

## **Creating Sustainable Communities through Tenure-Mix: the responsabilisation of marginal homeowners in Scotland**

### **Abstract**

The idea that the deprived communities of the UK's towns and cities are 'unsustainable' has been a central theme of government housing policy since New Labour came into power in 1997. The creation of 'mixed-tenure communities' has been heralded by some policy makers as a key component of creating sustainable communities by overcoming concentrations of deprivation as well as creating responsible citizens who make few demands on the state. Since devolution, support for owner-occupation has been promoted by both Scottish Labour and SNP regimes as a regeneration tool, and has been included in the Local Housing Strategy of many local authorities in Scotland. Drawing on research in Glasgow, this paper achieves three things. First, it highlights the ethopolitics associated with the identities of owner-occupiers and social rented tenants as skilled or flawed consumers; second, it explores the tools used in recent years to create mixed communities through encouraging owner-occupation; and third, it questions the continued uncritical support of the insertion of owner-occupiers into deprived areas as a regeneration and responsabilisation tool.

**Keywords: affordability, ethopolitics, governance, housing, regeneration**

### **Introduction**

Academics' and policy-makers' interest in housing has always been wider than the physical need it satisfies (Pacione 1998). Housing, and in particular social housing<sup>1</sup> has been simultaneously the 'means' and 'end' of various government policies and interventions that have sought to improve the living conditions of working class people as well as influence the behaviour and aspirations of the poorest members of society (McIntyre and McKee 2008). An idea central to this endeavour in recent years has been the creation of 'sustainable communities' (Goodchild and Cole 2001). As Raco (2007: 168) highlights, "the discourse of sustainable development has become one of the central orthodoxies of planning". This notion is based on the idea that some places have become 'unsustainable'. When New Labour came into office in 1997, the Social Exclusion Unit quickly identified areas with high levels of deprivation, unemployment, crime,

poor health, housing standards, and educational attainment as 'sink estates', and highlighted that not only are these unattractive places to live, but also costly to the tax payer. This provided both a moral and financial incentive for intervention. From this perspective, therefore, the term 'sustainable' refers to those communities that require little state intervention (Raco 2007: 172 - 173), or do not suffer from high unemployment, anti-social behaviour, ill health and low educational attainment.

A common characteristic of many of these 'unsustainable' areas has been a particular tenure: social rented housing. The mono-tenure estates built by successive governments in previous decades to solve the problems of poor housing in the past, have increasingly, become the tenure of last resort. Over time, social housing has been rationalised and portrayed as an inherently flawed and problematic housing product, framed within a language of dependency and residualisation. As a result, areas of social housing have been the target of successive policy movements, the latest of which has been 'mixed communities' (Joseph *et al* 2007). The act of 'mixing' involves inward migration policies that aim to attract more affluent, owner-occupiers to housing estates with a high proportion of social rented housing in order to create communities that can reproduce themselves with little or no state intervention.

These changes however, have been accompanied by a subtle yet pervasive shift in the technologies of governance within the housing arena. Crucially, this demonstrates the recognition within government that regeneration strategies based upon physical improvement of housing alone are not enough to achieve the sustainable, long-term revitalisation of deprived areas; rather, citizens must also be transformed by means of encouraging forms of self-governance which align citizens' self-regulating capacities to dominant norms of conduct. Ethopolitics – a concept developed by Rose (2000) that relates to the 'politics of conduct' and 'how we govern' – has proven particularly useful in understanding these policies (see also, Flint 2003; Flint and Rowlands 2003).

It is worth highlighting, however, that housing problems and the policies these inspire are not uniform across the UK. Even before devolution in 1999, housing problems and the resultant policies have varied between Scotland and the rest of the UK, and there has been further fragmentation in approach to policy since then. A great deal of work in relation to the ideal 'mix' of communities and sustainability has been undertaken across the UK already (Tunstall

2003; Raco 2005, 2007; Joseph *et al* 2007), and this paper adds to this body of work by contributing to a Scottish perspective on housing policy.

The aim of this paper is to highlight the connection between Rose's (2000) ideas of ethopolitics, mixed communities and the normalisation of home ownership by looking at housing and regeneration policies in Glasgow. From this premise, it questions the continued uncritical support of the insertion of owner-occupiers into deprived areas as a regeneration and responsabilisation tool. The impetus for this paper stems from fieldwork undertaken in Glasgow between 2005 and 2007 which examined gentrification and the role this process plays in the regeneration of the city. It has been complemented by the discourse analysis of more recent policy documents produced by the SNP administration. The remainder of the paper will comprise four sections. The first will provide a discussion of ethopolitics and the role of habitus in advanced liberal strategies of governance, which is then followed by a discussion of the utilisation of 'mixed communities' as a regeneration tool. This is followed by a summary of the research methods used before the presentation of the empirical data of the study.

### **Ethopolitics and the Normalisation of Home Ownership**

Foucault argued that within liberal modes of governance, subjects are constituted as active agents, who can be governed through their autonomy and capacity to act (Foucault 2003). In this context, governmental objectives are to be achieved not through direct acts of intervention, but by realigning subject's identities in line with governmental aims. This involves the "conduct of conduct", through the deployment of particular strategies and techniques designed to shape behaviour towards particular ends (Foucault 2003: 138). It represents a form of 'government at a distance' as opposed to a reduction in government *per se*, and involves the fundamental reconfiguration of state-citizen relations (Miller and Rose 2008).

Increasingly, these technologies of power have sought to govern individual conduct with reference to dominant moral discourses of responsible behaviour. Rose (2000) has labelled this new politics of conduct as ethopolitics. Subjects are constructed as ethical citizens who can take responsibility for their own well-being, including their ability to purchase and consume goods and services. Thus, their 'success', and indeed their welfare, hinges upon their ability to 'actively' participate in the labour market and enterprise their own lives, as opposed to passive dependency on the state. This governmental objective of simultaneously empowering citizens

and making them responsible for their own life outcomes has been a defining feature of the UK New Labour government post-1997, as evidenced across a range of ‘modernising’ policy reforms. Within the housing field, examples include community ownership of social housing and the growth of tenant participation (McKee 2009a). An emphasis of communities helping themselves through self-help and local enterprise is not however the preserve of New Labour. Arguments about communities ‘pulling themselves up by the bootstraps’ can be traced back to the previous Conservative administration (Eisenschitz and Gough 1993). The intertwining themes of local autonomy, community and enterprise therefore unite thinking on both the Left and Right.

Whilst an emphasis on the rights and responsibilities of citizenship is central to ethopolitics, a further distinctive strand of this new politics of conduct is an increasing role for consumption in a ‘civilising project’ aimed at shaping identity. Here culture, aesthetics and lifestyle choices occupy important roles, for ethopower seeks to encourage governable subjects to self-regulate their conduct with reference to a “certain art of living” (Rose 2000: 5). Consequently, those who are denied choice or make the wrong choice are stigmatised as “flawed consumers” (Bauman 1998: 38), and may be subject to targeted state interventions designed to reconstruct them as ‘good’ citizens who can access markets and direct their own normalised acts of consumption (Flint 2003). The emphasis on freedom, choice and the market is indicative of wider shifts in neo-liberal governance, the effects of which are the devolution of autonomy and responsibility from the state to ‘active’ citizens, resulting in the retrenchment of state provided welfare (Rose 2000; Miller and Rose 2008).

When thinking about consumption choices it is important to also consider the role of habitus. Closely associated with Bourdieu (1984), habitus is the unconscious transmission of the ‘rules of the game’ according to (although not exclusively) class position, and is exhibited through the ability to recognise, and the resources to consume, distinctive commodities (Bridge 2006). It is a process through which social structures and the mobilisation of various forms of capital, especially symbolic capital<sup>ii</sup>, generate and reproduce social norms (Flint and Rowlands 2003). Crucially, these norms become naturalised over time so that they are eventually taken for granted and create what Foucault (1980: 131) would refer to as a “regime of truth”.

Uniting both these thinkers then, is a theoretical interest in how power regulates subjects, and how this exercise of power is legitimated through particular political rationalities and moral

principles. Although the legacies of Foucault and Bourdieu “cannot be seamlessly combined” (Flint and Rowlands 2003: 218; see also Painter 2005), they nonetheless share a common concern with predominant norms, values and definitions of acceptable and expected behaviour. Whilst ethopower draws attention to the particular discourses, strategies and tactics deployed, habitus offers insights into the success and failure of these tactics, and furthermore, illuminates how class can be used directly to encourage certain types of self-discipline (Threadgold 2006). Within the housing arena, ideas of ethopolitics and habitus are clearly visible in the:

... problematisation of certain behaviours, the classification of subjects and the implementation of various technologies aimed at normalising and disciplining conduct (Flint and Rowlands 2003: 218).

This paper focuses upon one such example – the valorisation and normalisation of homeownership as the ‘natural’ tenure of choice, particularly in the context of urban regeneration and the creation of sustainable communities.

A noticeable feature of housing policy in Britain over the last 30 years has been the state’s desire to increase owner-occupation whilst simultaneously reducing public provision (Ronald 2008). Homeownership has been framed as the most ‘desirable’, ‘natural’, and ‘preferred’ tenure of choice, whilst social housing has been simultaneously problematised as the ‘tenure of last resort’ (Saunders 1990; Kemeny 1981; Gurney 1999a, 1999b). Drawing attention to the centrality of government policy in shaping the housing system, Kemeny (1995: 51) characterises the British experience as a “dualist rental system”, which according to his typology results in cost-renting being ghettoised, thus forcing all but the most poorest households into owner-occupation, and resulting in increased pressure for escalating subsidies to help marginal homeowners. This is contrasted to a tenure-neutral “unitary model” (Kemeny 1995: 56).

Importantly, Kemeny (1995) highlights the pivotal role of state intervention in creating distinctions between the tenures. As a form of consumption, housing transmits the social identity and position of the owner. It represents an important point of departure between ‘successful’ and ‘flawed’ consumers: the majority who can undertake ‘normalised’ acts of consumption (i.e. owner-occupiers), and the minority who cannot and are therefore dependent on the state (i.e. social renters). Crucially, this not only mobilises cultural stereotypes about ‘homeowners’ and

‘social renters’, but may also marginalise already disadvantaged groups by heightening tenure prejudice. As Rowlands and Gurney conclude:

... [social renters] are seen simultaneously as being both victims of a system of ‘have nots’ and as feckless consumers through their supposed mis-allocation of personal purchasing power. This combination suggests a perpetuation and potential deepening of the residualization of council housing and the further exclusion of those who live in it (2000: 128).

It is therefore not just housing that has a defined social image, but crucially also the people who reside within it. Dominant housing discourse therefore intrinsically links owner-occupation with desirable self-conduct (Flint 2004). This particular way of conceptualising the ‘problem’ of concentrated poverty, and its resolution, has considerable implications for socio-spatial justice and the geopolitics of life chances. As the next section will explore, one particular governmental solution to the ‘problem’ of passive dependency on the state in the housing arena has been the creation of mixed communities.

### **Regenerating Public-Housing Estates through Tenure-Mix**

The creation of ‘mixed communities’ through tenure diversification has been central to regenerating public housing estates in both the UK and abroad since the 1990s (see for example, Arthurson 2002; Tunstall 2003). It is a policy agenda that aims to introduce more affluent homeowners into areas previously dominated by low cost social rented housing, and in doing so increase social mix and positive cross-tenure interactions at the neighbourhood level (DETR 2000; ODPM 2005; SG 2007). By considering how narrow social networks may compound disadvantage, the ‘mixed communities’ agenda goes beyond a concern solely about poor material conditions to address issues of ‘social balance’ (Cole and Goodchild 2001). The assumption here is not only that mono-tenure public housing estates have failed, but that owner-occupation is the preferred solution to reconnecting disadvantaged communities back into mainstream society.

Despite its current vogue, the political ambition to create social mix through housing and planning interventions is not a new one. It can be traced back to the Garden City Movement that emerged in the UK before the First World War, and later was more comprehensively adopted into the post-war New Town developments (Cole and Goodchild 2001; Ronald 2008). The ability of the state to achieve its social goals was however challenged, resulting in housing

becoming the ‘wobbly’ pillar of the welfare state and the flourishing of private home ownership (Cole and Goodchild 2001; Ronald 2008). However, the renewed interest of the UK New Labour government in fostering social mix does not reflect a desire to return to the post-war settlement. Rather it is indicative of the residualisation of social housing, and its subsequent problematisation as an arena for government intervention (Cole and Goodchild 2001). Thatcher’s Right to Buy policy, coupled with the end of new council house building prompted the decline of the sector, although the effects of this have varied geographically across the UK (Forrest and Murie 1998). The need to combat ‘tenure segregation’ through the promotion of home ownership has subsequently emerged as central to regeneration initiatives, with tools to develop tenure-mix including not only the sale and demolition of public housing, but also the building of social housing in new developments dominated by home ownership, and the growth of partial home ownership (Bramley and Morgan 1998; Tunstall 2003). Housing-led regeneration has been particularly important in the Scottish context, where a notable feature of deprived areas is the concentration of social housing. Post-devolution, tenure-mix, or the lack of it, has therefore been identified as critical to solving the problems of poverty and social exclusion:

[S]ocial housing and concentrations of deprivation often go hand in hand ... The challenge at a national and local level is to create better mixed, economically viable and sustainable communities. This requires joined-up investment in housing, in jobs and services and in the local environment (SE 2005: 62-63).

The benefits of avoiding concentrations of deprivation and social housing by creating communities with a mixture of tenures and a mixture of households have been recognised for some time ... [it] is the key to enabling aspiring and successful individuals to move up but not out of their communities (SG 2007: 37).

Yet the array of policy interventions that have emerged to encourage low-cost home ownership suggests that this agenda has now strayed beyond its explicit focus on tenure-diversification, to actively promote owner-occupation, especially amongst low-income households (McIntyre and McKee 2008). In the current difficult economic climate the merit of rolling out owner-occupation to marginal homeowners however needs to be questioned (Newhaven Research and the University of Glasgow 2008). Moreover, despite New Labour’s continued pursuit of normative and idealised notions of community (Levitas 2000), the UK government’s approach to ‘mix’ remains fundamentally ambiguous (Goodchild and Cole 2001).

It makes no reference to class, nor indeed does it aim to address the decline in quality and status of social housing. Instead it remains focused on tackling the barriers to social mobility in order to meet the changing housing needs and aspirations of local residents. This alone is unlikely to overcome problems of poverty and exclusion (Arthurson 2002).

## **The Research**

The paper draws on the doctoral research of one of the authors which explored the connection between gentrification and regeneration in Glasgow. Fieldwork was undertaken in Glasgow between August 2005 and January 2007, and involved a range of qualitative methods including:

- 30 key-actor interviews with policymakers and practitioners at the citywide (Glasgow) and national (Scotland) level working in the fields of housing and regeneration. This included local councillors and representatives from local housing associations. Given the focus of the PhD project was gentrification as a regeneration strategy, only a small number of interviews touched on the issue of ‘tenure-mix’ and ‘mixed communities’, and are therefore relevant to the purposes of this paper
- Documentary analysis of key policy documents produced at the local level by Glasgow City Council and nationally by the then Scottish Executive. This included documents such as local housing strategies, policy guidance and consultation papers
- 4 group interviews with local residents involved in the Community Council Network
- Non-participant observation of Community Council Meetings

Given the theoretical interest of this paper is peripheral to the aims of the original PhD project, not all of the empirical data is considered here. Rather the paper limits itself to an analysis of policy documents and relevant key actor interviews. In order to bring the discussion up to date by reflecting upon more recent developments that have occurred since fieldwork ended, the original phase of documentary analysis has been supplemented and now includes key policy documents produced by the minority SNP government, which was elected in September 2007.

## **New Labour and the ‘Normalisation’ of Home Ownership**

The promotion of owner-occupation has been an integral part of UK housing policy post 1997, and as discussed above, Scotland has been no exception. However, while in England, the focus of low cost home-ownership schemes like ‘Homebuy’ was the provision of homes for ‘key workers’ such as teachers, nurses and police officers (see CLG 2005; Raco 2005 for more details), in Scotland the major thrust of the ‘mixed communities’ agenda has focused significantly on regeneration.

Under the New Labour-Lib Dem coalition Scottish Executive, two key policies executed through Communities Scotland<sup>iii</sup> in partnership with the Scottish local authorities have contributed to the elevation and normalisation of home ownership, specifically GRO Grants and Homestake.

GRO Grants provide eligible developers with the minimum level of funding needed to meet the difference between eligible production costs and the sales value of the houses upon completion. Importantly, as GRO grants are intended to increase the supply of owner occupation in areas where there is a shortage of low cost home ownership opportunities proposals involving the provision of high value housing are ineligible for grant funding. The rise in building activity within the private market has meant the use of GRO Grants has been quite limited in Glasgow in the last three years, however this is an key example of state intervention to promote low cost home ownership.

Homestake<sup>iv</sup> was a shared equity scheme developed to assist first- time buyers to get a ‘foot on the property ladder’. The premise of this scheme and other shared equity programmes is that a buyer purchases a stake of around 60 – 80 percent of the whole property, while the remaining equity stake would be owned by a Registered Social Landlord. When the owner sells their property, the Registered Social Landlord will receive the value at the time of sale of the percentage equity stake funded. If, for example, it funds 40 per cent of the purchase price, when the property is sold 40 per cent of the sale value of the property will be returned.

The scheme was targeted at people who aspired to home ownership but whose incomes and resources were insufficient to meet their aspirations because of high house prices. The key target group for this scheme was first-time buyers, however it was also designed to assist disabled persons, older people, people in the rented sectors who wished to move into home ownership, and existing home owners whose homes are scheduled for demolition (SE 2005: 15).

Homestake was funded by Communities Scotland and administered through Local Authorities. However, this scheme was aimed at housing associations rather than private developers. Under this scheme, around twenty-five percent of the houses developed by housing associations were to be set aside so that a certain amount of equity could be sold to prospective owner-occupiers.

Housing and homeownership therefore have been central to regeneration and renewal programmes in Glasgow. High levels of deprivation, unemployment, crime poor health and levels of social housing have meant that many parts of the city have been viewed as unsustainable from a policy perspective. The mixed-community policy hegemony has been highly influential in Glasgow's recent Local Housing Strategy and housing policies. The previous lack of 'tenure mix' in some areas of Glasgow was certainly highlighted as a particular problem by a senior adviser within the Council:

We know that mono-tenure estates don't work, we have seen the proof. What we need is a good balance, a mixture of housing types, to suit everyone (Senior Advisor, Glasgow City Council).

So in Glasgow, tenure and sustainability have become central tenets of housing policy. Both GRO grants and Homestake have been used by Glasgow City Council in past and present Local Housing Strategies as part of their approach to promote owner occupation (see also, Authors 2008). The 2003 Local Housing Strategy and subsequent updates (GCC 2005a) has had two distinct, but inter-related themes: to stem the migratory tide of affluent households from the area by providing a wider choice in terms of type and tenure, thus creating a more balanced and sustainable city (GCC 2005b); and to empower its tenants by diversifying the management and ownership of its public sector housing (GCC 2003a). Central to this strategy has been an attempt to match the rising aspirations and requirements of a modern population. In practical terms this has meant a significant increase in middle and high-end development, with the extent and scale of social housing being de-emphasised:

The overall picture of supply and demand for housing in Glasgow is still of reducing demand for social housing, and of lack of supply of appropriate family homes in the private sector (Glasgow City Council 2005b: 20)

A senior adviser to the Council reinforced this point of view in terms of housing policy during an interview:

...intuitively, you know what a normal city looks like, how big its middle class is, whether it's got upmarket housing, and Glasgow deliberately went for the middle classes a few years ago (Senior Adviser, Glasgow City Council)

In addition to the use of GRO grants formerly and Homestake laterally, another policy response included in Glasgow's 2003 City Plan was 'New Neighbourhoods'<sup>v</sup>. These were designed to overcome falling demand for social housing in the city and to help regenerate areas that had particularly high levels of poverty and social exclusion. The key aim of the New Neighbourhoods was:

To retain and attract families to the area by providing choice of housing supported by appropriate community facilities (GCC 2003a)

Much of the New Neighbourhood Plan consisted of demolishing low demand social housing in selected areas, providing new schools following a spate of local closures, and, importantly, the development of disused land for owner-occupied middle-upper market housing. This it was hoped, would help reinvigorate the area, bringing in new residents and encouraging local people with rising housing aspirations to remain in the area, rather than moving away to find better quality housing. This in turn will benefit the city by making use of under-utilised land as well as attracting and retaining new population in notoriously deprived areas, and so ensuring the sustainability of the area (GCC 2003b; McIntyre 2007). There is merit therefore in increasing the supply of high quality housing when a demand clearly exists. A senior Housing Officer in Glasgow City Council highlighted this view by suggesting:

If you continue to only build low cost housing, you reinforce the perception that the city is only for poor people. This is just not true. We will continue to support people on low incomes, but we have to think about other residents as well (Senior Officer, Glasgow City Council)

However, during an interview with a senior Councillor, it became clear that attached to the idea of creating 'mixed communities' in order to facilitate regeneration across the city, was the

need to exert influence over some individuals in the most deprived parts of Glasgow who were holding themselves back from job opportunities:

You can't blame them, they have been let down so many times in the past, and they feel that this is the way life has to be. We have to show them that it doesn't have to be like that; we have to raise their aspirations as well as their skills (Councillor, Housing Policy and Scrutiny Committee)

The previous economic context of de-industrialisation had meant that many people had become resigned to prolonged unemployment, ill health and poor housing. Poverty still remained highly concentrated in some part of Glasgow because of a contextual 'hangover' which had made residents 'lose hope', limiting their aspirations in their educational, working and personal lives, rendering these areas unsustainable. It is the insertion of owner-occupiers – conceptualised as responsible and hardworking - that is presented as the cure to the city's ills, while social tenants are seen as in need of having their 'aspirations' as well as their 'skills' raised. In some cases, the identities of social rented tenants and owner-occupiers had become caricatured; social tenants had become 'flawed consumers' in need of intervention while owner-occupiers were able to demonstrate their consumption skills. This was highlighted by one Manager of a Community Planning Partnership who had witnessed a change that he accredited to the change in tenure mix in the area:

People get used to living in a more nice (sic) environment, better houses. I think crime rates have gone down and educational achievement has gone up (Manager, Local Community Planning Partnership)

The Local Housing Strategy has a five year life span, and so the previous strategy in Glasgow, was valid between 2003 and 2008. A review of the outcomes will be undertaken by local authority, and in the mean time, Glasgow's next Local Housing Strategy will be developed over the coming months. The somewhat altered set of economic and political contexts compared to the last period of development may result in differing priorities and actions for the Local Authority in terms of housing need and demand. However, given the priorities and agendas outlined by the Scottish Government and the pervasive view of owner-occupation as the preferred and responsible tenure in Scotland, it is likely that support for low cost home

ownership will remain an important element both in creating housing opportunities and as part of a regeneration strategy in the city.

### **Housing in Hard Times: new government, same old story**

Like the previous Labour-Liberal Democrat administration before them, the SNP government has continued to place housing high on the Scottish political agenda. The publication of its consultation paper *Firm Foundations* in 2007 emphasised an urgent need to tackle the problems of affordability and housing supply, as well as offer more ‘choice’ to those on lower incomes (SG 2007: 4). Improving choice in this context, however, relates solely to the private housing sector. Despite the SNP’s professed commitment to tenure-neutrality, *Firm Foundations* continues the previous administration’s concern with widening access to owner-occupation through targeted assistance at low-income first-time buyers. By accepting the residual role of social housing as *only* providing a welfare safety net for vulnerable households, the SNP are not only guilty of perpetuating the normalising discourse that owner-occupation is a natural aspirational goal, but also that it is an inherently superior tenure, and indeed, the “only game in town” (Bone *et al* 2007: 5). This is a strong and recurring theme in the *Firm Foundations* document:

Our research on housing aspirations suggests that these changes [in tenure] are mirrored by a change in cultural attitudes, with ownership identified as the *preferred* tenure by 86% of respondents. Our housing policies must recognise and adapt to these changes and the aspirations that they have engendered. That means developing policies that support home ownership (SG 2007: 7, emphasis added).

... the last 25 years have seen the role of social landlords change ... This trend appears likely to continue, with owner occupation remaining the *tenure of choice* for the majority. It is cited as the *tenure of preference* among the majority of tenants in social housing in the 25-39 age group (SG 2007: 36, emphasis added).

Critically, *Firm Foundations* offers little prospect of a return to the general-needs public housing of the past, which catered for all sections of the community not just the poor, vulnerable and those in special needs. This represents a clear rejection of Kemeny’s (1995) tenure-neutral ‘unitary’ model. Indeed the paper explicitly describes social landlords as “the providers of

homes for the most vulnerable in society” (SG 2007: 25), and narrowly conceives the sector as a residual tenure that supports people at particular times in their lives, offering a “safety net at a time of personal crisis” or “first home before entering owner-occupation” (SG 2007: 34).

Explicit here is the assumption that social housing is not a tenure that individuals would *choose* to live in for the duration of their life. Such a discourse not only further stigmatises social housing, but also reinforces cultural stereotypes about the ‘types of people’ who live within it. As Ronald asserts, such individuals are regarded as irresponsible failures because of their inability to purchase a home through the market. They are depicted as ‘deviant’ and ‘abnormal’ because they do not share in the dream of home ownership:

The owner-occupier has been elevated as a better type of citizen, neighbour and even parent. The reverse has also been true. Renters and renting have become heavily stigmatized. It is not only an inferior tenure but also constitutes a poorer type of home. In some societies the realm of the public rental housing estate has been marginalized and its residents demonised (2008: 2).

In October 2007, the Secretary for Health and Well-Being Nicola Sturgeon announced that £250 million pounds was being earmarked for the creation of a new Low-Cost Initiative for First-Time Buyers (LIFT). It was introduced as a rebranding exercise to group together and simplify the vast array of low-cost home ownership initiatives that currently exist in Scotland, thus making it more accessible to potential purchasers. It includes:

- **New Build Shared Equity:** this allows first-time buyers, in partnership with a Registered Social Landlord, to purchase a newly built property through a government grant to cover the share they cannot afford (previously Homestake). This is the dominant model of shared equity at present
- **Open Market Shared Equity:** this allows first-buyers, in partnership with a Registered Social Landlord, to buy a property on the open market through a government grant to cover the share they cannot afford (previously Open Market Homestake). This is now being rolled out across Scotland beyond its initial pilot areas
- **Conventional Shared Ownership:** households buy a share in a (typically new build) property and also pay rent to a Registered Social Landlord on the remaining portion

- **Gro-Grants:** grants are paid to private developers to build houses for sale in areas with little or no private housing

(Scottish Government 2008)

The political imperative to actively grow the intermediate housing market highlights how the state's social role has been reconfigured from being a provider of public housing, to enabling homeownership through targeted financial assistance towards low and middle income groups. Ironically, despite the rhetoric of increased 'choice', such a policy agenda actually restricts housing options by dampening demand for social housing and reducing its overall supply. A truly tenure-neutral model would support the social rented sector on equal terms with the private sector, thereby making it attractive for a significant proportion of households to remain in rental housing (Kemeny 1995). Yet LIFT specifically targets low to middle-income renters who would otherwise be housed in the social or private rented sector – the underpinning assumption being that even partial homeownership is preferable to renting. Home ownership, even at the marginal end, not only supports the government's mixed-communities agenda by altering the balance of housing types and tenures on offer, but it also encourages low-income households to assume the characteristics of homeowners. In doing so, the intermediate housing market delivers upon governmental ambitions to create 'responsible' citizens who can take control of enterprising their own life outcomes and future well being, for example by purchasing and maintaining their property, and engaging in employment in order to pay their mortgage.

In the context of the current economic downturn this housing strategy however has significant ramifications. Over the past year the UK has experienced "considerable turbulence" in housing and financial markets (CCHPR 2008: 5). The market for low cost home ownership is not immune from these effects and in many ways is particularly vulnerable:

- **Demand:** the increasing conservatism of mortgage lending may alter the type of people traditionally attracted to shared equity/ownership products as middle income groups are no longer able to secure the income multiples they need to purchase outright (CCHPR 2008). This raises the question of appropriate targeting to ensure wider social goals are being realised (Bramley *et al* 2007)

- **Supply:** the ability of Registered Social Landlords to secure funding for shared equity/ownership schemes is more difficult, which may affect both planned output and longer-term business plans that rely on the surpluses generated (CCHPR 2008)
- **Risk:** whilst shared ownership/equity products require less public investment than new build social housing<sup>vi</sup>, the risk to both the individual purchaser and the public purse is increased (Bramley *et al* 2007). For individuals, they are subject to the same risks as other homeowners and may lose their home if they do not keep up the repayments. For Registered Social Landlords, they have to cope with the financial difficulties of individuals unable to meet their mortgage costs, and the need for some households to ‘staircase down’ their share in the property (CCHPR 2008). They are also vulnerable to negative equity as their stake is similarly affected by falling housing prices (Bramley *et al* 2007)

Combined these factors suggest the rationale of promoting owner-occupation to low-income groups, who are not well-positioned to cope with economic and housing market volatility, needs to be thoroughly interrogated. Despite criticisms voiced by the wider housing community in Scotland (Bone *et al* 2007; Newhaven and University of Glasgow 2008), the Scottish Government remains committed to growing the intermediate housing market as a solution to the problems of affordability and housing supply. In response to the recession, it recently announced the introduction of a new £25 million pound Home Owner Support Fund, which includes two additional initiatives:

- **Mortgage to Rent:** homeowners facing financial difficulties can change the tenure of their home from private ownership to a social rented tenancy. This intervention was first introduced in the housing market crisis of the 1980s/90s
- **Mortgage to Shared Ownership:** by releasing some of the equity tied up in their homes this will enable homeowners to reduce their mortgage payments and stay in their properties (SG 2009)

Although these schemes are qualitatively different to those previously discussed, as they are primarily aimed at keeping people in their own home opposed to supporting them in the

initial purchasing process, they nonetheless emphasise the tenure-bias inherent in UK housing policy. One that is strongly orientated towards supporting homeownership as the 'natural' tenure of choice, and in which social renting is restricted to a marginal welfare role.

Whilst the Scottish Government's commitment to support those vulnerable to repossession is commendable, during a period when the risks associated with owner-occupation are heightened, perhaps it is time to rethink Scotland's long-term housing strategy, especially the role the social rented sector could potentially play in alleviating the current housing market crisis. As a recent report by Newhaven and the University of Glasgow emphasised:

In the midst of the crisis there is an opportunity to reflect on the long term picture and what the housing system, including the mortgage market, is actually supposed to do ... Removing or lessening the sources of housing market bubbles, and addressing the privileged status of home ownership in Scotland and the UK, are coming back onto the public policy agenda for economic efficiency and social justice reasons. These developments will hopefully generate further innovative policy debate (2008: 62)

Yet it seems the lessons from the housing market slumps of the 1980s/90s have not been learned. As past research has underlined the gains from home ownership are highly variable and not necessarily assured. Most importantly, when and where households buy amplifies existing income and class differentials. As such, home ownership has a different meaning for marginal homeowners in low-income areas, than it does for affluent households living the suburban dream. As Ray Forrest commented more than twenty-five years ago:

Many people would associate housing deprivation with public or private tenants ... Yet if housing is allocated by the market, there is an inevitable hierarchy of housing conditions and opportunities. There is no guarantee, indeed it is highly unlikely, that those who enter at the bottom of the market will progress to the top ... As owner occupation expands, the market is becoming more stratified and more segmented. Half the households in Britain may be labelled as homeowners, but some buy at the cheapest supermarket and others frequent the chic boutiques (1983: 213).

Paradoxically, whilst tenure-mix is intended to create sustainable communities that require little or no state intervention, the reality is that low-income homeowners are particularly vulnerable to the negative costs of owner-occupation, and may require not only targeted state support to remain in their own home during an economic downturn, but also rehousing in the social rented sector should they ultimately be evicted and repossessed. Instead of promoting

low-cost initiatives to first-time buyers, perhaps the government should be concentrating on building more social housing and widening its tenant base beyond traditional groups – and therefore create a truly unitary system in Kemeny’s terms. Its reluctance to do so clearly underlines just how deeply embedded the ideology of home ownership is within contemporary society.

## **Conclusion**

This paper comes at a time when the taken for granted benefits associated with owner-occupation have been called into question. It has used the concept of ethopolitics to highlight how the identity associated with owner-occupiers, who are seen as active, responsible consumers, has been elevated and to an extent celebrated within the housing policy arena, while social housing tenants have been increasingly conceptualised as irresponsible, flawed consumers in need of targeted interventions. This has been central to the idea that some areas have become unsustainable; concentrations of poverty, unemployment, crime and ill health that are associated with areas of social housing have been recognised not only as unacceptable places to live, but costly to tax-payers and requiring state intervention, and so unsustainable in the long-term. A key characteristic of these areas identified as unsustainable is tenure. While the allocation policies of social housing has had a tendency over the last thirty years to concentrate the most vulnerable members of society in similar areas, favourable tax regimes, government policies and accessible mortgages has elevated home ownership as the tenure of choice across the UK, thus normalising this type of housing consumption, while problematising social rented housing.

The concept of ethopolitics, or the ‘politics of conduct’ can be a useful lens through which to view ‘mixed community’ interventions which have sought to overcome the problem of mono-tenure estates. The promotion of owner-occupation in low-income areas has become a central preoccupation of government across the UK, and in Scotland in particular has been promoted through policies such as GRO grants, Homestake, and more recently through the various LIFT funding streams. These schemes have been adopted widely within Local Authorities’ Local Housing Strategies, as highlighted by the discussion of Glasgow. As the quotes here highlighted, the promotion of mixed communities and opportunities for owner occupation were seen as important not only to provide housing opportunities for Glasgow’s residents and potential residents, but were also seen as an opportunity to reconfigure the skills of

the 'flawed' social housing tenants. Moreover, at the national level; the paper has highlighted the inherent normalisation of owner-occupation in Scotland by respective Holyrood Governments.

However, in the current economic context, any housing strategies which promote owner-occupation, particularly at the lower end of the market, have considerable ramifications. This paper suggests that the rationale of promoting owner-occupation to low-income groups, who are not well-positioned to cope with economic and housing market volatility, needs to be re-visited and reconsidered. At the very least, the assumption that areas of owner-occupation are more sustainable than areas of social rented housing based on the level of state intervention required should be rethought.

A final thought that the authors would like to highlight, is that despite the insights the work of Foucault, Bourdieu and others can offer, such a relational approach which focuses on the mobilisation of various forms of capital tells us little about how disadvantaged groups *themselves* feel about, experience and consume housing (Allen 2007). A research agenda that gives a voice to those outside, or on the margins of, homeownership is therefore needed in order to counterbalance the top-down focus on governmental strategies and the management of targeted populations

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## **Endnotes**

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<sup>i</sup> Social housing is the collective name for housing provided by a range of landlords (including local authorities and housing associations), that provide not-for-profit housing to those in need.

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<sup>ii</sup> It is widely argued that cultural capital takes three forms: Institutionalised cultural capital, or formally accredited learning – often obtained at schools and universities; Objectified cultural capital, such as art, books and the stylistic aspects of interior decoration and furniture; Embodied cultural capital, or the non-accredited and sometimes tacit knowledge, tastes and dispositions absorbed through participation in a particular habitus (Bridge 2006)

<sup>iii</sup> Communities Scotland was an agency of the Scottish Executive with delegated responsibilities from Ministers of the devolved Scottish Parliament. Its remit is concerned with housing and regeneration activities.

<sup>iv</sup> See [http://www.communitiesscotland.gov.uk/stellent/groups/public/documents/webpages/cs\\_008156.hcsp](http://www.communitiesscotland.gov.uk/stellent/groups/public/documents/webpages/cs_008156.hcsp) for details on Homestake. Homestake was replaced in 2008 by ‘New Supply Shared Equity’ under the Scottish Government regime

<sup>v</sup> See <http://www.glasgow.gov.uk/en/Business/City+Plan/Part+1++Development+Strategy/People/New+neighbourhoods/> for details on new neighbourhoods

<sup>vi</sup> The upfront subsidy cost of each Open Market Shared Equity unit is £40,000. This is nearly half the cost of new build social housing: £73,000, although its social benefits are dependant on efficient targeting (Bramley *et al* 2007).