

# Bricks and mortality: the violence of coalition housing policy

As the last remnants of housing rights are eroded, **Vickie Cooper** contends that the harsh cuts on housing benefit allowances are profoundly violent

The violent consequences of current housing policy occur in a whole range of ways. Tenants who have been targeted by housing policies in the last two years are venting their anger outwards and inwards. In June 2014, a tenant in Brixton was jailed for 15 years for shooting a bailiff and a housing officer as they attempted to repossess his home. This violent outburst occurred in the same area where the local authority supported by police officers, had recently evicted several squatters to free up property for the private housing market. Where people's anger about their housing rights is not directed outwards, it is channelled inwards. Housing associations are now on suicide watch, with 50 per cent of housing staff claiming that they have received at least one suicide threat from a housing tenant. As a response, housing officers are being trained by the Samaritans charity to help assuage suicidal thoughts amongst their tenants (Straightforward, 2014).

But numerous tenants have already committed suicide as a result of housing benefit reforms and the subsequent debts tenants have accrued. We are seeing information daily about people inflicting bodily harm and committing suicide as a result of the coalition welfare reforms and housing policy. Typical circumstances leading people to commit suicide include tenants receiving letters from the council about housing benefit cuts, housing debts and eviction notices. One victim, Stephanie Bottrill, committed

suicide by walking into a motorway as a result of housing debts. In a note for her two adult children, she said that 'only the government are to blame' for her death. A local authority inquiry into her housing debts revealed a tragic turn of events as it was indicated that Bottrill may have been eligible for Bedroom Tax exemption under the 'pre 1996 exemption rule'. More generally, and according to one housing consultant, (Halewood, 2013), the failure of the state in acknowledging this exemption rule prior to the bedroom tax being implemented, has led local authorities to fallaciously acquire £22 million from social housing tenants - most of them poor and in debt.

Beyond the UK, we are beginning to see a much wider pattern of violent events emerging in other European states. In Spain, four tenants committed suicide as a response to having their homes being repossessed and being evicted. Following the death of a woman who jumped from her balcony as the legal team came to hand her with a notice of repossession, the Spanish government introduced an emergency law bestowing on 'vulnerable' tenants temporary reprieve from repossession and eviction. But more housing-related suicides soon exposed the ineptitude of the government to properly intervene in the housing crisis. Communities across Spain have

been quick to grasp the relationship between housing policy, suicide and state violence. The infamous slogan, 'it's not eviction, it's murder', chanted by protesters, has captured a public consciousness and opened up a dialogue about the state's hand in these housing-related suicides.

Rarely do the violent impacts of austere housing policy occur overnight. The coalition government requires a host of experts and non-experts in order for a housing policy of this magnitude to be implemented with effect: housing officers, housing managers, housing lawyers, welfare advisers and technologies of classification (Bowker and Star, 2000) all play a key role in planning and execution. As Hannah Arendt put it, 'violence needs implements' (1969). Tenants who appeal for bedroom tax exemption can expect to receive a 30-160 page case file from their local housing authority, making an argument against their claim. The scale of labour power necessary to implement these housing policies at local authority level - from mundane bureaucratic tasks, to expert legal knowledge - is enormous and expensive. Bamboozled by the language of housing law, tenants are looking to grassroots organisations for support and advice on how to appeal. These organisations will typically draw on a mixture of technical legal arguments about room size, disability discrimination and human rights, in

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order to present a counter argument to judges at first and second tier trials. Where some cases are successful, too many judges are dismissing these challenges, unwilling to

condemn this housing policy as discriminatory. The violence that is unfolding, masked behind those legal proceedings, is rarely discussed.

Another housing policy with a similar impact (but one that has failed to receive the same level of media attention as the bedroom tax) is Single Accommodation Rates (SARs). Prior to 2011, SARs applied to people up to 25 years old, however, under the

*Welfare Reform Bill 2011*, the coalition government increased that age group by a decade. Now 'young' persons under 35 years of age have a limited benefit entitlement, which, in accommodation terms equates to the rental cost of a single bedroom in shared accommodation. The erosion of young people's housing entitlement, in conjunction with rising unemployment and expensive private rents, is why, in 2013, we saw 3.3 million people between the ages of 20-34 living with their parents. But what about those young people who cannot remain and live with their parents?

With insufficient one-bedroom properties available in public stock, compounded by a dwindling number of multiple occupancy accommodation for young people, the government is effectively pushing people into the private rented sector (PRS). This point is made evident in the *Localism Act 2011*, which introduced new powers to local housing authorities to discharge their duty of care of homeless applicants, to be accommodated in the private rented sector, against their consent.

A more cynical way to understand this housing shortage is that the government is effectively stimulating and incentivising a buoyant private rented market. With approximately four million people privately renting their homes in England and Wales, the private rented sector is now the main form of housing tenure in the UK. 'Generation Rent' describes millions of people who find themselves shoe-horned into the private rented sector. The last time that the private rented sector was so dominant was during the First World War. It is worth remembering this period because, in 1915, the resistance to unaffordable (private) rents – commonly known as 'rent strikes' – forced the government to intervene and formally introduce rent controls in the form of the *Increase of Rent*

and *Mortgage Interest Act*. It was the Thatcher governments of the 1980s that dismantled these rent controls and effectively deregulated the private rented sector.

Moving tenants on benefits into PRS involves a major redistribution of wealth from public to private sectors. Research commissioned by Labour MP, Karen Buck (Ramesh, 2012), has estimated that, from 2011-2015, £35 billion of housing benefits will be spent on rent which goes straight to private landlords. This is on top of the public subsidy of £5 billion per year gifted to private landlords in the form of tax relief.

Now the current private rented sector is so lucrative that financial businesses, like Prudential, are moving into landlord lettings with the recent purchase of 500 properties in London and South England.

There are clear signs that moving poor working class households into the private rented sector is likely to be devastating. Given that local authority housing benefit expenditure is now capped, and given that the PRS is deregulated, people on benefits and living in the PRS, will fall into greater debt in order to be housed. One recent study by the Joseph Rowntree Foundation (2014) found that, in Scotland, the average private rent is 86 per cent higher than the average social rent. These figures are similar for England and Wales, where the average social rent for a one bedroom property falls between £60-£110, and between £110-£1,800 in the PRS (Valuation Office Agency, 2014).

Private landlords in this deregulated market are free to evict frivolously. In 2013, 2,000 tenants, all of whom were in receipt of housing benefits, were evicted en masse from one landlord's 700 pool of properties in Kent. Since the housing benefit caps came into effect, hundreds of poor families in London have been forced out of their homes and sent to Hull, Manchester

and Hastings, not to be accommodated in social housing, but to be accommodated in affordable private rented accommodation. In August 2013, residents living in a specialist hostel for single mothers in London, were served with eviction notices due to the hostel having its funding removed. These residents, with children, were evicted from the very same supported accommodation set up to offer them refuge from homelessness in the first place. In response, the young mothers organised their own campaign group called E15 Mothers, and have since been successfully rehoused (Cooper, 2014).

This is one successful story of resistance that can offer some glimmer of hope, but the general situation is one in which peoples' capacity to resist is being violently attacked by a series of policies that are designed to exclude, divide and punish the poor. In so far as the clear winners in all of this are private landlords, this is a violence, waged in the name of profit, that is redistributing debt from the state to the poor. ■

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