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Housing Inequalities: Definitions, Understandings and Approaches

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ABSTRACT

Housing inequalities are a key focus for housing research, yet how inequalities are defined and understood is rarely discussed. Recognising the potential for weak abstractions to limit the framing and restrict the imagination of research, this article subjects the concept of housing inequalities to analysis, critique and refinement. Through a narrative review, the fundamental assumptions common to different orientations towards housing inequalities are exposed and drawn together into a working definition. Differences and distinctions are also exposed and opportunities for bridging between different perspectives are explored. The outcome is a more robust conceptual platform upon which to base analysis of the causes and consequences of housing inequalities, the evaluation of policy and practice responses and development of housing alternatives. Attention focuses upon prevailing perspectives within housing research in western Europe, with a specific focus on the UK. Further work to analyse and learn from other perspectives is required, helping to further cross-national and cross-cultural understandings of housing inequalities.

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Introduction

Housing inequalities are a feature of all housing systems. Housing outcomes vary widely between individuals and groups, over time and between places. In recent decades, housing inequalities and associated burdens have been increasingly pronounced, within the context of a broader turn to inequality (Smith et al. 2022). These increasingly extreme inequalities, their causes and consequences and how to respond are key concerns for contemporary housing research. It is therefore surprising how little attention has been paid to how housing inequalities are defined and understood. Reviewing the uses of “housing inequality” across different disciplines, James et al. (2024) observe that it is conceived as an outcome and a process, recognized as context specific and invoked to express concern about the consequences of marketised housing systems and failings in public policy. The term is deployed in multiple different ways, to signify, infer and denounce processes and

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outcomes of the housing system. These uses reflect differences in how housing inequalities are understood. However, these understandings are rarely stated or argued. There is little clarity about what is actually meant by “housing inequality”. The term is used without clear definition and specificity, meanings are more often implied than explicitly stated and underpinning values and assumptions are left unsaid.

This lack of clarity presents a number of problems. If the values and assumptions informing interpretation and explanation are not explicitly stated they cannot be subject to inspection and analysis (Clapham 2018). Their application cannot be scrutinised, the limits of conceptualisation challenged and the framework of understanding extended. The idealised notion that inequalities are measured against remains obscure, the target of criticism is assumed and taken for granted, and the particulars of preferred alternatives remain unstated (Kilminster 2013). A lack of clarity and candour also increases the risks of talking at cross-purposes (McCartney et al. 2019).

This paper addresses this lack of clarity through two key contributions. First, it develops a working definition of housing inequalities. Despite extensive interest in unequal processes and outcomes of the housing system and diversity in the characterization and use of housing inequality within housing research (James et al. 2024), there has been little discussion about how to define housing inequalities. This in sharp contrast, for example, to discussion within public health about the definition of health inequalities (Arcaya et al. 2015). In response, a working definition of housing inequalities is generated based upon the identification of a series of fundamental assumptions that are common and shared (but rarely stated) across different orientations towards housing inequalities. Second, differences and distinctions in the values and assumptions inherent to different orientations towards housing inequalities are revealed and opportunities for bridging between these positions explored in an attempt to provide a more robust basis for developing housing inequalities as a field of inquiry. This exercise is framed and focused by four key questions: what is unequal; who is unequal; what is the where and when of inequality; and what might be done about inequality?

Discussion begins by detailing the research approach, which centres on a narrative review of different perspectives on housing inequalities across the recent history of housing scholarship. Attention then turns to addressing the two key objectives framing the study; synthesising commonalities across different perspectives on housing inequalities into a working definition of housing inequalities and bridging the differences in orientations to develop a more explicit and robust understanding of housing inequalities. A concluding section reflects upon the utility of the conceptualisation of housing inequalities that emerges from this analysis.

Methods

Why a Narrative Review?

The research approach centred on a narrative review, which drew upon broad knowledge of the field and an interactive and iterative process of review to generate generalisable accounts of the values and assumptions underpinning different positions in relation to housing inequalities. In particular, the approach took the form of a hermeneutic review,

a type of narrative review that involves ongoing engagement with academic literature through an iterative process of searching, assessing and argument development with the aim of generating increased understanding and insight (Boell and Cecez-Kecmanovic 2014).

This approach was developed out of necessity in response to initial insights that emerged from the search, acquisition and review of literature relating to definitions of housing inequalities. This scoping exercise confirmed James et al. (2024) finding that housing inequality is a ubiquitous theme within housing research, but also revealed it to be a theme and focus that is rarely defined or conceptualized. The initial intention of identifying existing definitions of housing inequalities, critically appraising their qualities and synthesising the most useful elements into a robust definition and conceptualization of housing inequalities was therefore not a viable exercise. In response, the research problem was revised and focused instead on: exposing, examining, understanding and interpreting different perspectives on housing inequalities inferred and implicit within housing research; and drawing upon these insights to generate a working definition of housing inequalities.

A narrative review was deemed more relevant and appropriate than a systematic review. This was because various conditions recognized as essential for the application of a systematic literature review were not satisfied. This included the presence of a clearly delimited topic defined by a very specific research question that can be described in highly discriminating terms and facilitate a systematic and repeatable search process and allow literature to be subject to a high level biblio-metric type analysis (Boell and Cecez-Kecmanovic 2015). This technical approach to search and analysis was determined to not be viable when exploring positions and perspectives that are typically implicit and rarely stated. Like any narrative review, the aim of this exercise was not to provide an exhaustive, comprehensive review of the literature, but rather to provide a rich and meaningful interpretation that summarises the situation and is open to critique (Sukhera 2022).

Scope and Focus

The review exercise involved the gradual development of a body of relevant literature through an iterative, reflexive process that integrated literature searching, sorting, selection, reading and further refining of the search process. The search process involved some traditional bibliographic search techniques and data bases (Web of Science, Scopus, Google Scholar) but also relied heavily on citation searching. The focus was on academic literature (journal papers, collected volumes and monographs). It was deemed unrealistic for the review to explore different orientations towards housing inequalities across the long history and variable geography of scholarship exploring housing policy, production, development and consumption. The exercise was therefore bound in two distinct ways.

First, the review assumed a particular focus on the context we are most familiar with; housing research within western Europe and, specifically, the UK. This allowed the team to sense-check the evidence base emerging from the review process against their own knowledge of research themes and agendas, authors, journals and key publications within the field, an approach consistent with the expectation that narrative reviews ensure the inclusion of pivotal or seminal papers within the field (Sukhera 2022). However, recognising the increasingly international nature of dialogue within housing studies (Powell and

Simone 2022), the review did draw on some key literature from other contexts. Second, conscious of the history of housing research and wanting to venture beyond the present-centred nature of much housing knowledge and question the dominance of contemporary abstractions, analysis focused on two time periods either side of a key point of inflection within housing studies; the 2008 global financial crisis (GFC).

For many years, the prevailing orientation within housing research was towards the resolution of housing problems through the generation of a knowledge base upon which policy might be built (Clapham 2018). Rooted in social policy and public administration tradition of housing studies, the emphasis was on scrutinizing the role of the state in steering the process of policy formulation and analysing the development, implementation and effectiveness of interventions to meet housing needs. Kemeny (1992) criticised this tradition for being explicitly a-theoretical, overly empirical and too willing to align with government definitions of what constitutes a housing problem. A more theoretically informed housing research began to emerge following Kemeny's intervention. However, a more fundamental shift in the orientation of housing research occurred around the GFC of 2008.

The GFC brought into sharp relief the centrality of housing to global processes of capital accumulation and the ways in which national housing systems are interconnected (Aalbers 2016). Never before had so many national and local housing markets entered a state of crisis at the same time (Aalbers 2015). Increasing numbers of scholars from different disciplines, including geography, sociology and economics, interested in understanding the complex interdependencies and reconfigured relationships driving inequalities at different scales were drawn into housing research (Powell and Simone 2022). Increasing attention focused on the inequalities arising from the positioning of housing as a speculative financial asset, the role of the state as commodifying agent and the emergence of collectives beyond the state mobilizing against increasing inequalities. With increasing multidisciplinary came conceptual and methodological diversity. The GFC of 2008 therefore represented a key turning point, not only in housing markets, policies and practices (Aalbers 2015) but also in the recent history of housing knowledge. Recognising this fact, the review analysed differences and distinctions in approaches to housing inequalities either side of this turning point. In relation to the pre-2008 era, attention focused, in particular, on orientations towards housing inequalities within the 1990s and 2000s, which were contrasted with more contemporary (post-2008) positionings within housing research. It is important to be clear that these two time periods are not presented as distinct research paradigms, rather as a useful heuristic allowing broad differences and changes through time within perspectives on housing inequalities to be spotlighted.

Analysis

Analysis involved an ongoing process of reading to identify positions, perspectives, concepts and (inferred or implicit) definitions of housing inequalities, the mapping and classifying of emerging ideas and the critical assessment of findings in support of argument development (Boell and Cecez-Kecmanovic 2014). This circle of analysis and interpretation was intertwined with ongoing search and acquisition activities that gradually became more refined in support of the exploration of particular emerging themes. This

process proceeded for over a year, as understandings were refined and new questions posed and explored. Ultimately, the inclusion and exclusion of studies within the review was based on the team's insight and contextually sensitive judgement about the relevance and significance of sources (Boell and Cecez-Kecmanovic 2015).

The process of analysis and interpretation was guided by two considerations. First, rendering explicit the fundamental assumptions typically left unstated but common and shared across different approaches to housing inequalities. This objective supported the development of a working definition of housing inequalities. A logical starting point would have been to identify different definitions of housing inequalities, extract key features and identify commonalities and differences. However, as already noted, housing inequalities are rarely defined and presumptions underpinning analysis are typically left unspoken. Guidance was therefore sought from beyond housing studies and, in particular, from the extensive literature within public health on defining health inequalities (McCartney et al. 2019). Analysis centred on the process of abstraction (Swedberg 2020). This involved isolating and examining specific concrete items revealed through analysis of the understandings of housing inequalities within the literature, identifying common perspectives and positions and distilling these into generalisations in the form of specific dimensions or statements. Themes and categories common within definitions of health inequalities provided a helpful starting point for this process of exploration and generalisation. They also served to prompt consideration of themes and issues that might otherwise have been overlooked. The output of this exercise was a series of statements capturing commonalities across different understandings of housing inequalities. A short working definition of housing inequalities was generated based upon these statements.

The second consideration guiding analysis and interpretation was attention to notable points of difference between approaches to housing inequalities and the exploration of opportunities for bridging and synthesising between these positions in an attempt to build upon the working definition and develop a more robust basis for housing inequalities as a field of inquiry. Most understandings of housing inequalities were found to start from a common point, which was rendered explicit through the development of the summary definition. A key point of divergence that became apparent early in the review exercise was the subject and purpose when researching housing inequalities. Reflecting upon differences and distinctions in relation to these two themes within the literature, four key questions were generated to help distinguish between different positions and perspectives and explore them in more depth and detail. The first three questions centred on the subject of analysis. First, what is "unequal"; which processes, relations and outcomes represent the focus of scholarship on housing inequalities? Second, what is the geography of analysis; what is the where and when of housing inequalities? Third, who is unequal; what is the unit of analysis? The fourth question addressed the purpose of analysis and considered what might be done; what is the orientation towards housing policy and politics? The relative merits and shortcomings of different approaches to each of these questions were analysed across the two time periods and potential synergies explored.

In total, 136 individual pieces of housing scholarship were reviewed. These included outputs from a range of disciplines and fields, including housing studies, urban studies, social policy, economics, geography and sociology. Discussion below synthesises the key insights to emerge. Given the limits of space, references to sources provide indicative

illustrations of the research that was reviewed rather than an exhaustive list of all outputs that were analysed.

Defining Housing Inequalities

Before developing a definition of housing inequalities, it is necessary to clarify how “housing” – a taken for granted and rarely defined concept (Easthope et al. 2020) – is understood. Housing research is replete with debate about concepts, but relatively silent when defining the subject of analysis. Whilst there is no unified definition of housing, in recent years there has been a pluralising of “housing” through engagement with different meanings.

Ruonavaara (2018) observes that housing is both a noun (a thing) and verb (an activity). Housing is both a structure or dwelling, as well as a process – something that emerges from practices people engage in to access and use dwellings. These processes give meaning to housing. The distinction between housing as noun and verb also hinges on issues of autonomy and control for those involved in the dwelling process. A recurrent theme in housing research is the meaning derived from the relationship between dwellers (the individual) and dwelling (the house) (Clapham 2009). This is captured by *dwelling* as an activity through which the house is rendered meaningful and specific (King 2009). The orientation and emphasis placed on housing as a thing and an activity has varied across the history of housing knowledge. A recent development has been greater recognition of the relational nature of housing, which has served to extend the spatial, material, and affective ontologies of housing beyond the dwelling (Easthope et al. 2020). This has included recognition of the complex and increasingly global interdependencies involved in inhabiting a house (Powell and Simone 2022).

Another helpful distinction is between the use-value and exchange-value of housing. Housing is a material artefact, a good that is manufactured, produced, consumed and experienced. It has a use-value related to its material conditions that sustain everyday life. It can provide shelter, safety and privacy and serve as a key site of affective relations with people. Its use impacts on health, informs opportunities in life and is central to people’s capabilities and, therefore, welfare (Grander 2021). For some it is a source of identity, social status and power (Benson and Jackson 2017). Housing also has an exchange value. It is a commodity and an important financial investment, realized through a range of activities that people engage in to provide and access housing. There are notable resonances here with Wacquant’s (2023) proposal for a formalised approach to urban studies that identifies: symbolic space (mental categories through which we perceive and organize the world), social space (the distribution of capital in its different forms), and physical space (the built environment).

Housing is therefore a complex subject. It is at once a durable but spatially fixed commodity, an investment and consumption good, a place, location and material setting for everyday life, a generator and site of symbolic identities, a positional good and a site of power and contestation (Clapham 2009, 2018). At their most basic, housing inequalities can be understood as differences or inequities within these processes and outcomes. In a bid to expand upon this basic observation and render explicit commonly deployed understandings of housing inequalities within housing research, analysis generated a series of key statements or propositions.

These were the product of a synthesis of key lessons drawn from extensive discussion about health inequalities and insights emerging from the review about the essential features common across different approaches to housing inequalities. A total of seven qualifying statements were identified:

- (1) *Differences in housing outcomes are inevitable.* A gradient in housing outcomes across the whole population is an inevitable feature of a market based system where ability to pay is an important determinant of housing opportunities. Indeed, a gradient in housing outcomes has been a feature of most housing systems through time, including pre-industrial and rural societies (Gauldie 1974) and proclaimed socialist states where the state had a monopoly on housing production, such as the former Soviet Union (Morton 1980). Recognising the inevitability of housing inequalities prompts a key question that is addressed in the following three statements; which inequalities are of primary concern?
- (2) *Attention typically focuses on outcomes that are deemed unfair and unjust.* However, what differences are regarded as unfair is contested and political.
- (3) *There is a particular focus on inequalities that are avoidable and unnecessary and therefore can be addressed.* This reflects a common commitment within housing research to expose and help address adverse affects on individuals, groups and wider society. However, what action is required is contested and political.
- (4) *Attention focuses on differences that do not reflect individual factors or choices.* This is a corollary of the previous two points. Housing inequalities of particular interest are differences that are socially produced, systematic and structural rather than an individual phenomenon. The final three statements focus on process rather than outcomes.
- (5) *Differences between categorical social groups (for example, defined on the basis of ethnicity or gender) are considered problematic if they reflect different positions of power in society and are therefore deemed avoidable and unfair.* An example is the impact of discrimination and racism within the housing system on opportunities and outcomes.
- (6) *The housing outcomes of individuals and groups cannot be viewed in isolation.* This statement recognises the relational nature of housing inequalities. Housing inequalities are the product of relational entanglements within housing production, development and consumption. This prompts important questions about the relations of inequality and who profits from the status quo and demands recognition of the temporal dimension of these entanglements and the potential for inequalities and their impacts to be reproduced through time and across generations.
- (7) *Housing inequalities are context specific and vary over time and between places and populations.* This includes understandings of what is deemed problematic and unacceptable and how it should be addressed. These understandings are informed by objective possibilities and the social norms and values and collective conventions that inform housing aspirations and preferences, as well as the relative power of different interests to determine which inequalities should be recognized and how they should be addressed (Jacobs et al. 2003).

Based upon these seven statements, a short working definition of housing inequalities can be generated: housing inequalities are the systematic, avoidable and unfair differences in housing processes and outcomes that are apparent within and between populations. Most understandings of housing inequalities revealed through this review start from this point. Distinctions were found to arise as a result of different perspectives regarding the subject and purpose when analysing housing inequalities.

Differences and Distinctions Within Understandings of Housing Inequalities

Analysis of different orientations towards the subject and purpose when researching housing inequalities was framed through attention to four key questions addressing what is unequal, the geographies of inequalities, who is unequal and what might be done? Each question is considered in turn below. The distinctive features of different perspectives are exposed and opportunities for bridging between different orientations are explored.

What Is Unequal?

Research within housing studies in the pre-2008 era tended to view housing inequalities in three key ways. First, as a reflection of broader patterns of social differentiation; where people live is understood to be a function of who they are (Smith 2000). For example, a key determinant of access to housing in the private sector is ability to pay, which is informed by income and wealth. Second, research has been attuned to the fact that the operation of the housing system is informed by wider social, economic and political processes. Inequalities in society, such as direct and indirect discrimination on the grounds of race, gender or disability, are recognised as operating within and through the housing system and as being responsible for generating unequal outcomes (Harrison and Davis 2001). For example, recognition of the impact of racism on housing outcomes resulted in an extensive body of work illuminating the mechanisms through which racism operates within the housing system and what works in challenging discrimination and promoting race equality (Robinson 2024). Third, housing is recognised as a resource – or composite good – that informs other opportunities and can serve to mitigate and exacerbate outcomes, for example, in relation to health, education and employment (Conway 2000).

Research rooted within these understandings has tended to focus on the use-value of housing as a dwelling and the processes that produce unequal access to the benefits of decent, secure, affordable housing. Inequalities in housing outcomes are accepted as inevitable within a market based system. The research challenge centres on identifying housing outcomes that fall below some socially determined and context specific notion of acceptability resulting in negative externalities for the individual and society, understanding the processes producing these outcomes and evaluating the potential for policy interventions to mitigate these effects. Different notions of distributive justice inform which outcomes are deemed unacceptable. Sufficiencyarianism's focus on insuring everyone has "enough" of a particular resource (Gosseries 2011) underpins notions of housing need, centring on the provision of housing that meets an agreed minimum standard and provides adequate shelter that imposes no external costs on the individual or community

(Robinson 1979). Housing's role in mitigating the impact of other dimensions of inequality also drives a utilitarian interest in striving to ensure that the least well-off occupy the best possible housing situation (Foye 2020).

These orientations reflect the prevailing alignment within the housing studies tradition towards the Keynesian consensus that permeated politics in many countries in the decades following the second world war and involved the state actively intervening in the housing system on the basis of political authority rooted in some notion of the "common good" and focused on decommodification and redistribution (Jacobs 2019). Although, as Jacobs points out, it is important not to venerate this time as a golden age of equality, housing inequalities were certainly less entrenched. In contrast, research has revealed the contemporary housing system to be characterised by increasingly extreme, unfair and unjust housing outcomes which have been related to the ongoing reimagining of the housing system, involving the reorientation of the role of state away from the decommodification and redistribution and towards that of commodifying agent incentivising the market and driving the financialisation of housing (Aalbers 2016).

In the aftermath of the 2008 GFC, there was recognised potential for housing "to become perceived as primarily homes again, use-values rather than exchange-values – something to be lived in rather than securities to be traded across the globe" (Forrest 2011, 4). However, housing inequalities subsequently increased, with research pointing to growing problems of housing insecurity, unaffordability, inequalities in ownership, inter-generational wealth transfers, and the growing prominence of global corporate landlords (Arundel 2017; Christophers 2020; Forrest and Hirayama 2009). These inequalities have been related to the centrality of housing to the contemporary capitalist political economy. As Aalbers and Christophers (2014: 376) observe, "we cannot hope to understand the circulation of capital, least of all today, without recognising the multifaceted materiality of housing to this process". Key is speculative investment in housing as a "secondary circuit" of accumulation detached from its social use-value. Housing wealth is an expression of the unequal social relations arising from the circulation of capital, facilitated by and reinforcing the commodification of housing and an ideology of private property that provides further avenues for accumulation and exploitation (Christophers 2020; Fernandez and Aalbers 2017; Maclennan and Miao 2017).

Housing research has traditionally tended towards a focus on the use-value of housing and the question of how to improve material conditions and meet different needs. This has involved normative judgements about what outcomes are unfair and unjust, unavoidable and unnecessary and warrant intervention. In contrast, contemporary research has tended to focus on the exchange-value of housing, assumed a more diagnostic emphasis on how inequalities arise from the positioning of housing as a speculative financial asset and shied away from judgements about precisely what inequalities are deemed unfair or unavoidable. However, some important nuancing of how the use-value of housing is understood has emerged in recent years, offering an opportunity for bridging between more traditional, pre-2008 housing studies and contemporary perspectives about what is unequal.

Contemporary research has exposed housing's increasing use-value as a tradeable commodity to homeowners, speculators and financial lenders over and above its use-value as shelter or home (Kuletskaya 2023). According to Aalbers (2016), even homeowners increasingly think of their home in terms of investment rather than consumption.

In addition, recent interest in housing activism within the financialised housing system has prompted (re)engagement with the use-value of housing (Kuletskaya 2023; Roy 2017; Suarez 2017). Social movements within the financialised housing system are demanding housing policy reforms that engage with longstanding concerns of housing research, such as eviction moratoriums, debt forgiveness, rent controls, investment in social housing, remunicipalisation, support for squatters and cooperatives, and broader de-financialisation of housing (Wijburg 2021). Through a focus on housing “capabilities” (Kimhur 2022) and housing as a space of self-realisation (Grander 2021), for example, contemporary research is foregrounding the use-value of housing and attending to questions of policy, action and housing justice as part of efforts to redefine the connection between housing and welfare (Grander and Stephens 2023). Many of these demands draw upon and seek to (re)normalise policies geared towards improving housing outcomes that were once mainstreamed within policy and practice and represented core interests of housing studies in the pre-2008 era, but can now appear radical in the context of contemporary policy debates (for example, council housing in the UK context).

The Geographies of Housing Inequalities

The where and when of housing inequalities matters to how they are understood and what responses are deemed appropriate. Traditionally, housing research has viewed housing as a site of policy intervention to address disadvantage and been oriented towards the nation-state. This approach is grounded in a historicized understanding of the development of national housing systems in relation to class dynamics, ideology, institutional structures, and actors engaged in the housing field (Clapham et al. 1990). It recognises that housing policy interventions can vary in scope and scale and be the responsibility of a network of organisations operating across the public, private, and voluntary and community sectors, but that the state continues to play a key role steering this process of policy formulation and implementation through the activities of national and local government and associated agencies (Robinson 2024). An important strand of work has also explored the relationship between global or transnational financialisation and national housing systems, typically through comparative frameworks such as “housing regimes”, “welfare regimes”, and “varieties of residential capitalism”, deployed alongside analysis of empirical and policy data (Blackwell and Kohl 2019; Schwartz and Seabrooke 2008; Stephens 2016).

Grounding analysis in a scale relevant to housing policy and practice offers important prospects for action. Methodologically, administrative and large-scale data on housing stock, tenure, markets, demographics, socio-economic dynamics, welfare systems, and the experiential dimensions of housing offer the opportunity to measure inequalities and evaluate interventions. It also provides an opportunity to identify variables “amenable to direct observation and measurement and thus empirical scrutiny” (Hick and Stephens 2023, 88) and compare outcomes and interventions between different housing systems and welfare regimes (Soaita et al. 2020).

Since 2008, increasing attention has focused on the relational nature of housing inequalities. Whereas housing research has traditionally been bounded by the nation-state, there has been increasing recent interest in the connectivity between the circuits of global finance, institutional behaviours, state practices, and the financialisation of

everyday life (Archer and Cole 2021). Housing inequalities are enmeshed within complex global interdependencies and reconfigurations that are driving multi-scalar polarisation (Powell and Simone 2022). Research has therefore aspired to a more pluralistic understanding of relational geographies, highlighting the significance of elements that do not conform to the traditional scales of policy and practice. A central concern is the relationship between housing as a localised object, and dis-embedded, multi-scalar processes of financialisation and the associated flows and movements, which produce winners and losers at an increasingly “planetary” scale, as speculative investment and development accelerates housing unaffordability, evictions, and displacement (Lees et al. 2016).

These relational geographies also require a different way of approaching the temporal dimensions of housing inequality. The temporalities of housing as a speculative asset and a source of future welfare self-provision bound to unpredictable financial markets, may well be set apart from the temporalities of housing in its use-value as a dwelling. Furthermore, in its centrality to global, financialised political economy, inequalities in wealth derived from housing may be increasingly important to understanding the relationship between past, present and future housing outcomes. Whereas housing research traditionally recognised the use-value of housing and its potential to alleviate disadvantage and support social mobility (Clapham et al. 1990), an understanding of housing as an asset draws more attention to the role housing plays in reproducing longstanding intergenerational inequalities (Christophers 2018).

Any attempt to understand the multiple vectors of housing inequality requires appreciation of the different scales and timeframes through which they operate. More recently, housing research has tended towards being more disembedded and global, working to longer time horizons, while traditionally, housing research has been more oriented towards national and sub-national scales, and interventions to address contemporary deficits and shortfalls. The challenge is to bridge between these positions; to recognise the interaction of housing as a physical dwelling with global relations and processes that touch down in place, shaping not only what housing inequalities look like but what they mean (Powell and Simone 2022). Key here is recognition of the interplay between macro processes, the nature of places and local responses that informs housing inequalities. The neoliberal transformation of housing politics has an overarching logic, but does not take a singular form as a regime of policy, regulation and practice and its effects are uneven and embedded in the nature of places (Brenner and Theodore 2002). Housing policy might be following a broadly similar trajectory in different countries, but might be starting from a different point and maintaining institutional differences and associated legacies, resulting in diminishing contrasts and increasing varieties (Aalbers 2022).

Who Is Unequal?

The subject focus within housing research has traditionally centred on people and places exposed to housing situations that fall below a defined standard and, thereby, confer a level of disadvantage that is deemed unacceptable. Analysis is orientated towards poorer and more marginalised groups. Less attention is paid to the groups for whom the housing system confers advantage. A key concern is why some individuals, households and groups are more likely to reside in the worst housing stock and most deprived locations. Unequal outcomes are recognised as informed by income and class, but also

other differences, including disability, ethnicity and gender. A key question that has long guided housing research is what interactions between human agency and institutional power inform differential outcomes and how are they responded to and regulated within the housing system. This prompts interest in the role of rules and officials that influence access to different accommodation settings through negative or positive discrimination, deterrence or assistance (Harrison and Davis 2001).

Previously, a particular interest was the rules governing access to and occupation of social housing and the associated experiences of tenants, particularly in the context of residualisation (Murie 2016). However, given the contraction of social housing and the emergence of private renting as a destination tenure for increasing numbers of households, attention has increasingly focused on precariousness within the private rented sector (McKee et al. 2019). In addition, as the ideology of home ownership has been challenged by declining access, increasing inequalities in housing wealth and the impacts of house price volatility on asset security (Arundel and Ronald 2021), increasing attention has focused on differentiation within experiences of home ownership (Haffner et al. 2017). The interaction between housing and other forms of inequality, including the dynamics of poverty, social exclusion, health and well-being, have also been explored through analysis of housing and labour markets, welfare provision, spatial segregation, neighbourhood decline and health effects (Gibson et al. 2011; Murie 2005; Pawson and Kintrea 2002; Stephens et al. 2010).

Place has long featured as a subject and unit of analysis within housing research. Particular attention previously focused on places – typically neighbourhoods – characterized by poor quality housing, including residualised social housing estates and inner city areas of poor quality private rented accommodation and low cost home ownership. The interaction between housing and the dynamics of poverty and social exclusion and how this might be alleviated has also been explored through analysis of housing and labour markets, welfare provision, spatial segregation, neighbourhood decline and area-based improvement programmes (Murie 2005; Stephens et al. 2010). Research has also critically analysed popular and political narratives that have problematised these local areas as spatial containers of social failure and promoted tenure diversification as a means of countering prevailing cultures deemed to be at odds with acceptable norms and standards (Robinson 2013).

Since 2008, research has increasingly taken account of a broader range of people and relationships, in recognition of the fact that who owns and controls access to material and financial resources has important consequences for others. In the spirit of Piketty's (2014) work, the spotlight has shone on the spectrum of elite actors, landlords, property owners, and companies – the property machine (Colenutt and Ambrose 1975) – who profit from the status quo. Housing has been recognised as a key terrain through which capital extracts value from labour via the monopolisation of the means of producing housing (land ownership, speculative developers, the construction industry) and also its use (landlordism) and exchange (financial institutions) (Soederberg 2021). Relations of inequality are understood as being grounded in housing as private property and a neoliberal governmentality premised on individualisation, responsabilisation, and competition (Blomley 2003; Lazzarato 2009). Even where housing may be claimed as home, this home has been recognised as always materially and affectively connected to its other, its "lessness" – the evicted tenant, the rough sleeper, the destitute asylum seeker, the

single mum seeking refuge, the stigmatized estate or “slum” targeted for demolition and redevelopment (Lancione 2024).

Recent research has also pursued a critical/post-structural interest in the way that different interests position themselves, and are positioned by others, within the housing system. This perspective not only recognises the place of housing inequalities in satisfying the insatiable capitalist appetite for accumulation, but also highlights the role of multi-dimensional housing inequalities in the neoliberal project of individualisation and responsabilisation (Raco 2009). This is understood to occur through the individualisation of asset ownership, risk, and precarity, encouraging intersubjective competition, working-class fragmentation, and bureaucratised differentiation of the more or less deserving poor, borne out through the privatisation and financialisation of housing (Lazzarato 2009).

Contemporary research has also spotlighted the centrality of inequalities between groups to the political economy of housing. For example, rather than understanding discrimination as a social process that informs unequal housing outcomes, it has been argued that “racism enshrines the inequalities capitalism requires” (Melamed 2015, 77). Racism and border regimes are constitutive of the housing system as it actually exists – highly unequal and potentially harmful (Clare et al. 2022) – and money can be made from such inequalities in citizenship by a range of actors, including private landlords, financialised social housing providers, privatised asylum accommodation providers, and predatory mortgage lending institutions (García-Lamarca 2022). It has also been argued that the policing, eviction, disinvestment, and displacement connected to racial differentiation remains central to increasing land and housing exchange-value for homeowners and investors (Danewid 2020).

The unit of analysis matters for exploring different dynamics, relations, and processes in the reproduction of housing inequalities, for example between individuals, groups, or nations. This spectrum holds along its diverse positionings, from the unhoused to the super-rich, local government processes to the supra-national. There are notable opportunities for bridging here. The traditional interest of housing research in demographic markers of difference (for example by sex, gender, sexuality, race, disability, housing tenure or citizenship) is not only useful for understanding inequalities of housing access and outcomes, but is also pivotal to the concern of contemporary research with the governing of people, in which immanent conditions of insecurity and precarity hold people in relations of insecurity that are central to the neoliberal project of commodification and individualisation (Lazzarato 2009).

What Might Be Done?

Traditionally, housing research has been orientated towards the resolution of housing problems through the generation of a knowledge base upon which policy might be built. Research has been aligned with social democratic models of housing provision that orientate the public provision of housing welfare towards meeting needs rather than satisfying demand and emphasize the broader rights of citizenship over the protection of private property and wealth (Clapham et al. 1990). This orientation shares an interest with social policy research in the development, implementation and effectiveness of interventions to meet social needs. Analysis has scrutinised the role of the state in steering the process of policy formulation and implementation through national and local

government and associated agencies, and considered the relative success of particular policies in improving situations, experiences and outcomes. This includes interventions in policy arenas beyond housing, including urban planning, regeneration, environmental management, health and social care.

Research within this tradition has been critiqued for a lack of theoretical depth, an insensitivity to lived experiences and the subordination of scholarly research to the policy agenda (Clapham 2018). However, there is a long history within housing research of policy critique and engagement with housing activism across a wide range of issues, ranging from anti-racist campaigns and the “black and minority ethnic” housing movement through to deregulation and privatisation of social housing (Boelhouwer and Priemus 2014; Murie 2016; Netto and Beider 2019). Research within this tradition has also broadened to include analysis of policy-making not only as a rational analytical process, but also as an inherently political process. Critical and interpretivist approaches have highlighted the role of discourse in shaping how inequalities are defined, understood, addressed, and experienced (Lawson 2006; Stone 2015). However, a commitment to informing debate and impacting policy has continued as a common theme.

Contemporary housing research has tended to eschew interest in the development, implementation and effectiveness of policy interventions to meet social needs and improve outcomes in favour of a focus on a broader canvas, stretching beyond the state and engaging with multiple forms of radical housing politics and proposals for more systemic reform (Lancione 2020). The state has been a focus of analysis, but attention has centred more on the role of the contemporary state as a commodifying agent incentivising the market and driving the financialisation of housing and less on the (actual or potential) role of housing policy in mitigating housing inequalities. However, in the aftermath of the 2008 GFC, there has been increasing interest in the political significance of housing inequalities and the collectives that have mobilised against these inequalities. Mortgagee foreclosures, public housing sales, rent rises, proliferating evictions, and criminalised housing precarity have resulted in growing scrutiny of the practices of key actors in housing systems. This action has focused attention on efforts to reclaim the idea of housing as home for all and as a collective concern, including demanding recognition, democratisation, and reconfigured systems of value (Hodkinson 2012). Housing activism has also been recognised as reformulating the constitutive relation between housing and personhood through experiences of dispossession and in, against, and beyond housing as private property (Lancione 2020; Roy 2017).

Within this context, research has emphasized the importance of housing policy which is attentive to solidarity, decommodification, and democratisation in order to safeguard a more equitable distribution of housing. The principals of this more equitable housing system have been scoped, for example, through the discussion of a right to housing (Rolnik 2013). Research has emphasised the importance of housing rights that place the “equal dignity and moral worth of the person” at the centre of housing policy, rather than seeking to responsabilise citizens as asset holders, or financial actors (Hohmann 2017). From a housing capabilities perspective, it has been argued that institutional and distributional arrangements should be geared to a focus on housing “opportunities” (access and eligibility), “securities” (protection from risks, vulnerabilities, and trade-offs), and “abilities” (opportunities to participate in decision-making and action) (Kimhur 2022,

14). Discussion has also ventured beyond the liberal conception of the individual, rights-bearing, needs-oriented citizen-subject, towards a more collective vision of housing justice, closer perhaps to the Lefebvrian “right to the city” or notions of “commoning” housing – reappropriating and democratising housing for the common good and pursuing its social use-value (Hodkinson 2012; Kuletskaya 2023).

In charting housing alternatives, contemporary research has advocated a framework of action in, against, and beyond the state (Thompson 2020). This involves recognising that the state has an undeniably important role in the organisation, provision, and distribution of public goods such as housing, but that there is also a wide array of other actors with an interest in combatting housing inequality through, against, and beyond state housing policy. Research has engaged with ideas and movements across Europe encompassing the concerns of tenants, mortgagees, and other precarious housing actors to decommodify and democratise local housing systems and policy (Suarez 2017). The engagement of housing activism with state institutions has been revealed to be an open political terrain, oscillating between radical social movement demands for decommodification and ongoing experiments in municipal entrepreneurialism (Mazzucato 2013; Thompson 2020). This renewed political urgency to reduce housing inequalities, the revival of long-standing concerns associated with the traditions of housing studies in the pre-2008 era about material conditions and associated policy ideas, and the emergence of multiple novel ideas in and beyond the state points to the possibility of bridging and pluralising approaches within housing research towards policy and practice.

Conclusion

Common abstractions can sometimes become attached to complex phenomenon and serve to obscure understanding and limit imagination in the framing and interpretation of housing research (Aalbers 2022). This would appear to be the case with housing inequalities. Inequalities are an inevitable feature of all housing systems and a theme that resonates across the long history of housing research. Increasingly extreme, unfair and unjust housing outcomes are a key focus for contemporary housing research. However, there is a lack of clarity about how housing inequalities are defined and understood and the grounds upon which certain inequalities are considered problematic. Housing inequalities are viewed as self-evident subject for analysis and a taken for granted concept (James et al. 2024).

Recognising the importance of ongoing efforts to analyse and reconceptualise housing realities from different standpoints (Powell and Simone 2022), this study set out to develop housing inequalities as a conceptual tool and heuristic device to support analysis of increasingly complex housing processes and outcomes. Common understandings of housing inequalities were analysed and critiqued and the essential characteristics of different orientations were rendered explicit. Common themes were identified and concrete features drawn together into an operational definition of housing inequalities as: the systematic, avoidable and unfair differences in housing processes and outcomes that are apparent within and between populations. Differences and distinctions in orientations towards housing inequalities across the recent history of housing scholarship were also highlighted. Rather than making claims about the superiority of a specific

orientation or tradition, a series of opportunities for bridging between different perspectives and forging intellectual alliances were flagged. Further exploration and development of these opportunities offers the possibility of a more robust and effective basis for research on housing inequalities.

The outcome of this exercise is greater clarity regarding housing inequalities as a concept, which can be put to work in different contexts in the service of research and action. It can be a concrete, normative and generalising subject, and a heuristic instrument supporting exploration of the complex empirical realities, power differentials and the extreme, unfair and unjust outcomes associated with the contemporary housing system. It is a concept capable of capturing increasing housing complexity and segmentation and the proliferation of new modes of habitation that simple dichotomies (for example, settled and unsettled; homed and unhomed; deprived and privileged; precarious and secure) can often struggle to accommodate (Powell and Simone 2022). It can accommodate the fact that some individuals and groups encounter multiple forms of disadvantage and inequality (for example, along lines of class, race and gender) that compound each other to create distinctive obstacles and challenges.

Reflecting on how housing inequalities are understood and defined also prompts vital questions about what social justice means in relation to housing; what housing outcomes are unacceptable and what forms of inequality should not be tolerated? Addressing these questions serves to render explicit the idealised notions against which inequalities are being measured and the grounds upon which particular processes and outcomes are being criticised. The result is greater clarity and candour about the values and assumptions informing the interpretation and explanation of housing inequalities and a firmer basis on which to found efforts to imagine and deliver more inclusive housing futures.

In order to fully realize this potential, it is important that the process of reflection, repositioning and reconceptualisation pursued in this study is extended to embrace orientations and understandings of housing inequalities from traditions that lie beyond the scope of our analysis. This is important in order to avoid geographical bias within discussion about housing inequalities and to serve calls for more open-minded, cross-national and cross-cultural understandings of housing (Aalbers 2022; Powell and Simone 2022).

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