# Everyday Eviction in the 21st Century

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> I'm proud that we're the ones giving more than a million people the chance to have a house of their own. And if anyone wants to argue with us on that, I say bring it on. We're going to build the home owning democracy this Party has always stood for (George Osborne 2015)

> We live in Britain, not a Third World country. The benefit cap introduced by the Tories is almost criminal. It's just not designed for families as large as ours. All I want for me and my family is a home.
>
> (Evicted Tenants Lee and Katrina, *The Mirror* 2015)

Evictions have become everyday in the UK. There have been surfeit of news headlines outlining the extent and cruelty of eviction processes taking place across the country today. The severity of housing inequality exacerbated under the present climate of austerity and the direction of change in housing and welfare policies cannot be underestimated. In 2015, the Conservative Government made a commitment to advance homeownership, in the very same year in which evictions reached a record high estimated at 115 a day (Ministry of Justice 2015). This chapter draws parallels between the scale of evictions pre-1915 and the present day, with a view to assessing the role that rent strikes might have as a contemporary strategy of resistance to housing inequality in the 21st century. We see this as a meaningful comparison given the main form of housing tenure in the early 20th century was private renting, with no rent regulation. Now, we are seeing a return to this level of private renting, similarly underscored by a lack of rent regulation. Much like the events leading up to the 1915 Rent Strikes, there has been an unprecedented rise in evictions across the UK. Families and communities are being removed from their homes as a result of the growth in the private rented sector (PRS), the subsequent lack of affordable accommodation, and the failure of the state to intervene.

We begin this chapter by outlining the practices of what we call ‘state-led eviction’, which aims to politicize the role of the state in facilitating evictions today by looking at how they operate in the political economy. We define state-led eviction as the cumulative and negative impact of government cuts in social support for housing and the promotion of private housing market activities, which not only increase the eviction risk amongst low-income households but, through various legal repossession frameworks, actively endorse it. We suggest that state-led eviction comprises two aspects. The first relates to transference of debt, achieved through recent welfare cuts, which directly affect housing benefit payments and ergo rent affordability. The second relates to transference of wealth to the private sector, which involves the state working in partnership with the private sector including enforcement businesses. This ‘eviction industry’ is far greater in scope than the activities of individual profiteering landlords, pre-1915. We outline how this eviction industry and the decomposition and diversification of housing tenure since the 1980s (alongside the decomposition of labour and class) present several challenges to the collectivization of a resistance movement to tackle housing inequality in the 21st century.

Given these changes, this chapter considers the ramifications for resisting evictions and for rent strikes in housing activism today. We consider some of the current experiences of housing activists in relation to housing inequalities, looking at some features of the counter hegemonic response. By counter hegemony we are referring to the various resistance movements and community-led organisations that strongly oppose the dominant political ideas and assumptions that shape our current housing political landscape. The present neoliberal hegemony expresses forms of rule which position housing as a private commodity and financial asset which, within the private market, can cater to the needs of middle and working class groups alike. As we will show in this chapter, communities are adversely affected by and oppose these neoliberal assumptions and values. Today’s housing activist movements—compromising diverse classes and tenures—focus primarily on rent. Our discussion here draws from on-going research with UK housing activists as well as policy and secondary data analysis of housing and welfare changes. We end the chapter by asking how we might build upon the rent strike strategy of 1915, and create an effective class platform for resistance.

## State-Led Evictions in the 21st Century: Rent Matters

Many of the social, political and economic conditions that led to the 1915 Rent Strikes echo those of today: high levels of housing privatisation, no rent control, lack of affordable housing and high demand. In 1912 in Glasgow, the population increased due to immigration (from Ireland and the highlands of Scotland) by approximately seventy thousand, yet only two thousand tenements were built to meet this demand for housing (Caird 2013). Consequent overcrowding was compounded by poor quality conditions and increased costs of living. At this time over 90 percent of UK housing was rented from private landlords (Spicker 1988) who found themselves in a situation where housing demand far exceeded supply. Given the lack of regulation, landlords had a rapacious response: increasing rents at little notice by as much as 23 percent (Spirit of Revolt 2015), and evicting anyone who fell into arrears since tenants could be summarily evicted and properties re-rented almost immediately. Landlords' quests for profit through rent ignited resistance amongst tenants which culminated in the 1915 Rent Strikes. This action subsequently led to the state intervening and mediating in housing provision to protect the tenant from the vagaries of the market. Regulative policies such as the 1915 Rent Restrictions Act followed, and then latterly, the creation of the welfare state and the provision of council housing, providing secure tenancies which protected tenants against rent exploitation for much of the second half of the 20th century.

However, the provision of housing within the post-war welfare settlement was said to be its 'wobbly pillar' (Malpass 2003) as housing straddled both private and public realms; it was never fully one nor the other. As such, the pillar of housing security has been chipped away since its conception. Since the creation of the welfare settlement, the state has actively pursued housing privatization through a suite of polices and urban strategies such as the Right to Buy, Housing Stock Transfer, regeneration and gentrification. That said, even while this was being implemented, tenants were still protected from being evicted by state regulation that secured tenancies contractually and prevented displacement occurring through much of the 20$^{th}$ century.

That protection was undermined following the financial crisis 2007–08 with the introduction of austerity measures and increased financialization of housing, leading to changes so significant that they are deemed to have constituted a global paradigm shift in housing by the UN rapporteur on Housing at the time, Raquel Rolnik (2013). This means that, on the one hand, the state increasingly creates policies that support housing as a financial asset, giving precedence to the housing industry where housing policies such as Right to Buy and laxer mortgage borrowing regulations bring people ever closer to the vagaries of the housing market. On the other hand, the state is simultaneously withdrawing welfare support in housing, curtailing social housing building and forcing people to live in unaffordable and unregulated private rented housing. Where social housing and welfare support once provided a buffer against housing poverty, they are now offered on an emergency only basis (Fitzpatrick and Pawson 2014) and the role of the private rented sector has never been so dominant since 1915. Today's housing problems are therefore not entirely new. Land and rent have always been key to the functioning of capitalism as expressed by David Harvey's (2007) long-standing position on second circuit capitalism and 'accumulation by dispossession' where the key mechanism of exploitation is through rent. This is demonstrated fundamentally through housing. Without sufficient regulation of the housing market, rent occupies a key source of value and profit and, by extension, exploitation. The disinvestment of social housing and withdrawal of housing support means that people become increasingly reliant on the PRS. This housing precarity is further compounded by austerity politics.

Since 2008, at the height of austerity, local authority expenditure has rapidly reduced as a result of fiscal discipline. The local state has progressively sold its land as an asset to generate revenue, cementing a shift from governance once characterised by managerialism to managerial entrepreneurialism. This entrepreneurial shift in governance has been evident since the 1980s with the introduction of large-scale regeneration initiatives which initiate gentrification such as harbour and dockside developments to more recent mega-sporting events. Indeed Watt (2013, 101–102) points out how the London Olympic Games exemplified the shift in state's activities from social to financialized endeavours in housing: 'simultaneously creating rent gaps and cutting out the last vestiges of Keynesian welfare state (KWS) public council housing and associated land ownership'. These urban developments also mark the removal of 20th Century state protection and the creation of housing as a global financial product. This shift, we argue, manifests in forms of state-led evictions.

We see state-led evictions today as being borne of the recent changes made to welfare under the austerity measures implemented following the financial crash. We characterize this change as involving the redistribution of public debt from state level to individual level as a means by which to resolve the financial deficit. This transference of debt involves the reduction of welfare expenditure and support for social housing but sees the creation of personal debt, payday loans and borrowing arrears to meet growing costs, such as private rent rates. State-led evictions are also precipitated by actively blocking people's right to social housing and, instead, actively promoting the private rented sector as the dominant source of housing. This has led to a redistribution of wealth where public funds are now literally transferred over to the private rented market. For example, it has been estimated that from 2012–2014, £35 billion of housing benefits, which are public funds, have been spent in the

PRS, given to private landlords (Ramesh 2012). So in today's eviction climate the rise in demand and rent rates in the private rented sector is not about state absence, but a different type of state activity in the service of private capital. This encompasses strategies around enforcement and dispossession, supported by the legal repossession framework and private business: a type of state intervention that makes capital accumulation in the PRS permissible.

In what follows, we lay out our understanding of the changing role of the state in evictions processes in our political economy reading of contemporary evictions. This is based on ongoing policy and secondary data analysis of housing and welfare reforms in addition to qualitative interviews with housing activists in London and Liverpool. There has been an inexorable rise in housing activism since 2014 (Duxbury and McCabe 2015). This has seen high profile activities and protests such as *Focus E15 Mothers* in occupation of Carpenters Estate in London, *Love Activists* in the former Bank of England building in Liverpool, and student rent strikes in response to growing housing inequalities. We draw from some activist experiences in the final part of the chapter to consider the main challenges they face given the nature of growing housing inequality and evictions today.

## Transferring Debt: Welfare Cuts and Housing Policy

Paradigmatic changes in housing (Rolnik 2013) are tantamount to a redistribution of wealth and debt. This begins with a shift in how tenants become the recipients of welfare to recipients of debt. In 2012, the Liberal-Democrat Conservative Coalition Government introduced an historical set of welfare reforms. One of the most controversial and pernicious changes was undoubtedly the so-called 'bedroom tax'; the tax on housing benefit levied at social housing tenants deemed to be 'under-occupying' their home with a 'spare' room. 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 (National Housing Federation 2014). Around six percent of benefit claimants affected by the bedroom tax moved as a result (BBC 2014). As such, the backlash has been potent and the bedroom tax has faced significant legal challenges (as we will discuss later in this chapter).

However, more pervasive changes were, in fact, introduced through the 'benefit cap' (or Universal Credit). The benefit cap limits the total weekly income an individual or family can receive in welfare payments, with an estimated 58,700 households experiencing a reduction in Housing Benefit (45 percent of people affected by the benefit cap live in London). 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 per cent are losing around £150 per week (Shelter 2011). These households have to make up the subsequent shortfall they face in rent. 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. In many ways the benefit cap is more insidious than the bedroom tax because it's more widespread, with no real possibility of recourse or appeal. Those in poverty and receiving welfare benefits face the greatest financial challenges in relation to rent and therefore face a greater risk of eviction. The inability of households receiving welfare benefits to pay their rent has seen hundreds of thousands of households fall into rent-arrears. From 2007–2013, the number of households in rent arrears has increased by 130 percent (The Money Advice Trust 2013) and these arrears have resulted in unprecedented levels of repossessions and evictions. This rent shortfall is even greater for PRS tenants exceeding the cap.

This transference of debt is not limited to the individual level welfare benefit cuts. It also occurs in how housing tenure is increasingly diversified and privatised. Given the growth of the PRS and shrinking of investment in social housing, the Coalition government introduced the Localism Act 2011, allowing local authorities to house the poorest households in the PRS, despite uneven rent inflation in this sector. So, we argue, this transference of debt equates to a transference of risk whereby individuals are put in precarious housing positions, facing greater danger of eviction and homelessness. For example, in 2013, 115,000 possession orders were granted to evict tenants in private rented accommodation as a result of rent arrears. In England and Wales more than 43,000 households in rented housing were evicted by County Court bailiffs in the 12 months to June, which is a 50 percent increase from the previous four years, and the highest level since records began in 2001 (Ministry of Justice 2015) This unprecedented rise in eviction is mirrored by rising rates in homelessness. From 2010–2016, rough sleeping has increased by 134 percent (Homeless Link 2017) and from 2008–2016, the number of families living in temporary accommodation has increased from 630 to 12000 (House of Commons Library 2017).

These changes in welfare and housing tenure are therefore distinct but interrelated modes of transferring debt to individuals and redistributing wealth to the private sector, exposing the most vulnerable to a volatile housing market and the risk of eviction. And there is more of this to come as benefit expenditure per household dropped again more recently. In 2016 the Conservative government reduced the 'benefit cap' even further and expanded universal credit through the Welfare Reform and Work Bill. This is already having further implications on rent affordability, where it is forecasted that some 100,000 families in the UK will be gravely affected by these cuts (Butler 2016a). The ramifications of this worried many activists we spoke to who foresaw the imminent effects. One research participant, an independent housing consultant, stressed to us the seriousness of what was in store. 'You ain't seen nothing yet', they said in reference to the impending cuts: 'It sounds so incredulous that people don't recognize it… there are 64,000 homeless families (officially), 93,000 homeless children. This is set to increase next year …' Altogether, these cuts mean that tenants have to make up an even greater shortfall in rent. They plunge many tenants into what we would call an 'eviction risk period', where they have to find new ways to meet these payments or face eviction. The eviction risk period is a critical time for people in terms of seeking protection and support against eviction. And it is anticipated that finding this support will also prove challenging because the very housing and advocacy services set up to support vulnerable families are also facing massive cuts. Public sector grant money for charities has declined from £6 billion in 2006, to £2.2 billion in 2013 (Allcock Tyler 2016).

While these austerity measures have reduced household income, thus increasing rent arrears and debt levels for poor income earners, the government's 2016 Housing and Planning Act, actively curtails housing choice by further privatising the housing sector. For example, the act replaces the obligation to build homes for social rent with a duty to build starter homes, extends the Right to Buy, compels local authorities to sell 'high value' housing and offers laxer planning permission. This act underlines the paradigm shift in housing from a socialised to financialised entity. The complexity of such changes denotes other critical dimensions of state-led evictions, which involve not only the transference of debt to the individual but the transfer of wealth to the private sector. The retraction of social housing and expansion of the housing market shifts public money into private hands and so too does the state's partnership activities with private enforcement businesses who profiteer from rent and evictions.

## Eviction Industry

Private businesses have profited from rising tenant insecurity and displacement; a housing condition engineered and exacerbated by years of neoliberal housing and welfare policies. As rent arrears and the ultimate consequence of evictions increase, we are seeing a parallel expansion of the enforcement and bailiff businesses directly involved in the collection of debt and enforcement of evictions. These businesses include but are not limited to: creditconsumer agencies that lend to tenants who must make up their rent shortfall; bailiff companies that take back what is subsequently owed; and enforcement agencies that carry out evictions. This is tantamount to an 'eviction industry' which, we argue, comprises private businesses that profit from enforcing possession orders *and* the legislative framework that effectively protects and profits from these businesses.

For example, when landlords and housing authorities want to evict tenants, this is dealt with as a civil matter, where possession claims are ordinarily made to the County Court. However, we have recently seen a rise in the number of High Court claims due to the fact evictions are carried out more efficiently by High Court enforcement agencies. Paid on a results basis, these enforcement officers and bailiffs seek to profit from each possession order they receive. And business is booming. One of the largest High Court enforcement and bailiff companies is *The Sheriffs Office Ltd.*, as seen on the BBC Television programme *The Sheriffs are Coming* (BBC 2016). A profitable and highly successful enforcement business, they were awarded the *Enforcement Team of the Year* by the Chartered Institute of Credit Management in 2015 and, further demonstrating the expansion of the industry, the Chief Executive of the Sheriffs Office Ltd. has stated: 'we launched a number of specialist services and entered new markets, all leading to growth in all sectors of our business' (Credit Strategy 2016). Indeed, profit growth amongst the largest debt recovery groups in the austerity period from 2010 until 2016 highlights an expanding economy that is attracting multi-national investment. *Marston Group Limited.*, one of the largest debt recovery companies, increased its annual profit by over 100 per cent[1] and the acquisition of small debt collection and enforcement companies has increased in the austerity period (for instance, *Marston Group Limited.* recently acquired *Rossendales Limited.*). In 2015, the multi-national investment firm, *Outsourcing Inc.* acquired the debt recovery and enforcement company *JBW Group Limited* for £24 million and recently announced a 61 percent increase in profits. *Outsourcing Inc.* also has a large portfolio of international companies operating in the public sector.[2]

But this lucrative economy of debt recovery and enforcement of eviction does not lie outside the purview of the state. Although run by private companies, bailiffs and enforcement officers have a range of legal powers as court officials which allows them to break entry into peoples' homes and remove them from the premises. These legal powers present some challenges to mobilizing resistance against rent arrears and eviction. People actively obstructing duties carried out by court officials can be prosecuted for contravening Section 10 of the Criminal Justice Act 1977. Given the range of powers and legal protection, bailiffs and enforcement companies are a key component in state-led eviction, where any challenge to that authority is met with the threat of prosecution. To put it differently, the eviction industry helps us to understand the might of the state in the displacement of tenants who fall into rent arrears, and the hybrid use of civil and criminal legislation to forcibly remove them. The police also play a critical role; it is not uncommon for the police to be present during tenant evictions. Evictions are civil incidents, not criminal, and in principle, the role of the police in these matters is to 'maintain independence'. However, our research with activists who have been present at evictions reveals that the police do not maintain an independent position and, furthermore, have a symbolic effect surrounding public perceptions of eviction. A participant below explains their experience of and issues with police presence during evictions:

> There's a wider problem around housing and the police. In the sense that these are civil matters so they shouldn't be involving the police. But when the police get involved, they take the side of the landlord and they see it as their role to intervene even when the eviction is not their role, it's a civil matter (Interviewee, Generation Rent)

The role of police during evictions further supports the notion of state-led eviction. As the participant above alludes to, police presence can lead tenants and communities to believe that the occupiers have committed a criminal offence, where none has occurred. Indeed it exposes the failure of the police to act independently, where they side with the landlord and bailiffs carrying out the eviction. The expansion of enforcement and bailiff companies that are able to profit under the current legislative repossession framework is crucial for thinking about state-led eviction because the role of the state is not simply about withdrawing housing support, but advancing the power and profitability of private businesses prospering from rent arrears and eviction. This power is further consolidated by the police through their role in the eviction process, including the 'symbolic effect' on tenants and communities. Altogether, the role of the state in evictions, especially the hybrid use of criminal and civil legislation, presents some challenges to the counter-hegemonic response and strategies for resisting housing inequality. While eviction is foremost a civil matter, any resistance or obstruction to the official authorities carrying out evictions can have punitive ramifications.

## Where Next for Action? Counter Hegemonic Response

Given the scale of housing inequalities leading to a growth in evictions and the structures endorsing them, we have also seen a correspondent growth in housing activism in the UK as a counter hegemonic movement. This 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 and welfare cuts, and more general awareness-raising actions. Responding to the rise in household rents and thus evictions, one of the most common activities has been eviction watches rather than rent strikes (Cooper and Paton 2015; Liverpool Echo 2014). These involve volunteers coming together collectively to block bailiffs sent to evict tenants. This is, understandably, a temporary measure and is carried out most commonly in cases where children or vulnerable tenants are involved. The primary aim is often to buy more time to ensure that alternative suitable accommodation is in place. In lieu of previous statuary protection, born out of the success of the 1915 rent strikes but since eroded, eviction watches are now the frontline in protecting people from evictions.

But housing campaigners' activities are not limited to eviction watches as a means of resistance. The main form of inequality commonly identified amongst activist groups is still rent, both social and private rent and problems around 'affordability'. As such, the most referenced resistance practice by campaigners and activists is the possibility of implementing national rent strikes to the same historical impact and effect as 1915. One GMB Union member we interviewed told us that their campaign group was researching rent strikes to assess how they could be used: 'The Glasgow Rent Strikes; that just seemed like the best fun in the world, pulling bailiffs pants down and ringing bells anytime anyone was going to be evicted'.

This renewed interest is warranted given the success of recently emerging rent strikes. In 2015, approximately 80 students in London withheld their rent, due to high noise levels, unhygienic living conditions and general poor quality accommodation. Beginning with door-to-door campaigns in university halls of residence, students demonstrated and spoke out against high student rents and student housing conditions more generally. In response, the University threatened students by withholding their end of year results, thus, potentially preventing them from re-enrolling for the next academic year. However, the University later capitulated and awarded all students compensation to the sum of approximately one term's rent. The success of this rent strike demonstrates how a common housing tenure, shared by tenants of a collective social group—students—helps to mobilize a resistance against the owners of that property. While shared tenure and group membership helped the success of this strike, these conditions are not entirely reflective of the diversification of housing composition and precarious income earners in the UK today.

Given the activities of the state in relation to welfare cuts and the eviction industry, rent strikes are a potentially important tactic, *but* only one of many since housing is being attacked on diverse fronts. Indeed, rent strikes may not be the most viable option for benefit claimants; particularly for those in the PRS, whose rent is first and foremost paid by the government (see also Joubert and Hodkinson, this volume). This example raises questions around the possibility of rent strikes in the 21st century housing landscape. The diversity is a consequence of neoliberal restructuring over the last three decades, which has fragmented housing tenure and simultaneously divided class struggle. Class decomposition and dispossession, poor quality of work and the 'low pay, no pay' churn (Shildrick et al. 2015) traps people on benefits, positioning them at the greatest risk of housing poverty. Today's landscape of classed housing poverty requires a diverse collective resistance. This is further required because of regional and national variation which poses certain challenges for effectively mobilising a unified housing activist approach. For example, in Scotland, strong tenant campaigning put pressure on the Scottish government to assuage the hazardous effects of the 'bedroom tax'. The 'bedroom tax' remains in place but the government foots the bill. While this is a testimony and small victory for tenants' campaigning, it does not eradicate the national policy. Housing campaigners' activities in the North of England, still adversely impacted by the 'bedroom tax', focus on advocacy and appeals. And as the Housing and Planning Act (England and Wales) threatens the end of council housing which has specific and acute effects in central London, campaigning has focused on resisting social cleansing and demanding access to housing.

The diversity of the counter hegemonic movement and uneven experiences of housing inequality geographically and across tenures creates the risk of fighting on divided fronts. Without a doubt, this movement has helped to bring housing inequality into mainstream party politics. However, the complexity of housing inequality was a key question for the activists we spoke to. As one interviewee from the GMB Union observed:

> …we argued like hell over what was a priority: so you have people like 'do we take the members who have been looking to buy their own home; those who want to own but can't afford it; what about council tenants facing evictions … ?' [sighs]. I think there's recognition [of the problem] across the housing network and the union movement about what the actual end goals are.

Given the diverse nature of housing inequalities and the increasing role of the state in facilitating these, a universal end goal in the movement is still incipient. The work of campaigners in protecting people facing eviction is strong, but the diverse make-up of the group in terms of class and tenure poses a challenge to collective organization that must be addressed.

## Conclusion

The frontier of housing privatization and inequality has advanced and it is therefore paramount that we conceptualize the entire ensemble of actions that comprise state-led evictions and the counter hegemonic response to them. The state is active in these processes like never before, whether in supporting eviction enforcement and debt recovery activities or retracting housing benefit payments. All of these state-led activities contribute to profit extraction and making evictions permissible. This has important ramifications for how we resist housing inequalities and how, or if, the strategy of rent strikes can be effectively utilized today. The success of the 1915 rent strikes resistance—where state intervention arrived in the form of rent regulation—relates to a previous emerging hegemonic project and period where the state was forced to intervene and act as an intermediary between tenant and market. The question then remains, where and how can such counter hegemonic strategies leverage the most power, given the tenor of changes we have highlighted.

In this chapter through considering the political economy of evictions, we have demonstrated how state-led eviction facilitates the transference of debt, achieved through austerity measures which directly affect housing benefit payments and ergo rent affordability. These same measures facilitate the transfer of wealth from social housing to the private sector. Austerity exposes the most vulnerable to a volatile housing market, where they must make up the rent shortfall and thus, face the greatest risk of eviction. The state plays a key role in this, not only through welfare cuts and the transfer of wealth, but also through shared private interests with enforcement businesses. This involves a hybrid use of civil and criminal legislation, to forcibly remove tenants for profitable aims. These changes in housing policy and state-led activities raise key questions about avenues for housing activism, such as the benefits in supporting those tenants facing an 'eviction risk period' and the possibility of legal recourse in challenging enforcement measures or discriminatory practices, as highlighted by the recent Court of Appeal judgment on the 'bedroom tax' (Butler 2016b)

Despite the diversification of housing inequality and the role of the state today in facilitating evictions compared to 1915, 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. Moreover, just as the state is active in extracting profit from the most vulnerable in complex ways, so we require correspondingly diverse tactics. This is emphasised by Hodkinson and Lawrence (2011, n.p.) in their assessment of what is required to combat the housing crisis and neoliberalization:

> Genuine cross-tenure housing movement that mobilises at every point of housing precarity—overcrowding, homelessness, unaffordable rents and mortgages, unfit conditions, ruthless private landlords, privatisation, housing and welfare benefit cuts, home owners in mortgage arrears or facing repossession, etc.

Since rent matters, rent strikes matter but when facing the new brutality and diversification of housing inequality in the 21st century, tenants and residents need to be armed and united with much more.

**Endnotes**

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1 This data is publicly available from *Companies House*, the national registrar of company data. <https://beta.companieshouse.gov.uk>

2 Company information available online <http://www.outsourcing.co.jp/en/>