

It's the state, stupid: 21st gentrification and state-led evictions

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Gentrification is everywhere and everyday (Atkinson and Bridge 2005). So too are evictions, with over 170 a day in the UK (Ministry of Justice 2016) as well as an international rise in other neoliberal economies, such as Ireland, America, Spain, Germany and Greece (European Action Coalition 2015; Desmond 2015). Understanding the contemporary effects of gentrification and eviction requires scrutiny of the processes at large. Gentrification is described as capitalism playing out in the landscape, it is essentially the economy's urban form (Brahinsky 2014) so as capitalism evolves so too does gentrification. The most recent incarnation 'state-led gentrification', described by Neil Smith (1996) as being *the* urban frontier, names the active role that the state plays in supporting the market to drive gentrification. As a spatial manifestation of neoliberal urban policies, gentrification is not, then, a process exclusively driven by economic forces or cultural and consumer choices of the middle classes or, as scapegoated today, hipsters (Kohmami and Halliday 2015). Nor has it ever been. A recent article critiquing the hipster-hating gentrification protests, titled, *'It's Capitalism, Stupid'* (Dawson 2015) warns that such a focus obscures the structural processes at play. We extend this critique by suggesting that it's the *state too*, and this is an advancement of Smith's (1996) theorization. While state-led gentrification was delivered via governmental policies through regeneration, the state also, for the most part, simultaneously protected people from eviction and displacement through welfare provisions and regulation - which secured tenancies through much of the 20th century. But this has fundamentally changed over time, galvanising in this post-crash, global recessionary period as government policies accelerate gentrification, like never before. While financialisation of housing can be plotted through a suite of policies since the 1980s including the notorious Right to Buy and the Housing Act 1988, the erosion of housing protection is one of the key outcomes of the welfare reforms introduced since 2010. This sits

alongside enhanced repossession and enforcement strategies to remove people from their homes which are supported by legal frameworks. In this sense, we argue that the state is no longer the protector in housing and these processes are tantamount to state-led evictions.

We argue that state-led evictions comprise two aspects. The first relates to a transference of debt achieved through welfare cuts which directly affect housing benefit payments and ergo rent affordability. The second relates to a redistribution of wealth from the public to private sector. This includes the expansion of the private rented sector and homeownership but also, which we focus on in this article instead, how the state works in partnership with bailiff and enforcement companies that profit from household debt and displacement. We use the term 'accumulation by repossession' to capture the growing profitability of displacement processes. By refocusing attention on the drivers of gentrification and evictions today in this article, we plot the advance of the urban frontier. This focus reveals the new ways in which value is extracted through rent and exploitation in housing – where evictions are not only permissible but profitable. Given these aspects, we conclude by reflecting on the corresponding resistance strategies of housing activists and campaigners.

State-led gentrification to state-led eviction: the advancing urban frontier

Gentrification has been the main vehicle of urban restructuring in pre and post-industrial places. At a broad economic level, gentrification involves the extraction of land value. Capital is invested into devalued land where there is a 'rent gap' (Smith 1987): the difference between *actual* land value and projected *profitable* rent. This feature has seen gentrification appropriated by local states to mediate urban restructuring towards neoliberal market capitalism. Typically, property developers and investors move in when the rent gap is wide enough, increasing the rent-value and causing the displacement of existing tenants (Lees et al 2015). To that end, dispossession and displacement are key characteristics and the linchpin of gentrification, where low-income households 'are forced to

leave gentrifying neighbourhoods' and are 'thrown into an ever more competitive housing market' (Newman and Wyly 2006: 51). This echoes Harvey's longstanding position of the significance of land in capital accumulation processes where the key mechanism of exploitation is through rent. For Harvey (2003) 'accumulation by dispossession' captures the predatory role of neoliberal capitalism. Contemporary modes of capitalism, such as the 'corporatization and privatization of hitherto public assets' and financialisation (Harvey, 2003: 148) represent the cutting edge of accumulation in advanced capitalist societies. These accumulation processes involve dispossessing people of land deemed to be of value and are often a 'precursor' to gentrification (Shin, 2016), or at least an underlying aspect of it (Hodkinson and Essen, 2015). However the relationship between displacement and capital accumulation in gentrification research has been underdeveloped. This is partly due to the fact that, prior to the crisis, social housing in the UK played an important role in offsetting and, indeed, protecting tenants against displacement and eviction. Given this level of protection, displacement was claimed to not be the primary aim of state-led gentrification but a mechanism through which to civilise 'poor neighbourhoods' through 'social mix' (Uitermark et al 2007) and *include* the working class as neoliberal consumers of private housing (Paton 2014). However in the aftermath of the global financial crisis, recent studies have brought displacement and eviction back to the fore, aiming to trace the contours between the movement of capital at the 'top abstract level' and the displacement of people at the 'everyday' level (Hodkinson and Essen 2015; Watt 2013). These analyses are vital given the nature of the changes that have occurred.

The very project of state-led gentrification was momentarily challenged by the 2007 financial crisis (Harvey 2014), which was itself precipitated by a collapse in housing finance and real estate. The financial system rebounded, finding new ways to extract profit and value without producing (Lapavistas 2013). This has seen an intensification in the erosion of housing rights in the aftermath of the crash. The subsequent changes in housing policy are said to constitute a global paradigm shift (Rolnik 2013), characterised by the removal of large-scale state support from the housing sector along with the simultaneous creation of policies

which support a market-based housing finance model. This sees housing repositioned as a primary commodity and a global financial investment asset (Rolnik 2013). The state's promotion of housing as a financial asset supports gentrification by giving precedence to the housing industry while continuing to retract welfare and social housing support from low-income earners. This process of housing financialisation beginning in the 1980s (seen in the 1988 Housing Act and Right To Buy) culminates in a pincer movement today where social housing and welfare support are offered on an emergency-only basis (Fitzpatrick and Pawson 2014) while private renting in Britain is at an unprecedented high (Kemp 2015) Consequently, there has been a record rise in the displacement and eviction of tenants, where a lack of rent controls, lax regulation and unbridled transnational capital pumped into the property market, has culminated in 'eviction hotspots' (Shelter, 2014).

Rather than conceptualise the recent welfare reforms as a type of state withdrawal, we see these processes as a different type of state activity that stimulates the redistribution of wealth to private industry and promotes housing financialisation. The dispossession and demolition of communities, stigmatized as 'problem places' is pivotal to the accumulation and redistribution of wealth to the private sector and legitimizing practices that authorize it. The right to dispossess relies 'abstractly on the stronger right to possession' (Van Der Walt 2011: 56), where property legislation, supported by state intervention, permits business class and property developers to make financial claims on devalued land and property. This suggests a more punitive advance of state-led gentrification activities and raises fundamental questions about how processes of accumulation by dispossession are "mobilised in places and on people through law and legal practices" (Hodkinson and Essen 2014: 74). Displacement and forced moves in the wake of austerity and fiscal crises could therefore be considered as a kind of '*accumulation by repossession*', extending Harvey's notion of 'accumulation by dispossession' to denote the policy support for activities which profit from the repossession of homes and displacement of residents.

If gentrification was *the* spatial manifestation of neoliberal urban policies, then it

is the management and exploitation of individuals in the housing sector which becomes the new frontier under neoliberal financial capitalism. No longer providing a buffer against evictions, the state actively facilitates the displacement of people through the reversion of welfare entitlement and legitimization of practices around possession. These processes give precedence to a housing industry that legitimately makes claims to property in high value areas, while triggering the onset of displacement and forced moves. Evictions, we argue, become the *new urban frontier* and they are, in these varied ways, facilitated by the state.

Austerity, welfare cuts and housing policy

Under the 'global wisdom' that fiscal constraint can support economic growth following the financial crisis, UK governments took a vanguard position on austerity and implemented a suite of welfare reforms 'cutting deeper and harder than most EU countries' (Clarke and Newman 2011: 303). In 2012, the Liberal-Democrat Conservative Coalition Government introduced an historical set of welfare reforms, effecting housing, rent and government subsidies (Beatty and Fothergill 2014). Localism has been central to housing policy agenda with important policy variances across the four jurisdictions of England, Northern Ireland, Scotland and Wales, reflecting the nature of devolved policy-making (Alcock 2012; Muir 2013). One of the key changes introduced in England was undoubtedly the so-called 'bedroom tax' – the spare room subsidy of tax on housing benefit levied at social housing tenants deemed to have a 'spare' bedroom. One year after its implementation in April 2014, research found that two-thirds of households in England affected by the bedroom tax had fallen into rent arrears, while one in seven families received eviction risk letters and faced losing their homes (NHF 2014). Around 6% of benefit claimants affected by the bedroom tax have moved as a result (BBC 2014). However, perhaps the most wide reaching national changes was the introduction of the overall 'benefit cap' (or universal credit) and caps to Local Housing Allowance (LHA) (Beatty and Fothergill 2014; Powell 2015). The benefit cap limits the total weekly income an

individual or family can receive in welfare payments, with an estimated 69,900 households experiencing a reduction in Housing Benefit (45% in London) (Wilson 2016). When a household exceeds the set level, their benefit income is capped. This cap is administered primarily through housing benefit payments, therefore household rent. It is estimated that 50,000 households have lost around £93 per week and 15% are losing around £150 per week (Shelter 2013). Given that the cap is administered primarily through housing benefit payments, it would be more useful to reconsider the benefit cap as a 'rent cap' because it automatically reduces a person's rent income.

Those in poverty and receiving welfare benefits face the greatest financial challenges in relation to rent and, thus, face a greater risk of eviction. The impact of these welfare reforms has seen hundreds of thousands of households falling into debt, with household arrears increasing 130% from 2007-2013 (Money Trust Advice 2013) and these arrears have resulted in unprecedented levels of repossessions and evictions. In 2013, we also saw 115,000 possession orders granted to evict tenants in private rented accommodation as a result of rent arrears (Ministry of Justice 2016). In 2015, in England and Wales more than 42,000 households in rented housing were evicted by County Court bailiffs, which is a 50% increase in the past four years, and the highest level since records began in 2000 (Ministry of Justice 2016). But these figures do not paint the full picture because they fail to highlight the number of renters who leave 'voluntarily', without challenging the initial possession claim.

These welfare and housing policy changes are therefore distinct but interrelated modes of transferring debt to individuals and redistributing wealth to the private sector - £35 billion of housing benefit estimated to be spent on private landlords in 2011-12 alone (Ramesh, 2012) - exposing the most vulnerable to market and eviction risk. And there is more of this to come. In April 2016 the Conservative government advanced this through their Welfare Reform and Work Bill which reduces the 'benefit cap' even further and expands universal credit, with even greater implications for rent affordability. Furthermore the government's new Housing and Planning Bill actively curtails housing choice by

further privatising the housing sector. This bill proposes to replace the obligation to build homes for social rent with a duty to build starter homes, extends the Right to Buy to include social housing, compels local authorities to sell 'high value' housing, offers laxer planning permission and sees the introduction of 'fast track' evictions (Crisis 2015). All such changes in government policy since 2010 have consistently intervened and reformed the welfare state and housing policy in ways that have stimulated private rented sector growth on the one hand, while exposing low-income earners to the vagaries of the housing market on the other hand.

Framed in this way, the state as 'a prime agent of redistributive policies' (Harvey 2006: 48) has been active in the amplification of housing poverty and tenure insecurity in fundamental ways. But the nature of the changes made to the welfare state and housing policy denote another critical dimension of state-led evictions. Legislative frameworks that increasingly prioritise property ownership and reversion of welfare rights that undermine basic entitlement, enables an enforcement industry to prosper under the statutory power to repossess, recover debt and evict.

Evictions and the Enforcement Industry

'Bailiffs are necessary for both the economy and the justice system'

(Ministry of Justice 2013)

As housing precarity increases, so too does the role and significance of an enforcement industry, set up to coercively remove and displace people from areas deemed to be high value. The relationship between accumulation of private industry and dispossession of low-income households cannot be fully understood without assessing the underlying network of power and public-private relations that help the rent gap be capitalized and legitimate the coercive means by which it is achieved. Just as the state intervenes in ways that exploit tenants and increase the risk of eviction, while ensuring the redistribution of wealth, it also works in partnership with private companies that enforce eviction

and simultaneously profit from the displacement of people and recovery of debt. Possession acts as the main legal instrument by which owners of capital and wealth can legally enforce the movement of tenants from one place to another, supported by a buoyant enforcement industry.

In the last 5 years landlords' use of bailiffs in repossessions has increased by 51%, (Gayle 2015). But this is only really the tip of the iceberg. Between 2014-2015, bailiff companies used by local authorities in London for the recovery of council tax debt increased by 50% (Ashton et al 2015) and Her Majesty's Revenue and Customs (HMRC) recently spent £14.8 million on bailiff companies to recover unpaid taxes (Jones 2014). Business is booming. In 2015, one of the largest High Court enforcement and bailiff companies *The Sheriffs Office Ltd* were awarded the *Enforcement Team of the Year* by the Chartered Institute of Credit Management (CICM). And, further demonstrating the growth of the enforcement industry, the Chief Executive of the Sheriffs Office Ltd claimed that, "we launched a number of specialist services and entered new markets, all leading to growth in all sectors of our business" (Credit Today 2016). In 2012-13, the BBC dedicated an entire reality television series called, *The Sheriffs are Coming*, which documented the everyday debt recovery and repossession tasks carried out by the *Sheriffs Office Ltd*. Coinciding with the wider economy of 'poverty porn' (Hancock and Mooney 2013: 111), this programme depoliticized role of bailiff and enforcement companies, while emphasizing the 'individual failures and deficiencies' of people struggling with debt and repossession.

The coercive and violent aspects of evictions and the state's role within these are critical when thinking about *accumulation through repossession*. Following Blomley (2003: 121) enforcement and violence play a key role in the 'legitimation, foundation, and operation of a regime of private property'. So endemic is the use of violence and intimidation by the bailiff and enforcement industry that, in 2013, the Ministry of Justice set out proposals to address the 'use intimidating behaviour' of bailiffs and to better protect vulnerable people 'against aggressive bailiffs' (Ministry of Justice 2013). This was against the backdrop of rising concerns amongst charity organizations working with

indebted households. In 2013, the Citizen's Advice Bureau found that 40% of people stated that they were threatened by a bailiff and that 38% claimed that they were charged by bailiffs for visits they never made (BBC 2013). Indeed, the violent enforcement of eviction and debt recovery does not lie outside the purview of the state and governments that regulate around it. Legitimate violence is 'sanctioned through the legitimating imprimatur of law' (Pugliese 2013: 23) and legislative frameworks around possession, that prioritise property ownership. These frameworks not only legitimate the displacement of households, but, through the statutory power to evict, authorize the use of force.

County and high court bailiffs and enforcers carry a range of legal powers. As 'court officials', they have the power to forcibly remove people from their home and challenges to that authority can be met with the threat of prosecution. No one is more familiar with these challenges than those tenants and activists, attempting to resist eviction. Two weeks prior to the 'cereal killer café' anti-gentrification resistance (Kohmami and Halliday 2015), 12 housing activists faced criminal charges, with some of those remanded, for obstructing High Court Enforcement Officers when they evicted a tenant and housing activists from an estate in North London (Sweets Way Resists 2015). And in Liverpool, five housing and homelessness activists were evicted by bailiffs and the police and imprisoned for 10 weeks, for trespassing related offences (Liverpool Echo 2015)

Typically, police are present during tenant evictions even though evictions are civil incidents, not criminal. In principle, the role of the police in these matters is to maintain independence, but their presence carries a symbolic effect, which leads tenants and communities to believe that residents being evicted have committed a criminal offence, where none has occurred. Police presence and the hybrid use of criminal and civil legislation in the eviction process presents some challenges to resisting housing inequality. As rent arrears continue to grow and housing resistance intensifies, including occupation of empty homes and land, this is likely to trigger further action from private industry recruited to forcibly remove those tenants and activists, and ultimately secure the development of capital accumulation and commodification of housing.

Conclusion: Where next for action? It's the state, stupid.

Increased housing privatisation and inequality have advanced the frontier of gentrification. Policies which shift housing from a social to financial entity have been accelerated under the banner of austerity. They, transfer debt through welfare cuts in housing which lead to evictions and coercive displacement but also generate profit which the state, through legal frameworks and prioritization of the private sector, supports. This allows value to be extracted through rent in places which were hitherto safeguarded through social welfare measures. The logic of the rent gap is extended to these spaces and residents, suggesting an advance of the urban frontier. And it is not simply that *'it's capitalism, stupid'*, that facilitates this movement of capital. The state is fundamentally active in these processes of gentrification. This activity is entangled with welfare reforms and housing policies that directly affect rent and rent arrears, and the correspondent growth of the bailiff and enforcement industry set up to recover debt. These practices increase housing precarity and legitimate the displacement of people from their homes. With evictions as the *new urban frontier*, we would add, *it's the state too*. Acknowledging this then leads us to think about how best to respond to this new frontier of housing inequality. We would like to conclude by reflecting on some recent strategies of resistance.

Given the scale of housing inequalities and evictions, we have seen a correspondent growth in housing activism in the UK. Indeed, recent ire at hipsters stands in contrast to this ongoing and organised housing action, including protests against elitist housing lobbying groups, housing corruption and transnational capital. These activities recognise and resist the contemporary form of gentrification processes as they battle this encroaching frontier. Today's landscape of classed housing poverty is diverse and therefore it requires a diverse collective resistance. This is further required because regional and national variation in housing policies (Beatty and Fothergill 2014; McKee 2015) present an additional challenge in mobilising a unified housing activist approach. The UK housing activist movement comprises tenants associations, unions,

charities and community activist groups. These disparate groups collaborate on a range of resistance activities, such as lobbying campaigns against revenge evictions, anti-eviction action, welfare cuts, housing corruption and more general awareness raising actions. Despite the diversification of housing inequality and the role of the state today in facilitating evictions, one thing still remains, rent matters. It is crucial, and should be at the forefront of resistance in the same way it is at the forefront of exploitation. In the same way that the state is complexly active in extracting profit from the most vulnerable, we require corresponding diverse tactics - a challenge we need to address.

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