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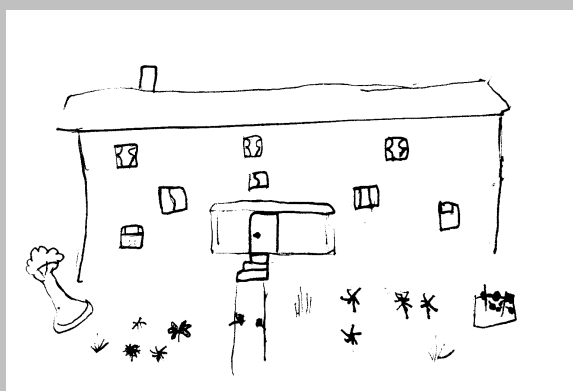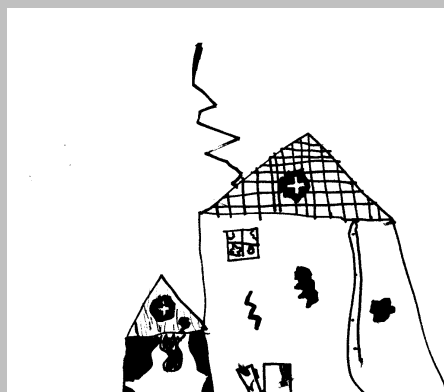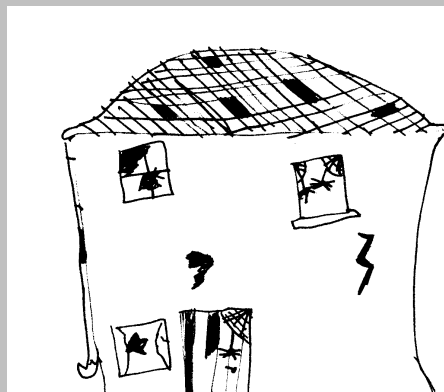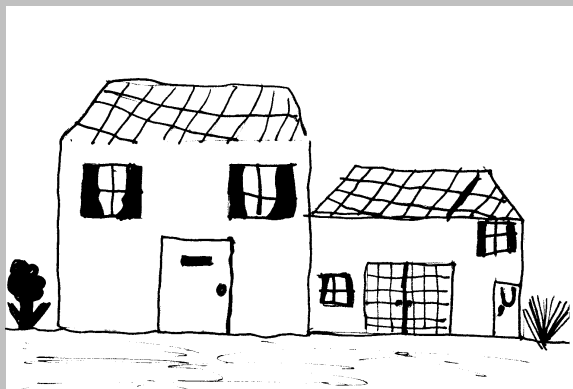
Housing and social exclusion

a discussion paper

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Cover illustrations by Theo Spicker and the children of P4, Wormit Primary School, North-East Fife

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Foreword

The term "social exclusion" is at the heart of social policy at the end of the 1990s. In England, the Social Exclusion Unit has been set up to integrate policy on social exclusion across different Government departments. Its initial priorities are: truancy and education; problem housing estates; and rough sleeping. In Scotland a distinctive approach has been taken with the setting up of a Social Inclusion Network. It is chaired by Lord Sewel and comprises senior civil servants and over 20 representatives of organisations. Its priority areas are broader than those initially adopted in England and its remit is to assist the Government in drawing up a strategy on social inclusion in Scotland.

Shelter Scotland believes that social exclusion debate throws a harsh light over some specific practices in housing: for example, the continuing practice of screening applicants so that they do not appear on council or housing association housing registers. However, we also recognise that there is a much broader set of questions about the role that housing has in causing, re-enforcing or tackling exclusion.

This broader debate is complex and is, as Paul Spicker argues, easily entangled in the worst excesses of bureaucratic language. However, Dr. Spicker, who has worked on many projects with Shelter in the past, has managed to steer a way through that complexity in a way which will open up new horizons for general readers, especially those who wait impatiently to see how the social exclusion agenda will impact on the daily reality of poverty and inequality with which they are familiar. I am confident that this discussion paper will become a basic reference point as policy-makers begin to sketch out a practical programme of action.

Liz Nicholson

Director
Shelter Scotland

1. Introduction

'Exclusion' is a confusing concept, and this discussion paper tries to clarify and explain some of the issues. The paper does three things:

> 1. It tries to explain what 'exclusion' means: where the idea comes from, what it is about, and how it is different from other ideas. The idea has come to Britain from the European Union, where it is used to refer to people who are not fully integrated into society, and not supported by it.
> 2. It looks at some of the ideas which have informed current policy to deal with exclusion, including dependency, problem estates and the "underclass". The debates on exclusion have focused particularly on long-term poverty and the problems of poor areas.
> 3. It looks at the relationship between housing and social exclusion. Housing is an important element in exclusion, and housing policy has a major contribution to make to strategies concerned with social inclusion.

The paper concludes by considering the implications for Scotland.

2. Exclusion

Exclusion and social policy in the European Union

The idea of 'exclusion' is not new, but it has only recently become important in British social policy. The use of the term reflects the growing influence of the European Union on British politics. The Social Protocol of the Maastricht treaty, which Britain did not sign, included this provision:

> The Community and the Member States shall have as their objectives the promotion of employment, improved living and working conditions, proper social protection, dialogue between management and labour, the development of human resources with a view to lasting high employment and the combatting of exclusion.

After the election of the Labour government in Britain, this was incorporated into the Amsterdam Treaty.

The idea of exclusion came to the European Union from France. In Britain, social security was provided by the principles of the Beveridge report, which called for a unified national system. The French system was never unified; rather it was based on a wide range of different organisations, many based on professions or covering an industry. The 'régime général' was introduced in the 1940s as an attempt to draw more and more people into the net, and for many years, one of the central principles of French social policy was an attempt progressively to expand the scope of social protection, bringing people into the system of social protection. This process was largely completed by the 1970s, but some people - mainly those who were not able to contribute - were left out. These people were the 'excluded'.

René Lenoir's book *Les exclus: un français sur dix*[1] had a profound influence. French social policy had never previously been concerned with poverty, but focusing attention on the people who were not part of the system of social protection shifted attention towards the poor. The first measures against exclusion were taken in the mid-1970s, but the most important measure was the introduction in 1988 of the *Revenu Minimum d'Insertion*. France had not previously had a basic safety-net benefit like Income Support for people with no money. The RMI was intended to fill the gap. But the RMI was unusual, because it depended on the idea of *insertion*, or social inclusion. The purpose of the benefit was not just to give people money; it was to integrate them into society.

The French model provided a springboard for discussion in the European Union, reflecting the influence of Jacques Delors as president, and the French-speaking personnel of DG5, the section of the European Commission mainly responsible for social protection. The problems that the European Union faces now are very similar to the problems which the French system was designed to deal with: there is a disparate, patchwork quilt of services, working by different rules and criteria; in many European countries, social protection depends primarily on people's relationship to the economic process; and many people are left out. The Commission's approach to the development of social policy has been based on the incremental development of services, the progressive expansion of coverage, and the insertion of those who are excluded[2] - precisely the characteristics of social policy in France.

The meaning of exclusion

Exclusion is often explained in very general terms.

"Social exclusion affects individuals, groups of people and geographical areas. Social exclusion can be seen, not just in levels of income, but also matters such as health, education, access to services, housing and debt. Phenomena which result from social exclusion therefore include:
- the resurgence of homelessness
- urban crises
- ethnic tension
- rising long term unemployment
- persistent high levels of poverty." [3]

Palier and Bonoli comment that the idea lumps together a wide range of problems under the same label - "poverty, long-term unemployment, public housing, urban problems, various handicaps, AIDS, racism, immigration etc.".[4] It is tempting to think that any concept which is this general is meaningless. But despite the generality of the concept, the idea of exclusion is well developed; it is far-reaching because of its theoretical power. It is based in a complex model of society and social responsibility.

French social policy was built around the Catholic idea of 'solidarity', which refers to the obligations which people have to each other.[5] 'Solidarity' has been an influential idea in France; at one stage it was the root of a political movement, 'solidarism'[6], and the Code de Securité Sociale describes solidarity as the central principle of the French social security system.[7] Solidarity does not mean simply that people identify with each other; they are bound to each other. Most people have obligations which run in many different directions, through relationships of family, work, the community, the economy or the nation. A society is made up of many 'solidarities', a complex series of networks of obligation. Social insurance is solidaristic, because it is founded on a principle of mutual aid; redistribution to the poor is also solidaristic, because it depends on an acceptance of responsibility for others.

Within this structure, some people may be marginal; they have very limited connections with other people. Others are not part of any social networks; they do not have the ties which bind them to other people. The classic example is the homeless, rootless person. These people are said to be 'excluded'; they are shut off from the kinds of social relationship which other people have.

"For some years now we have used the terms 'marginalization' and 'social exclusion' to denote the severest forms of poverty. Marginalization describes people living on the edge of society whilst the socially excluded have been shut out completely from conventional social norms."[8]

People who are excluded have no obligations to other people, and other people have no obligations to them. This has meant in turn that the ideas of exclusion and marginality are often associated with deviance - the breach of social norms and rules.

This model helps, then, to explain what issues like poverty, race, AIDS and so forth have to do with each other. They are all aspects of the ways in which social relationships, and social obligations, can fail. Being 'excluded' means that people are not a true part of society. Often they are rejected, and other people are not prepared to support them.

Poverty and exclusion

The relationship of exclusion to the idea of poverty is complex: many commentators cannot tell the difference. In the European Union, 'exclusion' is often used simply as another name for poverty. The tactic was adopted deliberately. The Conservative government objected to the use of the term 'poverty', and Britain's European collaborators obligingly agreed to use a different word which might avoid the problems.[9] The British government was not impressed, arguing that the idea of 'exclusion' was just as bad:

"It is very doubtful whether the idea ... of an integration plan for all the excluded is practical, not least because there is no generally accepted definition of social exclusion, let alone reliable evidence about the most effective way to tackle its causes."[10]

The discussion has not been helped by some of the foggier contributions from the EU.

"When we talk about social exclusion we are acknowledging that the problem is no longer simply one of inequity between the top and bottom of the social scale (up/down) but also one of the distance within society between those who are active members and those who are forced towards the fringes (in/out). We are also highlighting the effects of the way society is developing and the concomitant risk of social disintegration and, finally, we are affirming that, for both the persons concerned and the society itself, this is a process of change and not a set of fixed and static situations." [11]

These points are important, but they have all been made about poverty.[12]

Poverty, like exclusion, is a wide-ranging and ambiguous concept. It can refer, among other things, to need, lack of resources, disadvantage and severe hardship. A number of concepts of poverty identify it closely with exclusion. Peter Townsend's seminal work *Poverty in the United Kingdom*, written long before exclusion became a principal matter of concern in Britain, begins:

"Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged or approved, in the societies to which they belong/ Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities."[13]

This is a complex definition, but for the purposes of this argument it can be reduced to four main elements. First, Townsend sees poverty mainly as the result of a lack of resources. Second, the standards which it refers to are determined socially. Third, the effect of poverty is to prevent people from participating in society. Finally, this is presented as a form of exclusion.

At the same time, even if the issues run together, there are understandings of 'poverty' which are not equivalent to exclusion. It is possible to be poor, in the sense of having very low income or unmet needs, without being socially excluded. Old people are often poor, and they may find it difficult to participate fully in society, but they are not necessarily excluded. Unemployed people, who are often represented as typical of exclusion, often still receive social support, retain social contact with family and friends, and continue to participate in formal and informal social groups.[14] Equally, it is possible, like Aids victims or criminal offenders, to be socially rejected and isolated without being poor.

Exclusion and stigma

Julian Le Grand, for the Centre for the Analysis of Social Exclusion, has proposed the following definition:

"A (British) individual is socially excluded if (a) he/she is geographically resident in the United Kingdom but (b) for reasons beyond his or her control, he/she cannot participate in the normal activities of United Kingdom citizens, and (c) he/she would like to so participate".[15]

The idea of 'participation in society' is the same idea which Townsend sees at the root of poverty. Poverty is certainly a large part of the problem; people often lack the resources to live in the same way, and to the same standards, as others. But exclusion is a problem, not just of lack of resources, but of social relationships, and people might be unable to participate simply because of those relationships.

The problems of social rejection have usually been described in British social policy in terms of 'stigma'.[16] Stigma refers at different times to differences in personal characteristics, the rejection of some

people by others, or the feelings which rejected people themselves have. People may be stigmatised because of their poverty, but they may also be stigmatised and socially rejected because of physical differences, disability or illness, and race. There are stigmas of dependency, relating to the circumstances of people who receive benefits and services, and moral stigmas, attaching in different ways to groups like single parents, drug addicts, or offenders. These ideas often overlap, and the distinction between them is liable to be blurred. People who are physically different or mentally ill are likely to be morally condemned. People who are dependent and socially rejected are likely to be poor. This is not quite the same as exclusion. Social groups can be stigmatised even though they have social contacts and resources; the idea of 'exclusion' does not fit very comfortably for some stigmatised minorities, like gypsies or Muslims, who may have distinct patterns of social solidarity and community.

The idea of stigma also captures another important insight, which the idea of exclusion tends to miss: that people can be socially rejected at the same time as they receive social support. People who are stigmatised are held at the margins of society; they may be accepted and rejected at the same time. If exclusion means that people are cut off from the patterns of social solidarity which other people enjoy, people who are dependent are not excluded; on the contrary, if they are dependent, they must have been included. There is, Robert Pinker has suggested, a process of exchange - the acceptance of a degraded status as a condition of receiving welfare.[17] But the kinds of problems which exclusion points to - the inability of excluded people to participate fully in society, and the fragile nature of their social ties, continue to apply.

Exclusion and the social services

One important element of the idea of exclusion is that there may be people who are not effectively covered by the existing framework of social protection. In France, the idea of 'insertion' emerged at a time when there was no basic social assistance scheme; it was estimated that up to two million people had no kind of cover. In the European Union, a similar position is reflected in many other countries, including for example Germany, Italy and Spain, where there are important limits to the scope of social protection. That is one reason why the idea of 'exclusion' has been so compelling. In the UK, by contrast, the failure of social services to reach some people has not usually been seen as a major problem; although there may be occasional 'holes in the welfare net', and people may not receive the benefits they are entitled to, the idea of the welfare state was held to provide a comprehensive foundation for anyone in need. The main areas of which this has been true are health care and income support - though even in those areas there may be problems.[18] But there are still notable areas in which many people in the UK do not have a guarantee of social protection: they include street homelessness, the welfare of ex-offenders, and aspects of community care. One of the most striking cases of exclusion in the UK is the situation of people who are homeless after psychiatric care. The welfare state does not provide quite as comprehensively as we might like to think.

Responding to exclusion

The implications of the idea of exclusion for policy do not seem at first sight to be very different from those of poverty. In relation to exclusion, the European Commission has identified three main approaches. The first is that because the problem of exclusion is multi-dimensional, so are the solutions. The pervasive nature of exclusion means that "preventing and combating social exclusion calls for an overall mobilisation of efforts and combination of both economic and social measures."[19] Second, the problems have to be tackled by a partnership between a range of social actors and agencies, which helps to define a role for the non-governmental organisations which have been such an important part of the

EU's approach to social policy. Third, people have to be able to participate in the decision-making process, because participation is a central aim in itself of policies against exclusion. There is nothing here which might not be argued in relation to poverty in its broader sense - and the Commission itself formerly applied precisely the same approaches in relation to poverty.

There are, however, implications for policy which go beyond those associated with poverty. Excluded people have to be 'inserted' in society. The RMI in France can be interpreted as an extension of rights to people in poverty, but it does not simply grant extended rights, and it is not only concerned, like previous benefits, to extend solidarity. It aims to ensure that individuals who are excluded are brought into social networks by requiring their agreement to a contract as a condition of receiving benefit. The Vanlerenberghe report on the RMI sees the contract as the expression of "a contractual right to insertion, in which the community must effectively engage itself."[20] The contract is two-sided. As part of the contract, communal organisations are committed to develop opportunities for insertion. At the same time, the thinking behind the insistence on 'insertion' was also to demand a contribution in return for assistance.

The adoption of the idea of 'social exclusion' as a framework for policy in Scotland has three main implications. First, it proposes an extension of solidarity, in order to include those who are currently excluded. Second, it suggests that the focus of policy will fall on social relationships, and not on resources alone. Third, it implies a commitment to insertion, or inclusion - identifying people who are excluded, committing the community to a strategy for inclusion, and requiring excluded people to make a commitment in return.

3. Excluded people and excluded places

In the UK, the term 'exclusion' has been undergoing a process of redefinition. This has happened not so much because there is a deliberate agenda to re-interpret the term, as because the idea is new to many people, and it is still imperfectly understood. Commentators and politicians have tried to accommodate the idea into previously existing conceptions, like the 'dependency culture' or the 'underclass'. The Prime Minister has called exclusion

> "a short hand label for what can happen when individuals or areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, high crime environments, bad health and family breakdowns."[21]

This puts a particular construction on the idea of exclusion. The Scottish Council Foundation point to the central issues of exclusion as poverty, the duration of disadvantage and the concentration of problems in particular areas.[22] As a description of the scope of the idea, this is questionable; long term poverty is not equivalent to exclusion, and other dimensions of exclusion (like stigma, social isolation and service failure) are not really addressed. As a description of the issues the government is currently concerned with, however, it is probably accurate. In the Prime Minister's view, exclusion is not a term for a group of problems, but a combination of them; it is found in specific people, and specific places.

Excluded people

People who are poor and deprived are more vulnerable to other problems, including bad housing, poor health, low educational attainment and family breakdown. However, although the problems are related, they are not often found all at once in a single individual or family. Some people do have multiple problems, but the more typical pattern is the 'web of deprivation' - a position in which people experience different permutations of problems, often freeing themselves from one problem only to run into another.[23]

The assumption that problems of poverty are long-term and continuing is also questionable. Relatively few people are poor for very long periods of time. Researchers on the dynamics of poverty in Britain, Germany and the US have shown that the composition of the dependent population below retirement age is not stable, that dependency on benefits is periodic, and that people do not remain in poverty indefinitely.[24] Overall, most people who are poor now have not been poor throughout the last three years, and most of them will not be poor in three years time.[25] The finding is initially surprising, and it may seem repugnant to 'common sense', but after a little thought the reasons are obvious enough. People who are unemployed do not necessarily stay unemployed continuously. Young people who are poor now have usually left a home where their circumstances were different, and as time goes by they are likely to settle down with someone else. As their children grow older or leave home, single parents may have the opportunity to work or to take further training (which are the main reasons why they might cease to be poor)[26]; if they remarry, they cease to be single parents altogether. Although there is always a stock of people who have long term problems, there is a large, continuous flow of people moving through. People who are persistently in poverty are a small minority - an important minority, because they are often the people for whom the problems are worst, but a minority nevertheless.

These findings have two important implications. The first is that the counsel of despair often heard about poor people - that they cannot or will not improve their circumstances - is mistaken. Shortly after the last election, David Blunkett wrote to the Guardian: "You can give the poor some money for

a period of time but they still remain poor."[27] This is not true; in a considerable majority of cases, these people will not be poor. The main purpose of social security is intended not to relieve poverty, but to offer social protection, so that people will not become poor in the periods when they are dependent.

The second is that the people who are left are untypical, and in some ways exceptional. Some people are excluded long-term because they have the misfortune to be unemployed, with inappropriate skills, in areas where employment is scarce; but even this is relatively unusual. The people who are excluded for the longest period of time tend not simply to be poor: they are people with chronic illnesses which stop them working continuously, ex-offenders who find it difficult to re-establish themselves in a community, or long-term psychiatric patients with recurring or continuing problems. People in these kinds of circumstances present special issues for services, but none of them is hopeless. The Social Exclusion Unit is fond about talking about 'joined up solutions for joined up problems' - the phrase is used both in their report about rough sleepers, and in the report on urban renewal. In one sense, exclusion is a joined up problem: for any person who is excluded, there are probably several issues to be tackled, which fall outside the remit of any single service. In another sense, though, it is not: the problems faced by one excluded person can be completely different from the problems of another, and they call for a complex response geared to the needs of each individual.

Excluded places

In a recent report, the Social Exclusion Unit has focused on the problems of the 'worst' estates.[28] (By 'worst', they mean the most unpopular.) Depressed estates - the term was first used by the Morris Report[29] - are also called sink estates, and 'difficult to let' housing (though they are not always let out). Characteristically in Scotland, they are found not necessarily in the inner city, but equally on the outskirts of cities.[30]   The estates are characterised by a series of problems - physical decline, the economic marginality of the people who live there, social problems such as crime and vandalism, and a bad social reputation. Reputation is crucially important for housing. Some housing is undesirable because of its character, its design, or its location. But housing which is old, unsatisfactory or of poor quality can still be thought of as desirable: one example are the prefabs built during or shortly after the Second World War. By contrast, housing which is well made, even to a high standard, may still be socially rejected, to the point where it is virtually impossible to find tenants for it. In Dundee, where there is still a surplus of local authority housing and many houses stand empty, most of the rejected housing lies outside the Kingsway, the outer ring road; but one of the most stigmatised areas was Beechwood, a solid 1930s development nearer the centre and accessible for shops, which was initially used for people rehoused from slum clearance and subsequently carried their reputation to the estate. It has now largely been demolished and redeveloped.

The Social Exclusion Unit's focuses on the geographical concentration of certain problems. The report is based on England, but the SEU notes that "the analysis underlying the report, and the priority accorded to solving the problems identified, is shared by the Scottish, Welsh and Northern Ireland Offices." The English districts which have most problems have two thirds more unemployment, one and a half times the number of single parents, lower educational attainment, higher mortality ratios and 'two to three times the levels of poor housing, vandalism and dereliction'.[31] The figures in the report are not wholly compelling; they do not show a concentration of problems so much as a heightened risk of problems in particular places. The 5% most deprived areas still have only 20% of people unemployed, under 10% of single parents and less than half the children in low income families.[32] Most of the people in poor areas are not poor. But that is not to say that there is not a problem, and the more finely the areas are identified, the more acute the problems appear to be.

The nearest Scottish equivalent is a report from the Central Research Unit, which identifies the poorest areas in Scotland through the use of an index. The index itself is based on some debatable assumptions - there is a bias to larger areas, and some important indicators, like children born with low birthweight or houses standing vacant, have been jettisoned. What the results point to is extensive deprivation in particular areas, especially Glasgow, with other concentrations of particular intensity in Edinburgh, Dundee, Renfrew, Lanark, West Dunbarton and Inverclyde.[33]

The problems of these areas are closely linked with low resources. Poor people tend to live in poor areas - that is, there is a greater concentration of people with low resources in certain areas. The main process through which this comes about is the process referred to as 'residential segregation'. Poor people move frequently, but their choices are limited.[34] Those people who can move out do so; they leave behind those who cannot.[35] The people who move in to the area are those who have little choice, like homeless people, usually because they do not have the option to go somewhere better.

This process can be reinforced by the action of gatekeepers. Mortgage lenders may be reluctant to lend in certain areas (the practice of 'redlining'); housing officials may 'grade' tenants in order to put people in the type and class of house they think appropriate. Corina attributes the development of 'sink' estates[36], and Bottoms et al attribute the concentration of criminal activity, to the process of allocation.[37] Research in Glasgow, though, has suggested that the process of residential segregation is likely to apply in allocations even where no deliberate decisions about grading are made[38]. The people who received the least desired accommodation were those on lower incomes and in greater housing need; those who received the most desired accommodation were on higher incomes and in lesser need.

The reasons why an area is 'desirable' or 'undesirable' in the first place are complex. It may relate, for example, to location, environmental factors (like a neighbouring factory or railway), the area's history, the design of the housing, management and maintenance, population density (which affects e.g. noise, play space and nuisances like litter related to people passing by), the physical condition of property, or the social reputation of the area. The effect of concentrating those with lower resources, however, is often to exacerbate the undesirability of the area. The first problem is that people with certain problems are likely to have low resources. This includes, for example, people who are unemployed, single parents, or people with low educational attainment. It may also include people whose record in the labour market has been interrupted - for example, those who are chronically sick, women who have divorced, or ex-offenders. What these groups have in common is not only their lack of resources, but low status and stigma.

Second, poverty makes the problems in the area worse. There are several processes through which this might happen. Some relate to residential property and the way in which poor people have to live in it. Many houses are built on the basis of certain assumptions, about heating, ventilation, furnishing and so forth. Poor people cannot afford to turn the heat up and open the windows, so they have problems of condensation. They do not always have carpets and curtains, so noise reverberates. They do not have cars, so garage spaces stand empty, becoming a play area. Without adequate maintenance, the condition of property is likely to deteriorate, because the tenants cannot afford to maintain it; gardens can also be expensive to maintain. In some cases, property which might be adequately designed for residents who have money prove to be inadequate for those who do not - the clearest examples being in high-rise building, where characteristic problems for poor people include isolation, poor maintenance and lack of play space.

Third, the problems caused by the concentration of poverty affect other people in the area. People who live in poor areas, but who are not poor themselves, are still likely to suffer from the effects of poverty, including increased vulnerability to crime. The fear of crime is directly associated with perceptions of the physical deterioration of an area[39], but the problems are not simply a matter of perception. People who are on higher incomes in lower income areas have greater vulnerability to crime than people elsewhere, including burglary, robbery, motor vehicle theft and vandalism[40]. These people are not likely to be made poor in consequence - that would happen only if the effect of living in the area was to bring their level of resources down sufficiently for them to be considered as deprived - but their position still gives cause for concern. Everyone in this position has lower resources than others who have desirable, well-maintained environments. This means, importantly, that the problems of poor areas cannot be reduced to problems of poor individuals within those areas; the area itself is the source of the problem.

Exclusion and the 'underclass'

The arguments about dependency and multiple deprivation have often been tied up with the idea of the 'underclass'. The suggestion has been made that people on depressed estates are part of a dependent 'underclass'. One definition of the 'underclass' applied in policy in the US runs as follows:

> people who live in neighbourhoods where welfare dependency, female-headed families, male joblessness and dropping out of high school are all common occurrences.[41]

This is not quite the same as an argument about 'exclusion'. The main influence has been the politics of the United States, in which issues of poverty are heavily associated with racial questions. But there are aspects of the underclass debate which overlap with the issue of exclusion - the problems of poverty, stigma and social rejection, and the assumption that a marginal place in society is associated with deviant values.

There is not much evidence to support the idea that poor people do form an underclass in this sense. In the first place, people are not likely to be poor for very extended periods. If there is an 'underclass', it is not stable, and it does not have people who can be relied on to be members.[42]

Second, the problems of depressed estates are not experienced in the same way by the same people. It does not follow, because depressed estates have high levels of crime, unemployment, ill health and low educational attainment, that they are populated by unemployed, sick criminals who were bad at school. What happens, rather, is that unemployed and sick people are poor, which leads to them living on undesirable estates where there is high crime and inadequate schooling. The problems of depressed estates lead to people without resources living near each other, not to them having multiple problems.

Third, the population on depressed estates is not stable. Some of the common features of these estates - high vacancy rates, empty property which is often boarded up, neglected gardens, frequent refusals by people on waiting lists - happen because the estates have a very high turnover of tenants, sometimes as many as a quarter in a year. There are some estates where most people are poor, but they are exceptional; in most cases the majority of people who continue to live in depressed estates are not poor. They might have been poor when they first moved there, but they have made their homes there; and they are, of course, the people who suffer longest through prolonged neglect and social decline of the estate. The central problem is not the people; it is the estate itself.

At the same time, there are important social differences between these estates and other places. It is true that there are higher rates of welfare dependency, single parenthood, unemployment and educational failure, and that these things are in some way connected. The central point of connection is that people who are poor are likely to be concentrated in particular areas because of their poverty.

People who are unable to choose end up in the places which are least desirable; when they are poor, people have the least choice about moving on. Single parents, unemployed people and people with chronic illnesses are more likely than others to be poor. Equally, the problems of unemployment are linked to where people live - as many people in the Highlands and Islands know to their cost. Welfare dependency is, of course, linked both to poverty and to unemployment.

Why are these issues linked to crime? Downes identifies three main processes. The first is that the social context of the community, including issues such as unemployment, housing density and the disruption of family and friendship networks, affects the risks of being a victim of crime. Secondly, many crimes are committed by young people, particularly teenagers, and particularly males. There is a strong link, Downes suggests, between arrest rates and low quality jobs for young people. Third, the experience of being on the street - whether through truancy, unemployment or lack of social alternatives - itself greatly increases the likelihood of delinquency[43].

The association of these factors with single parenthood is also contentious. It is certainly true that some small areas have extraordinarily high proportions of single parents. American research has questioned whether there is a 'neighbourhood effect'[44], which sounds a little like a proposition that single parenthood is somehow infectious, like the mumps, and that people who come into contact with other single parents will contract it. The position is more complex. Partly, the concentration happens because single parents are likely to be poor, and they are brought together because poor families of a particular size are likely to be allocated housing in similar places. Partly, single parenthood is itself the result of unemployment. Cohabiting parents on benefits are much more likely to break up than cohabiting parents who are working[45]; cohabiting fathers are particularly likely to have been unemployed[46]. There are strong links between unemployment and divorce, whether the unemployment precedes the marriage or happens during the marriage.[47] William Julius Wilson has argued, in the US, that the root of the problem is the inability of men to act in the traditional role of the breadwinner. If that is right, economic marginality is having a profound effect on the way that people live - on family life as well as economic relationships. Wilson's main conclusion is that male joblessness has to come high on the policy agenda.[48] The problems which this identifies go well beyond problems of poor housing or depressed areas; the housing issues simply serve to make them more visible.

4. Housing and exclusion

Housing problems are a major part of the problems of exclusion - most obviously through homelessness, but equally through bad housing and living in deprived areas. Housing is also itself a cause of exclusion; the places where people live can be part of the reason for their social rejection.

Housing and disadvantage

The simplest, and most central link, between housing and deprivation is that bad housing is itself a form of deprivation. In the 'Breadline Britain' studies for Channel 4, people were asked what kinds of thing they thought were essential. Table 1 shows the top ten factors.

Popular views about what people need[49]	Described as necessary by (%)	% of people lacking the items
Damp free home	98	2
Heating	97	3
Indoor toilet	97	-
Bath	95	-
Beds for everyone	95	1
Decent state of home decoration	92	15
Refrigerator	92	1
Warm waterproof coat	91	14
Two meals daily for adult	90	1
3 meals daily for children	90	-

Five of these factors - a damp free home, heating, a bath, an inside toilet and home decoration - are housing factors. Two others - beds for everyone, and a refrigerator -depend on people having accommodation first. Housing problems are not just a cause of poverty, or a consequence of it; they are what poverty means.

Bad housing is a form of deprivation; it may also be an indicator of other problems. People are not necessarily poor because they live in bad housing; but if they are poor, they are more likely to have to live in bad housing. Housing is largely distributed according to economic criteria, which means that people with least command over resources are also disadvantaged in their ability to obtain housing. The distribution of social housing is an important corrective - most new entrants to social housing are on low incomes and outside the labour market[50] - but wherever waiting time is taken into account, people on low incomes are still likely to be allocated less desirable housing.[51] People with few resources are probably not going to be able to obtain or afford decent housing.

Equally, bad housing can be a cause of disadvantage. Bad housing is linked with poor employment prospects and limited educational opportunity.[52] It may be a major cause of poor health, including poor mental health.[53] In practice, the relationship between housing problems as a cause of ill health, or as a consequence, can be difficult to disentangle. Reviewing the arguments on homelessness and ill health, the Royal College of Physicians identifies four factors:

- *physical disorders are associated with becoming homeless.* People who have problems with health can have problems with resources, and so with accommodation.

- *physical disorders are produced by homelessness.* Health problems are related not just to lack of shelter, but to a lack of privacy, security, adequate sanitation and even the disruption to diet associated with lack of adequate housing.
- *physical disorders are maintained and exacerbated by homelessness.* In addition to the factors which cause bad health, housing problems can interfere with the receipt of medical care: frequent changes of address, and problems in making and keeping appointments can make it difficult to get help.
- *physical disorder may be caused or exacerbated by behaviour associated with homelessness.* There is a high incidence of drug and alcohol abuse among rough sleepers.[54]

The problems of bad housing cannot, however, simply be summed up in terms of the housing itself. Many of the issues which the debate on excluded estates is pointing to - problems like vandalism, graffiti, rubbish, or the lack of community facilities - are problems attached to places, and they would not be the same if people lived somewhere else. People know this, and that is why they try to avoid moving to the worst places, and try to move out when they are there.

The problems of excluded estates are largely problems of poverty. Although some problems relate to the design of the properties, most do not, because the same kinds of properties do not necessarily have the same stigma elsewhere. The problems include

Problems of high-density living. The more people there are, the more likely it is that someone will drop litter, that someone will be noisy enough to annoy neighbours, that someone in the block will be burgled.

Lack of play space. A common complaint is that children and youths collect together in common space; but there is often only limited space in the homes. Wherever children play in groups, damage and noise are likely; vandalism is often a form of play.

Lack of community facilities. Shops and facilities are a problem because traders need to establish economic viability. Often units are vacant, or they are occupied by the few shops that can survive with a limited catchment - like a hairdresser's or a chip shop.

Lack of maintenance. People who cannot afford tools, paint or garden equipment do not maintain properties themselves, and landlords do not necessarily do it for them. Rubbish is dumped and not collected, because there are special fees for collection. A number of estates have been turned around simply by more active management of these issues.

The reputation of the area. When an area has a bad reputation, it can be difficult to get services - getting hire purchase, getting a newspaper delivered or calling out a taxi.

These problems have been closely identified with 'exclusion', though it is important to recognise that many of the people who suffer from them will not be 'excluded' or 'marginal' in the full sense of those terms.

Housing for inclusion

Housing is part of the problem of exclusion. It does not follow that improving housing has to be part of the solution, because there are sometimes other ways of dealing with the problems. Even in cases where the problem of exclusion is basically a housing problem, it can often be dealt with through extra resources: housing which is physically isolated, in disrepair or difficult to heat may not be not good housing, but it is experienced very differently by people who have access to adequate transport, who have enough money to pay for repairs or to heat the house. For the same reasons, when a geographical area is excluded, the regeneration of an area takes much more than improvements in housing. If exclusion and poverty are the determining factors in area deprivation, better housing will still help to improve

circumstances, but it is far from a complete answer. Area regeneration rests on a whole raft of measures, addressed to the issues of poverty, unemployment, environmental decline and social stigma.[55]

At the same time, if the problem is one of social relationships - the stigma attached to illness and disability, the bad reputation of certain estates, the problem of dependency - improved housing can help. The role of housing policy is threefold. First, and most obviously, housing policies have to avoid making the problems worse. In practice, excluded people in very different circumstances are often lumped together in the least desirable estates, for a very simple reason: the least desirable estates are the ones where social landlords are most likely to have vacancies, and if they are going to do anything about exclusion they are going to do it there. Social landlords can affect this in two ways: by considering both the way housing is allocated, and also by thinking about ways in which housing is not allocated - including blocks on transfer requests, or barring access to different waiting lists.

Second, good housing is a precondition for dealing with many other problems. People with psychiatric problems, ex-prisoners who are trying to reestablish themselves in the community or young people leaving care need support and facilities, but it is difficult to get this support to them if they have no fixed address.

Third, housing is itself the basis for many of our social relationships. Housing is more than a roof over our heads; it is where we live. The neighbourhood people live in, how near they are to family and friends, access to facilities and services and the kinds of things they do with their time are very directly affected by the housing we live in. In a deep sense, then, housing helps to define social relationships, and so the extent to which people are included in society.

There are some circumstances in which improved housing might be sufficient to avoid exclusion. Many, if not most, of the people who have housing problems in Scotland have no problems other than their housing, and the obvious way to improve their situation is to improve their housing conditions and prospects. This is most obviously the case for young families and people who live in poor quality or insecure accommodation. But there are other groups of excluded people - like people who are homeless and unemployed, discharged psychiatric patients, or offenders who need to be resettled - where housing is only part of the problem. One surprising finding of previous research undertaken for Shelter Scotland with homeless psychiatric patients was that several of them had been offered housing, and refused it because they felt they were unable to cope with it.[56] Housing is necessary to deal with these problems, but it is not enough.

5. A strategy for Scotland

Certain preconditions have to be met before an effective strategy can be devised. The first problem is that although poverty in Scotland has been a subject of interest for some time[57], the quality of information is still sketchy. The Scottish Poverty Information Unit comments:

> Information on income and expenditure in Scotland is ... patchy and unsatisfactory. ... Government surveys like the Family Expenditure Survey (FES) and Households Below Average Income (HBAI) do not have large enough sample sizes to provide representative information on a Scottish - far less a local authority - level. ... Local authorities collect information about a number of potential indicators of poverty but there is a lack of uniformity and co-ordination which make comparisons between areas difficult.[58]

Further, relatively little is known about the extent of exclusion in its broader sense. Most of the material which is available relates to known facts about unemployment, health and education[59]; but there is not much information available about the 'dark' figures of economic marginality, or the points where services may fail to cover the population. The problem is aggravated because of the dispersion of the population in much of the country, which leaves people in certain excluded groups (like psychiatric patients, ethnic minorities or people with disabilities) without the broad framework of support or formal contact which seems to exist elsewhere in the UK. The need this implies is for systematic research on the experience on exclusion in Scotland. The Scottish Council Foundation argue particularly for such studies to take place over a period of time.[60]

Second, services in Scotland have focused heavily on the traditional agencies of the welfare state. Large parts of Scotland lack the broad range of diverse services, including independent and voluntary services, which exists elsewhere. The experience of community care has shown the development of collaborative approaches between agencies to be still in its infancy. This problem has been tackled in relation to other issues by the use of joint finance, and there is a good case for introducing parallel arrangements - the availability of finance which can only be unlocked by agencies tackling a problem in collaborative and innovative ways.

Third, there is little in the approach of existing services which seeks to address the relational aspects of exclusion. Housing is an important beginning for the delivery of services, because without decent housing there may be no way of tackling the remaining problems; but even if housing is necessary, it is not always sufficient. Housing has to be combined with other services if it is to help excluded people effectively. There is a need for new patterns of working, and the development of a new set of professional approaches to make such patterns possible.

Notes

About the author

Paul Spicker is Senior Lecturer in Social Policy at the University of Dundee. He has written extensively on issues relating to social policy, housing and poverty; his books include *Poverty and Social Security: concepts and principles* (Routledge, 1993) and *The International Glossary of Poverty* (co-edited with David Gordon, Zed Books, 1998). His work for Shelter Scotland includes *Access to social housing in Scotland* (1991), *Housing and community care in Scotland* (1993) *Discharged* (with Nicole Crockett, 1994) and *Low income owner occupation in Scotland* (1996).

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