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The Impact of the COVID-19 Pandemic on UK Housing Policy: How do we rebuild the foundations of the ‘wobbly pillar’?

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Introduction: COVID-19 putting ‘the home’ and neighbourhoods into the spotlight

Housing policy has often been regarded as a ‘wobbly pillar’ of the welfare state, described also as ‘special’, ‘awkward’ ‘peculiar’ and indeed ‘a sore thumb’ (Torgersen, 1987). This is due to housing being both in the realms of the welfare state but also a commodity linked to tenure (e.g. home-ownership, social or private renting), wealth and market value. The place of housing within social policy is therefore complex due to its disjointed position between the public and private realms and the intractability of some housing challenges to policy solutions. However, Malpass (2003, 2008) challenges the idea of the ‘wobbly pillar’ and argues that housing as a ‘cornerstone’ due to the assets, investment, infrastructure and goods and services that the housing sector supports. This paper considers the extent to which the impact of the COVID-19 crisis reveals the ‘wobbly’ and more solid foundations of UK housing policy.

The COVID-19 pandemic has put ‘the home’ and neighbourhoods into the spotlight and refocused the significance of housing - both as a safe and unsafe space (Gurney, 2020). This paper aims to outline and offer a positioning paper on the impact of COVID-19 on several high-level housing-related topics, including financialisation, welfare reform, health, homelessness and consider housing inequality. Through this analysis, both negative and positive impacts of COVID-19 are explored within the English, Scottish and Welsh housing sectors. Key COVID-19 housing-related policy responses are then examined in the context of emerging evidence that the pandemic is reinforcing inequalities in housing.

The first section of the paper considers financialization, housing market failure and the inequalities in accessing, maintaining and living well in a house (Blakeley 2019; Jacobs and Manzi, 2020). Blakeley (2020) highlights that the COVID-19 pandemic is likely to exacerbate these issues, where the UK is ‘sleepwalking’ into a new financial and homelessness crisis around housing.

The second section considers the wider picture in light of welfare reform, as after experiencing a recession far exceeding the ‘great recession’ of 2008, the

government now finds itself with record levels of debt of over £2tn, equivalent to over 100% of GDP and 13% higher than the EU average (ONS, 2021). A growth in unemployment has resulted in reduced tax income for the government and increased social security expenditure (HM Treasury, 2021). Additionally, furlough payments and the Universal Credit uplift signified a new territory for a government committed to small government and welfare retrenchment, though these measures are relatively short-term interventions.

The third section considers homelessness as one of the most pressing housing challenges due to the sheer extent of homelessness and housing precarity across the country (e.g. Fitzpatrick et al 2021). Within the COVID-19 pandemic, homelessness policy and intervention included some of the quickest and most impactful changes to have been introduced. Innovative interventions are highlighted and compared across Scotland, England and Wales.

The fourth section of the paper considers the health impacts at individual household and neighbourhood level, as poor-quality homes have also contributed to virus spread during the pandemic (Centre for Ageing Better 2019) and the link between housing and health is of increasing concern as the 'home' and community become more centred in virus control. "Home" has become both a place of refuge and safety, and for many, a place of greater risk and danger. Over four million people live in homes that do not meet the UK Government's minimum definition of a 'decent home' (MHCLG 2019) with a high degree of over-crowding (MHCLG, 2019). Insufficient floorspace, dangerously clad tower blocks, polluted urban districts, inadequate public spaces are just some of the characteristics of typical housing landscapes in the UK that helped further unnerve and destabilise locked-down populations in highly variable ways (Gurney, 2021).

All these issues together have an unequal impact on different groups and this paper considers the role of the COVID-19 pandemic on increasing the existing inequalities within the UK housing sector. When the pandemic hit the UK, viral loads were unevenly spread across housing tenures and built environments and there were disparities in access to green space, whilst gross inequalities in housing quality and tenure security reinforced the marginalisation of some social groups and their

susceptibility to evictions, isolation, mental health crises, violence and financial stress (Health Foundation, 2020; National Housing Federation, 2020). Given the central role of housing assets to household economies in the UK, the pandemic is said to have actually worsened already unpalatable wealth inequalities (Birch, 2021) and this is considered further in the final section of the paper.

The complexity of the housing sector and its role in UK social policy is further challenged by the 'spatial nuance' of housing policy and policy divergence throughout the UK (McKee et al., 2017). Devolution around housing policy has been challenged by the negotiation of powers and the impact of UK welfare reform (Gibb, 2015) alongside the messy and contested realities of governing housing in local contexts (McKee, 2011). Despite this complexity, housing is becoming more significant to the welfare state (Malpass, 2008) and the impact of the COVID-19 pandemic further highlights the importance of housing policy from moving to a 'wobbly pillar' to a cornerstone of social policy delivery.

Financialisation, affordability and market failure within the housing sector

Looking to understand the impacts of this change in the shadow of COVID-19 as well as how to characterise changing access to housing, there have been growing discussions regarding the financialisation of housing (Jacobs and Manzi, 2019). Reflecting the relationship of housing policy as the 'poor cousin' to the post-war welfare state, the perceived 'wobbly' element of housing policy is directly linked to the weaknesses brought about by the financialisation of the housing sector.

Essentially, the central argument of financialisation is that access to housing is increasingly allocated through financial resources such as income and savings, rather than social need, which would position housing as a public good. Furthermore, structural impacts of financialisation highlight the liberalised financial market (mortgages and other instruments) and the role they have in supporting the idea of housing as an investment and asset, through buy-to-let landlords and institutions buying properties purely as investments. The growing financialisation of housing has, therefore, exacerbated economic inequalities (Blakeley, 2021). This increasingly

situates housing not as a key area of welfare, wobbly or otherwise, but instead as a market driven commodity.

Alongside the growing financialisation of housing lie increasing economic barriers such as welfare retrenchment and precarious employment that limits the ability of a growing number of vulnerable and low-income families to access such a commodity. This creates a housing market where 'business risks for poorly managing [...] accommodation are outweighed by the financial rewards' (DCLG, 2017:4) amidst growth in the private rented sector (PRS) from 10.1% to 19.9% of UK housing (MHCLG, 2018; ONS, 2018; Wilson and Barton, 2019) accommodating growing numbers of vulnerable households. COVID-19, both in health and economic terms, has increased the numbers of households experiencing vulnerability. Problematically, this creates greater opportunity for market failure, which is the outcome of the private sector not taking on the financial burden of meeting the public good or broader social benefit of housing.

However, at a time when public good is increasingly important amidst a COVID-19 crisis, financialisation of housing has contributed to market failure characterised by 'suboptimal market performance' (Clegg and Farstad, 2021) alongside policy failures in 'market shaping' (Kattell et al., 2018). However, here lies something of a COVID-19 housing policy paradox. The increasing commodification of housing that uses financialisation rather than public good as a driver of allocation alongside persistent economic barriers has increasingly broken connections between housing, vulnerability and welfare (Machin, 2021; CMO, 2021). The clearest example of this is homelessness, but it is not only the visible rough sleepers that are affected by the financialisation and market failure of housing. Homelessness should not be understood in binary opposition to those with secure housing. Less visible are those living in the grey area of housing vulnerability such as those in temporary accommodation, households accommodated out of area, sofa-surfers, and those with growing levels of housing debt (Iafrati, 2021). It is likely that a combination of poor housing policy and the economic impacts of COVID-19 will, at a minimum, add to this grey area.

Reflecting on the role of financialisation and housing in the emerging post-Covid era, it should be recognised that there are potentially three elements to the current housing crisis. First is the under-supply of affordable housing as an illustration of market failure, second is unaffordability of housing, and third is the increasingly financialised relationship between the two elements of supply and demand. Whilst it might be the case that housing supply was interrupted due to COVID-19 impacts in the construction industry, what we see is that unaffordability of demand has also been significantly affected by COVID-19. This is of course also linked to wider welfare reform, which is now explored in the next section.

Impact of UK welfare reforms

As the COVID-19 restrictions were imposed in Spring 2020 the UK welfare system was still in a state of flux, with the economic restraints highlighted in the previous section resulting in a decade of real term cuts to benefits. The long roll-out of Universal Credit to those who had been receiving benefits under the previous system (claimants of 'legacy benefits') was still on-going - each previous target for roll-out having proved dramatically over-optimistic. This was because of the administrative complexity of switching claimants over to the new system, the deliberately cautious and incremental implementation, and widespread claimant-resistance to Universal Credit. Recent data (DWP, October 2021) predicts that full roll-out of UC will finally be completed by September 2024 while in 2021, a little under two-thirds of out-of-work claimants are in receipt of UC (64%). The welfare system had borne the major burden of cuts following the financial crash of 2008 (with the main target being housing and out-of-work benefits, with pensions being better protected). Thus, at the start of the pandemic a decade of frozen benefit rates and systematic cuts to housing support (through reduced Local Housing Allowance (LHA) rates and the 'bedroom tax') resulted in claimants' incomes having fallen systematically behind working households and their housing costs being less fully covered.

The significant restrictions on economic activity imposed in response to the COVID-19 pandemic created immediate and profound income shocks for many households. In May 2020, a full 8.9 million people were furloughed from their jobs (Resolution

Foundation, 2020). While this swift implementation undoubtedly helped many workers avoid crisis it did not constitute a complete safety net: unemployment rose to 5% in mid-2020 (ONS, 2021) some groups were not eligible for support, such as recently self-employed people. Households could still face significant reductions in income, for example when one partner lost work, but be ineligible to claim benefits. However, there was a dramatic spike in numbers of Universal Credit (a means tested benefit in the UK) claimants in the two months after lockdown (ten times higher than in previous months). In September 2021 there were about double the number of Universal Credit (UC) recipients (5.83 million) compared to 2.7 million at the beginning of the pandemic in March 2020 (DWP, 2021).

Owners have had little available support for mortgage costs for decades, with mortgagors being expected to provide for themselves via insurance cover. The Government asked Lenders to show forbearance to owner-occupiers in the immediate aftermath of the pandemic: to offer 3-month then 6-month mortgage holidays to those that requested them (although interest would continue to accrue) and imposed a moratorium on house repossession from households in financial difficulties. At its peak in June 2021, 1.8 million households were taking a mortgage holiday. These temporary actions by lenders avoided immediate major housing market fallout (Barton et al., 2021).

Similarly, in the private rented sector, there had been a long period of reductions in benefit-eligible rents, through reductions to Local Housing Allowance (LHA) effectively limiting rents covered to the cheapest and worst segment of local housing markets. Again, as private renters faced difficulty with housing costs it was the landlords who were asked to show forbearance, with moratoria being imposed on evictions, including for rent arrears (scheme details differed in the devolved countries). As ownership in the sector is highly dispersed and tenants a relatively disempowered group it is hard to evaluate the success of these temporary measures.

Only the declining minority of households in the social rented sector had faced no systematic cut back to the coverage of rent payments in UC (the bedroom tax applies to all housing benefit payments). There were fears that even here rent

arrears would increase systematically (partly because the design of UC bundles housing benefit and living costs into one payment – making it more difficult for households to budget for their rent).

Despite these measures, rapidly reduced income and uncertain coverage of housing costs inevitably increased a sense of household precarity. 700,000 renters were estimated to be in arrears by the end of 2020 and many more were anxious of their housing becoming less affordable in the future (Earwalker et al., 2020). During the pandemic, the adverse impacts of uncertainty and anxiety were widely recognised (not only in relation to financial security, but also to illness, anxiety about health and isolation and loneliness for example). As is noted elsewhere, these ill-effects are experienced intensely in and in relation to the 'home' (Gurney, 2021).

There are fundamental design issues in UC which add to the stresses caused by the inadequate coverage of housing costs. Most notably the 5-week wait for the first payment of UC after a claim is made (reduced from 6 weeks). Although there are advance loans available, recipients can find themselves in deeper debt and with reduced income (ie less than the supposed minimum living allowance) because of the overhang of debt repayments once payments are received.

The imposition of sanctions is another source of insecurity for households, which are imposed where recipients are judged to have failed to fulfil their obligations under their work search requirements. These are set down in a contract, requiring proof of having applied for sufficient jobs per week and keeping appointments with advisers at Jobcentres or other activities. Prior to the pandemic, these sanctions rules were applied relatively harshly, and the financial penalties were very significant (Wright and Dwyer, 2021). With lockdown effectively closing much of the economy, legislative changes were enacted in March 2020 to disapply work search and work availability requirements from claimants (and thus the reducing the threat of sanctions being imposed). This was a temporary measure, but the number of sanctions reduced dramatically from nearly 2 per cent of UC recipients (in March 2020) to 0.11 per cent into 2021 (DWP, 2021).

Overall, COVID severely strained many household budgets, and many turned to the welfare system for support. Housing was immediately treated as a 'cornerstone' for welfare, in the sense that wide-ranging action was swiftly implemented through social security and imposed on private sector lenders and landlords to mitigate potential adverse housing effects. Looking to the future, the partial coverage of housing costs has potentially severe impacts (especially increased evictions/ house possessions and homelessness), which are likely to become manifest more gradually over time as the economy re-establishes a post pandemic trajectory. The private sector will not be asked to continue to forbear and suffer/ accumulate the consequent debts and balance sheet losses. The determination to reverse the general uplift in UC (October 2020) and the increasing expressed concern prioritise reductions in public spending and public debt, suggests that it is likely that there is unlikely to be a more generous treatment of housing costs in the welfare system in the future. Thus, while COVID showed that it is possible to shore up the 'wobbly pillar' it is likely to revert to its more precarious state once the perceived immediate crisis is past. A similar picture is seen within the policy changes surrounding homelessness, now explored in the next section.

Homelessness

As with many other aspects of welfare reform as well as social and public policy in the UK, the impact of COVID-19 on housing policy has underlined already existing fault lines and deep-rooted vulnerabilities that have been caused by underlying and existing issues, such as a long-term lack of investment in social housing, the socio-economic hardships caused by austerity and the entirely avoidable consequences of Brexit (Morgan, 2021). For a range of groups experiencing homelessness, the pandemic has had a notable impact on their experiences of insecurity and ill-health, especially those who are rough sleepers or in insecure housing. For individuals who are in hostel accommodation and other forms of emergency housing, often cramped and lacking space, it has been very difficult to follow Government guidance on track and trace, vaccinations (McCann, 2021), self-isolation and other measures to counter the spread of the virus. Such issues have also been felt most sharply by often 'hidden communities', such as refugees, ex-prisoners, Gypsies and Travellers,

migrants and trafficked people, who often fall between the cracks in public/voluntary services and are most at risk of insecure accommodation (Lewer et al, 2020).

Against this backdrop, it is evident that a range of UK Government guidance and support packages have been broadly welcomed, if commonly regarded as not going nearly far enough to prevent further homelessness. In the example already mentioned, the 'Everyone In' initiative in England and Wales saw a determined campaign to ensure as many rough sleepers and homeless people as possible were given a place to live in some form of emergency/hostel accommodation that was 'COVID secure' (Rotolo, 2021). This was appreciated by charities and other organisations working across the housing sector but to label 'Everyone In' as a complete success story is inaccurate. For example, there has also been a recognition that whilst the numbers of rough sleepers have been going down - some reports suggest by as much as 37% during 2020 (Murray, 2021) - the numbers facing homelessness were rising sharply as a direct result of the economic crisis the pandemic emphasised, even though the UK Government stated that 'no one should lose their home as a result of the coronavirus' (Jayanetti, 2021).

Despite such reassurances from the UK government, the COVID-19 pandemic has brought into immediate focus the vulnerable and precarious nature of the housing sector, especially in relation to private rental markets, vis-a-vis issues of access, equity and affordability. With the ending of furlough support - on September 30th 2021 - it is estimated that many families and individuals with private rental arrears will face eviction, often with just two weeks' notice. Recent figures suggest that 686,000 furloughed workers who rent privately, and 445,000 with rental arrears, could lose their homes (Spratt, 2021). This is a situation causing some of the main UK housing charities, such as CRISIS, Generation Rent, and Shelter, to call for an extension of the furlough scheme, not proceeding with the £20 a week cut to Universal Credit, and a new moratorium on evictions due to the current hardships being faced by many families (Generation Rent, 2021). It is uncertain, at the time of writing, to what extent the UK Government will pay attention to such renewed calls for further support.

It is also important to note some national distinctions across the UK in relation to COVID-19 action plans on housing due to the processes of devolution. Regarding homelessness, as of late September 2021, the Scottish Government, for example, has made nearly £40 million available to local councils to try and prevent families from being evicted during the pandemic, via grants for tenants in arrears (Scottish Government, 2021a). The schemes falling under these financial packages have been designed to get landlords to work constructively with both private and social rented sector tenants with arrears on realistic repayment plans and the use of grants to assist in this process (either via paying off arrears completely or reducing the amount owed). In North Lanarkshire, as a local example and it being the largest local authority in Scotland, it has been reported that there has been a 'substantial reduction' - nearly 22% - in people presenting as homeless to the council for accommodation during 2020-21. This is in part due to the measures introduced to try and tackle the impact and predicted aftermath of COVID-19 (Scottish Housing News, 2021).

In a similar manner, in Wales, a recent report by the Public Services Ombudsman for Wales (2021), found 'beacons of good practice' in terms of how some Welsh councils have responded to the COVID-19 pandemic with regards to services for people who are homeless. However, the report also identified 'systematic failures' that led to individuals experiencing situations of 'injustice' - such as delays in receiving support and assistance, council processes that didn't work as they should, poor communications and unsuitable accommodation being offered. Such 'injustice' was especially noted in rural areas where mobile telephone signals were often difficult to secure and face-to-face contact in council offices wasn't possible due to COVID-19 restrictions. One of the main recommendations from the Ombudsman's report (PSOW, 2021) is the establishment of a new Housing Regulator for Wales, to try and assist with ensuring that systems, processes and communications are nationally guaranteed and as they should be. In Wrexham, as an example, numbers reporting to the council as homeless have increased sharply during the pandemic - approximately 505 people as of December 2020, with a notable percentage of this figure coming from the ex-prison population (Randall, 2021). Prior to the pandemic it was evident, through the annual Welsh Government rough sleeper count, that

numbers were less than 100 in Wrexham and actually going down, rather than up (Welsh Government, 2020).

However, despite some good examples and evidence of best practice from across the UK, it is also clear that such 'sticking plaster' and 'silo' approaches to alleviating immediate 'crisis' situations of housing and accommodation will not work as effective medium to longer-term solutions to visible accommodation shortages and ongoing affordability issues. The pandemic has clearly illustrated that far too many families across the UK are in very precarious positions regarding their tenancies and mortgages. A toxic combination of socio-economic and political factors, not just COVID-19, has ensured that homelessness continues to be a blight on the UK public policy landscape. Perhaps most of all, the pandemic has visibly demonstrated the connections and links between health inequalities and their intersection with housing and homelessness, demanding that a 'complex systems approach' is taken to try and minimise the devastating consequences being faced by vulnerable populations and families (Ranmal et al., 2021). The most devastating consequences of the COVID-19 pandemic has also shone light to the important connections between health and housing, which the next section now explores in more detail.

Health and social care impacts

The interaction of housing, social care and COVID-19 was starkly highlighted by the tragic level of mortality in care homes that emerged in the early months of the pandemic. As older patients were cleared from hospitals to protect the NHS and problems arose around protective equipment shortages, infection control became exceptionally difficult amongst the vulnerable care home population. More than a quarter of recorded COVID-19 deaths in the first year of the pandemic were amongst care home residents and this is likely an under-estimate given the lack of testing in the early phases (Health and Social Care and Science and Technology Committees, 2021). Moreover, there is evidence that the lamentable nexus of social care services and unwitting spread of COVID-19 reached into many homes via domiciliary care services, with the death rate of service users more than doubling in the first few months (ibid.).

Looking beyond the immediate impacts of the pandemic, we need to consider two inter-related elements in order to understand how the ‘wobbly’ nature of housing within the welfare state impacts upon health and social care. Firstly, housing needs to be understood as a key social determinant of health (Dahlgren and Whitehead, 1991, WHO, 2018). Hence, the impacts of financialisation, welfare reform and the longer-term residualisation and ghettoisation of social housing stock have direct and indirect impacts on public health. As discussed above, the health effects of inadequate housing became starkly apparent during lockdown, but these are effects which are not restricted to the pandemic. The financialisation of housing in the UK alongside the continuing under-supply of social housing has pushed significant numbers of vulnerable and low-income households into the expanded PRS (Bailey, 2020) exposing increasing numbers of households to insecure tenancies, poor quality housing and the vicissitudes of profit-focused landlords. Moreover, these shifts are not just a ‘Generation Rent’ phenomenon, but increasingly include older households and involve households staying in the PRS for longer periods (Rugg and Rhodes, 2018). These sectoral shifts compound the financial stress of welfare reforms such as the bedroom tax, housing benefit cap and local housing allowance freeze, exacerbating affordability challenges for low-income households. This combination of insecurity, unaffordability and often problematic landlord relationships has been clearly shown to generate negative impacts on health and wellbeing (Rolfe et al., 2020, Garnham et al., 2021), creating wider implications for health service demand.

Again, the degree of policy divergence between the nations of the UK needs to be recognised. In particular, the Scottish Government has largely abolished ‘no-fault’ evictions in the PRS, abolished Right to Buy, invested in new social housing and mitigated the Bedroom Tax. Hence there may be significant differences in the health impacts of housing policy across the UK, which would merit detailed investigation.

Secondly, there is a recognition of the central importance of housing in relation to health and social care policy. Thus, whilst there is some policy divergence in the broad policy drive towards integration of health and social care across the nations of the UK (Kaehne et al., 2017), there is a general trend towards engagement of housing providers and services as key partners (Parkin, 2019, Parliamentary Office

of Science and Technology, 2016), including specific requirements such as Housing Contribution Statements in Scotland (Healthcare Improvement Scotland, 2016) and the shift towards Place-Based Partnerships in England (Charles et al., 2021). However, the evidence suggests that collaboration between housing, health and social care services is making slow progress (Brown, 2018) and references to housing often seem somewhat peripheral, even in radical overhauls such as the Scottish Government's proposed National Care Service (Scottish Government, 2021b).

At a more practical level, housing clearly plays a central role in social care in terms of accessibility for disabled people and an ageing population. More than 90% of older people live in mainstream housing, whether as owner-occupiers, social tenants or private rented tenants (Communities and Local Government Select Committee, 2018) and mostly wish to remain in their homes as long as possible. The desire for 'ageing in place' seems like a win-win for the social care system, since providing domiciliary care is generally so much cheaper than residential care, but the evidence thus far suggests that the foundations of quality housing, appropriate and affordable care, and provision of necessary adaptations are difficult to build (Stewart et al., 2014, Adams, 2008). The Ministry of Housing, Communities & Local Government (2020) has shown that 18% of the 23.5 million homes in England are in a 'non-decent' condition. There are further challenges around low replacement rates, older stock, divergent local policies around adaptations, fragmented grant delivery and lack of specialised housing (Mackintosh, 2020). Moreover, there are substantial challenges to be addressed in terms of allocating accessible housing for disabled people of all ages (Anderson et al., 2019), whilst the growing number of people experiencing dementia raises another set of issues around the fitness of UK housing stock for an ageing population (APPG on Housing and Care for Older People, 2021).

Across both of these core interactions, there is also a need to recognise the differential impacts of inadequate or inappropriate housing on different groups within society. The adequacy of current stock is also a wider challenge for certain groups, such as disabled people. In Scotland, for example, there is a projected 19% of unmet housing need for disabled people by 2024 (Fitzpatrick et al., 2018). Therefore, the

UK went into the COVID-19 pandemic already with a high level of older stock, non-decent housing and unmet housing need.

Poor-quality homes have further contributed to virus spread during the pandemic as in the UK a person's home has been the predominant site for transmission of the virus. The impact on health for people living in poor housing has been 'amplified' by COVID-19 and deepened health inequalities (Centre for Ageing Better, 2020). The National Federation of Housing Associations (2020) analysed evidence from the English Housing Survey to show that in lockdown a lack of space or bad housing conditions was linked to mental or physical health problems for a third of adults (31%, 15.9 million people). This included 3.7m people (1.6 million children) living in overcrowded homes, with lack of space being connected to health problems during lockdown (52%), depression (11%) and lack of sleep (19%). Petal et al (2020) highlight the impact of this on those living with co-morbidities in the UK, describing them as the 'forgotten vulnerable'.

Housing challenges such as overcrowding, lack of outdoor spaces and poor housing conditions has affected those in poverty and lower incomes the most. The stark reality of this is that "overcrowding, which has been increasing in the years prior to the pandemic, makes it harder to self-isolate and shield, and may have contributed to higher death rates in poorer areas" (Tinson and Clair, 2020: 19). The state of current housing stock, therefore, highlights the importance of increasing the quality of current and future housing stock and placing people in appropriate homes.

This clearly shows that the impacts of COVID-19 are disproportionately felt in disadvantaged neighbourhoods where the lack of indoor and outdoor space helped to spread the virus, compounding existing inequalities in underlying physical and mental health and quality of homes. In considering the interplay between housing, health and social care, therefore, it is essential to consider the inequalities baked in to housing policy, considering other dimensions of inequality, beyond the obvious focus on disability and age, explored in the next section.

Intersecting inequalities

As we have noted, the financialisation of housing in the UK has dramatically changed the states' role in providing it as a public good and exacerbated existing economic inequalities (primarily income inequalities). We must also recognise that further social inequalities have structured housing provision in the UK and again the experience of the COVID-19 pandemic has magnified these. We address some of these inequalities in-turn, while acknowledging the multi-faceted and intersectional nature of the inequalities, and privileges, individuals and groups face.

An immediate issue highlighted as lockdowns hit in 2020 as a policy response to the COVID-19 pandemic was the risk of intimate partner and domestic violence, primarily by men towards women. As Gurney (2021) highlighted, much housing scholarship and policy had presumed home was always a place of safety and ontological security. Now that people were forced to stay in their homes, for some they became a place of great danger. The gendered aspects of this must be emphasised. We live in societies where home is constructed as the feminine, domestic sphere. As highlighted by McCarthy (2018) in her research on women's homelessness, the *unheimlich* caused by disruption to the domestic sphere compounds the psychological trauma and distress of being homeless, or being at "home" in dangerous and unsettled circumstances. Reported domestic abuse during the COVID pandemic restrictions is a complex picture. For example, in England and Wales, the Office for National Statistics, showed that reports to all police forces (excluding Greater Manchester) increased by seven per-cent from March-June 2019 to the same period in 2020, however, this was part of an ongoing increase in reporting due to greater awareness and more police work to encourage reporting. In London, there was an increase in reports of domestic abuse and violence from third parties, likely driven by more people staying at home and hearing incidents in neighbours' homes. Services outwith the criminal justice system saw increases in people accessing them with, for example, the English national charity Refuge experiencing a 65% increase in calls to its hotline. However, services to respond to the most serious cases were hampered, with a substantial decline in Multi-Agency Risk Assessment Conferences, as those at greatest risk struggled to access services that might help ensure their safety (Office for National Statistics, 2020).

In terms of race and ethnicity, it has been recognised within housing research in the UK for over 50 years how long-term structural racism has impacted access to housing in both the public and private sector. Insecure immigration status intertwined with constrained access to healthcare, exclusion from the social safety net, inequitable bargaining power and discriminatory labour practices, have had stark consequences in the COVID-19 context (Hobbs, 2021). In addition to the stress of contracting the virus and caring for their loved ones, existing barriers such as accessing healthcare services, surcharges for certain treatment, racialised medical perceptions, gendered cultural norms, digital poverty to enable communication and access to information, language, stigma related to seeking health services and specific legal barriers, all had a negative impact on the mental health of ethnic minorities and migrant women (Germain and Yong, 2020, Carter, 2021, O'Donnell, 2007). Similarly, discriminatory rental legislation and social welfare policies are among the drivers of unequal housing issues, poverty, destitution, and homelessness for mostly Black and Minority Ethnic (BAME) including those with settled status (Rogaly et al 2021). The tiering of housing dispersing forced migrants (i.e. refugees, asylum seekers, those with humanitarian protection status and failed asylum seekers) on a no choice basis, to a variety of locations across the UK under the Immigration and Asylum Act (1999) also has its role in rendering migrants susceptible to homelessness (Dwyer, 2008; Milton, 2021) alongside new immigration rules and policies targeting rough sleeping non-UK nationals for deportation (Morgan, 2021).

When provided, the accommodation is often unsuitable and inadequate. For example, a high court ruling found that precautions taken on housing 400 asylum seekers in dormitory accommodation at Napier Barracks did not meet the required minimum standards (Taylor, 2021, Department of Health and Social Care, 2021). Contrary to advice from Public Health England (PHE) that the barracks were not safe during the Covid pandemic (Grierson, 2021), up to 265 residents were housed in dormitories suitable for 12 people and 200 people tested positive for COVID-19. Through freedom of information requests, Scottish Refugee Council and Liberty Investigates found that between 2016 and August 2021, 95 asylum seekers died whilst in Home Office accommodation. During the pandemic figures rose from 4 in 2019 to 36 in 2020 and 33 in 2021 (Purkiss et al., 2021). It was quickly recognised in

the US and UK that COVID was having a disproportionate affect on ethnic minorities (e.g. Millet et al 2020 noted 20% of US counties are disproportionately black but accounted for 52% of COVID-19 diagnoses and 58% of national COVID-19 deaths). However, as Platt (2021: 4) argues “the ways in which analysis has attempted to take into account housing and household circumstances—and health risks—does not sufficiently acknowledge how mutually implicated these factors are”.

Lack of accessible housing has led to disabled people being particularly concentrated within social housing. Excluded from work, and thus private finance, many disabled people cannot access market housing, and what housing is available is not suitable, or adapted sufficiently (Anderson et al., 2020; Satsangi et al., 2018). This, inevitably, limits the housing choices available to disabled people in terms of type, location and amenities. Matching suitable housing to prospective tenants is an ongoing challenge, with disabled people experiencing many barriers to accessing housing (Anderson et al., 2020). Within the private rented sector, and among owner-occupiers, although funding is available for adaptations, again this requires knowledge, skills and persistence on the part of residents to access (Satsangi et al., 2018). Disabled people were at higher risk of serious COVID infection and death, with many spending large parts of 2020 and 2021 “shielding” at home. The aforementioned problems with disinvestment in social housing disproportionately impacted on disabled people.

Considering the experience of women highlights the heteronormativity and cisnormativity of housing, and how we understand house and home (Gorman-Murray, 2008; Matthews et al., 2019). The policy of “lockdown” implicitly presumed a home with a nuclear family to return to. While many groups, as we have already discussed, did not fit into such neat classifications, for people who identified as LGBTQ+ this was more likely, with many living in “logical” or “chosen” families of non-kin social networks (Maupin, 2017; Valentine et al., 2003). A stark example of the inequalities this resulted in was highlighted by the autumn 2021 lockdown in New South Wales, Australia. Under the rules of this lockdown, people in a romantic relationship with someone who did not live with them were allowed to visit their lover. However, people who lived alone and relied on others for care support or emotional support could not have visitors in their home. The negative impact of this on

LGBTQ+ people, who are more likely to live alone, was quickly highlighted by activist organisations (Treweek, 2021). On the flip-side, and somewhat problematically, some people saw the COVID-19 lockdowns as a means to break chains of transmission for HIV as well as SARS-Cov-2 (Ledin and Weil, 2021). Although available information and data on LGBTQ+ people is limited, it has long been recognised that people who identify as LGBTQ+ are at higher risk of domestic abuse, or familial rejection that would lead to housing precarity or homelessness. Thus, we can assume the problems that affected women, noted above, also affected LGBTQ+ people, with anecdotal reports of people having to return to “the closet” due to being locked-down with people who would threaten safety if people were out (Hunte, 2020). This occurred in a context within the UK of almost daily transphobic, and increasing homophobic, attacks in the press and a rapid growth in reported violent attacks against LGBTQ+ people (for example, a 7% increase in reported attacks on LGB people England and a 5% increase in Scotland) (COPFS, 2021; Home Office, 2021; PSNI, 2021).

While we have addressed specific equalities in-turn, we must of course recognise that people experience intersectional identities – the experiences of a Black woman homeless as a victim of domestic abuse, and how this affects their housing situation, will be different from that of a white woman (Crenshaw, 1991). Such intersectionality compounds, and interacts with, the basic economic equalities that have framed the experience of housing in the UK, and which have been magnified by the COVID-19 pandemic.

Conclusion

Returning to the idea that housing is ‘wobbly’, ‘special’, ‘awkward’ ‘peculiar’ and a ‘sore thumb’ of the welfare state (Torgersen, 1987) we can see the impact of the COVID-19 pandemic has solidified housing as a ‘cornerstone’. Indeed, the centralised role of home, housing and community in being the main mechanism in tackling the COVID-19 pandemic has perhaps promoted housing to being a much more visible and integral part of the welfare state.

Returning to the post-war model of government and the development of the welfare state, the goal, put simply, was that government intervention would protect people from the rigours of the free market where there was a recognised public good. However, in the economic aftermath of COVID-19, which Boris Johnson stated might last for the rest of his lifetime, there may well be further welfare retrenchment that will contribute to growing financialisation. Even if Boris Johnson's claim of the impact lasting for the rest of his lifetime is somewhat vague in terms of length, it is worth remembering that the legacy of the 2008 'great recession' is still felt in some areas more than a decade after its occurrence, so it can reasonably be expected that the legacy of the COVID-19 recession, which was far deeper, will last far in excess of 20 years. As such, the political economy of late-neoliberalism coupled with record levels of government debt are likely to herald a further distancing of policy makers from recognising the public good of housing.

On the positive side, the pandemic and its associated lockdowns should serve as salutary reminders of the vital role safe and secure housing and 'liveable' neighbourhoods can (and for some do) play as infrastructures for enhancing individual and collective wellbeing, as housing and social policy scholars have long argued. There is an opportunity to reiterate and reinforce the emphasis on the importance of 'housing' within a broader post-pandemic social policy strategy, one that works beyond conveniently simplistic metrics of 'bricks and mortar' and housing 'units' and renders thinkable the ontological, psychosocial and locational dynamics of housing justice. Crucially, however, we need a full and honest appraisal of the barriers that lie in the path of this strategy, not least the entirely dysfunctional 'markets' and policy mechanisms shaping and structuring who gets to live where in the UK.

The COVID-19 pandemic has brought focus to the vulnerable and precarious nature of the housing sector and its links with wider inequalities. Yet, the experience of COVID shows that it is possible to mitigate hardship quite rapidly, such as in the welfare system and homelessness. Investment in housing policy solutions and interventions has shown to have positive impacts within the COVID-19 pandemic at a variety of levels. However, the examples given also highlight policy reversals that

limit longer-term solutions to addressing housing issues in the welfare system in the future.

The COVID-19 pandemic has created an opportunity to showcase radical policy options and highlight the importance of future-proofing housing to be more flexible, dynamic and better quality. Looking to the future, placing housing at the core of the welfare state would be a clear way to establish an ongoing focus on the important areas of home, housing and community and bring divergent areas of social policy together to embed those longer-term solutions.

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