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Eviction, Gatekeeping and Militant Care: Moral Economies of Housing in Austerity London

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ABSTRACT

This article uses the lens of moral economies to examine the everyday experience of eviction, precarious housing and grassroots activism in contemporary London. Situated within a context of ongoing austerity measures, it explores how divergent, conflicting and overlapping moral economies of housing emerge both within the state and at its margins, as local authorities struggle to reconcile contradictory obligations to both uphold property relations and offer a duty of care to tenants. The article shows how being precariously housed is experienced as a series of disorientating advice and support encounters in which the right to state assistance is contested by low-income tenants, state housing officers and community activists. It contends that these encounters are surface-level expressions of a deeper underlying struggle over the political and moral status of housing, in which the unresolved tension between housing as a home and housing as a commodity shapes contested visions of economic justice.

KEYWORDS Moral economies; evictions; housing activism; austerity; counterhegemony

Fighting back her tears, Gunita speaks into the telephone in Brent Council's customer service centre. 'I'm sorry, I made a mistake. I was confused. I didn't understand it was the only offer. Please, I'll take the one-bedroom flat now,' she tells the housing officer on the other end of the line. 'It doesn't matter now,' replies the officer. 'You turned down a reasonable offer so I'm afraid we have no further duty towards you.' 'But I have nowhere to go. I don't have money for a flat, I'm on JSA. I don't know what to do,' she pleads. 'I'm sorry, there's nothing more we can do. You'll have to make your own arrangements now.' *Click*. The line goes dead and Gunita turns to me, now with tears streaming down her face. 'Where am I going to go?'

This question is one that a growing number of Londoners find themselves asking. In 2017 the city witnessed a record number of evictions for the fourth consecutive year. A crisis of affordability, coupled with the impact of cuts to state benefits, has pushed the number of homeless households in the city to 54,660 (DCLG 2017), with evictions by

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private landlords now the leading cause of homelessness (Butler 2016). Such statistics stand in stark contrast to the seemingly endless number of luxury developments that continue to emerge along the city's skyline promising 'a lifestyle above all others.'¹ Yet these two processes are not unrelated: it is London's status as 'the unrivalled king of the global property league' (Beswick *et al.* 2016: 321) that drives up prices across the board, leaving those on low incomes in the impossible position of trying to meet rental prices that have been grotesquely inflated by financial speculation. The city's contemporary urban landscape thus encapsulates the two extremes of financialised economies in the post-crisis world, as a revanchist 'austerity urbanism' (Peck 2012) unfolds alongside a housing bubble engineered using central bank credit (Allen 2015).

In this article, I use the lens of moral economies to examine the everyday experience of eviction and precarious housing in contemporary London. My aim is to mobilise this conceptual framework as a means of exploring why contention around housing often appears in moral rather than political form and to investigate the challenges that face activists engaged in building a movement for housing justice. Situated within a context of ongoing austerity measures in the UK, I show how divergent, conflicting and overlapping moral economies of housing emerge both within the state and at its margins, as local authorities struggle to reconcile contradictory obligations to both uphold property relations and offer a duty of care to evicted tenants. In what follows, I track Gunita's story as she struggles to keep her home over the course of eighteen months, and show how being precariously housed is experienced as a series of disorientating advice and support encounters in which questions of deservingness and the right to state support are contested by low-income tenants, state housing officers and grassroots activists. I argue that these encounters are surface-level expressions of a deeper underlying struggle over the political and moral status of housing, in which the unresolved tension between housing as a home and housing as a commodity shape contested visions of economic justice. The ethnography below focuses on two distinct but overlapping moral economies – those of state housing officers and grassroots housing activists – and shows how hegemonic and counterhegemonic ideas about housing emerge through them in different advice and support settings.

This concern with hegemony and counterhegemony aims to build on the recent revival of anthropological interest in moral economies as a concept (Hann 2010; Narotzky & Besnier 2014; Gkintidis 2016; Palomera and Vetta 2016; Sabaté 2016; Simoni 2016; Alexander *et al.* 2018). The idea is commonly traced to the work of E.P. Thompson (1971), who coined the expression to explain why the removal of price controls on grain in eighteenth-century English marketplaces resulted in a series of peasant attacks on mills. Thompson argued that these controls had been integral to a paternal bond between merchants and peasants and that the attacks constituted an effort to reassert 'the moral economy of the crowd' (1971: 98) on economic transactions. His key contribution was to highlight how marketplaces were not distinct economic spheres sealed off from the rest of social life, but rather thoroughly entangled in a set of moral codes whose transgression constituted a rupture of delicately balanced social relationships (Edelman 2005, 2012). This definition was later popularised by James Scott (1976), who showed how the moral economies of risk-averse peasants in Burma and Vietnam worked to

informally regulate class relations and economic practices in order to guarantee livelihoods and maintain social harmony, if not outright equality.

In a recent volume that seeks to revitalise these insights, Jaime Palomera and Theodora Vetta (2016) point out that despite this emphasis on *the economic* in the genesis of the concept, subsequent anthropological work on moral economies has often departed from this tradition. In many instances the concept has essentially been used as a metaphor for values or morality (Fassin 2009), while in others moral economies have been portrayed 'as particular realms outside (or in the cracks of) the market and the state, as reciprocity-systems of survival linked to particular groups, often unprivileged ones' (Palomera & Vetta 2016: 416). Palomera and Vetta argue that the danger with detaching *the moral* from *the economic* is that it undermines the concept's chief utility, which is to discern how class relations and modes of capital accumulation are understood and regulated through moral codes and practices, even amid exchanges in which the emic claim is that they are separate or opposed (see Simoni 2016).

Here I build on this interpretation of moral economies as a means through which social actors attempt to understand, regulate and potentially transform economic relationships through everyday moral practices and values. But I aim to extend Palomera and Vetta's approach by exploring the complex ways in which divergent moral economies are mediated by and contested through the state in various advice and support encounters. I show how the UK's neoliberal state has become a battleground in which competing visions of housing justice collide and overlap – in some instances implicitly, in others as explicit but chaotic confrontations – as citizens and state actors struggle over conflicting interpretations of legal and moral deservingness. As many theorists have pointed out, neoliberalism does not merely constitute a restructuring of the economy in favour of capital but also aims to inculcate values such as entrepreneurialism, individual responsibility and self-management among citizens (Rose 1993, 2000; Hyatt 1997, 2011; Shore & Wright 1997). Under the UK's current regime of post-crisis austerity, such tropes have taken the form of a drive to achieve 'fairness' in the allocation of public resources (Duncan Smith 2013), largely by constructing a rhetorical binary between 'hard-working taxpayers' and those who rely on state support for housing or welfare (Smith 2012). Recent studies have shown how those stigmatised by such discourses resist punitive state policies by cultivating their own moral spheres that engender alternative forms of personal and social worth (Skeggs 2011; McKenzie 2015; Smith 2017; Winkler-Reid 2017). The material below takes up similar themes but emphasises that moral economies are not only created as modes of resistance or survival among those on the receiving end of punitive state policies but also by the frontline bureaucrats who administer those policies. I demonstrate how these moral economies inside the state, themselves often contested internally, work to buttress and obfuscate the forms of exploitation that underlie housing precarity by using punitive interpretations of legal duty to ration access to scarce public housing. In such settings, advice often becomes a means of distancing the precariously housed from the political causes of their predicaments by deflecting blame back to individual tenants and their perceived conduct. Yet at the same time, I also show how advice

and support encounters at the state's margins attempt to do precisely the opposite: to create moral economies that highlight the underlying politics of housing precarity and establish 'alternative circuits of value' (Skeggs 2011: 503) in defence of those without a secure home. Among housing and welfare activists, these moral economies constitute efforts to politicise and collectivise problems that are often experienced in individualised terms, using everyday mutual support to articulate propositional alternatives to the status quo. By tracing these contrasting moral economies as they are encountered by Gunita, my aim is to highlight the complex ways in which hegemonic and counterhegemonic struggles play out through different advice and support encounters in advanced capitalist societies.

Anatomy of a Housing Crisis

Having once been infamous for the overcrowded slums that characterised much of its Victorian inner-city, London's urban landscape was transformed by a massive programme of state housebuilding during the 1960s and 1970s as part of the social-democratic settlement that followed the Second World War. By 1981, over 870,000 homes in the capital – or some 34.8 percent of all properties – were classified as 'socially rented', of which around 770,000 were council houses rented from a local authority. This compared with around 1.2 million owner-occupied homes and just 378,000 properties in the private rented sector (Watt & Minton 2016: 208–209). Council housing gave millions of working-class Britons secure and affordable homes but was consistently demonised by the political right, who accused it of stifling 'aspiration' and fostering a culture of dependency on the state (Power 1999; Hanley 2007). After the Conservative Margaret Thatcher was elected in 1979, her government instituted the Right-to-Buy (RTB) policy in 1980, giving council tenants the right to buy their homes at discounted prices but failing to replace these with equivalent social housing properties (Harvey 2005; Murie & Jones 2006; Leyshon & French 2009; Hodkinson *et al.* 2013).

Public housing stock began to fall after the introduction of RTB, a process that largely continued under New Labour (1997–2010) (Watt & Minton 2016: 208). Between 1999 and 2010, for example, London lost around 85,000 council houses to RTB (DCLG 2015). A further 55,000 homes were transferred to housing associations (Watt 2009: 200), shifting former council tenants onto less secure tenancies with higher rents.

Alongside the erosion of public housing stock through RTB, a further cause of the current crisis was the deregulation of the private rented sector, which occurred through two separate housing acts in 1988 and 1996. Between them, these two pieces of legislation removed a system of rent controls that had previously placed limits on how much landlords could charge tenants, and replaced secure Assured Tenancies (ATs) with the less secure Assured Shorthold Tenancies (ASTs).² By weighting power significantly in favour of landlords, these reforms made it much harder for tenants to challenge issues such as disrepair, unreturned deposits or overcrowding. With private renters on these precarious tenancies now projected to constitute 60 percent of London's overall population by 2025 (Fraser 2016), such trends have been

compounded by the long-term stagnation of wages in the UK, which means that rental costs consume an ever-larger portion of renters' earnings (Edwards 2016).

The problem of rising rents has been exacerbated by the fact that the state itself now plays an active role in 'decanting' low-income tenants from public land in order to make way for more lucrative private developments. Inhibited by their inability to borrow money and dramatic cuts to their budgets, local authorities have turned to private developers in order to meet housebuilding targets. In many instances, this 'state-led gentrification' (Watt 2009) has involved the wholesale demolition of council estates and their replacement with denser 'mixed income' developments that maximise profits for investors by skewing units towards the high end of the market (Lees 2014; Elmer & Denning 2016). Developers have become adept at circumventing quotas for low-cost rental properties through so-called 'viability assessments' (Elmer & Denning 2016: 274), a tactic that has been expedited by the Coalition government's redefinition of 'affordable housing' to 80 percent of the market rate. In one infamous case in the South London borough of Southwark, for example, 3000 council homes on the Heygate Estate were demolished to make way for a new development called Elephant Park. Of the 2535 new properties on the site, only 79 were classified as social housing (Minton *et al.* 2016: 265).

Many of these long-term trends have been worsened by recent austerity measures that aim to bring down public spending on welfare. In 2013 the Coalition government placed a cap on Housing Benefit, the state subsidy that covers shortfalls in rent, pushing many low-income private renters into arrears with their landlords. The sharp rise in homelessness since has been attributed to the cap, which in high-cost areas like London simply means that more tenants are evicted from their homes. Such measures have taken place against the backdrop of a wider shift to more punitive models of welfare distribution in the UK, in which tightening controls and idioms of individual responsibility have reduced access to benefits and precipitated the stigmatisation of those reliant on state support (Hyatt 1997; Burney 2009; Wacquant 2009; Koch 2014, 2015; Hills 2015).

Since the early 1980s, then, a succession of policies has fundamentally reshaped the UK's housing market and its connection to broader patterns of social inequality (Hamnett 2003; Dorling 2014). The net result of these interlinked shifts in social policy, global investment strategies and urban redevelopment is that a growing number of Londoners now find themselves caught in 'a particularly vicious intertwining between housing as speculative rent-seeking investment vehicle and housing as an agent of social insecurity' (Watt & Minton 2016: 206). In the ethnography that follows, I examine eviction and the experience of precarious housing through the eyes of Gunita, tracing her encounters in an array of different advice and support settings. I also draw on observations conducted in an unnamed London housing office and interviews with housing officers from across the city.

The Precarious Tenant

I first met Gunita, a 54 year-old mother of twin boys, when she arrived at Advice4Renters (A4R), a housing charity located in north-west London that provides legal advice to

low-income tenants on issues such as evictions, disrepair and harassment. I volunteered at A4R between 2015 and 2017 as part of my field research, and after a few months experience had begun supporting the organisation's clients with non-legal aspects of their cases by attending court hearings as a McKenzie friend, accompanying them to meetings and assisting with homelessness applications.³ By the time Gunita had arrived and explained her situation to Tracey, one of A4R's advisers, it was clear that she needed a significant amount of support. Tracey arranged for me to accompany Gunita to her eviction hearing at Willesden County Court, and this marked the beginning of my new role as anthropologist-cum-support-worker.⁴ Over the next eighteen months, Gunita and I would come to know each other well as we attempted to navigate the depths of London's predatory housing market. Gunita was happy for her case to be featured in my research, and the privileges I enjoy as a white, educated British citizen undoubtedly proved useful on occasions, particularly when we attended meetings at the local authority. But since these same privileges had also shielded me from the struggles that working-class migrant women like Gunita endure on a daily basis, there was much I did not understand. We learned together as we struggled to keep a roof over her head in the months that followed.

Gunita grew up in a Gujarati community in Tanzania and moved to the UK in 1995, where she married a Gujarati man. In 2006 she left her husband after he became abusive and was housed temporarily in a women's refuge. She was granted sole custody of the couple's children – her now ex-husband was given visiting rights – and Brent Council, her local authority, accepted a duty of care towards the family. After several months in the refuge, Brent moved Gunita and her children to temporary accommodation in a two-bedroom flat managed by a housing association which I will call HomeFirst. In a complex arrangement typical of the UK's esoteric property laws, HomeFirst leased the flat from a private freeholder who was the outright owner of the land, with the council using HomeFirst as a social landlord that offered rents below the market rate. The flat's status as 'temporary accommodation' meant that Gunita was never given a secure tenancy. Instead, she remained in the same flat for ten years with an AST that could be ended at two months' notice by HomeFirst.

Gunita spent many years living what she describes as a 'quiet life' as a single mother. She has a good relationship with her sons, but as they grew older the boys began to show signs of difficult behaviour. They struggled with schoolwork and were given statements of special educational needs entitling them to extra support, but unfortunately, the difficulties continued. In 2011, fearing that she could no longer cope on her own, Gunita sought the help of social services. After a meeting with the school and social worker, it was agreed that the boys would now divide their time between their parents' homes, spending Monday to Thursday with their father and weekends and school holidays with Gunita. The idea was that this would relieve some of the pressure on Gunita while giving the boys more time with their father, who had undertaken a parenting course in the intervening years. As part of the new arrangement, Gunita signed an informal shared custody agreement. A significant consequence of this agreement was that it gave her ex-husband the right to claim parental state support in the form of Child

Benefit and Child Tax Credit. This development would later become critical to Gunita's housing situation.

The arrangement continued for the next five years until in July 2015 Gunita received a possession order from HomeFirst notifying her that she would be evicted from the property within two months. She had no rent arrears and had never been a problem for the housing association, but with a rolling AST had no legal grounds to oppose the eviction. As I later discovered, the possession order had been sought because the private freeholder – the owner of five houses on the same street – had decided to end the lease with HomeFirst and let the property on the more lucrative private market.⁵ As the leaseholder, HomeFirst was responsible for applying for possession and presiding over the eviction, meaning there was never any contact between Gunita and the property's owner. To further complicate matters, because Gunita had originally been housed by Brent, she would have to return to the council and make a new homelessness application. As well as making the situation extremely confusing, this elaborate layering of ownership and legal responsibility provided several buffers between the tenant and the property owner, using both the housing association and the local council to mediate what was essentially an attempt by the freeholder to close the 'rent gap' (Smith 1987): that is, the disparity between the current rental income of a property and its potentially achievable rental income.

Gunita eventually made a homelessness application to Brent, and after a two-month wait received a letter from the council asking her to view a one-bedroom council flat in nearby Cricklewood. Assuming that she would be entitled to a two-bedroom property on account of the shared custody agreement, she called the housing office and explained that one bedroom would be too small for a household with two 16-year old boys. The housing officer, however, informed her that a one-bedroom flat was the only offer she would be entitled to. In a series of phone calls throughout the afternoon, Gunita argued her case. 'But he didn't listen,' she later told me. 'He just said, "You have to take this property. I know you are single because you are separated. Your boys are not living with you." I tried to explain that we are sharing custody, but he just said the same thing again and again.' According to Brent's housing officer, the fact that Gunita's ex-husband was claiming Child Benefit and Child Tax Credit for the boys meant that he was deemed to be the legal guardian. In spite of their agreement to share custody, and regardless of the emotional role that she continued to play the boys' lives, in the eyes of the housing office Gunita had become a single person and was therefore only entitled to a one-bedroom property.

The telephone conversations between Gunita and the housing officer that afternoon turned out to be critical. She had been angry and stressed during the calls, not only about her housing situation but also about losing her job as a nursery worker a few months before. But in the recollections she described to me, she was adamant that the housing officer did not make it clear that refusing to view the one-bedroom property would result in the council discharging its duty to her.

If he had explained it to me in a nice way – you know like how they do in Advice4Renters – then I would have taken the one-bedroom flat. But he was just shouting at me. I know it's my fault as

well because I was angry, but I thought he should listen to me, you know? I thought the council there to help people. I thought they would understand my situation because I have children. And my neighbours, they were saying, 'No, if you have children they have to give you two bedrooms because your children are big innit.' So I didn't really understand, even when I got the letter.

The sharing of informal knowledge about how to successfully navigate housing and welfare bureaucracies has long been a hallmark of life for working-class women in the UK (Smith 2012; Koch 2015; McKenzie 2015). But as a migrant who had been largely cut off from the Gujarati community after leaving her husband, Gunita lacked these embedded forms of everyday knowledge and support. The advice she received from her neighbours reinforced her belief that she should be entitled to a two-bedroom property and, unwittingly, set her on a collision course with recent changes to housing law. Under amendments made in the 2011 Localism Act, UK local authorities now have the power to rapidly discharge duty if homeless applicants turn down an offer of housing, even if the individual feels the offer is inappropriate or unreasonable. Thus, Gunita's angry and confused telephone conversations had effectively given the housing officer the opportunity to enact this legislation and remove her from the council's housing lists.

A few days later, she was shocked to receive a letter from Brent advising that it would be discharging its duty towards her. In a highly moral tone that explicitly referred to the extreme pressures on social housing stocks, the letter advised that once the eviction had gone ahead, Gunita would be expected to 'make her own arrangements' for accommodation. This meant looking for a property in the private rented sector, but with no job or savings and only her meagre Job Seekers' Allowance of £73.10 per week, there was little chance of being able to afford the deposits of over £1000 that are routinely demanded by landlords for one-bedroom flats. Her prospects were further worsened by her status as a benefit claimant: 'No DSS', an antiquated term stipulating that welfare recipients need not apply, is a rudimentary feature of adverts for private rented properties. After living in the same property for ten years and consistently paying her rent, Gunita was suddenly faced with the real prospect of finding herself street homeless. Her mental health deteriorated as a result, and she made repeated calls to Brent asking to reverse her previous decision and take a one-bedroom property. The response, however, was always the same: 'You turned down a property so I'm afraid we have no further duty towards you.'

Being Tough: The Moral Economy of Gatekeeping

Local authorities in the UK have been legally required to offer housing to those who find themselves homeless since the Housing (Homeless Persons) Act of 1977. The Act, which was subsequently modified by both the 1996 Housing Act and the 2002 Homelessness Act, established the first legal definition of homelessness and set out criteria for identifying between those in 'priority need' – families with children, pregnant women, adults with significant health problems – and those who, although classified as homeless, do not qualify for a statutory duty.⁶ While the 1977 Act was considered a landmark achievement by campaigners at the time, the fairness of these distinctions has been

debated since it became law. Those seeking local authority support must demonstrate that they are sufficiently vulnerable to warrant state support, and can be denied a statutory duty if they are deemed to have made themselves ‘intentionally homeless’ by leaving a suitable property or failing to pay rent without good reason. In recent years, with resources increasingly stretched and a rise in homelessness applications, there have been numerous accusations of local authority ‘gatekeeping’ – that is, the unlawful denial of a legal duty – by housing advisers, activists and lawyers (HASL 2016; Peaker 2015). Although the term ‘gatekeeping’ is predominantly used in a legal sense in housing cases, I argue that it provides an accurate description of the guiding moral economy that operates inside local authorities. This moral economy is anchored in the claim that scarce resources must be administered according to stringent evaluations of relative need and the tough, often punitive use of legal distinctions to reduce pressures on council resources.

In the housing office in which I conducted fieldwork, members of the public are received in a large, open plan reception area on the ground floor. After they present at the front reception desk, a triage system is used to collect applicants’ details before they are referred on to a seated waiting area. From there they are called to one of the individual access desks that are spread across the length of the room. Individuals who claim that they are at risk of becoming homeless must provide details of their address history for the last five years, their employment status, any benefits they receive, their family arrangements and any relevant medical information. In cases where it is clear that an individual will not be owed a duty by the council, the housing officer can offer advice and move the person on during this first encounter. In more complicated cases, particularly those where it appears a duty may be owed, she will need to look into the case in greater depth. During this investigatory phase, legal criteria form particular grooves that guide decision-making. Conversations in the large shared office on the second floor are regularly punctuated by key sections of housing law as officers discuss their cases with colleagues or managers: ‘This is gonna be a Part 6 [no duty], not a Part 7 [full duty]. And this one is *intentional*. Has he had his Section 184 [no duty decision letter] yet?’ Investigations may involve telephoning landlords or family members, looking back through the applicant’s history or referring the case to the medical team for assessment around vulnerability.

While councils are obligated to accept a statutory duty to those who are legally homeless, pressures on resources mean that officers will look to find alternative solutions, such as housing an applicant with family or friends, before doing so. ‘Accepting a full duty really is the last resort,’ says Karen, a manager I interview in the upstairs office. ‘So it’s about making individuals more responsible for their future, making them accountable.’ This language of responsibility and accountability is referenced regularly by managers, who often state that the aim is to ‘empower’ applicants by being clear about what their options are, however, limited these may be. Karen explains that this approach also entails avoiding ‘intentionally homeless’ decisions wherever possible since these can lead to a legal challenge from the applicant, during which time they may be entitled to temporary housing.

We've gotta think very carefully about making intentional decisions because we've gotta think about the cost of a review, the cost of emergency accommodation. Y'know we don't reach intentional decisions easily, but the law is the law and we don't have an endless number of properties.

Jacinta, an experienced housing officer who has worked for councils across London, is dealing with a new case when I join her on the front desk. A man has presented as homeless and claims that he has been evicted from a supported housing project due to a disagreement with staff. He says that he has been sleeping on the streets for the last few days and has significant health problems. Jacinta brings up the man's details on the screen and asks if he has a letter from his support worker confirming the reason for eviction or any medical documents. He says he does not but can bring these later in the day. As he leaves, Jacinta emails the supported housing project. While we wait for a response she expresses her doubts about the man's story. 'He's saying he's sleeping on the streets but he looks well to me. He doesn't smell, his fingernails are clean and did you see his watch? That was not fake – that's a nice watch. I think he's staying somewhere.' Housing officers assess applicants according to both formal and informal criteria. At the same time as they are looking over an applicant's address history, they are also probing the plausibility of their account. This dual practice of 'scanning' is essentially a piece of detective work, in which judgments about an individual's story are made alongside formal assessments of their application.

Housing officers are encouraged to be firm and 'rational', to put aside emotion and make decisions with wider council priorities and pressures in mind. In my conversations with them, several officers tell me that a suspicious attitude towards applicants stems from a desire to be fair in the context of scarce resources. If one person receives accommodation by 'playing the system', they reason, that property cannot go to a more deserving individual. Others, however, describe how such hardline approaches produce tensions between managers and frontline workers. Gemma, an officer who joined the council immediately after graduating from university, describes how she struggles with the culture of 'toughness' that runs through training sessions and everyday decision-making. 'You have to be tough,' she says. 'You can't be nice. You have to be strict on who gets help.' She explains how she often has to fight with her managers to have individuals accepted as homeless.

I feel everyone has their own ideas of what they are supposed to be doing. Some people feel they are protecting resources and some people feel they are trying to help people. When those two things collide, that's when the most – because, basically, the managers all have these targets to reduce the number of people going into temporary accommodation.

Gemma explains how she learned to navigate different managers and present cases in certain ways. 'You have to kind of learn what to say to who – and who is going to be more lenient.' She describes a generational divide between older housing officers who are more comfortable with being 'tough' and younger ones who tend to take a more empathetic view.

While this moral economy of gatekeeping is clearly not uncontested, it nonetheless guides decision-making among housing officers. Sometimes decisions will be taken against the will of individual officers, but in other instances, toughness becomes the

default option. Gemma admits, for example, that there are occasions when frustrations with service users mean that officers lose patience with them.

I remember a case where somebody was about to be made intentionally homeless and I had managed to get her an offer of private accommodation to avoid that from happening, but she was refusing to take it. I had her in, I said, 'Come into the office,' and I spoke with her for nearly an hour trying to convince her to take it. She was just absolutely adamant that she couldn't, and I couldn't really understand why not. So then in the end, I was like, 'Well, fine then. I tried. If you don't want it, there are ten other people who do.'

Like many street-level bureaucrats (Lipsky 2010), some housing officers may take a harder line against applicants whose conduct they find objectionable, while others may make special efforts to guide those they believe to be particularly vulnerable. In Didier Fassin's (2012) view, such divergent practices are the result of the contradictory role that contemporary states play in the lives of their citizens, and particularly in those from marginalised populations. He contends that states produce a 'dual dimension of order and benevolence, of coercion and integration' (2012: 2) in which frontline bureaucrats apply policies according to both institutional moral economies and their own moral subjectivities. Thus, while idioms of rationality and toughness purport to produce consistency and fairness, in practice a complex interaction between law, institutional pressures, managerial interference and the discretion of individual officers means that decisions can vary significantly (Alden 2015; Tuckett 2018). As Gunita's experience exemplifies, far from guarding against the discretionary power of frontline bureaucrats, these opaque processes reproduce binaries between the 'deserving' and the 'underserving' poor (Howe 1985) and 'frequently cause divergences between the expectations of officials and citizens' (Bear & Mathur 2015: 28). That such divergences produce profound ambiguity is not merely an unintended by-product of bureaucratic practices, but rather integral to the ways in which states use discretion and uncertainty to assert power over marginalised populations (Dubois 2014).

In a wider sense, the moral economy of gatekeeping that operates inside London's housing offices performs a further role, which is to act as a mediatory buffer between capital and the precariously housed. While the root causes of housing precarity lie in decades of social policies that continue to reproduce entrenched forms of class exploitation, in legal terms individuals and families can only approach their local housing office for statutory support. At the level of everyday experience, the interrogatory and often punitive forms of advice that individuals receive from housing officers ignore the culpability of landlords, investors or council leaders for the lack of secure and affordable housing. In a context in which state institutions are redefining and limiting their obligations to citizens, this moral economy depoliticises housing precarity and reinforces the view that those who need housing can only access it by presenting themselves as vulnerable.

Militant Care: The Moral Economy of Housing Activism

London's housing movement rose to public prominence through a series of high-profile protests, occupations and media stunts that took place in 2013 and 2014. Against a

backdrop of the continuing fallout from the global financial crisis, the Coalition government's austerity agenda and the 2012 London Olympics, these actions were taken by independent local groups but all focused on similar issues: the lack of genuinely affordable housing in the city, the displacement of working-class residents from gentrifying inner-city boroughs and the complicity of local authorities in presiding over the erosion of social housing stock. The growing number of mobilisations and the sophistication of their messaging owed much to the formation of the Radical Housing Network (RHN) in 2013, which brought together London's thirty or so active housing groups into a formal coalition. Groups within RHN retain local autonomy, but the network uses its monthly meetings to coordinate actions on a larger scale and develop long-term strategies. By combining horizontalist and decentralised structures with a set of reformist proposals, London's housing movement has coalesced around the demand for what David Madden and Peter Marcuse term the 'radical right to housing' (2016: 191), that is, the wholesale de-commodification and de-financialisation of housing. Although this position sits at some distance from the prevailing political consensus, there have been significant victories: both the New Era Estate in Hackney and the Butterfields Estate in Waltham Forest managed to retain low-cost rented housing after resident-led campaigns against their sale to private equity companies, while in October 2016 the government announced that it was banning letting agent fees in the private sector. These small but significant successes indicate that effective organising can at least slow down what often appears to be an inexorable process of inner-city displacement.

While much of the attention garnered by RHN has focused on high-profile protests and occupations, a significant portion of the work that many local groups in the network undertake involves supporting individuals and families experiencing housing precarity. This entails a significant amount of emotional support, as well as a tactical approach known as 'direct action casework', the central aim of which is to provide practical, collectivised solutions to the problems that low-income Londoners face as they attempt to claim benefits or access social housing. This might involve picketing a job centre or employer over unpaid benefits or wages, temporarily occupying a housing office until a homeless applicant is provided with emergency accommodation, or preventing evictions by blocking a bailiff's access to a property. It also involves the sharing of experiences and the creation of moral communities in which an ethic of mutual support is the guiding principle. Tom Gann, a writer and activist with RHN-member Housing Action Southwark and Lambeth (HASL), describes this form of activism as an attempt to construct a 'militant caring infrastructure'. Drawing on the example of a HASL supper club, he explains how eating together and sharing stories of eviction provide a bulwark against isolation and temporarily reclaim 'the means of survival' back from capital (Gann 2015). In a discursive climate dominated by the attempt to drive a wedge between 'hard-working working families' and 'benefit scroungers', the decision to take responsibility for the well-being of a stranger becomes an act of militancy: it refuses to pathologise those on the brink and foregrounds mutual aid as an alternative model of value (Skeggs 2011).

A week before her eviction date, Gunita and I found our way to the Kilburn Unemployed Workers Group (KUWG). We had spent the first few weeks of 2016 frantically trying to find a solution to her situation without any success. A4R had formally requested a legal review of Brent's decision to discharge its duty, but the council had refused to offer any emergency accommodation while the review was pending, and this was likely to take months.⁷ After finding no vacancies in local homeless hostels or shelters, volunteers at A4R recommended she speak to KUWG, a member-group of RHN who had shared cases with A4R in the past. Gunita visited the group's regular leafletting spot outside Kilburn Job Centre and explained her situation. George, a friendly man in his fifties, listened patiently and invited her to attend the group's weekly meeting.

KUWG was formed by redundant postal workers in 2008 and has since become one of the most successful benefit claimants' groups in London. The vast majority of the group's members are claimants themselves, many of them over the age of forty and from a wide range of ethnic and national backgrounds. Much of the group's work involves supporting claimants who are struggling with the punitive nature of the UK's welfare system. Most commonly, they support JSA claimants who have been sanctioned due to a missed job interview or training placement, or those in receipt of Employment Support Allowance (ESA) – the benefit paid to those who cannot work due to illness or disability – who have been asked to attend a Work Capability Assessment (WCA) to determine their continued eligibility. Usually, if KUWG agrees to take a case on, one of the group's three voluntary caseworkers – Lucy, Janet and Sarah – will attend the interview or assessment with the individual in question and help them fill in the relevant forms. When necessary, the group will take more disruptive action as a collective.

When Gunita and I arrived at KUWG's meeting, we listened as each person introduced themselves and stated which benefit they received. As George explained to us, this is a weekly ritual designed to remove the sense of stigma that is often attached to benefit claimants and engender an atmosphere of empathy and shared struggle. Those with specific problems then explained their issues, before the group discussed how to resolve each case. When it was finally Gunita's turn, she described her situation with a clear but shaking voice. After around ten minutes of questions in which the group tried to establish what her options were – 'Have you written to your MP?' 'Why won't the council give you something temporary in the meantime?' – it was quickly agreed that the eviction needed to be prevented in order to buy Gunita some time. In 2012 a KUWG member, Nygell Firminger, committed suicide after being evicted from a housing association property, so the group was well aware of the impact that evictions could have on people's lives (Kilburn Unemployed Workers Group 2016). George wrote down Gunita's address and took a list of those who could attend.

On the day of the eviction, I arrived shortly before 8 am and found a crowd of people gathered in front of Gunita's door. Most were from KUWG, but a handful of housing activists from outside the borough had also arrived after hearing about the case via RHN's email list. Evictions can be legally prevented using non-violent direct

action to block the bailiff's path, and most will postpone the eviction rather trying to force their way past a large crowd of people. Since it usually takes several months for the landlord to obtain a new possession order, this gives the tenant time to find an alternative solution. In the freezing cold, the group played music from an old stereo George had brought along, handed out leaflets and passed around coffee and biscuits. Much of the conversation focused on Gunita's treatment at the hands of Brent. Roberta, reflecting on the housing officer who had handled the case, remarked: 'They get trained to pass the buck in these places.' George then responded: 'Yeah, we're not very good at that – passing the buck. We tend to work with the bucks!'

Around 11 am a representative from HomeFirst pulled up in a purple Mini. After being informed that the group intended to prevent the eviction, the discussion descended into an argument about the morality of evictions. 'The thing is, I feel sorry for this lady but it's her own fault,' said the representative. 'She turned a property down, so she hasn't really got a leg to stand on.' By referring back to Gunita's decision, the woman seemed to be attempting to morally distance herself from the eviction and its consequences. In response, KUWG members sought to highlight HomeFirst's role in putting the interests of profit before Gunita's need for a home. They accused the representative of having no compassion and asked if she was proud to be making someone homeless. 'So she made a mistake, does that mean she deserves to be out on the street?' shouted one activist. The woman walked away shaking her head and called the police. When three officers arrived, they refused to intervene, saying it was a civil matter unless a breach of the peace had taken place. After several phone calls to the bailiff, the HomeFirst representative reported that he had decided against proceeding due to the crowd: the eviction had been successfully resisted.

This victory did not resolve Gunita's situation, but it did buy her some time. In the months that followed while she awaited the review of Brent's decision, she tried to save deposit money and searched for a landlord who might accept a tenant in receipt of benefits. She received regular visits from Lucy, one of KUWG's volunteer caseworkers, and then received further support from the group when a second possession order was granted. Eventually, however, Gunita was evicted. The bailiffs waited until she left the house for a doctor's appointment and changed the locks while she was out. A few days later, Brent's housing review team finally responded: they were upholding the original decision to discharge duty. Since Gunita was now street homeless, Lucy and I agreed to split the cost of a cheap hotel for two nights. After further deliberation, Lucy then decided to pay for six weeks in a youth hostel so that Gunita would have more time to find a solution. As she explained to me while we helped Gunita move her belongings, Lucy was willing to make this gesture because she was acutely aware of her own good fortune in the property market. A former NHS radiographer and one of KUWG's few homeowners, Lucy had bought a flat in Cricklewood and then sold it on for three times its original value around a decade before. Now in a secure position and able to subsist from her NHS pension, she explained her discomfort with the advantages she enjoyed as a result.

I knew all about property speculating some years back, and that's in effect what I've done. Y'know I've bought a place and sold it on and got myself into a really enviable situation. But it's just now that I'm hanging out with people who are equally as deserving and just so far away from being in that position – well, it just hits me sometimes.

Such statements show how feelings of guilt and complicity fed into the care that Lucy offered Gunita. Aware of her own class privileges, she made a conscious decision to support Gunita precisely because she refused to see their respective fortunes as unconnected. Her actions contrasted starkly with the landlord, who could close the 'rent gap' without ever having to meet evicted tenants face to face, and the housing officer, who could manipulate legislation to punitively dismiss a homeless individual over the telephone. As a set of practices grounded in a sense of shared responsibility for others, militant care thus articulates a moral economy that proactively places individuals into relationships of mutual obligation. In doing so, it guides ethical decision-making in everyday life and produces embryonic politics out of the refusal to 'pass the buck' on the plight of others.

Yet although Lucy's generosity meant that Gunita avoided sleeping on the streets, she remained in a highly precarious position. And as much as KUWG's efforts had helped her survive a crisis, the fact that they had ultimately been unable to prevent her eviction, and that she had failed to overturn the council's decision, underlined where the balance of power lay. At root, evictions, precarious housing and homelessness are the products of an exploitative housing system that privileges accumulation and rent-seeking over the provision of decent, affordable and secure homes. In the UK, these patterns of exploitation are legally encoded through property laws and reinforced by both state policies and everyday bureaucratic encounters. This elaborate layering of ownership and legal duty makes political contention around housing particularly challenging. As such, while the moral economies of housing activists provide a critical counterweight to such forces and a vital means of survival, they currently operate on both a much smaller scale and within a much shorter timeframe than the laws and policies they struggle against.

Conclusion: Moral Economies and Counterhegemony

London's contemporary housing crisis has been produced by almost forty years of social policies that have eroded social housing and steadily given political priority to developers, landlords and speculators ahead of those who cannot afford to buy their own home. As Madden and Marcuse argue (2016: 17–26), underlying such trends is a global shift towards the privileging of housing's exchange value over its use value. Yet as the ethnography here has shown, the present crisis is often experienced as a struggle over the moral terms in which the right to housing is understood by different social actors in various advice and support settings. Since divergent moral claims are mediated by an array of state and state-like actors and institutions – housing associations, law courts, bailiffs, legal advisers and community activists – they are neither fixed nor always entirely clear, meaning that those who need support often find themselves circulating an array of advice encounters as they attempt to remain housed. This is a highly disorientating experience, not least

because being on the brink of eviction is traumatic enough without also having to discern between different kinds of advice in order to make informed decisions.

Yet while the problem of ascertaining what constitutes ‘good advice’ is clearly an issue for the precariously housed, I have aimed here to make a more far-reaching claim about these encounters. I argue that they are shaped by moral economies that can either reproduce or challenge hegemonic social relations and discourses surrounding the right to housing. In the case of local housing offices, the moral economy of gate-keeping is hegemonic in the sense understood by Gramsci (1971): it obscures the ways in which contemporary modes of accumulation produce housing precarity by foisting blame onto individuals and hiding class exploitation behind familiar tropes of moral deservingness. By contrast, among grassroots activists, the moral economy of militant care seeks to make the underlying politics of housing explicit through practices of both mutual support and confrontation. In their efforts to collectivise and politicise problems that are often experienced in isolation, the activists who practice militant care produce an embryonic counterhegemony as well as a vital source of respite and solidarity. As individuals like Gunita move between these conflicting and overlapping spheres of advice, they also move between ‘multiple moral communities ... sometimes rivalrous, internally riven or with differing expectations of reciprocal obligations’ (Alexander *et al.* 2018: 124). It is perhaps for this reason that political contention around housing has an ephemeral quality: it surfaces in moments of acute crisis and then recedes as individuals and communities either resolve their problems or pass into different phases of precarity.

While counterhegemonic advice encounters clearly provide a bulwark against both austerity and predatory landlordism in everyday settings, it remains unclear how the ‘ethics of care’ (see Held 2006; James and Koch in press) that undergird them might be translated into much needed policy change. Yet as Matthew Desmond (2016: 293–294) observes, housing possesses unique political and moral properties precisely because it straddles the status of both commodity and home, meaning it encompasses the duties that people are owed by the state as well as those they owe to each other. In this sense, the challenge for those who seek a just resolution to London’s housing crisis is to construct political vehicles that can effectively level demands over longer timeframes and across multiple scales.

Notes

1. ‘Life at its most elevated’: an advert for properties on the new Elephant Park development in Southwark, South London. <http://www.elephantpark.co.uk/prices-and-availability/skyscape-collection> (Accessed 13 June 2017).
2. ASTs are open-ended tenancies but landlords often fix them to six months or one year. ASTs also permit landlords to evict tenants without reason at just two months’ notice.
3. McKenzie friends are lay persons who can assist or support litigants in court proceedings.
4. Since I have a working background in homeless support work, much of the bureaucratic and procedural side to this work was familiar to me.
5. After Gunita had been evicted, her flat appeared on local listings with a significantly higher rent.
6. The second category is chiefly comprised of unmarried individuals with no dependents, although in 2002 an amendment moved certain ‘vulnerable’ single persons into the priority

need group: 16–17 year-olds, care leavers, former members of the armed forces, ex-prisoners and those fleeing domestic violence.

7. The statutory limit on housing review decisions is 56 days, but Brent regularly take far longer to complete them. Officers in the authority's review team are quite open about this, explaining that staff shortages and a high volume of requests have left them with a huge backlog.

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