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GENDER, SPACE, HOUSING AND INEQUALITY

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Gender, Space, Housing and Inequality

Introduction

This working paper will discuss urban inequality from a gender perspective, focusing upon forms of spatial segregation within the housing market, using Britain as an example. The importance of gender is that within urban areas, these relations play a significant role in perpetuating structures of inequality. Gender issues cut across culture, race, ethnicity and class, revealing the multiple, but differential, restraints placed upon women and men in urban areas. Accordingly, this study, will argue that it is through a gender focus that spatial segregation and inequality are best analysed.

Initially, consideration will be given to theories of segregation developed by the Chicago school and alternative theories of inequality that have focused on the political economy of urban areas. Primarily associated with the work of Marxists such as Castells, the approach introduces class as a means of analysing urban areas. In more recent years, interest in inequality and segregation in urban areas has shifted to focus on the effects of economic restructuring. This discussion will focus on how inequalities are 'produced' by urban managers and also by economic, political and social structures. Yet it will be argued that much of this work remains inadequate, for it fails to identify that the experiences of men and women in urban areas are different. Thus, the existence of gender inequality is denied and analysis left incomplete.

While theories of segregation offer sociological descriptions of inequalities, in order to consider the hypothesis in more depth, the housing market will be examined as an 'expression' of these inequalities. This working paper will examine the provision of housing from a gender perspective and elucidate how inequalities are perpetuated. Consideration will be paid to the dynamics of the British housing market in the South East and in London. Case studies will reveal how the trajectory of housing provision in Britain has led to a preponderance of council housing in the inner city areas, with owner occupation generally being encouraged in the outlying regions. Additionally, this will lead to an examination of how the composition of 'occupants' in council housing has changed from being predominantly working class to those who are unable to secure any form of alternative housing. This latter grouping displays a distinctive gender bias. Thus, the fundamental argument promoted in this paper will be that inequality and gender are fundamentally

bound and represent key determinants of housing disadvantage.

1. The sociology of the city

The Chicago school (see Park, Burgess and McKenzie 1967) in the first half of this century, was influential until Castells stirred a major rethink in urban sociology. While both accounts are of relevance to debates concerning spatial segregation and urban inequalities, both lacked a gender perspective.

Segregation of urban space occurs because land is limited. In all capitalist societies the majority of land is privately owned, and each piece of land has its own value, depending on location, size and potential uses, such as housing, industry, recreation or transport. Much urban land in developed countries is already built on and these historical residues serve to restrict future land use (Knox 1995). However, this does not mean that land uses are forever fixed. For example, in New York, a popular trend has been to renovate disused manufacturing buildings into apartments, thus changing the land use and urban sociology of the area in question (Zukin 1992). As land use changes, so too does the spatial structure of inequalities, with disadvantage often being determined by class, ethnic group, income or gender. As a result, the analysis of the segregation of cities tells us much about how different forms of inequality are related, with trends in urban segregation evident as clear indicators of social change (Savage and Warde 1993).

The Chicago school conceived of the city as a kind of social organism, with individual behaviour and social organisation governed by a 'struggle for existence' (Knox 1995: 167). The arena for this struggle was identified as the market mechanism, which generated a characteristic pattern of land rents and segregation according to people's ability to pay for certain locations. Economic differentials were seen as the basic mechanism of residential segregation and the local dominance of particular groups was attributed to their relative competitive power (Knox 1995). Territorial units developed with specific cultural, economic and physical attributes as a result of the unplanned operation of ecological and social processes. As different groups 'colonised' areas they increased their attractiveness relative to other locations and territories were then seen to 'shift'. Drawing

on Social Darwinism, the terms that were used to explain this process were invasion and succession (Knox 1995).

Using such concepts, Burgess (1967) developed his model of residential differentiation and neighbourhood change in Chicago consisting of a series of concentric zones (Knox 1995). These zones were seen as areas that reflected the differential competitive economic power of broad groups within society. Where there were smaller divisions within zones, such as in the ghetto, Chinatown or Little Sicily, these were conceived as indicative of symbiotic relationships forged on the bias of language, culture and race (Timms 1971). As the city grew, each zone changed according to the process of invasion and succession and waves of immigrants worked their way from their initial quarters in zones of transition to better neighbourhoods elsewhere.

1.1 Rethinking the city

Castells condemned the 'old' urban sociology and sought to reinvigorate the discipline, using Marxist analysis. His concept of collective consumption referred to people living in proximity to each other, therefore it has a specifically spatial reference. Additionally, the provision of such services were identified as a source of political mobilisation, as protest groups sought to improve their access to collective consumption (Savage and Warde 1993).. Subsequently, the analysis of the city focused on the production and reproduction of labour power, turning away from collective consumption. Massey (1984), Harvey (1977) and Scott (1988) produced Marxist-orientated political economy models in which consumption played only a small part (Savage and Warde 1993).

Ecological and neo-Marxist accounts of the city suggest that the experiences of urban life for women and men are the same. From this perspective, the city has equal effects on them and they have equal effects on the city. Castells, for example, recognised gender differences only in so far as the dichotomy between production and consumption reflects and is reflected by a male and female division (Bondi and Peake 1988). Consequently, women were only considered as consumers, while men were perceived as the producers in urban areas. The level of aggregation was always the household. The assumption is that women, employed or unemployed, can be classified according to their husbands' occupation, while the typical household is seen as nuclear, with the male as the breadwinner and the wife being dependent upon his wage. These theories tend to reproduce the social reality of patriarchy at a theoretical level that ensures that there is an incorrect analysis of space (Delphy 1981; quoted in Pratt and Hanson 1988).

Such accounts have constrained the way in which space is conceptualised, especially the way in which diverse class and social structures are homogenised (Pratt and Hanson

1988). Yet important changes in labour force composition and participation have been well documented and point to the fact that a woman's class position is not dependent upon her partners'. Indeed, she may have an influential effect upon her partners' class position. In the United States 50 million women were working in 1984, constituting some 43 per cent of the labour force. Similarly, in Britain 40 per cent of the paid labour force are women (Massey 1994). Thus, assumptions regarding the make-up of family units or their income earning patterns also appears problematic.

For this reason, Moser (1993) argues for a new planning discipline that considers the different roles and needs of individuals in the household. The underlying conceptual rationale for this gender perspective is that 'it allows us to recognise that men and women have different positions within a household and different control over resources, they not only play different and changing roles in society, but also often have different needs' (Moser 1993: 15). Accordingly, an examination of urban space must consider the individual and not solely the household. The idea of the household as a unit is largely based on western notions, where there is a nuclear family with equal control over resources, decision making and influence between all adult members, with the male as the breadwinner and the female reproducing needs of the household (Moser 1993). Importantly, these notions predominate, despite the mismatch between demographic data and the normative concept of the household (Watson and Austerberry 1983). Nuclear families are only one type of household structure amongst a range of households, including female headed households (de jure, de facto or choice), which are becoming increasingly common. In Britain, for example, 32 per cent of family households do not comprise two parents, and this is frequently overlooked in analysis (Watson and Austerberry 1983). Likewise, households in which men have complete financial control over women only account for 18 per cent of households in Britain (Watson and Austerberry 1983). Volger (1989), in a study of 1,200 households, found that only 20 per cent pooled all their resources and consequently inequality can be clearly shown to exist within the households that did not. Again, in the United States, only 7 per cent of families have a sole male income earner and divorce rates have significantly increased the amount of female headed families.

Consequently, in a survey of Worcester in the United States, Pratt and Hanson (1988) note that discontinuity often exists between women's class position at work and both their husband's class and their own residential class. Women who were unskilled non-manual workers would, according to the spatial accounts of the city already mentioned, be expected to live in areas with workers of the same class. However, due to their marital status 16 per cent of these women lived in white collar areas. Conversely, many of the women in the survey were married to blue collar workers but did white collar jobs. The implications of

this are that women's and men's residential segregation is not clearly defined by their working status or class. Consequently, increases in the number of women working are generating distorting effects for theories that advocate homogenous class segregation.

1.2 Globalisation, economic restructuring and space

More recent concerns in urban sociology and work on segregation have been centred on the development of the 'dual city'. These ideas are closely linked to the notion of growing social polarisation in urban society and the emergence of an urban underclass (Fainstein and Harloe 1992). The term suggests that a deep social divide exists between the "haves" and the "have nots". It suggests that this divide is absolute because there is scarcely any upward social mobility, with people being separated by differential economic constraints. It suggests that there are two urban realities instead of one, which are spatially discrete and only have the name of the city and some public space in common.

The main reasons for this socio-spatial divide are noted by authors in the political economy school such as Fainstein and Harloe (1992) as emanating from economic restructuring and changes in the labour market. In a simplified and concise form the reasoning developed suggests that de-industrialisation and the bifurcation of a rapidly expanding service sector give rise to social polarisation, which is reinforced by the spatial segregation of different occupational groups (Van Kempen 1994). Alternatively, economic restructuring has changed social stratification, which in turn has changed the socio-spatial structure of the post-industrial city. As Fainstein and Harloe note (1992), global forces have been transforming the economic base of metropolitan areas. Relocation of production, employment and distribution has engendered changes in land use and social occupation, it has caused a reordering of the urban hierarchy and of economic links between places. These trends include the decline of manufacturing and increases in service employment, with the concentration of economic control in multi-national forms and financial institutions (Fainstein and Harloe 1992). Harris (1994) sums this process up, noting that 'the large city in developed countries is emerging with patterns of specialisation less related to the fixed location for the production of goods, more to the management of global flows, a role as economic switchgears of movements, the sources and destinations largely unknown' (Harris 1994: 3).

The last ten years has seen an increased interest in segregation in the post-industrial city, with concerns over the relationship between economic restructuring, the social and spatial division of labour and changes in urban hierarchy being linked to the development of the 'global

city'. Sassen (1991), following her work on New York and Los Angeles notes that:

A combination of spatial dispersal and global integration has created a new strategic role of major cities. Beyond their long history as centres for international trade and banking, these cities now function as centres in four new ways: first as highly concentrated command points in the organisation of the world economy; second as key locations for finance and specialised service firms, which has replaced manufacturing as the leading economic sectors; third as sites of production, including the production of innovations, in leading industries, and fourth as markets for the products and innovations produced.

(Sassen 1991:3)

The aim here is not to question the notion of the global city, but to examine the explicit links to changes in the social and spatial division of labour. At least as much controversy surrounds the question of changing social structure in major urban areas as surrounds the changing geography of production. Even at the peak of the boom in the 1980s, economic revival did not reproduce the old social ecology, economic stability or homogeneity that the working and middle classes experienced during earlier post-war growth (Fainstein and Harloe 1993). A more complicated social system evolved with the lower working class unable to find work within the prevailing occupational hierarchy, namely a working class employed as clerical personal in large offices or as lower level service personnel working in hospitals and hotels. The technically trained middle class acted as the support structure of the major firms and government and an astonishingly affluent upper class occupied the top echelons of law, real estate and banking.

These groups inhabited a city where former manufacturing buildings and dockland sites housed the affluent, while recent immigrants breathed life into decayed neighbourhoods. Formally sound housing deteriorated as a consequence of low income occupancy and inadequate or non-existent government subsidies (Fainstein and Harloe 1992). Increasing land values in the urban core encouraged the dispersal of the mobile middle class residents and office functions, even as professional and managerial personnel gentrified centrally located housing. Private market forces wrought this physical and social restructuring of the global city, while the state encouraged the process by relaxing planning controls and underwriting development costs.

Consequently, the thesis of polarisation in the global city can be best described as an hour-glass shape, with the development of a large pool of poor and rich, while the

middle class having disappeared (Sassen 1991). However, others such as Pahl (1988) suggest that household income earning strategies should be considered and it is for this reason that the social structure of Britain is shaped, metaphorically speaking, more like an onion, with the widest part representing the burgeoning middle class, with a tapering off at either end reflecting levels of household income (Hamnett 1994).

The benefit of a gender approach to changes in the city is that consideration is given to what is happening to whom and where. The approaches already presented have an explicit male bias and therefore an examination is needed of how these global changes affect women and men in differential ways and how the division of labour is responsible for change. In these arguments there is the overriding assumption that capital controls the process. Hence, Ghani (1993) notes that these processes are controlled by capital but that capital must be examined as a social process where differences are discursively formulated through a cultural system. Quoting Poovey (1988), Ghani notes that the effects of these processes are uneven 'both in the sense of being experienced by individuals [who are] positioned differently within a social formation [by sex, class or race, for example] and in the sense of being articulated differently by different institutions, discourses and practices' (1993: 50). Consequently, when global forces and national change are considered an obvious need arises to move beyond a focus on capital alone to a consideration of why these changes are occurring and what forms of gender relations they are generating.

Thus, decentralisation of manufacturing employment has been experienced differently by men and women, though such decentralisation tends to reinforce the gender division of labour. Massey (1994) has been one of the most influential proponents of gender in the analysis of space and notes that 'space and place, spaces and places and our senses of them are gendered through and through' (1994: 186). Importantly, these spaces and places are gendered in diverse ways, which vary between cultures and over time. It is this gendering of spaces and places that, in dialectical fashion, both reflects and acts back upon the way in which gender is constructed and understood in the societies in which we live. Massey (1994) identifies that the decentralisation of jobs that took place from the mid 1960s and early 1970s were, among other forces, the result of the gender division of labour. Drawing on the example of northern England and south Wales, Massey (1994) notes that significant job losses led the government to develop regional policies aimed at increasing the number of available jobs in such regions. However, analysis reveals that the jobs created were noticeably gendered. Although there 'was' an increase in jobs, these jobs generally went to women rather than men. Massey notes that 'jobs were not just jobs.....they were

gendered' (1995: 187). This is confirmed by Whitting (1992), who notes that statistics for female labour force participation have increased in recent years against male employment. However, when the reasons for these trends are explored it transpires that women are prepared to work part time and are often prepared to accept lower wages.

Consequently, the division of labour between men and women has resulted in specific spatial forms arising as a result of economic restructuring (Little, Peake and Richardson 1989). As Massey (1994, 1995) notes, these are characteristic of male-female relations within the home, within the market place and across the country. For example, women in these regions of Britain were traditionally excluded from the full-time employment market and therefore tend not to be unionised. As Massey notes, these women are 'green labour' and have facilitated the spatial relocation of businesses who favour such labour (1994: 187). When these implications are considered, the success of regional economic policies seem to fade and questions arise regarding whether it was the efficacy of government policy or the availability of cheap un-unionised female labour that prompted business relocation and therefore employment generation. Understandably, when this type of analysis is integrated into the aforementioned theories the implications for our understanding of the urban process is enormous. Thus, when space and spatial inequalities are examined, consideration must be given to why these occur from a gender perspective, as does how gender roles reinforce such processes. Essentially, a gender analysis gives a deeper understanding of space because space is essentially gendered.

2. Housing and urban inequality in Britain

In this section the aim is first to consider the importance of gendered inequalities in urban areas and especially those in the field of housing and housing provision. The crucial point is that a house is more than just part of the built environment since it determines access to services. Services, provided on *laissez faire* principals are becoming increasingly common in the light of government withdrawal and this means that certain areas inevitably attract more services such as hospitals and healthcare facilities, while other areas find it increasingly difficult to do so. Consequently, the distribution of services such as primary medical care, shopping facilities, community centres, post offices, and day nurseries are spatially uneven. Consequently, it is not only the type of house that is important but an area's ability to attract or discourage the provision of services (Knox 1995). The better areas of the city have more success in this field, than the poorer areas, as residents in these areas are more able to pay for increased levels of services, while the state is unwilling to pay for the poorer areas to have services

provided. Hence, housing is instrumental in all aspects of the city's environment such as health care, education and employment (Winn and Morris 1990).

However, the bulk of analysis on this subject is concerned with the household, with little consideration being given to disaggregation, regardless of the fact that using the household as a unit does not consider how resources are produced or distributed internally. Nevertheless, planners, the state and architects design homes for the family, and building societies lend money for the nuclear family despite its increasing rarity in British society. The assumption that there are shared interests amongst households has led to monetary gains in the housing and financial arenas that benefit the male member of the household, making the supposition invalid that women will also benefit. However, as Watson and Austerberry (1983) note, there is a structural inequality that derives from the sexual division of labour within the household that discriminates against women. Women's roles include the major responsibility in the house, care of children and elderly and sick relatives. The majority of women perform at least 48 hours of domestic work per week, and this has important implications for their status in the housing market, particularly as mortgagors or tenants in the private sector, and for their economic position.

2.1 Social relations and the housing process

Inequality is inherent to all capitalist societies. Urban inequality refers to unequal access to services, with housing being important as both a reflection and a generator of social inequality. A house is more than a home, it is an address and addresses are indicators of social position (Malpass and Murie 1994). However, it is the housing market and how unequal access to housing is determined by gender that will be considered here. Initially, this section will examine inequality in urban areas and the importance of the labour market. Secondly, consideration will be given to government policies on housing and their effects on inequality in the housing market.

In Badcock's (1984) book *Unfairly structured cities*, the city is conceived of as a mechanism that redistributes real income between social groups. He argues that the demand for housing is the outcome of the structure of employment, with the position in the labour market being the key determinate to resources. City institutions, such as transport and educational provisions, act as a secondary mechanism in the distribution of resources. However, there

is a geographical spread to resources within the city and these are found in greater abundance in the better-off areas. Additionally, certain amenities offer positive externalities, such as good schools or health care clinics, while others offer negative externalities, such as factories that emit noxious gasses or pollutants. The unequal distribution of these factors over the urban area means that communities seek to attract or detract amenities to their area or to improve their access to such amenities (Badcock 1985; Knox 1995).

The importance of housing is that it is a scarce resource that determines the general quality of life and its uneven distribution is an important aspect of inequality in Britain today. Winn and Morris (1990) identify three important aspects relating to housing inequality:

1. Access to housing, security of tenure and opportunities for mobility.
2. The physical environment of the house, such as ventilation and space are important dimensions of advantage and disadvantage.
3. Access to credit and capital as a result of housing.

In Britain there are three basic tenures: privately owned, renting from the private sector and renting from the public sector. These are the basic categories for understanding the British housing system, and one of the key dimensions to this is the way in which socio-economic status is reflected in housing tenure. People with low incomes are frequently found in rented houses and there is a virtual absence of people with high incomes renting (Malpass and Murie 1995). The market provides much of the framework within which institutions, such as the state, local government and finance institutions, have to operate. Also, the links between the housing market and the wider economy are of great importance.

Inequality in housing allocation was first addressed in Britain by Rex and Moore (1967) who noted that access to housing was not just determined by position in the labour market, but that access could be determined by race. Working in Birmingham, they compiled a typology of housing types, noting that access to the higher levels of housing was restricted for certain ethnic groups within the community. In table 2.1 they identify that recent migrants to the city are restricted in gaining access above the level of 3a.

Table 2.1 Tenure, housing and race in Birmingham

Types of housing situation

-
1. That of the outright owner of a whole house
 2. That of the owner of a mortgaged whole house
 3. That of a council tenant
 - 3a. In a house with a long life
 - 3b. In a house awaiting demolition
 4. That of the tenant of a whole house owned by a private landlord
 5. That of the owner of a house bought with short terms loans who must let rooms in order to meet his repayment obligations
 6. That of the tenant of rooms in a lodging house
-

(Rex and Moore 1967: 274)

The importance of this study lies with its recognition that access to housing is not determined purely by labour market position and hence class position (Rex and Moore 1967). Further study in this area reveals that people's access to housing is dependent upon many different criteria. These include inheritance of housing, capital gains from the sale of a house and the number of adults in the household. Hence, a household with two income earners can afford to live in a higher income area as the combined wage determines access to housing. Consequently, class position alone does not determine access to housing. Also, significant gender implications relating to access to housing are clearly evident. For example, access to housing tenure of a certain type is determined both by the social relations of men and women and how the roles of men and women are differentially perceived and constructed in the housing market (Savage and Warde 1993).

In the study of housing equity, tenure is usually considered as the main denominator. Winn and Morris (1990) note that the major differences in tenures are evident between those in the privately rented sector and those in owner occupied housing. For those who rent privately versus those who rent publicly, the public rented sector fairs better in terms of amenities. For example, those in the private sector are almost twice as likely 'not' to have central heating than those in the public sector (39 and 68 per cent respectively) (Winn and Morris 1990). An owner occupier is seen as being in a better position relative to those who rent. However, as Kemp (1987) and Malpass and Murie (1994) suggest, tenure should not be considered as static, as different meanings are attached to tenures at different times. Kemp (1987) notes that tenure should be considered as bundles, or configurations of property rights and obligations which vary, although within limitations. Variations, according to Kemp (1987), occur over time and space. Consequently, being a council tenant in the 1990s is something different to having been a council tenant in the 1970s, as government legislation has altered the position of factors such as the right to buy or the right to exchange. Likewise, the position of people who rent from the private sector has improved in recent years due to government legalisation concerning the obligations of owners and the rights of tenants (Balchin 1994). Consequently, this indicates that tenure is differentially

constructed, with government policy being a key determinate.

2.2 Policy on housing provision and the withdrawal of social housing

Writing on the influence of government policies on the housing market in the United States, Achtenburg and Marcuse (1986) note that:

Government policies affecting housing, which supposedly serve the common good, systematically operate to reinforce the profitability of the housing sector and of the business community. Such improvement in housing as has occurred historically has come about only when it has served the interests of private capital, or when the pressures from below (both political and economic) have forced it to occur.

(Quoted in Malpass and Murie 1995: 4-5)

In Britain, similar sentiments could be expressed. When considering the housing situation in the 1990s, the policies of the post-1979 Conservative government need to be considered, as these have had direct causal links on social housing. Conservative policy has primarily been concerned with four basic issues in the housing arena:

1. To encourage the growth of owner occupation.
2. To minimise local authority housing provision.
3. To target resources on those in need in order to achieve better value for money.
4. To revitalise the private rented sector.

(Atkinson and Moon 1994)

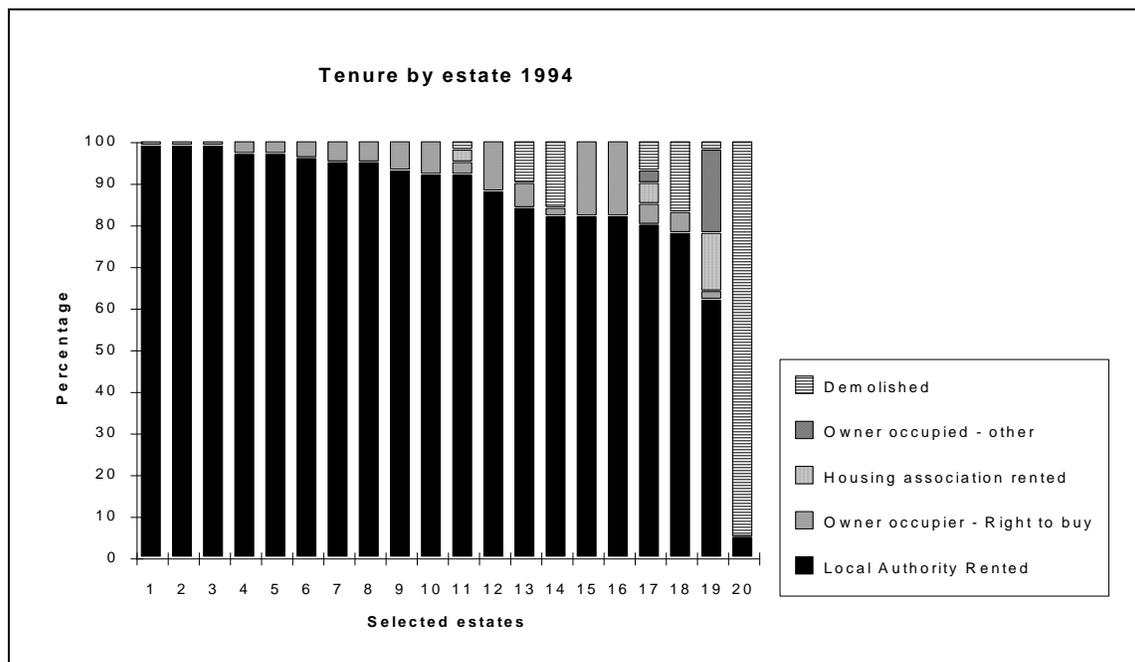
Owner occupation appealed to the Conservatives because it epitomised a spirit of independence and self reliance. The ideology of the New Right was particularly influential in the Conservative housing policy, as they saw the development of a 'dependency culture', supposedly created by local authority housing, which had to be

phased out.¹ Furthermore, home owners 'paid their own way', thus reducing public expenditure and this was to be encouraged (Atkinson and Moon 1995). Additionally, local authority tenants were seen as supporters of the Labour party and recipients of state support which they did not necessarily need. Local authority housing for general needs was seen as unwarranted and 'uneconomic' state activity which deprived those in genuine need. The private rented sector was lauded as a free enterprise response to housing need and was pursued with vigour.

Consequently, local authority housing came under a sustained attack, with the aim being to switch resources away from the public sector to the private sector. Consequently, public expenditure fell, 1980 to 1992, from £4.5 billion to £1.4 billion, while the cost of mortgage interest tax relief rose from £2.9 to £7.8 billion (Malpass and Murie 1994; cf. Minford, Peel and Ashton 1987 for a case study relating to these policies). Councils virtually ceased to build houses and sold over one million dwellings. However, some five million dwellings were still in the local authority sector at the end of the 1980s and the government attempted to break this residual state involvement by allowing tenants to opt out of local authority control into a tenancy agreement with some other organisation such as a housing association or tenants co-operative, although this was not highly successful, as figure 2.2 indicates (Atkinson and Moon 1995).

¹The New Rights urban policy was to focus on a reduction of state intervention, privatisation, contracting out and the facilitation of a free market and the entrepreneurial spirit (Atkinson and Moon 1995).

Figure 2.2 Effects of government policy on tenure²



(Source: Power and Turnstall 1995:35)

Importantly, what needs to be considered is that the nature of local authority housing has changed. Kemp (1987) stresses the importance of seeing tenure in its historical context, and therefore, in the 1990s, council tenure must be conceived as something quite different to what it was in the post-1945 era. What used to be predominantly a modern high quality tenure, occupied mainly by the better-off working class, is now less uniformly modern, with problems of disrepair having emerged and the composition of tenants being drawn from the very poorest sections of society (Malpass and Murie 1994). The combined effects of such changes have resulted in the urban concentration of people in poverty and reflects the wider processes of marginalisation and residualisation, and while not purely a phenomena of the 1980s, it can certainly be considered as a Conservative government legacy (Malpass and Murie 1994).

A process of residualisation in social housing is occurring whereby council housing has increasingly become the tenure of the least well-off. This embraces change in the social composition of council housing tenants as well as the related policy changes (Malpass and Murie 1994). However, this cannot simply be explained in policy terms, since it is a trend influenced by the wider restructuring of

the housing market and is also affected by developments in the labour markets. Further to this, Forrest and Murie (1991) identify the marginalisation of certain people in society, as a result of the decreasing demand for living labour as machines take over many routine tasks. This has resulted in the emergence of a substantial population of people who are without skills, or whose skills have become obsolete. These people, subsisting on state benefit and occasional earning, have to be accommodated somewhere in the housing system, but they are in a weak position in the housing market, and increasingly they rely on local authorities to provide housing. Marginalisation in housing links to explanations of changes in wider processes of economic restructuring. In this respect it is different from residualisation which focuses on changes driven from within housing itself (Malpass and Murie 1994).

There is a tendency for the long-term unemployed to become concentrated in council housing, as access to other forms of tenure becomes increasingly difficult. In such areas people frequently lack jobs and poor access to services, such as transport facilities and health facilities, have further implications for the labour market of these urban areas. Also, a lack of social networks exists through which knowledge of the labour market can be gained, as

²Chosen estates were in: Bolton, Gateshead, Leicester, Stockton, Tameside, Walsall, Hackney, Islington, Lambeth, Lewisham, Liverpool, Wandsworth, Brent, Greenwich, Hammersmith and Fulham, Haringey, Lambeth, Lewisham and Rochdale.

does a lack of educational skills amongst residents and facilities such as child care (McGregor and McConnachie 1995). Essentially, the only people who will live in such areas are the very poor, who have little or no choice over tenure.

One of the main problems in this process of marginalisation is that owner occupation is unsuitable for many people, particularly those on low incomes in the inner city (Karn 1979). In essence, the problem is that the type of houses that low income people can afford to buy are usually those that are run-down and in undesirable areas. The recession in the housing market meant that few people were able to buy, this being further complicated by the impact of wider economic recession, which saw unemployment rise and repossessions increase from 3,480 in 1980 to 43,890 in 1990 (Malpass and Murie 1994). By the early 1990s mortgage arrears and repossessions were extending beyond the city and into the Conservative Party's areas of support. Many of those who were to suffer from repossession had taken advantage of the 'right to buy' legalisation, but who had not been able to afford the mortgage once they reached retirement age (Balchin 1995; Minford, Peel and Ashton 1987). State intervention to reduce these problems was ineffective and many owner occupiers found themselves with properties whose resale price was less than the original purchase cost (Malpass and Murie 1994). The building industry which was buoyant until 1989 was to decline dramatically in subsequent years.

3. Housing as a process in London and South East Britain

It has been suggested that there has been the residualisation and marginalisation of people who are unable to afford to buy their own homes into social housing which is of poor quality and that these people are spatially located in close proximity to each other. As a consequence, the poor become marginalised from the rest of society in inner city areas. In order to examine the claim that inner city council housing has become the abode of the very poor, the London housing market from 1961 onwards will be considered.

3.1 The London housing market from 1961 onwards

London, has long exhibited extreme inequalities in housing conditions (Harloe 1995). However, in order to study the claim that social polarisation is occurring in London there needs to be an examination of the housing market to elucidate whether council housing is concentrated in the inner London areas or that growth of owner occupation has occurred in outer areas. Concerns that a degree of polarisation was occurring between the inner and outer London regions through the housing market was first addressed by the Greater London Council in their Greater London Development Plan (1969) (Hamnett 1987). It noted

that there was a degree of polarisation in London which was becoming more apparent due to a process of suburbanisation (Hamnett 1987). Additionally, others were to comment that due to a process of out-migration London was losing its middle strata to the suburbs, with the city being left to the poor and rich (Glass 1973; quoted in Hamnett 1987). Glass (1973) further expressed concerns over the concurrent process of gentrification, which she saw as forcing the poor out of the desirable inner London areas, creating further marginalisation.

The process of suburbanisation is seen as the movement of people from the inner to the outer city areas. In Marxist analysis, this is conceived as a response to the second crisis of capitalism, where there is a search for investment in the built environment. The areas beyond the inner city proved to be the most appropriate for investment, thus solving the problems of over accumulation (Smith 1979). These became staunch middle class areas and the spatial ramifications of this movement is expressed in their separation from the lower classes (Savage and Warde 1993). However, from a gender perspective, suburbanisation can be seen as a spatial separation of work within the household and work in paid employment. Suburbanisation resulted in the separation of women from urban life and hence paid employment, increasing the amount of work that they performed within the household as unpaid labour (Savage and Warde 1993).

This physical separation of home and work has led to the situation in Britain where commuting to work is common. However, this has distinct gender implications. For example, those who are travelling over eight kilometres to work are predominantly men while women travel much shorter distances (Pickup 1988). Women's ability to work outside the neighbourhood is dependent on their ability to be able to budget their activities within time and space (Pickup 1989). On this point, Tivers (1988) notes of women in London with children under the age of five, that only a quarter were working and almost all of these were in part-time work. Waged work for women is thus constrained by their reproductive roles of caring for the family and especially young children. Compounding this, women frequently do not have access to the family car, public transport is perceived, possibly quite rightly, as dangerous and travelling when pregnant or with young children is difficult. Consequently, women are constrained in the labour market to accept work that is in (or near) the home and work part-time in an effort to combine productive and reproductive work. However, home work is often poorly paid and geared more towards the companies' needs rather than the workers' with employment nearer the home being frequently less well paid with wages increasing the further the distance travelled and with part-time work being poorly remunerated (Lonsdale 1992; Pickup 1988). Consequently, suburbanisation can be seen as a process that has had profound gender implications for waged work.

Alternatively, gentrification may be viewed as the process by which the middle classes move back into the city. In London, for example, the three boroughs which contain both the richest and the poorest (Islington, Hackney and Tower Hamlets) has seen the middle classes return to the inner city (Logan, Taylor-Goody and Reuter 1992; Buck and Fainstein 1992). The most popular explanation for this process has been the search for profits in the built environment, as proposed by writers such as Smith (1979). However, from a gender perspective, Savage and Warde (1992) note that one of the most distinctive elements of gentrifying households is the amount of female participation in the labour force in managerial and professional employment. Characteristically, high dual incomes and few children are common. Consequently, gentrification can be seen as a process whereby physical distance is reduced between work and home. Any analysis of the spatial processes in the city needs to be considered from a gender perspective because if perceived simply in terms of a response to capitalism only a partial reality is visible.

However, while changes in employment structure are important, perhaps the most important consideration is the housing choice and housing availability within the region. This is closely related to the supply of housing of different tenure types and different price levels, with occupation and income being closely related (Hamnett 1987; Forrest and Murie 1988). Hamnett (1987) goes on to suggest that variations in the tenurial and price structure of housing opportunities by area, plays a major part in 'orchestrating' the uneven socio-economic incidence of out-migration.

Thus, the majority of out-migration from London to the metropolitan areas is not only a geographical move but also a move into owner occupied housing. Further to this, the differential distribution of housing opportunities by tenure within the South East, combined with socially differentiated access to owner occupation, produces an increasing degree of social polarisation though the operation of socially uneven patterns of housing related to out-migration (Hamnett 1987; Forrest and Murie 1988).

Historically, the provision of housing in London was, up until the pre-war period, mainly through private landlords. However, in the post-war period a boom in house building occurred geared towards home ownership. Consequently, there was the development of an area of home ownership surrounding the inner London rented core, which led to polarisation in the form of a rented inner core and an owner occupied outer ring. Accordingly, the tenurial distribution in the region was far from even, with only 38 per cent of households in London being owner occupied, as opposed to 53 per cent in the rest of the South East. Conversely, 40 per cent of Greater London households were rented privately, with just 24 per cent of households in the South East in this form of tenure, with council tenure being roughly equal in both areas (Hamnett 1987). The period of 1966-1981 saw a marked geographical and tenurial transformation of the regions' households, as table 3.1 shows. Consequently, the suggestion that those who are poor are frequently found in the same tenure type appears, from the evidence presented, to be true.

Table 3.1 Tenure change in London and the South East 1966-1981

Tenure type	1966 (%)	1981 (%)	PPC ³
South East			
Owner Occupied	46.2	57.6	11.4
Council Rented	22.1	26.5	4.3
Privately Rented	31.7	16.4	-15.3
Total	100	100	-
Greater London			
Owner Occupied	38.5	48.7	10.1
Council Rented	21.6	30.7	9.1
Privately Rented	39.8	20.8	-19.1
Total	100	100	-

(Source: Hamnett 1987: 547)

³Percentage point change.

What these statistics indicate is that there has been a decrease in the private rented sector in both regions, with a corresponding increase in owner occupation and council tenancy (Hamnett 1987). Importantly, the distribution is not equal. Only in inner London has there been an increase in the amount of council tenants and although owner occupation has increased in both areas, this is less so in London. However, there is some evidence to suggest that increases in council house tenure have occurred amongst the low skilled and poor in inner London, compared to the South East. In the period 1966-1981 there has been a decline in manual work and of 'working classes' in inner London, however, a growth of managerial and professional classes in the outer regions has occurred. Nevertheless, there has been a marked upward shift in composition of households in both regions. These trends have resulted in a small but significant increase in social polarisation between greater London and the rest of the South East. Looked at as a whole, inner London over this period has developed a rented inner core, while outer London has become increasingly owner occupied. Collectively, the

statistics in tables 3.2 and 3.3 overleaf, indicate that there is a growing relative concentration of the more-skilled in owner occupation and of the less-skilled in council housing in both inner and outer London.

Given the sharp geographical differences in the growth of the two tenures, it is clear that polarisation had a distinct geographical component. Also, there is some evidence to indicate that the growing relative concentration of the less-skilled in council tenure was slightly more marked in greater London, with the corresponding growth of the more-skilled in outer London (Hamnett 1987; Hamnett and Randolph 1987). However, from the 1980s onwards there has been an exacerbation of these trends (Harloe 1995). The growth in the long-term unemployed, economic changes causing income polarisation and the retreat of government from redistributive housing policies has only served to worsen the situation. Housing policies perused by the Conservative government's New Right influence by this time were beginning to take effect with legislation such

Table 3.2 Socio-economic groups by tenure in the South East 1966-81 by %

	1966			1981		
	OO ⁴	CR	PR	OO	CR	PR
PMI ⁵	68.3	7.6	24.1	79.1	8.1	13.1
Own account	51.8	17.6	30.6	64.7	20.9	14.4
Skilled	39.8	32.2	28.1	52.5	35.2	12.2
Semiskilled	40.6	24.1	35.4	50.1	30.1	20.1
Unskilled	21.6	40.1	38.4	28.4	54.8	16.8
Other	35.8	14.1	50.1	36.2	29.6	34.1
Total	46.7	22.5	30.9	60.5	23.8	15.7

(Source Hamnett 1987: 551- 553)

Table 3.3 Tenure by Socio-economic groups in inner and outer London

	Owner Occupied			Council Rented		
	1971	1981	PPC ⁶	1971	1981	PPC
	Outer London					
Prof. and mang. ⁷	32.5	32.3	-0.2	7.0	6.9	-0.1
Other NM	28.2	29.9	1.8	17.3	17.9	0.5
Own account	5.7	6.6	0.9	5.9	5.1	-0.8
Skilled	21.7	18.7	-3.0	37.6	32.2	-5.3
Semiskilled	8.5	9.0	0.5	20.8	24.4	3.7

⁴OO = own account; CR = council rented; PR = privately rented.

⁵PMI = professional, managerial and intermediate non-manual workers; own account = own account non-professional workers; skilled = skilled manual workers; semiskilled = junior non manual semiskilled, personal service workers; other = armed services and inadequately described.

⁶Percentage Point Change.

⁷Prof and mang = professional and managerial workers, other NM = intermediate and junior non-manual workers; own account = own account non-professional workers; skilled = skilled manual workers; semiskilled = semiskilled and personal service workers; others = armed forces and inadequately described.

Unskilful	2.7	2.3	0.3	10.0	10.0	0.0
Other	0.8	1.2	0.4	1.5	3.5	2.0

	Inner London					
Prof. and mang.	28.5	31.7	3.2	6.0	6.6	0.6
Other NM	24.1	29.9	5.8	18.7	20.1	1.4
Own account	6.4	6.6	0.2	5.2	4.7	-0.5
Skilled	22.0	14.7	-7.3	32.5	25.2	-7.3
Semiskilled	12.0	11.1	-0.9	20.3	25.2	5.0
Unskilful	5.4	3.3	-2.1	15.0	13.0	-2.0
Other	1.5	2.6	1.1	2.4	5.1	2.7

(Source Hamnett 1987: 551- 553)

as 'right to buy' and the right to security of tenure being the most important. The house price boom of the 1980s meant that many in London were unable to afford to buy houses, while the decline in house prices has left many in negative equity. Lower income households have continued to fair badly with a growth in homelessness and continuing decline in socially rented housing occurring (Harloe 1995; Harloe, Marcuse and Smith 1992).

So far, the British housing market and particularly the housing process in London has been considered in terms of spatial inequalities. However, when examining housing provision the unit of analysis is typically the household. As already noted, this gives a distorted account of what is going on in the city and why. While it is necessary to understand that there has been a growing degree of polarisation in London, it is important to understand that access to housing is constructed around gender. Gender relations, as noted, cut across issues such as class and ethnicity and consequently, the importance of this approach is essential.

In the financial sector, mortgage tax relief which acts as an indirect subsidy to the cost of purchasing a home is given to the mortgagor within the household (Malpass and Murie 1994). However, most commonly this is the male member of the household and is based on the assumption that the whole household will benefit. However, the extent to which he redistributes these gains to other household is at his own discretion. Married women frequently lack an income of their own, especially when they have young children at home, but they also lack control over their husbands' income. While a husbands income can increase, this does not necessarily mean that a women's household budget allowance will increase as the male can use his discretion to decide how resources are allocated at the household level (Watson 1986).

As noted, women tend to earn less than men as men tend to work more over-time than women, due to women's

domestic responsibilities. Moreover, women's employment is often part-time or else is often semi or unskilled work in manufacturing and service industries (Watson and Austerberry 1983; for an empirical account of the gender wage differential in Britain see Sloane 1994). The implications of these results on the housing status of women cannot be understated. Due to their low paid status, their ability to gain a mortgage is more difficult, which has meant that only 10 per cent of mortgages generally go to women (Watson and Austerbury 1983). This becomes particularly acute when there is a breakdown in marriage in the 40 to 50 year old bracket, as women only get up to one third of the sale price of the marital home, which is not enough to purchase a new house. Also, their ability to join the workforce after years of reproductive work is problematic. With the rise in owner occupation over the last few years this has meant that women have become excluded from this form of housing and hence their preponderance in the council rented sector, as table 3.5 over leaf reveals.

From the tables it would seem that more women own outright than men. However, many of these women are of pensionable age or have inherited their property and consequently they have not had to apply for mortgage finance (Watson 1986). When consideration is given to those who are buying their own home, only a small amount of women are in this position compared to men. In a study by Morris and Winn (1990) of households that are buying homes in London, only 12 per cent of women could afford to take on housing finance compared to 46 per cent of men. Morris and Winn (1990) go on to note that women find it hard to gain access to finance for the reasons already mentioned and this means that access to housing itself is restricted. For men, their marital status makes little difference to their access to home ownership. However, for women, analysis reveals that they are far more likely to be owner occupiers if they are either married or cohabiting and consequently, 'women must typically rely on their partners income and employment or attain owner

occupation' (Munro and Smith 1989; quoted in Morris and Winn 1990: 122).

Table 3.4 Tenure according to sex

Tenure	Heads of Household: Male				
	Married (%)	Single (%)	Widowed (%)	Divorced or Separated (%)	All men (%)
Owner occupied, owned outright	22	17	43	12	23
Owner-occupied, with mortgage	50	33	8	41	46
Rented with job or business	3	4	1	3	3
Rented from local authority	20	20	37	28	21
Housing assoc. rented or co-op.	1	2	3	3	1
Rented privately, unfurnished	3	10	8	10	4
Rented privately, furnished	1	13	1	4	2

Tenure	Heads of Household: Female ⁸			
	Single (%)	Widowed (%)	Divorced or Separated (%)	All Women (%)
Owner occupied, owned outright	25	42	11	31
Owner-occupied, with mortgage	19	3	27	12
Rented with job or business	1	-	1	1
Rented from local authority	33	43	48	42
Housing assoc. rented or co-op.	4	3	4	4
Rented privately, unfurnished	10	8	6	8
Rented privately, furnished	9	1	2	3

(Source: Morris and Winn 1990: 118-119).

Consideration must be given to the fact that marriage is declining in Britain and that the number of divorces are increasing and that there are more single women and men and more lone parents trying to access the housing market

(Kleinman 1995; Watson 1988). Importantly, the number of single parent households is projected to increase from 1.79 million in 1989 to 2.34 million in 2001 which means that there is an increased demand for the type of housing for

⁸No statistics were presented for women married head of house hold, the assumption implicit here is that a married woman can not be a head of a household.

this group (Kleinman 1995). Obviously, it is understandable that women are far more reliant on council houses than men, with the number of males in council housing falling and the number of women in this type of tenancy increasing (Winn and Morris 1990). For this reason, Forrest and Murie (1988) note that there is a process of 'progressive feminisation' in council housing occurring. This form of tenancy is especially important for those women who are experiencing relationship breakdown or who are single with children.

Women suffering relationship breakdown are more likely to leave the home than the man, and even when children are involved four out of ten women leave the marital home (Winn and Morris 1990). Although recent changes in law have meant that women have a greater possibility of remaining in the family home, frequently women have to find alternative housing as their husbands' refuse to move, or else the sale of the family home often leaves women seeking alternative accommodation. This situation places women in an extremely powerless position when it comes to local authority houses because of the discretion exercised by housing managers and local authorities. A criteria for rehousing is that a claimant would have to be homeless within a month, and frequently this is not the situation for women wishing to leave their husbands. With increasing pressure on public housing this means that local authorities have less housing to allocate and consequently the amount of women in temporary homes has increased. As Morris and Winn note (1990), temporary accommodation is often some distance away from local services and community facilities such as primary healthcare, plus disruption of children's education places increased pressure on women to return to the family home.

A final note, as women are increasingly becoming tenants in council houses, some commentators have noted that their access to this form of tenure is biased against men. However, it is important to note that this allocation of housing is not done with a reference to gender, but it is done with reference to the children. Single women with children get access to housing when a single man would not, but it is the welfare of the child that is considered and not the mother (Watson 1986). Single people without children are on an equal standing in the allocation of council housing, despite the fact that the gender implications of housing policy and practice serve to mitigate against women.

4: The production of urban inequalities

So far, discussion has focused on social and spatial segregation through the housing process, the housing market and government interventions. However, we must also consider the roles of certain actors within the field of housing who serve to maintain and produce urban inequalities, residualisation and marginalisation in certain spatial locations. To achieve this end, the discussion will be taken to the micro-level, where 'interest groups collide,

collude and cohere in the control of institutions, where privilege and status are negotiated, where in short, power becomes the crucial variable' (Lambert, Paris and Blackabby 1978; quoted in Knox 1995: 129). Influential work has been carried out by Pahl (1969), who argues that the focus for urban research should be on the interplay between spatial and social constraints which determine the access to housing and urban resources (Pahl 1969). His ideas became known as the managerialist thesis, where the key to understanding the social constraints in urban areas were found in the activities, policies and ideologies of urban 'gatekeepers'. Key factors include:

1. Financial capital, for example, building societies and savings and loan associations managers engage in lending money for house purchase, house development and house improvement.
2. Industrial capital, for example, builders and developers.
3. Commercial capital, for example, estate agents, surveyors.
4. Landed capital, for example, land owners and renters.
5. Agencies of the nation and local government. The most directly influential managers to be found within the public sector are housing managers and their related staff of letting officers and housing visitors. To the extent that city planners control certain aspects of the housing environment they may also be regard as managers within the housing system.

(Knox 1995: 129-130)

All of these are at the interface between the available resources and the client and these institutions are responsible for shaping not only peoples possible opportunities, but also their perceptions of the possibilities available to them. Hence, when considering the housing process and the availability of housing of different tenures it is important to consider the action of such managers.

In the production of spatial inequalities perhaps the two most important 'gatekeepers' to urban resources are those which have already been mentioned - the public housing managers and the mortgage financiers. Public housing managers and their staff are perhaps the principal gatekeepers of the built environment. However, the allocation procedures of these authorities are largely autonomous with only minimal legal interference, thus allowing for a large amount of discretion (Minford, Peel and Ashton 1987). Consequently, no two authorities are the same and criticism levelled at the procedure has tended to focus on the insensitivity of the allocation process, cumbersome practices and remote management

arrangements (Balchin 1995). Legally, the only families that councils are required to re-house are those families who are displaced by clearance or other public action, as well as those classified as 'overcrowded' (Knox 1995). Apart from this, their responsibility is to give 'reasonable preference' to households in unsatisfactory conditions. The rationing of housing is carried out on a wide range of eligibility rules and a priority system. Most operate waiting lists, although in practice it is commonly first come first housed, or a sophisticated queuing system, using a points to evaluate specific needs.

Niner's (1989) study of nine local authorities adds weight to these arguments noting that housing procedures show a great deal of flexibility within the legislation and the amount of guidance offered to local authorities was variable.⁹ Consequently, different schemes have had different outcomes, with families finding themselves in different housing conditions depending on which local authority they are in. As far as policy is concerned, guidelines can be used as either a minimum requirement for action, whereby in some authorities all that is possible is done to house people, or in others, where little is done and the applicant is only helped when it is absolutely necessary (Niner 1989). Consequently, those without children, who are new to the area, are least favoured for housing, while those in favour are those who live in areas where there is redevelopment occurring or overcrowded conditions.

While managers are able to decide what type of household they accept to re-house, their discretion goes further, as they may also decide where people are to be housed.

There is a desire amongst managers to want to place good tenants in good property, which serves to minimise maintenance costs, to ensure that aged families and problem families are easily supervised or to punish unsatisfactory tenants by placing them in the worst 'dump estates'. Problem families generally get low grade property, while having to pay the same rents as elsewhere. By the 1960s segregation and localisation of problem families as well as the grading of other tenants according to their worthiness for particular vacancies was commonplace (Knox 1995). This system is arbitrary and subjective. The segregation that allocation practices, such as these creates, is continuously reinforced by tenants asking to be transferred, allowing further screening of clients. Consequently, practices such as these have led to 'dump estates' becoming areas of social decline. Characteristically there are areas where there is increased segregation between those of who are able to afford alternative forms of housing and those who are not. Hence, it is precisely in these areas where the concurrent processes of residualisation and marginalisation occurs. As noted, the people who accept this type of housing are in a weak bargaining position not only in the housing market, but also with the housing managers, consequently the poor conditions in these areas become reinforced by the practices of managers. Importantly, the social problems associated with these areas cannot be separated from the physical and managerial problems, as figure 4.1 shows:

⁹Local authorities considered were Cardiff, Gloucester, Hillingdon, Islington, Newcastle, New Forest, Nottingham, Westminster and Birmingham.

Table 4.1 Household structure of family applicants: seven local authorities

	Women with children or pregnant women (%)	Men with children (%)	Men and women with children or women pregnant (%)
Cardiff	65	5	31
Gloucester	72	-	26
Hillingdon	37	5	58
Newcastle	67	2	31
New Forest	54	2	44
Nottingham	78	2	20
Westminster	45	6	48

(Source: Niner 1989: 84)

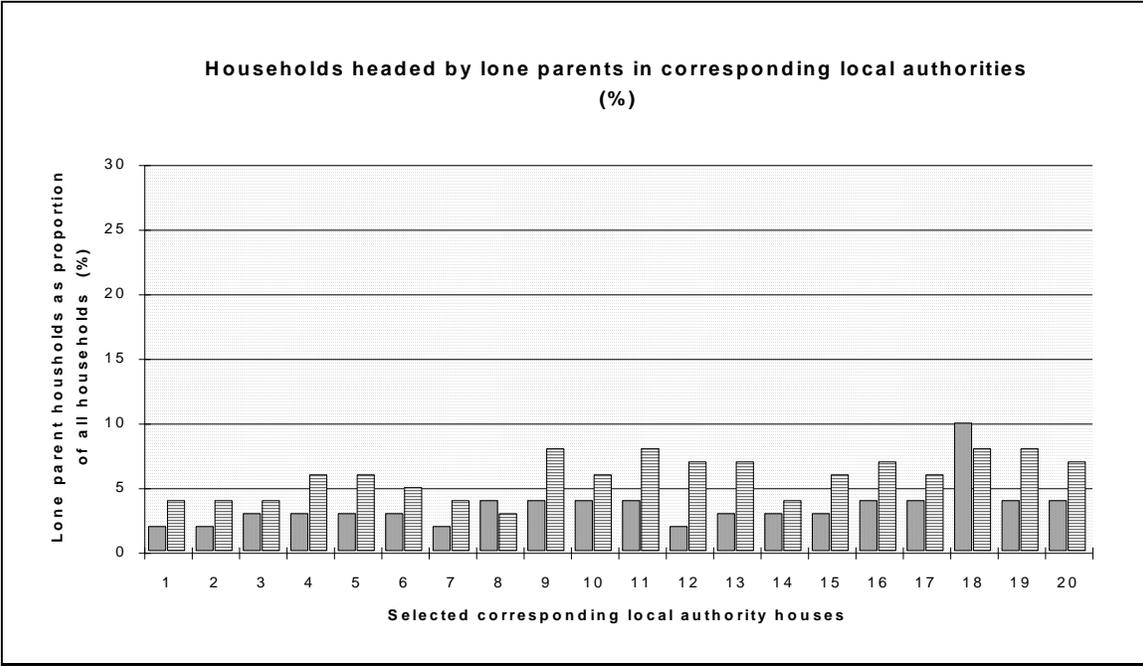
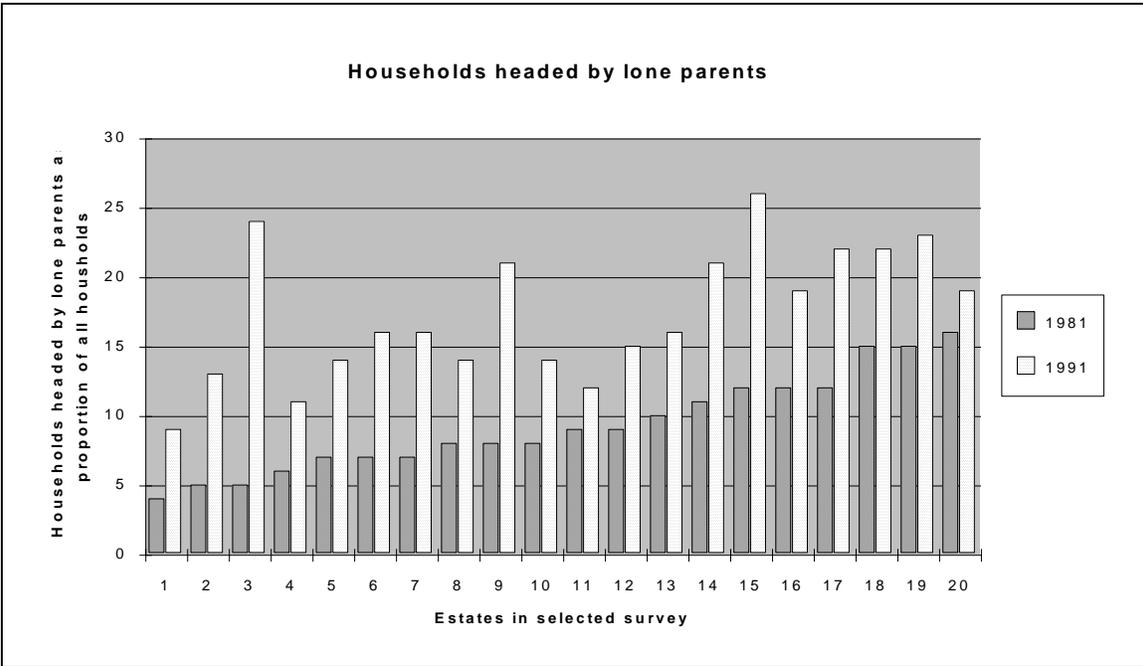
When these areas are analysed using the work of Kemp (1987), it is clear that tenancy has changed historically and that these areas have become the adobe of the poorest and most marginalised people. The implications of these management practices are clear. Managers use their discretion in the allocation of housing, which in turn has consequences on the social fabric of public housing. What is of importance to consider is that there is a distinct gender bias in the allocation process. Women are far more reliant on this type of housing and are therefore more subject to the discretion of managers than men (Watson 1988). As Morris and Winn (1990) note, 42 per cent of all women rent from local authorities while only 21 per cent of men do so. The most common form of household is that of lone parents. As table 4.1 shows, out of seven local authorities, only one authority did 'not' have the category of a single woman with one to two children as their largest in applications for council housing.

However, due to the biases that public housing managers exert such families are generally disadvantaged in the allocation process and even if the allocation process is said to be fair these families are more likely to be offered the least popular accommodation (Morris and Winn 1990). A common scenario is that the local authorities have some housing that it more difficult to let than others and as single parents have less bargaining power they are offered these dwellings since they are least likely to turn them down. Such practices are compounded by 'once only offer' policies which are frequently applied to applicants who are homeless. Again, these dwellings are often in areas which are in poor repair, on run down estates or in high rise blocks (Watson 1986). These estates often lack access to services and are some distance from employment centres. Once in this type of accommodation there is a lack of privacy, lack of control over the environment due to paternalistic attitudes of management and tenants find it increasingly difficult to transfer to other areas as they are classified as housed and therefore not in need (Watson

1986). In a survey by Evans and Duncan (1989) it was found that 75 per cent of local authorities made 'once only' offers of accommodation to homeless households, and this particularly disadvantages one parent families who are over-represented in the homeless applicants. As a result of these practices, lone parents, which are frequently women, become concentrated in hard to let estates. Power and Tunstall's (1995) study of 20 unpopular council estates found that lone parents were over-represented in these areas, as table 4.2 overleaf shows.

While these accounts explain some of the procedures in the allocation and management of council housing, they do little to explain why women and men have different needs for this form of housing. Mortgage financiers represent one of the most striking examples of 'gatekeeping' in urban areas and consequently, it is necessary to consider their working practices to understand housing allocation. Mortgage lenders are not independent decision makers and much of their activity is related to head office policy, while many of their routine tasks are dependent on real estate agents, surveyors and bank managers (Knox 1995). Despite these constraints, mortgage financiers play a pivotal role in the exchange of property and they exert a decisive influence over who lives where, who gets new housing and how much investment goes into a certain area. Mortgage companies depend on financial growth and security over a large fund of capital and for this reason their chief allegiance is towards the investor and not the borrower, which has meant the development of a rigid system of rules to protect their operation and encourage a business attitude of conservative paternalism amongst their workers (Knox 1995). Managers are typically recruited from a certain group in society, with the following characteristics being sought: white, Anglo-Saxon, Protestant, family men who are moderately educated. Importantly, women who work in building societies are frequently outside this decision making process as they are in the lower levels of the occupational hierarchy (Crompton and Sanderson 1994).

Figure 4.2 A comparison between estates where there is a problem letting properties against public housing with no such problems¹⁰



(Source Power and Turnstall 1995: 26)

There are two main biases that these gatekeepers serve to maintain. Those against people and those against property. The main criteria that is used to reduce the risk of lending is credit worthiness of the applicants. If this is passed then they are judged to be suitable for a mortgage. However, this favours white collar workers since their pay structure is likely to be on an incremental scale, while

those who are self-employed, part-time or low paid find their chances of obtaining a mortgage difficult. The use of subjective criteria in their decision making process as to who is a good borrower, frequently mitigates against certain groups within society which is often determined by race (Knox 1995). Biases which mitigate against property also exist. Managers are able to use their judgement on the

¹⁰Chosen estates were in: Bolton, Gateshead, Leicester, Stockton, Tameside, Walsall, Hackney, Islington, Lambeth, Lewisham, Liverpool, Wandsworth, Brent, Greenwich, Hammersmith and Fulham, Haringey, Lambeth, Lewisham and Rochdale.

location of the property and also the size of the property. In some inner city areas this is particularly relevant as managers 'red line' certain areas, and loans cannot be secured. Borrowers wishing to buy property in areas such as Saint Paul's in Bristol or Headingley in Leeds, due to their high immigrant and student occupancy, will find obtaining a loan difficult. Consequently, property values decline and generally there is deterioration and abandonment as there is little capital being invested to encourage the process of suburbanisation.

Again what is missing is a consideration of how these biases are differentially constructed for men and women in the housing market. Women are in a different position when it comes to gaining a building society mortgage as managers are more likely to want to give loans to men, since they are more likely to have an uninterrupted pattern of employment (Balchin 1995). Additionally, mortgages are usually given at three to four times the average male salary, which disadvantages women who usually earn approximately two thirds the male income (Low Pay Unit 1988; quoted in Balchin 1995: 240). To examine this problem, Watson and Austerbury's (1983) survey of 128 of the largest Building Societies and 103 small Building Societies found that in over a quarter of joint mortgage applicants, where a woman earned more than the male applicant, the Building Society refused to take the woman's income as the main basis for calculating the mortgage. In 36 per cent of all Building Society branches there was some form of discrimination against a couple whose highest income earner was a woman, with this being more common in small branches than large ones (Watson and Austerbury 1983). Consequently, owner occupation is increasingly more difficult for women than it is for men and the Conservative government policies which have aimed at encouraging this form of tenure have been discriminatory against women, who are often found in low paid jobs or part-time employment. Consequently, urban managers serve to reinforce wider gender biases within society. While previous macro-level discussion has focused on why council housing and the poor are spatially located in clusters within the inner city, micro-level examination of the actions of urban managers gives a clear insight into how their actions and gender biases serve to shape and define such spaces of inequality.

Conclusion

In conclusion, it can be argued that considering urban areas from a gender perspective allows us to understand how and why urban life, especially for the poor and especially for women, is differentially constructed and experienced. By disaggregating and exploring the

contradictions thrown up by the 'nuclear family unit', gender constructions and the ecological, economic or class explanations within urban sociology, a clearer picture of urban process and its effects upon individuals begins to emerge. Through such an approach the activities within and beyond the household can be considered, as well as how these activities influence one's housing position. Using a gender perspective, this working paper has examined a range of processes and biases within the housing market that indicate that inner city urban areas are becoming predominated by council tenure. It has been shown how, through processes of suburbanisation and gentrification in London and the South East, that a distinct process of residualisation and marginalisation has occurred in the inner areas, with owner-occupation developing in the out-lying regions.

Through an examination of case study materials it has been argued that the social make-up of council tenure has significantly changed within recent decades from being housing for the working classes to housing for the contemporary underclass. Furthermore, the role of Conservative government policy which sought to stimulate private ownership and the impact of economic restructuring have been considered. When the gender implications of this range of processes are considered, a distinct gender bias in the housing market becomes visible, with case studies indicating that women and men have differential access to owner occupation and experience distinctly different treatment within both the private and council housing sectors. With reference to the role of urban gatekeepers, it has been shown that women frequently find that access to owner occupation is significantly more difficult than for men or that they are marginalised within the council sector as a result of being placed within poor housing due to the nature of 'once only' offers and a range of other equally insidious practices.

While the main aim of this thesis has been to consider the gender implications in housing and inequality, a more nuanced understanding of class and ethnicity are equally important. However, gender represents an issue that cuts across such categories and therefore, this working paper has sought to place it at the core of analysis, rather than at the periphery. What has been shown is that housing policy and practice have different spatial consequences for men and women and that women have become increasingly marginalised as a result of deep-seated biases concerning the social roles that women are expected to play. Consequently, gender divisions cannot be analysed without considering their impact upon the socio-spatial organisation of urban areas and the reciprocal way in which spatial structure and environmental change reinforces and reflects gender relations (Little, Peake and Richardson 1989).

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