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Losing touch: class, social capital, and out of area housing

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ABSTRACT

Whilst the conceptualization of a housing crisis has become a common narrative within politics, research, and the media, its nebulous nature can risk failing to recognize the breadth of experiences or its exact relationship to inequality. By looking at out of area housing placements as one aspect of the 'housing crisis', this paper explores the way by which experiences of housing can be a disbenefit to people's wellbeing through fracturing important social networks and connections. Using primary evidence from households placed out of area by their local authority, the paper recognizes the importance of class as a way to understood market power, which is increasingly salient as housing becomes increasingly commodified. However, in seeking to broaden this position, the concept of social capital is introduced as a way of counterbalancing economic understandings of inequality with social vulnerabilities. The paper is based on 10 households placed out of area following the use of freedom of information requests to English local authorities to ascertain the extent of the practice. The paper argues that out of area housing diminishes social capital, which as a component of total capital, can be seen as further impoverishing vulnerable households.

KEYWORDS

Class; housing crisis; out of area housing; social capital

Introduction and background

The outcomes of housing policy and practice have been broadly understood in terms of relatively easily quantifiable factors such as the numbers of homeless people, the number of housing completions, housing costs, and other such measures. This contributes to a dehumanizing approach to policy that ignores social and familial impacts of housing precarity, which are harder to quantify but arguably equally significant. In this paper, the argument is made that whilst it is important to understand the 'housing crisis' in relation to people's resources and physical capital, it is also valuable to understand the qualitative personal dimensions, which can be understood in terms of social capital.

The contribution this paper makes to housing debates is that whilst the concept of social capital has been used in some instances to understand the impacts of a perceived housing crisis, there has been a paucity of research looking at the social capital impacts of involuntarily moving to another area. This research specifically looks at this in relation to

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out of area (OOA) housing, though it is a concept that could be applied to other demographic groups such as asylum seekers, those escaping domestic abuse, travelers and those experiencing modern day slavery who may also experience the impacts of non-voluntaristic relocation. Whilst research making connections between housing and social capital has been characterized as 'disparate' (Ayed and Clarke 2024; Ayed et al. 2020; Cheng et al. 2024; Kan 2007), a useful starting point comes from McGrath et al. (2023, 2) understanding of social capital as 'an individual's accumulation of economic and cultural capital' that is 'conceptualized as resources embedded in social relationships, particularly reciprocity, obligation, and trust'. One of the goals of this research is to more fully understand the ways in which precarious housing, and in this case OOA housing, impacts on social capital. This research develops McGrath et al.'s Bourdieusian understanding of social capital by exploring the intersection of economic and social realms of housing. Broadly speaking, the research positions limited economic power as a reason to drive people into more precarious housing, whilst understanding decreased social capital as an outcome. The division is useful, though there is no doubt that conceptualizations of multiple exclusion homelessness (Fitzpatrick, Johnsen, and White 2011, 2013) are important to understand how they overlap. Economic capital is consequently understood in relation to class within this research, with social capital being the social networks and reciprocity that also influence a person's ability to engage in economic activity and the outcomes of that activity. Furthermore, class, despite some useful contributions, has been underused to understand people's relationship to housing (Flint 2011; Robertson 2017; Somerville 2005) as a conceptualization of inequality. This paper uses interview evidence to intersect the concepts of social capital and class as a way of synthesizing both the economic and social dimensions whilst also recognizing their distinctions.

People in precarious housing potentially face a duality of economic and social barriers that can be understood in terms of economic and social dimensions. These are two distinct areas as they can be theorized and measured in distinct ways, and they are also understood by households through different language and experiences. However, whilst it is easy to understand a connection between precarious housing and poverty, it is also important to locate this within a broader context that theorizes an intersection of social and economic relations. Poverty is a result of economic power imbalances and can be understood in terms of class, whilst social capital is important in its theorization of broader social relations and this paper argues that a reduction in social capital should be seen as a reduction in a person's total aggregate capital and, therefore, as making them poorer.

This research looks a group of households that are already reliant on a local government duty to accommodate, which can be interpreted as illustrating limited economic power in a commodified housing market. Their experience of this duty being discharged by placing them OOA into temporary accommodation, potentially against their wishes, which the research proposes may result in reducing their social capital and therefore reducing their total capital. The research explores to what extent this has made them poorer, more vulnerable, and reduced their wellbeing. In effect, their experience of housing, which should be a key area of their welfare, is actually making them poorer. Specifically, this research examines the impacts of OOA placements where households in need of accommodation are housed in other local authority areas. This is a practice experienced by those already facing some element

of vulnerability by virtue of to be owed a duty to be accommodated there already needs to be some degree of challenge and/or caring requirements. For the local authority with a statutory duty to accommodate, placing a household OOA dispenses the duty, though for the household it can be the beginning of a new set of challenges and exacerbated vulnerabilities.

Importantly, to provide a structure in which to position debates on inequalities, as well as social and economic capital, this paper uses an understanding of class in order to conceptualize inequality. With this in mind, this paper positions class in terms of power inequalities to explore people's access to and influence over rewards and resources. This is not to say that the concept of class is beyond critique, it is after all a broad concept that can mean different things to different people, but that it provides an important and cogent context within which to situate debates regarding the intersection of housing and inequality (Fransham 2020; Jacobs, Atkinson, and Warr 2024; Tunstall 2023). Linked to the economic conceptions of class, despite awareness of 'multiple exclusion homelessness' that recognizes personal vulnerabilities and challenges as barriers to housing (England et al. 2022; Fitzpatrick, Bramley, and Johnsen 2013), debates regarding access to housing and the cost of housing are largely understood in regulatory and economic terms (Brill and Raco 2021; Gallent, de Magalhaes, and Freire Trigo 2021; Preece, Hickman, and Pattison 2020). Whilst these are excellent and informative contributions, this paper seeks to broaden such debates by recognizing qualitative ways in which housing precarity such as being moved OOA will have further negative impacts on a household's social capital. With vulnerable households being subject to OOA placements, the argument is that these households are therefore additionally impoverished by recognizing the significance of social capital as an element of a household's total capital. Significantly, this is not an abstract theorization of social relations but is instead positioned within terms of support structures and networks that form an important element of people's lives.

Underpinning this argument is the author's previous research on OOA housing, a practice whereby local authorities place households with a statutory duty to be accommodated in other local authority areas (Iafrati 2021; Iafrati, Clare, and Lawrence 2024). By definition (s.189, Housing Act, 1996), a statutory duty to accommodate is owed to the most vulnerable households, such as those escaping domestic violence, those with children or pregnant, and people with mental and physical health challenges. This means that the local authority where a person or household resides is duty bound to provide accommodation, even if it is a series of temporary accommodation placements. In some instances, the local authority may choose to discharge this duty by placing households in a different local authority area from the one where the original application was submitted. This might be a neighboring authority, though it may also be a significant distance from the applicant's original home. Placements in neighboring local authorities can still be sufficient to disrupt school places and community belonging, whilst placements further afield can additionally fracture connections with friends, families, and key service areas that may be necessary for wellbeing and to maintain minimum living standards. Households refusing to accept placements OOA can be classed as being voluntarily homeless for refusing accommodation, at which point they lose their statutory right to be accommodated under section 193 of the Housing Act 1996 that may bring

heightened risk of homelessness or short-term temporary accommodation (Greaves and Barton 2024).

Class, markets and social capital

To say that the UK find itself amid a 'housing crisis' is a somewhat problematic statement despite the wealth of research, literature, political narrative and media stories that use the term (Harris, Nowicki, and Brickell 2019; Heslop and Ormerod 2020; Robertson 2017; Watt and Minton 2016). Consequently, Archer and Parr (2024, 105) argue that whilst the concept of a housing crisis is real, 'there is less agreement about what exactly constitutes this crisis'. Some level of concern can be attributed to the nebulous nature of a housing crisis characterized by a range of dimensions and indicators without there necessarily being a coherence regarding their intersection and causes. Variously included as driving the housing crisis are planning impediments (Gallent, de Magalhaes, and Freire Trigo 2021), a post-recession liquidity crisis (Farnsworth 2021), a middle-class 'return to the city' and subsequent gentrification and displacement of lower-income households (Fransham 2020) and welfare reforms (Williams et al. 2024). In addition, there is recognition by Heslop and Ormerod (2020) of broader contextual factors such as class and inequality in relation to housing commodification, whilst Brill and Raco (2021) position this within the political nature of crisis narratives.

Whilst housing has always been a mixture of tenures in the UK, there is currently a plateau of home ownership in terms of the proportion of the population while there has been a decline in the availability of social housing (local authority and housing association) for those unable to afford home ownership (MHCLG 2025). For those on the lowest incomes, housing is therefore increasingly accessed through a growing private rented sector that is provided for investment reasons, rather than welfare, which defines the nature of housing commodification for the most economically vulnerable amidst changing market and state boundaries (Debrunner and Gerber 2021). In this respect, crisis covers a long-run position whereby

> the exact nature and effects of this housing crisis seem (perhaps deliberately so) wide ranging and difficult to define, drawing together a vast array of actors, experiences and outcomes. Although the housing crisis across England plays out in different ways, due to uneven economic development and varying housing markets, this geography is often overlooked in dominant discourse. (Heslop and Ormerod 2020, 146)

Despite the challenges of crisis narratives that can mean many things to many people, there is little doubt that the presence of housing challenges and problems are deeply concerning from a policy perspective. Beyond a focus on rough sleeping, there has been a significant growth in the extent of housing precarity that falls between the pillars of being either homeless or having a secure home. Traditionally, the concept of precarity has been more readily applied to the study of the labor market, where it is understood as the absence of 'substantive protections against a pure market relationship' and the presence of 'non-standard forms of employment' (Rubery et al. 2018, 510). In his influential work around the development of the idea of a growing global 'precariat', Standing (2014) takes this further by recognizing the role of class and power relations in the contest for resources and resultant patterns of inequality. For Standing, the precariat

is characterized by social insecurity, economic instability, and a peripheral relationship to the core benefits of economic wellbeing determined by a lack of power. In this respect, affordable and low-cost rented housing, as increasingly commodified entities (Debrunner and Gerber 2021), can similarly be understood in terms of contest, vulnerability, instability, and power. Characterized as 'Strugglers, Drop Outs and Temporary Renters', Köppe (2017) recognizes a diversity of those in what might be termed the housing precariat, though it is important to recognize economic inequalities rather than understanding housing challenges purely in agential terms. In this context, this paper positions OOA housing as an inability to meet people's welfare needs and as an element of a broader crisis.

By definition, those households where there is a duty to accommodate will be living in imminent risk of homelessness (Wilson and Barton 2022a) and are likely to experience the insecurity of rented accommodation in the private sector. In many cases, as detailed below, this will likely be temporary accommodation sourced by the local authority and may be in another local authority area from where the person originally applied for housing. With a decline in social housing stock of approximately a quarter, 5.5 million in 1979 to 4.1 million in 2022, and funding challenges (Wilson and Barton 2022b), alongside a growth in precarious employment such as zero-hour contracts and gig economy labor, and over a decade of welfare reforms, there is a growing number of people who lack economic power to secure housing as an increasingly market driven commodity (Buzzeo et al. 2019; Jeffery, Devine, and Thomas 2018; Preece, Hickman, and Pattison 2020). In this context, commodification recognizes the logic of the market as the most efficient way to provide housing when the

> Post-war Keynesian social contract has been supplanted by the entrepreneurial city in which competition, choice and capital accumulation override social welfare agendas [and] substantial areas of cities, which were once built, owned, managed and maintained by local governments or other public or quasi-public sector bodies may now be wholly or mainly privatized

(Forrest and Wissink 2017, 163/161). Underpinning Forrest and Wassink's is a revisiting of Pahl's seminal text from 1975, 'Whose City', where they explore the ways in which city residents have changed from citizens to consumers as welfare provision has receded and markets have filled the gap. Significantly for this research is the recognition that consumers need financial capital, but that in the complexity of urban living, they also need the support that comes from social capital. For households with the least economic power, who struggle with the contested nature of the market, there is a growing number of households in temporary accommodation, those people that are 'sofa surfing', emerging areas such as beds in sheds, sex for rent, and guardianship (ONS 2023), as well as those circulating amongst the low-cost private rented sector.

However, a risk in conceptualizing markets is that it potentially positions a person's relation to commodities as being defined solely within economic parameters. This has been a tradition with analysis of housing as far back as Young and Willmott (1957) who understand social mobility through employment change, which persists in contemporary studies that, albeit implicitly, position class alongside occupation (Jacobs, Atkinson, and Warr 2024; Tunstall 2023). This is an essential and useful starting point, but if class is a statement of power in terms of accessing contested commodities, rewards, and

resources, then the evidence of housing illustrates that there are also key social determinants within this contested environment. This is explored in this paper through the intersectional synthesis of economic capital and social capital. The paper recognizes that social capital, whilst conceptualizing the nature of social networks, connections and support, can be a broad concept characterized by different approaches and analyses. In this respect, social capital defines social networks, mutual care, civic participation, and reciprocity that provide households with non-financial support and resilience (Cheng et al. 2024). Whilst possible to ringfence social capital in a way that abstracts it from economic factors, this paper adopts a Bourdieusian approach of seeing social capital being connected to economic capital through playing a role in reproducing inequalities rather than mitigating or reducing inequalities (McGrath et al. 2023). Whilst recognizing that there exists a plurality of capital, including cultural capital and political capital, this paper focuses on the intersection of social and economic capital as this retains most relevance in the context of a housing crisis.

Furthermore, this paper argues that a conceptualization of class is increasingly missing from contemporary analyses of housing precarity, which reflects its position within welfare debates more broadly. Where class is used as a way of understanding broader housing crises, it is done so from a common-sense perspective where class is not defined and is potentially used as a shorthand for income (Brill and Raco 2021; Heslop and Ormerod 2020). From a classical context, class is associated with labor power and relations to the means of production, which might be seen as problematic in relation to contemporary experiences of welfare and minimum wages. As a starting point, Marx recognized the tensions between 'the owners of labour-power, owners of capital, and the land-owners' (Marx 1992) that are characterized not solely by struggle, but by 'independent existence' and economic autonomy (Marx 1994). However, it has been argued that the distinctions between 'class structure' and 'class action' (Crompton 1993) become significant, which connects with Giddens (1973) observations of class in the post-industrial society. Understanding a growing complexity of conceptualizing class in contemporary society, Jessop (1990) recognizes class as a social relation that can be connected to 'generalised commodity production' and presumed associated contests of securing such commodities. Notwithstanding such a rich tradition, the concept of class has largely fallen away from analyses of welfare and commodification, despite Gregory's (2018, 237) recognition that the working classes are exposed to conditional welfare designed to change their behaviors as a way of creating a 'national good'. Consequently, with little economic power or influence, this represents a distinct relationship to commodities in the economy, with housing increasingly understood in terms of being a commodity (Heslop and Ormerod 2020), which stands in opposition to housing as an element of welfare.

Therefore, without evoking an economistic relationship of labor solely in terms of production, it is still possible to conceptualize class as an element of market relations, which is the ability to access contested commodities. This is important for two reasons. Firstly, as affordable and low-cost housing becomes increasingly delivered through markets, the growth in housing precarity and inequality can be understood in terms of people's ability to secure an economic commodity in the same way as any other commodity. This has variously been understood through a Bourdieusian understanding of capital and habitus (Flint and Rowlands 2003), its connections to an ideological basis

of neoliberalism (Jacobs and Manzi 2020), an understanding of inequality (Heslop and Ormerod 2020) and 'coercive commodification' (Dukelow and Kennett 2018). However, secondly, it is possible conceptualize relationships to commodities beyond the purely economic realm of the cash nexus. It is evident that those facing marginalization and social exclusion that have been made vulnerable through historical legacies of systemic inequalities defined through debates regarding commodification of housing beyond the confines of the economy to include social capital as an essential element, which, whilst not explicitly stated, can bring us back to the concept of multiple exclusion homelessness (England et al. 2022; Fitzpatrick, Johnsen, and White 2011, 2013).

Returning to the conception of class, a potentially narrow and labor-based understanding of class can therefore be expanded to explore relations to both production and markets (Crompton 1993; Jakopovich 2014). In the context of welfare as part of a broader allocation of rewards and resources, it is possible that the concept can be further developed. This raises the question of how it is possible to maintain a focus on power and inequality whilst simultaneously looking beyond the deterministic view of the role of economic capital. By turning attention to Bourdieu's theory of 'capitals, assets and resources' (Savage, Warde, and Devine 2005), it is possible to maintain a focus on inequality that incorporates a critical theory recognizing systemic inequalities in the allocation of resources, whilst similarly not being reductionist regarding the role of labor. This is essential if the practice of OOA housing is to be understood in relation to inequality and market commodification. To this end, social capital represents 'some aspect of social structures, and they facilitate certain actions of actors' and as such represents a 'resource' in the same way as economic capital (Coleman 1988, 98). This is echoed by Portes and Sensenbrenner's observation of 'the expectations for action within a collectivity that affect the economic goals and goal-seeking behaviour of its members, even if these expectations are not oriented toward the economic sphere' (quoted in Robison, Schmid, and Siles 2002, 2) as well as Putnam's (2001) understanding of reciprocity through networks.

A conceptualization of social capital, therefore, connects with the research findings to recognize the ways in which networks operate as a form of capital by supporting households to manage shocks, develop resilience, and embed networks that will help cope with everyday challenges that could contribute to homelessness such as health concerns, job loss, or change in domestic arrangements. Critically, Ziersch and Arthurson (2007, 410) provide an example of where social capital has been applied to housing and in doing so, they distinguish between Putnam's and Bourdieu's understanding of social capital. Social capital for Putnam (1995) is defined as 'features of social organisation such as networks, norms and social trust that facilitate coordination and cooperation for mutual benefit' whilst for Bourdieu (1986) it is defined as 'the aggregate of the actual or potential resources that are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition'. As mentioned above, this paper proceeds by taking a more Bourdieusian approach.

As seen from the interviews below, social capital manifests through informal networks such as mutual childcare arrangements between households, emotional and practical support from families and friends, and even a sense of community that underpins feelings of belonging. Furthermore, it is extended to include more formal connections such as relations with key service providers in areas including

health and education as well as a geographical element that might include the value of knowing where to seek support, transport connections, feelings of safe areas, where to shop, and where to seek employment and/or support with welfare needs. Importantly, this can be placed within Bourdieu's conceptualization of social capital (Bourdieu 1986), and that this should be understood as a form of capital in the same way as we might more readily think of economic capital. Connecting this back to housing and housing precarity, the impact of OOA housing placements is that the process fractures many of these connections and networks, thereby diminishing the social capital of the household.

This is where it is possible to further explore Bourdieu's social capital, not in order to position as a counterweight to economic narratives of capital, but to understand it in a complementary manner. In this respect, this paper's argument of social capital being an element of a person's total capital provides a broader and more rounded explanation of challenges people can face to secure commodities such as housing as well as the impacts pf precarious housing. The conceptualization of 'capital, assets and resources' (CAR) (Savage, Warde, and Devine 2005) in Bourdieu's work therefore affords an opportunity to position class as an economic locus that can sit alongside broader social determinants that shape relationships to markets. In doing so, this expands understandings of market relations beyond the traditional focus on production, which is especially useful in relation to housing as it allows for recognition of how vulnerabilities and inequalities exist in markets and the consumption of commodities. This position is not without criticism as Tittenbrun (2016, 89) warns against 'crude materialism or physicalism' within social capital. It is therefore important to guard against reductionist assumptions that social capital is a series of obligations and networks that can crudely be converted into economic capital and commodities. Despite such risks, Bourdieu's recognition of social capital as 'durable networks' that can be material or symbolic whereby membership of such networks confers benefits of 'collectivity-owned capital . . . . . which entitles them to credit, in the various senses of the word' (Woolsey Biggart 2002, 286) allows for understanding of the non-economic relationship to commodities. Usefully, despite concerns of mixing social and economic analyses, Savage, Warde, and Devine (2005) recognize the way in which class can be understood not solely through 'labour theory', but instead through 'exchange relations' that create 'structured inequality'. This understanding of exchange relations lies at the heart of how vulnerability and commodification intersect.

Ultimately, Ayed et al. (2020) recognize that the different positionalities of writers who approach social capital from different historical legacies and contexts, has contributed to the concept not being applied to specifics such as homelessness and precarious housing. Ayed et al. (2020) consequently identify how useful the concept of social capital can be in exploring the ways in which relationships, support and resources intersect with housing in a way that is comparable to an applied understanding of CAR. This is supported by Walker et al.'s definition of social capital as 'the ability of actors to secure benefits . . . . . by virtue of membership in social networks' or to be connected to 'other forms of capital or used to make up for their absence' (Walker et al. 2014, 316). The conceptualization of support and the ways in which this relates to social capital is a theme, albeit not widely spread, in relation to housing and homelessness (see for example Barker 2012; McGrath et al. 2023), though there remains limited if any connection made to the concept of class

as a way of locating this within power relations that shape access to commodities. This understanding of social capital allows, therefore, for the argument that a decline in social capital, as caused by OOA housing placements, will place a household in greater levels of capital deprivation and that this can be understood in terms of poverty.

Methods

The research contained two elements. The first element was freedom of information (FoI) requests sent to all English local authorities with responsibility for housing to ascertain the number of OOA placements made by each local authority. This data was important to understand the extent and nature of OOA placements and how they varied across the country. It also allowed comparison with data available through the government's live tables, with the latter having notable under-reporting compared with the FoI data. This remains an important and under-researched area of what might be termed the housing crisis, though as a starting point, it produced a broadly quantitative picture of housing policy and practice. Part of the argument of this paper is the need to understand policy and practice beyond the tangible measures by understanding the human and familial impacts of, in this case, OOA placements. As such, the FoI data forms a background and context to this research rather than a focus in its own right.

With this in mind, the second element of the research was interviews with 10 people who had been placed OOA by their local authority. All these households would have been classed as having some element of vulnerability by virtue of their local authority accepting a duty to accommodate. The interviews were essential in order to recognize the human and familial impacts of OOA housing, which highlighted the qualitative human impacts that are absent in policy formulation. In doing so, the interviews identified a series of non-financial factors that included awareness of negative impacts on social networks, personal resilience, as well as impacts on mental health and wellbeing that can be connected to social capital.

This links to a broadly critical realist (CR) approach to research that recognizes the objective reality as evidenced through the lived experience of OOA placements as an indicative element of a broader housing crisis. Within a CR methodology, there is recognition of both the subjective interpretation and the objective reality of events, in this case, OOA placements as part of housing pathways within a broader housing crisis (Fitzpatrick, Bramley, and Johnsen 2013; Hastings 2021). CR also recognizes the conditions that produce such reality, such as neoliberalism, commodification, and the decline of the postwar welfare consensus – though these latter more philosophical and ideological topics are not the focus of this paper. In terms of understanding capital and inequality, the CR approach allows for recognition of the objective reality of a duty to accommodate, being moved OOA, the lack of power to determine one's own housing choices, and the way in which housing can be a disbenefit. Additionally, it recognizes the subjectivity of broken familial connections and support networks that can be essential elements of people's lives, especially when addressing challenges such as mental ill health or childcare. Together, this can be positioned with economic capital and social capital.

In terms of the interviews, the cohort of people interviewed were, by definition, vulnerable and geographically displaced. For ethical and legal reasons, as well as possibly for practical reasons, local authorities were not able to share the contact

details of people moved OOA. Similarly, there was no single organization working with or supporting these people with their transition to a new area. Recognizing that this represents a relatively exploratory methodology given the paucity of primary research on this topic, it was felt that interviewees would need to be found through less formal channels. Through a search of publicly accessible social media platforms, it was possible to identify several people who mentioned in posts their experiences of being moved OOA. This represents an exploratory approach to sampling that reflects the transient nature of the households, the fact that local authorities are unable to share households' details, and the way in which many of those interviewed lacked the connections that would facilitate a snowball sample. The research received ethical approval from the researcher's host institution, and the interviews began with gaining informed consent from the interviewees. The interviewees were informed that they could withdraw from the interview at any point without being questioned. Interviewees were also informed that the research should cause them no harm, which included being upset or made to feel anxious. Despite this position, some of the interviewees became tearful or frustrated during the interviews but were keen to continue as it was a rare opportunity for their story to be heard. Of those contacted, some did not reply, and some were unwilling to be interviewed, but 10 people were willing to be interviewed about their experiences. Whilst this represents a non-probability sample, there is no attempt to claim that the results are generalizable or a cross-section of the population. However, drawing on Lincoln and Guba's (1985) definitions, the findings are credible as the 10 people were not unique in their experiences. Whilst it would be difficult to fully claim saturation in terms of experiences and feelings of those interviewed, a series of themes were raised that were common to all the interviews. These centered on areas including loss of connection to family and support networks, mental health, job losses, and impacts on children. The interviews were transcribed and analyzed using thematic analysis based on key issues from the literature and the important themes from the interviewees. By locating the research within a CR approach (Hastings 2021; Satsangi 2013), which allows for the synthesis of an objective reality of housing policy and supply, alongside diverse interpretations and experiences of that reality. Importantly, this avoids creating causal relationships or focusing on the personal traits of those experiencing precarious housing. This position is supported by Fitzpatrick (2005) who recognizes that debates regarding homelessness, which presumably can include housing precarity, have swung between examining structural and agential factors in seeking to find a single cause for homelessness and precarious housing.

The multi-layered approach of CR is useful because it moves us away from attempting to recognize causal factors, and instead points us in the direction of identifying how a combination of factors synthesize to explain pathways into homelessness and precarious housing. In doing so, Fitzpatrick (2005) explores the role of gender in terms of housing and the complexities of relating gender to what might be described as a housing crisis. She points out that women have specific vulnerabilities in relation to housing, yet they are also given 'more sympathetic' treatment by local authorities when looking for housing, especially if they have children. As such, they are less likely to rough sleep, and Fitzpatrick recognizes that they may be more likely to stay with friends and become hidden homeless. Significantly, all of those interviewed for this research were women

with children, which reflects the nature of housing priority in the Housing Act 1996, and all bar one had been moved sufficiently far from where they felt at home to cause breakdown of social and economic networks. The majority were originally from London, though one was from the South-East of England and one was from the West Midlands.

There is an objective reality because the 'structures' operate even when the householder was unaware of what was happening and spoke (below) of e-mails and phone calls not being answered. There is also some degree of subjective reality in the effects it had on people's lives depending on the personal challenges they are facing and the extent of support they received prior to being moved OOA, which can be connected to their social capital. There are the complex pathways that need to be understood through synthesizing realism and interpretivism and Satsangi (2013) recognizes a diverse range of factors that includes the economy, housing, gender inequality, and personal attributes. In doing so, there is a clear span of what might be termed both structural and agential factors, which is reflected in the responses of interviewees below.

Hastings (2021) adopts a similar position by moving away from causality to recognize a heterogeneity of people affected alongside a breadth of homelessness experiences that extend beyond the simple confines of rough sleeping. Within such a stance, an ontological singularity of crisis becomes difficult to realize and might, therefore, be seen at best as a series of crises. This is, however, not an abstract methodological point. The diversity of housing crises and the multifarious pathways need to be informing policy development.

Findings and discussion

(Note: Square brackets [] have been used to anonymize the interviewees' quotes)

Social connections are the links that people experience between themselves and others in their lives with whom they interact. In many respects, this can be understood as a key element of social capital by the way in which it provides networks, support, and the potential access to resources. These resources may be informal, such as looking after children, providing emotional support, and interaction, but these networks are still a form of capital. This can be seen in the way by which people feel the impact of loss when the networks are fractured through OOA housing. On this point, one interviewee commented that:

> And most of all [my child and I] have struggled with losing all of our support system back home. It's like they've all just disappeared because it's not at all possible to see them with a two hour drive each way . . . . . my family is not [geographically] close . . . . . and they mostly don't drive so it really wasn't possible to see anyone, even at this point.

On one level, this goes beyond an understanding of attachment to area to recognize a sense of belonging and security. With this in mind, another interviewee commented that:

> It's the having to uproot everything that you love, you know, you've built, to then move to a new area. It's like I used to describe it when I moved to [200 miles from home due to OOA]. That's completely alien to me from [home area]. I've never been here before. It was

> just like someone's just picked me up and placed me on another planet. I used to say because I don't know anybody. I don't know where anything is.

However, what starts to become clear is that in addition to the sense of belonging and integration within a neighborhood that accompanies household stability, there is also a measurable benefit. The interviewee's comments regarding not knowing where 'anything is' illustrates a benefit or an asset, albeit not a physical benefit or asset, that can be understood as an element of a person's capital. The fact that it relates to social networks and with services that form essential parts of a person's support networks means that it can be understood as forming part of their social capital. Furthermore, whilst it is not tangible in the way that might be said of economic capital, it can still be seen to be an integral part of life and to have a real impact on a person's wellbeing and subsequent ability to engage with services.

As such, one connection between social capital and economic capital rests in the way in which social capital can become a prerequisite for economic capital in terms of accessing healthcare, education, childcare, and social networks. However, the significance of social capital should not be defined solely in terms of economic capital. In its own right, social capital is an essential element of a person's total capital, and a diminishment of social capital should be understood in terms of a person being further impoverished. Consequently, the reduced social capital is understood by interviewees in terms of 'not being connected with family is really hard' and this leads to 'no support. I have no support here, especially being a single mum'.

Consequently, understanding social capital in terms of real outcomes, one of the most prevalent connections made by interviewees was in relation to mental health. One interviewee commented that:

> Like for my mental health. I struggled a lot and like raising a baby . . . . . made my mental health worse. My health was deteriorating and stuff . . . . . and like yeah my health was getting worse and I was getting like a lot of headaches and dizziness and stress.

She continued that:

> 'It was getting better and then due to like the move but it was getting worse again. So it kind of affected my mental health like the move'.

Another interviewee reflected similar sentiments when she commented that:

> I was already struggling with my mental health even being half an hour away you know because my family is not close and his sister, and they mostly don't drive so it really wasn't possible to see anyone, even at this point . . . . . My mental health just got worse and worse. She continued that 'I mean my mental health and [my son's] mental health. And most of all we've struggled with losing all of our support system back home. It's like they've all just disappeared because it's not at all possible to see them with a two hour drive each way'.

These sentiments characterized similar feelings and experiences from many of the interviewees. At times, these were connected with other health issues such as irritable bowel syndrome that affected their ability to take public transport to see family and friends, as well as breaks in medication due to losing touch with doctors or because of not wanting to travel longer distances on public transport whilst breastfeeding. The loss of

connection for households who might be classed as vulnerable is significant and has discernible outcomes as one interviewee stated when she said:

> So, before, I would see my mum and dad a lot and that would help me out with my mental health, but I can't do that now and my mental health has just plummeted . . . [crying] . . . . It's just been a huge impact on my mental health. She continued to say that 'I think the hardest part of the whole thing has been just losing connection with my family and friends. I really miss having the support around me. Without that support my mental health has just plummeted. I'm sorry I'm emotional again.'

Placed in a difficult situation of being housed OOA and losing contact with support networks, this had adverse effects on the mental health of the interviewees, with the above quotes reflecting what was a similar experience across the 10 interviewees. Significantly, many of the interviewees experienced varying facets of vulnerability, such as previously being in care, poverty, family breakdown, section 21 'no fault' evictions, mental and physical health challenges, experiences of substance abuse, and domestic abuse. For these households, the mental health impacts of OOA housing are not just an unfortunate side-effect, it is a test of their personal resilience to cope with challenges and function within economic and social realms.

Continuing the theme of resilience and the impacts of precarious housing on being able to cope with the challenges of economic and social participation, there were also a range of practical themes raised by the interviewees. Typically, these centered on employment and childcare, which reflects the demographic of OOA households. However, such areas should be understood as intersecting with mental health and feelings of isolation and marginalization as well as financial capital.

On one level, there was the emotional aspect of children and being moved OOA such as

> [my children] were settled in the same school and a big network of friends that they've been friends with for years. The same doctor and knew how to get around, you know, they knew their way around and stuff. When we moved, my daughter was devastated . . . . . [my son] has really struggled, you know, and he still struggles today. He hates living here. He doesn't want to be here.

The preceding quote characterizes broad sentiments of children being unsettled by moving. For the parents, this was often understood in terms of outcomes such as not settling at school, behavioral problems, and negative impacts on areas such as children's ADHD, autism and other challenges.

In addition, there were also real-time impacts on employment. One of the interviewees spoke about the impact of the move followed by a second move even further away. Her and her partner were living in a hotel at the time of the interview, which had put a strain on her relationship as well as on their individual mental health. Having been moved away from their home local authority,

> 'Then they called to say they would have to move us, and it was another hotel in [northern England] which is obviously quite a lot further. At that point [the interviewee's partner] just outright said no, I won't be able to work if we move there. And like I said I was struggling being half an hour travel away but to be near enough two hours was crazy. But the [local authority] housing guy said that if we refused then it would be considered as us being

> intentionally homeless, and they would no longer have a duty to help us at all. she continued that '[her partner] tried to go to work from there but after one day taking him 3 hours because of traffic it was just not possible for him to carry on and he had to quit. He's tried looking for something here, but he struggles because he doesn't know how long he will be available for'.

This was characterized by another interviewee, who commented that:

> 'I want to go back to work too, my [employer] would have me back but I couldn't get there at the minute [due to distance] and here I'd have no one to look after [her child] so it's hard'.

In this respect, it is possible to recognize social capital in terms of the networks within which people operate as well as the benefits that such networks afford to their lives. Consequently, when recognizing the manifestations of fracturing social capital through OOA housing placements, it can be argued that social capital should not be viewed as an abstract concept. It is, instead, a key asset within a person's life that underpins engagement with social and economic networks. As a key asset, it is right to view it as an intrinsic element of a person's capital wealth, which means that decline in a person's social capital should be positioned as being a way by which a person is placed deeper into poverty.

The understanding of Bourdieu and social capital is therefore important because it allows for an understanding of housing in physical terms within a context of broader economic and social factors. This is significant because it recognizes that housing is not the sole source of inequality, though housing commodification can play a role in reproducing vulnerabilities and amplifying existing inequalities, both economic and social. Understanding this in terms of an economistic model of class demonstrates that being housed OOA, as with other forms of precarious housing, can lead to insecurity that may result in economic costs and marginalization. However, the experience of OOA also serves to fracture social networks, connections with essential service providers, and to disrupt familial and social support networks. Consequently, this paper argues that whilst OOA housing may have an economic cost, it also has a social cost, which should be similarly understood in terms of diminishing wellbeing and inequality. Understanding this in a slightly broader context, such patterns of housing amplifying inequalities are likely to be experienced not just in terms of OOA housing, but also for asylum seekers in resettlement, those living on traveler sites or on the road, those experiencing modern day slavery in the 'shadow rented sector', and possibly even broadened to those escaping domestic abuse and those experiencing mental/physical health challenges and/or leaving institutional care. This is not to infer that all these groups have the same experiences, or even the same economic and social capital. However, it is a recognition of the role of stability and social networks in determining social capital, which is in this paper explicitly connected to economic capital.

Conclusions

In conclusion, the research coupled with evidence from government data supports the argument that housing policy and the practice of local authorities dispensing their duty to accommodate plays a role in systemically amplifying existing inequalities, including inequalities in relation to race and ethnicity. At the nub of the issue is a fundamental

distinction between a house and home. A home is a place of stability and security that underpins wellbeing. In this respect, this conceptualization of wellbeing in relation to a home and housing can be understood in terms of facilitating a growing level of social capital. In contrast, a house is a place of physical shelter to which there is, in the case of OOA, neither permanence nor attachment and underpins an experience of disbenefit and reduced wellbeing as it undermines the creation and retention of social capital.

This contributes to understanding people's class position in terms of the relationship to and control over resources. As housing becomes increasingly commodified, it becomes more of a market entity as the boundaries between the state and the market shift, this is notably the case for low-cost and affordable housing. Consequently, the greatest impact will be experienced by the poorest and most vulnerable groups, such as those at risk of OOA housing. At this point, these households are more exposed to having no control over their capital, assets and resources. It would be easy to argue that this is little different to experiences of local authority housing where households similarly had no control over markets. However, a notable difference is that local authority housing was a key area of welfare that was underpinned by assumptions of stability, despite some of the design concerns with estates. In contrast, the experience of OOA housing is to contribute to a growing housing precariat experienced by households' instability, transience, and disbenefit. Housing in the precariat becomes a residualised source of shelter rather than a home from which to develop stability, grow social networks and engage in the economy and support networks. This, therefore, connects to households' social capital by recognizing that their decline in wellbeing, exclusion from social networks, and potential for economic exclusion

The paper began by positioning social capital as a constituent element of people's total capital, which is important because it allows for broader recognition of capital and inequality. Processes such as OOA housing that reduce people's social capital, even if their financial capital remains the same, should be understood as making these households further impoverished. At the same time, recognition of social capital as a way of understanding people's wealth or otherwise provides an opportunity to understand in more detail and more accurately how OOA placements could and should be understood within the formulation of housing policy. recognition of social capital would allow for policy impacts to be understood in terms beyond the purely financial and tangible. In doing so, the research develops a model of understanding inequality as an ability to shape outcomes within a commodified context through an intersection of class and social capital. Consequently, the research concludes that the ontology of the housing crisis has both social and economic dimensions.

To date, the intersection of social and economic capital remains underused in contemporary analysis of inequality relating to precarious housing. As housing becomes increasingly commodified and abstracted from welfare, it has become increasingly retrenched, the relationship to markets and the way this shapes inequality is consequently even more important. What this paper adds to such debates is the recognition that experiences within a housing context are shaped by factors that reach beyond economic factors. Personal vulnerabilities and social inequalities play notable roles in determining one's relationship to housing that are reproduced and amplified through OOA housing as an element of the housing crisis. The interviewees in this paper represent a housing precariat as defined by

their insecure relationship to housing and the way in which housing has negatively impacted on their wellbeing, which can be understood in terms of social capital.

With this in mind, it is possible to reflect on the limitations of housing policy and practice, especially when seen as a reaction to what has been termed a housing crisis. Possibly reflecting the way in which housing has become increasingly commodified and, by definition, less of an element of welfare, housing outcomes are defined in terms of quantifiable outcomes, such as houses built and homelessness reduction. However, at a time when there is a growing number of people who are not technically homeless but who are residing in precarious housing, such as OOA placements, it is important to recognize how this housing affects people's wellbeing. In this respect, OOA housing is making people poorer by fracturing social connections and, in doing so, reducing people's social capital. Further evidence of the dehumanized nature of housing policy and practice is in the threat of classifying a household as intentionally homeless if they refuse to move OOA, thereby taking away their statutory duty to be accommodated. For these households, they already lack economic power by virtue of having to approach their local authority to be accommodated rather than accessing housing themselves through the private market. The fracturing of social networks and important support structures will further impoverish these households, exacerbate vulnerabilities, and in doing so will further reduce the household's capital. The ultimate question remains that if housing is to be seen as a key element of welfare, the question needs to be asked whether current policy and practice improves or worsens people's lives.

At the start of the paper, there was recognition that the concept of a housing crisis is a nebulous and somewhat vague term that can mean many things to many people as it lacked clarity. This research goes some of the way toward exploring how people's experiences of housing can make their lives worse by affecting both their economic wellbeing and exacerbating their vulnerabilities. Underpinning this lies the commodification of housing and reduced social housing that contributes to households being placed OOA, which is damaging and can be understood as being the antithesis of housing as an element of welfare. Therefore, one critical dimension of a housing crisis is people engaging with an essential commodity whilst possessing limited market power, which is itself shaped by a synthesis of economic and social barriers. Crisis, therefore, rests not solely in the outcomes of housing tenure such as insecure and temporary accommodation and households placed OOA, but instead in the existential positioning of housing as a commodity that has, consequently, become a medium shaped by power and inequality. This is partly evidenced through the way in which the welfare dimension of housing has been lost, as evidenced through the way in which housing policy and practice has become increasingly dehumanized and personally harmful. The role of housing is a tipping point in people's lives that, for many, is tipping them toward greater inequality.

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