed of me?’. Fiona (25–34, Birmingham) experienced a similar period in which ‘I was like “what’s the point in working hard, because it could all be gone”’, whilst Will (35–44, Leeds) explained that ‘you feel like you’re wasting your time, what’s the point in earning money if you’re just going to have to give it away to some other company?’. The possibility of being financially ruined called into question the value previously attached to their ‘responsible’ lives:

I’ve got no retirement now, my plans or anything that I hoped for, for the later years in life...Now I feel like saying, ‘do you know what? I’ll spend every penny I can get, even take my pension plan out, because I’ll make the state look after me when the time comes’...I was trying to be self-sufficient...It’s really made me anti-system (Emily, 54+, Manchester)

Trying to respond to desirable attributes, such as being ‘self-sufficient’ in older age, or saving up to buy a home, called into question the previous value attached to these behaviours: ‘What was the point in saving, what’s the point in us going to work...because if it’s all potentially going to be taken away from us, then we may as well have just been living frivolous lifestyles and been completely irresponsible with our money’ (Laura, 25–34, Manchester). The long-term impact of the building safety crisis is therefore demonstrated through damage to individuals’ beliefs in wider social values and institutions. As Richard explained:

You kind of over-extend yourself with the mortgage because you feel like you’re investing in something, so basically all I do is, I work to pay the mortgage for something that may actually be valueless. It just feels like you start having an existential crisis about what’s the point of life really, I mean what am I doing? I’m just working really hard to pay more than I can afford, to live somewhere that isn’t particularly nice and that may be worth nothing (Richard, 54+, London)

This reveals the dramatic rupturing of the doxa of a social configuration that participants had adhered to (Bourdieu, 1984), arising from the suddenly revealed fragility of both their financial security and their identities as socially successful consumers and valued and protected citizens.

Conclusion

The building safety crisis is more than a technical problem associated with the materiality of dwellings, but is also a wider crisis of identity and the ‘social contract’ between individuals and the State. Through putting problem figuration, flawed consumption, and affects into conversation, the building safety crisis can be understood as a significant exemplar of the way in which subjectivities are shaped by affective outcomes, which in turn are constructed by power dynamics within policy

processes (Anderson, 2014). Responses to the building safety crisis have constructed new flawed consumers, pushing leaseholders into a position of new marginality. This generates irresolvable affective tensions between the 'rational' knowledge that individual conduct has adhered to social norms and expectations, and the 'felt' experience of shame, guilt, and self-blame. The dramatic unmasking of such tensions through this crisis has wide relevance for increasingly commodified housing systems beyond England, in which individuals struggle with the affective consequences of being unable to achieve the most desired and aspirational forms of housing outcomes. When dwelling occurs in a way that is seemingly flawed, because it does not or cannot adhere to conventional notions of home – living in an unsafe apartment, a sub-divided home, or a vehicle, for example – there can be wider impacts on emotions, identity, belonging, and citizenship.

Empirically, the research confirms Bauman's thesis that individuals express desired notions of responsibility and success through consumption practices, in this case made manifest through property purchase. Leaseholders constructed stories of responsibility, hard work, and adherence to social norms associated with the value of homeownership. Thus, they described 'playing the game' and expressed their fears about losing their hard-won socio-economic position, demonstrating the way in which affects shape conduct (Ngai, 2007, Virno, 1964). In fulfilling their part in the 'social contract' (Barker, 1960), leaseholders expected that in return the State would ensure predictability and their protection (see Flint, 2015). However, the balance of rights and responsibilities that they perceived between citizens and the State was disrupted, as the framing of building safety problems by Government narratives destabilised the foundation on which many individuals had built their identities and futures.

Past research into long-leasehold similarly highlighted tensions between the perceived benefits of flat purchase and the realities of more restricted legally enforceable rights (Blandy and Robinson, 2001). What is new in the building safety crisis is the way in which, through the consumption of the very housing that should have been a demonstration of their responsibility and success as aspirational citizens (Raco, 2013), leaseholders have been positioned as irresponsible and flawed. They were to bear the responsibilities of financial and social risk attributed to them through property purchase (Rose, 1999) – the buyer must beware. The crisis revealed that there was very little ability to leverage responsibility over the manufacturers or developers of defective products and buildings, revealing the weakness of regulatory regimes and suggesting the need to rethink consumer protection (Oswald and Moore, 2022), recognising that home can be a key locus of social harm with profound and dangerous impacts for its inhabitants (Gurney, 2023).

One particularly novel dimension of the building safety crisis is the way in which it has disrupted narratives of responsibility and housing consumption. In previous research, problem figuration has often been explored in relation to populations that have already been problematised by the State (Crawford and Flint, 2015). In housing, this is often tenured, with residents of social housing constructed as a policy problem in need of intervention, othering populations through stigmatisation and 'sink estate' narratives, which come to be experienced by residents as a form of long-term betrayal by the State (Rozena, 2022). More widely, the associated violence which

disrupts belonging in particular home-spaces has also more commonly been associated with profound impacts on working class groups, women, minority ethnic groups, and those with complex needs (Elliott-Cooper et al, 2000). However, the research presented in this article provides empirical evidence of the impacts of problem figuration on a newly marginalised population, foregrounding its operation through the creation of particular negative affects, and drawing power from the underpinning construction of responsible, neoliberal subjects.

The building safety crisis offers a case study in policy-political interventions in affective life, demonstrating how particular apparatuses of the State (Anderson, 2014) are involved in generating affects during a moment of change in which enduring social positions have been destabilised. The research identifies governmental narratives and policy (in)action as being central to undermining leaseholders' previously stable self-identities and social positions, giving rise to a new marginality that is shaped by the 'affective technologies' of the State (Mills and Klein, 2021) in which government actively 'gaslights' or misrecognises leaseholders' experiences. This misrecognition produces a layering effect, in which different dimensions of social harm unfold across time and space to heighten the negative impacts felt by communities (Tombs, 2019).

As well as being actively constructed as burdensome through political and policy narratives deployed by key State actors (see Mills, 2018), the absence of action is also significant as an affective technology that cultivates negative emotional outcomes for citizens, giving rise to guilt, shame, and self-blame. The case complicates the temporality of such affective impacts through the policy process, demonstrating that – as Horton (2016) argues in relation to neoliberalism and austerity politics – affective impacts can stem as much from anticipated future losses as actualised material losses in the present. Feelings of abandonment diminished the value leaseholders had ascribed to their achievements to date – often construed in terms of property purchase – and faced with a newly precarious social position some began to question the social norms that had previously shaped their conduct. Habitual ways of knowing are therefore ruptured, as leaseholders increasingly occupied a social world and position in which previously stable rules and symbols of achievement were no longer recognisable. This prompts a wider, and perhaps more significant, existential crisis.

Although the long-leasehold system is particular to England, building safety in high-rise buildings is a pressing international issue, exemplified by numerous façade fires. The research presented here suggests that the way in which policy problems are conceptualised has important outcomes for impacted groups, not only in determining the way in which a problem is managed, but also for people's affective lives. By focusing on the micro-level, research can make visible the impacts of policy processes that may otherwise be hidden, in a similar manner to the way in which Hitchen and Shaw (2019) identify the 'melancholic imprints' of austerity by focusing on everyday lives. Of particular note is the way in which inaction and delay operates as a significant form of power in the policy process, rendering particular lives and experiences implicitly undeserving of help. The crisis reveals the fragility of modes of citizenship and identification that are grounded in forms of deregulated commodified housing consumption. However, in the communities of leaseholders which have collectively

organised to press for enhanced support (Brill, 2022), the crisis has also co-constructed a geographically-dispersed movement to challenged their new marginality.

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