

## Displaced and vulnerable: A case study of 'out of area' housing

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### Introduction

Whilst the concept of a housing crisis has purchase within academic debate (Gallent et al, 2018; Slater, 2018), the ubiquitous acceptance of a housing crisis also extends across voluntary sector organisations (Shelter, 2018; Bramley, 2018) and a broad political spectrum (Airey and Doughty, 2020; Labour, 2018; Rees-Mogg and Tylecote, 2019). However, despite apparent common ground in accepting the presence of a problem, the characterisation and solutions remain diverse. In this respect, Bramley and Fitzpatrick (2018) recognise two fundamental positions; the first being 'individualistic' explanations that emphasise personal vulnerability and the second being 'structural' explanations that examine failings in housing supply. This paper, accepts that structural causes are driving the housing crisis and uses a case study to illustrate how this can impact on the most vulnerable. Specifically, the paper examines out of area (OOA) housing whereby vulnerable households are displaced to other local authority areas, a process that can be seen as contributing to what Lees and White (2019) describe as the 'social cleansing' of low income households from areas with highest housing costs to areas with lowest costs. Furthermore, the experience of OOA housing also reflects an outcome of a broader context of neoliberal housing policy that mirrors a broader demonisation of welfare (Jacobs and Manzi, 2017).

The paper places current challenges within housing provision alongside the legal obligation of local authorities' duty to accommodate vulnerable households, such as those with children, mental health concerns, those leaving institutional living and those escaping domestic abuse. In doing so, the case study explores the lived experience of being accommodated OOA and how this influences health, education, employment and family stability. In doing so, the case study recognises the personal impacts of OOA accommodation for one particular household with interviews exploring and the way in which they were affected by being accommodated OOA.

The paper contributes to housing policy debate by contextualising OOA policy alongside a lived experience that recognises links with a broad range of outcomes. Consequently, this identifies the permeability of boundaries between housing and other areas of welfare and wellbeing, thereby challenging the potential to understand housing policy within a silo or in abstract terms. Furthermore, with limited research examining OOA accommodation, the case study explores ways by which housing policy impacts on household wellbeing.

### Out of Area Housing and the Housing Crisis

Amidst growing awareness of a housing crisis characterised by growing numbers of households in temporary accommodation and homelessness (Wilson and Barton, 2020a; 2020b; Cromarty, 2019), there exists little examination of households accommodated OOA.

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3 Significantly, there is also limited research examining the way in which OOA housing impacts  
4 on household experiences of health, employment, education and wellbeing. Importantly,  
5 whilst the study of OOA accommodation is, on the surface, a housing concern, the case  
6 study exemplifies how experiences of housing influence many areas of households' day to  
7 day lived experience. Consequently, this section of the paper begins by looking at OOA  
8 housing before going on to place this within a broader context of problems with housing  
9 supply.  
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14 Under the Housing Act 1996 and The Homelessness (Priority Need for Accommodation)  
15 (England) Order 2002, local authorities have a duty to accommodate vulnerable households  
16 at risk of homelessness. This includes households with children, those leaving institutional  
17 care, those escaping domestic abuse, people with mental health challenges and other  
18 vulnerable groups. However, with limited affordable and social rented accommodation in  
19 some areas, such as the South-East, this has increasingly led local authorities to discharge  
20 their duty to accommodate homeless and vulnerable households by placing them in private  
21 rented accommodation in other local authority areas (LGA, 2017; NHAS, undated). This has  
22 resulted in households, often with children, being distanced from family and friends as well  
23 as fracturing links with services essential for those with vulnerabilities. This represents a  
24 process contributing to what Lees and White (2019) describe as 'social cleansing' of the  
25 poorest and most vulnerable households (Stephens and Stephenson, 2016; Fitzpatrick et al,  
26 2019) from areas with higher housing costs to areas with lower housing costs.  
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33 The number of households placed OOA has, according to the author's evidence from  
34 freedom of information requests (Iafrati, 2020), been growing for a number of years to a  
35 point where there may be as many as 100,000 household moves over between 2014/15 and  
36 2018/19. The trend is most pronounced in terms of households being moved OOA by  
37 London local authorities where rental prices are highest and the shortfall between rent and  
38 Local Housing Allowance (LHA) is largest, as well as insufficient supply of council and social  
39 housing (VOA, 2019; DWP, 2014; Wilson and Barton, 2017; Beatty et al, 2013; Beatty et al,  
40 2014), leading to local authorities placing vulnerable households in privately rented  
41 accommodation in other parts of the country. LHA, the social security benefit paid to low  
42 income households to help cover the cost of rent, was in 2011 set at the 30<sup>th</sup> percentile of  
43 rented accommodation in an area rather than the previous 50<sup>th</sup> percentile and LHA rates  
44 now increase with inflation, even if increases in rent are higher. In some parts of the UK,  
45 such as London and the South-East, this has led to a position where LHA does not cover the  
46 cost of rent for many low income households. Currently, many local authorities remain  
47 unsure of the extent of OOA housing as communication and protocols between local  
48 authorities diminish (Iafrati, 2020). As a result, many vulnerable households are displaced to  
49 new areas without appropriate support being put in place or organisations, including local  
50 authorities, being informed of their move.  
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3 Amidst growing concern regarding the impacts of OOA housing, there have been attempts  
4 to develop protocols for local authorities housing OOA (LGA, 2017; NHAS, undated) in an  
5 attempt to provide structure to an increasingly unregulated and uncoordinated practice.  
6 The protocols advise notifying host local authorities, maintaining contact with the  
7 households, equipping families with information on their new area, and checking suitability  
8 of school and nursery places in the new area. However, such protocols are only a model of  
9 best practice and have largely fallen into disrepair according to interviews with housing  
10 managers identify that this is not happening.  
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15 Having looked at OOA housing, it is important to contextualise this within broader debates  
16 regarding pressures within housing supply in order to avoid abstracting debates and not  
17 recognising the drivers of OOA housing. Most notably, the persistent under-supply of  
18 housing that is recognised by the government (Wilson and Barton, 2020c; DCLG, 2017;  
19 House of Lords, 2016) has been most problematic to those households that are not in a  
20 position to consider home ownership. Growth in the private rented market (ONS, 2019)  
21 during the last decade suggests that there are growing numbers of such households for  
22 whom home ownership is currently unachievable. The data shows the number of  
23 households in the private rented sector has increased from 2.1m to 4.8m between 2001 and  
24 2018, meaning that 19.9% of English housing stock is now within the private rented sector  
25 compared with 10.1% in 2001 (MHCLG, 2019).  
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32 Looking at the policy landscape, these trends have been accompanied by welfare reforms  
33 such as the cap on local housing allowance and its limited annual uprating. Whilst housing  
34 crises and welfare reform have been examined independently of each other within  
35 academic literature, which is understandable given their different provenance, the case  
36 study evidences how they can be understood together. Epitomised by the Welfare Reform  
37 Act 2012, the role of welfare has been increasingly residualised as welfare and those in need  
38 of welfare are cast as being irresponsible and blamed for their own socio-economic  
39 challenges (Hodkinson and Robbins, 2013; Reeve, 2017). Reeve (2017) recognises that the  
40 'punitive turn' in welfare is itself accompanied by the growth of neoliberalism that blames  
41 the most vulnerable for their vulnerability.  
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47 Not surprisingly, examination of the housing crisis has mainly focused on London, where  
48 property and rents are most expensive (Edwards, 2016; Gallent et al, 2017; Whitehead et al,  
49 2016; Slater, 2018; Perera, 2019), and it is certainly the case that most OOA housing  
50 originates from London. Significantly, Perera (2019) recognises a racial element to the  
51 process whereby black households are 'over-represented' in social housing, which makes  
52 them more likely to be moved OOA. In the case study of Banu below, she talks of her  
53 experience of being a migrant to the UK and living in London in receipt of LHA. The impact of  
54 her ethnicity on her housing was not raised by Banu and was not discussed in the interview  
55 as it is tangential to the main focus of the research and would make this particular case  
56 study too broad. However, the ethnic context of OOA housing is significant and Perera's  
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3 (2019) work provides a fuller discussion, with this paper recognising this as being an area  
4 requiring further research. However, with OOA housing displacing people to areas such as  
5 the Midlands where housing is significantly cheaper (VOA, 2019), this recognises impacts  
6 across the country through the movement of vulnerable households to areas with lowest  
7 housing demand and cheapest properties. As such, despite the starting point for OOA  
8 housing, this should be understood in a national context.  
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12 The case study below illustrates a combination of both policy failure and market failure  
13 (Clegg and Farstad, 2019; Kattell et al, 2018; Jacobs and Manzi, 2013). Amidst a context of  
14 neoliberalism that extends to housing provision (Gallent et al, 2017; Jacobs and Manzi,  
15 2017; Hickman et al, 2017; Perera, 2019), there has been increasing faith from the  
16 government in the private sector rather than social housing to address limitations within  
17 housing provision (Archer and Cole, 2016; Wilson et al, 2017; Manzi and Morrison, 2018). A  
18 context of neoliberal housing policies, importantly, connects the discrete elements of  
19 housing related policy within an overarching political discourse. The 'freeing up' or  
20 increased 'fluidity' of the market (Bone, 2014) is achieved through increased marketisation  
21 of housing, which itself includes a decline in council and social housing (Williams et al, 2014;  
22 Hodkinson and Robbins, 2013; Jacobs and Manzi, 2013; Smyth, 2012). Ironically, and maybe  
23 paradoxically, Powell (2015) points out that many LHA tenants end up in ex-council houses  
24 bought as a result of the Right to Buy where the landlords benefit from a lack of social  
25 housing. Looking at the goals of neoliberalism in relation to housing, at the core lies a  
26 commitment to reducing public spending, restructuring welfare and increasing market  
27 competition (Jacobs and Manzi, 2017).  
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### 36 Methodology

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38 The background to the case study lies in work being carried out by the researcher to look at  
39 OOA housing, which involved sending freedom of information requests to the 305 local  
40 authorities in England that have a housing responsibility. Responses were received from 210  
41 of the local authorities and this was supplemented with interviews with local authority  
42 housing officers. However, what also became evident was the need for the vulnerable and  
43 displaced to have their voice heard. As a vulnerable and potentially marginalised group,  
44 those housed OOA have no influence over policy and there is no research telling their story.  
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49 The case study is of a single household through an interview with Banu, the householder,  
50 and also an interview with the local authority housing manager with knowledge of Banu's  
51 situation. Whilst the case study is based on a single household, interviews with the housing  
52 manager reveal Banu's experiences to be typical of other households in the same situation  
53 and the findings are transferable. For Banu, whilst not homeless, her experience of housing  
54 has exacerbated her vulnerability and exclusion, leaving here with little hope for the future.  
55 In this respect, the case study exemplifies an in-depth study of the lived experience and  
56 impact of OOA housing in a way that recognises an interaction of contributory factors and  
57 outcomes.  
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3 The interview with Banu was arranged through a gatekeeper organisation that supports  
4 vulnerable households with housing issues and Banu agreed to be interviewed. The  
5 gatekeeper organisation was asked to identify a person that had been moved OOA and the  
6 person were typical of the issues encountered by OOA households. The interview lasted a  
7 little over two hours, during which time Banu was candid about very personal areas of her  
8 life. She would frequently become very upset; sometimes angry, sometimes tearful, and  
9 sometimes both. She was given the option to end the interview at any point and was under  
10 no pressure to continue, but she said that wanted to have her story heard.  
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15 This paper is important in illustrating through the case study how housing experiences  
16 underpin and shape household wellbeing. Understanding the case study as an illustration of  
17 housing shaping experiences of welfare and wellbeing, there is recognition of the  
18 subjectivity in the case study and the potential diversity of experiences. As such, the case  
19 study is not seeking to generalise or make claims that all experiences are the same, quite  
20 the opposite. The case study recognises a plurality of experiences and outcomes and is,  
21 instead, important in identifying the way in which policies are experienced and the ways by  
22 which this leads to a range of outcomes and experiences.  
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27 In doing so, the case study methodology has what Lincoln and Guba (1985) would define as  
28 credibility. This is not to say that the use of a single case study does not have limitations,  
29 such as the narrowness of focus on a single household. However, this is more than balanced  
30 by the selection of a 'typical' household and the detail of experiences. The case study  
31 findings are also transferable (Lincoln and Guba, 1985) to many other OOA households by  
32 the fact that the experiences and needs of the household are common to many others. In  
33 this context, transferability is understood as 'historically and culturally situated knowledge'  
34 through 'gathering direct testimony, providing rich description, and writing accessibly and  
35 invitationally' (Tracy, 2010: 845)  
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40 The case study is not, therefore, of housing policy per se, though this is an important  
41 starting point, but rather of the outcomes and personal impacts of a particular element of  
42 housing policy. Hence, rather than understanding housing policy in an abstract manner, the  
43 case study presents how pressures within housing lead to OOA accommodation and the way  
44 in which this shapes experiences of health, education, employment and family stability. At  
45 its core, whilst the case study starts with an objective reality of housing policy, the focus of  
46 the case study is the way in which this is experienced by those who can be recognised as  
47 vulnerable. Adopting a fundamentally critical realist (Bramley and Fitzpatrick, 2018; Roberts,  
48 2014) approach of recognising multiple levels of experience and epistemology, the case  
49 study approach is the best method of understanding the range of influences and  
50 experiences.  
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### 56 **Case Study: Banu's Story**

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3 Banu (not her real name) began by talking about the weather, *"it can be cold in my country*  
4 *in winter, but this country can be very wet and the winters are very cold"*. Banu came to the  
5 UK from the Middle East in 2013 with her husband and five year old son; Banu's husband  
6 was a qualified engineer and the family came to the UK in order to work. Originally with  
7 hope for the future, Banu's life changed when she separated from her husband and was  
8 moved between a number of flats, hostels and houses. Now living in a town in the  
9 Midlands, she is on medication for depression and feels isolated having been moved OOA by  
10 the local authority to which she was looking for secure housing.  
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15 Despite having a master's degree from a university in her own country, Banu chose to stay  
16 at home whilst her husband worked so that she could look after their son. At first, they  
17 lived just outside London where she enjoyed being part of a community of people from her  
18 home country who spoke her language. *"There were shops and restaurants from my*  
19 *country, I had family and friends close to me and there was a park. There were people who*  
20 *spoke [my language]"*. However, after two years, she separated from her husband and was  
21 placed with her son in a hostel in west London.  
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26 During the ensuing years, there were multiple house moves and Banu commented, *"I moved*  
27 *maybe ten, maybe twelve times, I cannot remember. It may have been more. I lose count"*.  
28 Her son, who was in year two at primary school missed eight months of school as they  
29 moved to different hostels and temporary accommodation in different areas; mainly in  
30 London, but also in the Midlands. It was at this point that Banu began to experience  
31 problems with anxiety and depression as she missed her family and friends and found it  
32 difficult to move so often, always sharing accommodation with people she did not know and  
33 not staying anywhere long enough to develop friendships.  
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38 Banu did not know when she would next move home, often receiving as little as one day's  
39 notice to pack her possessions and not knowing where she would go next; she would be told  
40 that a van would arrive later that day to take her, her son and her possessions to a new  
41 place to live. In some places, she felt unsafe. *"The places we lived would be mainly single*  
42 *men. They were rude to women"*, and she felt that some of the hostels were neither safe  
43 nor appropriate for children. With her and her son both experiencing increasing levels of  
44 anxiety, she remembers the day a man in the hostel killed himself. *"Me and my son, we*  
45 *would stay in our room, we did not feel safe. It was not a good place for us to live, it was not*  
46 *safe. We were getting stressed and depressed, we had stopped eating, we did not go out of*  
47 *the room."*  
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52 With the support of her social worker, Banu and her son were moved away from the  
53 Midlands and into a privately rented flat in west London in the hope that she would again  
54 find a feeling of community and stability. Banu noted that *"My life was slightly better,*  
55 *though the flat was dirty. There were cockroaches and rats and only one washing machine*  
56 *between all of us. Maybe 500 people. I could not afford a washing machine, we had to*  
57 *queue"*. Her son became settled in a local school and she valued having people around her  
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3 from her home country and that spoke her language. It was also more stable for her son,  
4 who by this time was having anxiety related behavioural problems linked to moving so  
5 often, *“he was scared that we would have to move again. We were not told when we would  
6 have to move. He was scared that we would go back again to living in a hostel”*.  
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10 Whilst in west London, Banu received *“emotional support from people in my church”* such as  
11 inviting her to social events and providing her with homeware. Her neighbours were good,  
12 she kept the flat clean and she started to again feel settled. Still with a desire to live in area  
13 where she had family, the local authority in west London said they could arrange a flat for  
14 her in the Midlands. She declined the offer as she knew no one in the Midlands and did not  
15 want to move back to where she had previously lived. Banu looked for flats near where she  
16 had family, but could not afford the rent being asked and was unable to meet landlords’  
17 demands for her to provide a guarantor for the rent. With Banu experiencing health  
18 problems and her son settled in school, she started volunteering at her church and taking an  
19 ESOL course. She decided to stay where she was living.  
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25 After declining to move to the Midlands for a second and third time, the council informed  
26 her that after refusing their offers of accommodation, the council was no longer willing to  
27 carry on paying her rent. However, they did offer to pay all her moving costs and housing  
28 deposit if she agreed to move to the flat in the Midlands. The council also said that they  
29 would put in place all necessary support in the new town in the Midlands, but she could no  
30 longer stay in west London and would have to wait 10 to 15 years if she wanted a council  
31 flat. Her decision was made when a friend of hers refused a similar offer to move and the  
32 council stopped her benefits, which meant that she had to live in a one room flat with her  
33 husband and child. For her friend, this was the only affordable property available as her  
34 husband was a builder and had to pay the rent himself. For Banu, who was a single parent,  
35 she knew she could not afford even a one room flat.  
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41 With Banu now on prescription medication for depression and her son having anxiety  
42 related behaviour problems, she agreed to move to the town in the Midlands. The flat in  
43 the Midlands was in a state of disrepair and she felt it was also insecure. When she spoke to  
44 the council in her new town, they knew nothing about her and had not been informed of  
45 her moving to the area. Banu realised that the London council had only covered her moving  
46 costs and deposit. When her benefits were delayed, forcing her into rent arrears, her  
47 depression deteriorated. She then realised that she was paying over £45 per week on her  
48 electricity meter, more than double what she had been paying in London, as she was being  
49 charged for the previous tenant’s £1,000 debt. At this time, after waiting two months, she  
50 was told that the local schools were full and that the nearest school with a place for her son  
51 was 45 minutes away, which was difficult for Banu as she does not drive. After appealing  
52 the decision, her son was ultimately given a place a school closer to home.  
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59 The interview with Banu was punctuated with breaks as she cried and spoke of how she felt  
60 that she had *“been a bad mother to my son”*. Even speaking about what for many would be

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3 small challenges would lead Banu to tears; *"I get on the bus, but I don't know where I am. I*  
4 *don't know anywhere here. In London, the bus announces the next stop, but that does not*  
5 *happen here. I don't know where I am, I don't know where I am going, I don't know when to*  
6 *get off"*. With Banu's depression medication running low, she eventually found a doctor but  
7 was unable to get an appointment. With her headaches and anxiety reaching new levels,  
8 she went to A&E at the local hospital who told her that she was grinding her teeth to the  
9 extent that she now needed to see a dentist for remedial dental treatment. At this time,  
10 she finally ran out of medication for her depression and was unable to get more.

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15 Banu's depression and feelings of isolation have become more pronounced since moving to  
16 the Midlands. There is no one who speaks her language, no shops or restaurants from her  
17 home country, and no other people from the Middle East. In London, Banu not only had a  
18 community of other people from the Middle East, she was attending ESOL classes and  
19 learning other skills. Despite her claims that her *"English is not good"*, we had no problems  
20 holding a conversation. However, in her new town, there were no ESOL classes and her only  
21 option was to enrol on a college course, which was already full for that year. She was also  
22 trying to find a job, but with no driving licence and her level of English, she was finding it  
23 difficult. She also wanted a job where she could be at home when her son returned from  
24 school, a job such as a *"dinner lady or working in a school"*. The Job Centre has recently told  
25 her that if she is not attending classes, she should be spending more time looking for work;  
26 they have mentioned the possibility of cutting her benefits if she refuses any employment  
27 opportunities. With such a threat hanging over her, Banu does not feel safe as she speaks  
28 about the possibility of losing benefits, getting into rent arrears and the fear of having to  
29 move back into a hostel with her son.

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37 Finally, Banu reflected on how her life had changed from being happy with her family to  
38 being on anti-depressants and feeling that she has been a bad mother. Experiences of  
39 moving so many times, not having a settled home or friends, and being away from a sense  
40 of community have taken their toll on Banu. With this have come problems with schools  
41 and fears over her benefits. However, at the root of Banu's difficulties is the lack of secure,  
42 affordable housing that would provide security and stability and the west London local  
43 authority where she lived has some of the lowest numbers of social housing in the capital.

### 44 45 46 47 48 **Housing pressures and protocols**

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50 **After interviewing Banu and identifying the ways in which OOA housing impacted on her**  
51 **household experiences of health, education, isolation and employment, her new council's**  
52 **housing manager was interviewed about the challenges Banu faced and the extent to which**  
53 **this was typical of problems associated with OOA housing.** The housing manager spoke  
54 about how households being moved OOA, mainly by London local authorities, were  
55 becoming an increasingly common trend. In the freedom of information request, the  
56 London local authority placing Banu in the Midlands listed the Midlands local authority  
57 where she had been placed as a location for OOA housing in multiple years. Also, the  
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3 London local authority identified that all households placed OOA contained children. Often,  
4 these are vulnerable households, the housing manager continued, who cannot afford to live  
5 in London and the local authorities are keen to save money by moving them to places where  
6 housing is cheaper. The housing manager was frustrated and annoyed by what was  
7 happening, which was made worse by not being informed by the original local authority of  
8 when people were being moved into the area despite the presence of protocols. She did  
9 not know how many people had been moved into the town, she guessed at maybe 90  
10 households, but these households only came to light when problems were identified by  
11 agencies such as schools, social services, or health providers.  
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17 In terms of Banu's options in the private rented sector, a two-bedroom property in the  
18 London local authority where she was living would be approximately £287-340 per week  
19 calculated at the 30<sup>th</sup> percentile of average rent in the area. However, the Local Housing  
20 Allowance cap for the Broad Rental Market Area (BRMA) is £259-311 per week (VOA, 2019)  
21 meaning that an approximately £130 per month shortfall in the rent would make moving to  
22 the private sector unsustainably expensive for her. In contrast, rent for a two-bedroom  
23 property in the BRMA to which she was moved is approximately £115 per week at the 30<sup>th</sup>  
24 percentile and the Local Housing Allowance cap is £109, making it more affordable for Banu.  
25 From the diversity in regional rental costs across BRMAs, it is evident that there is a fiscal  
26 incentive to move low income households to cheaper areas.  
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32 The London local authority, when asked, stated that they do not have a policy on the  
33 permanent discharge of housing obligations to other local authority areas. This means that  
34 they have no policy regarding the level of support they offer to a household being moved  
35 out of area or the support offered to the local authority receiving the household, the way in  
36 which needs of the household are assessed, or the duty to inform the local authority  
37 receiving the household.  
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41 In this respect, OOA housing represents what might be more accurately described as a  
42 practice rather than a policy, characterised by being less formalised and frequently  
43 operating below the radar of receiving local authorities. The London local authority placing  
44 Banu OOA recognises that financial and housing pressures in London that contribute to OOA  
45 housing are 'unlikely to improve in the near future'. Placing this in context of neoliberal  
46 housing policies recognised previously, experiences of housing are being increasingly shaped  
47 by market forces of cost and availability than social factors such as need. In many respects,  
48 this recognises market failure in the delivery of supply of housing characterised by a gap  
49 between the market and social optimum levels of housing. This places local authorities in a  
50 difficult position in terms of managing housing demands with limited financial and housing  
51 stock resources. However, in the immediate term, local authorities should be more engaged  
52 in information sharing with other local authorities and supporting protocols established by  
53 umbrella organisations such the Local Government Association. Solutions, however, will  
54 only really come in the long-term if central government is willing to address regional  
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3 experiences of the national housing crisis through development of an effective national  
4 housing strategy. As has been seen in the case study above, this is not only an issue of  
5 housing, but has been shown how experiences of housing shape experiences of health,  
6 education, isolation and employment.  
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10 From the freedom of information data, the local authority moving Banu to the Midlands has  
11 one of the highest rates of out of area housing in the capital. In the years 2014/15 to  
12 2018/19, the London local authority accepted a duty to accommodate 3,395 households  
13 under the Housing Act 1996. By definition these include the most vulnerable households,  
14 including those such as families with children, such as the case with Banu. Of these 3,395  
15 where a duty to accommodate was accepted, the number of times that households that  
16 were placed out of area is 3,333, a figure that is equivalent to 98.2% of the duty to  
17 accommodate figure. The high figure of out for area placements potentially points to a high  
18 use of temporary accommodation, which means that some households will be counted on  
19 more than one occasion as they move between various temporary accommodations. Whilst  
20 this is slightly problematic in terms of assessing the number of individual households, it is an  
21 important measure of the number of times that households are disrupted. The example of  
22 Banu illustrates how multiple moves are very disruptive.  
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### 29 **Conclusions and recommendations**

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31 Unlike other elements of neoliberal housing policy and practice, such as the right to buy,  
32 household experiences of OOA housing are not based on positive choice or market  
33 opportunity. Consequently, the importance of studying OOA housing is that these  
34 households' lack of choice and market power defines negative outcomes. However, despite  
35 the impact on so many households, OOA housing remains a relatively under-researched  
36 aspect of a broadly accepted housing crisis. Consequently, it is important for discussions of a  
37 housing crisis to recognise the personal costs and lived experience of what can be defined as  
38 a combination of policy and market failures. Within current housing debates, there is a  
39 justifiable focus on homelessness and precarious accommodation. However, recognising the  
40 experience of out of area housing is important in order to broaden debate and awareness of  
41 the varied outcomes of the housing crisis.  
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47 It is also important to understand experiences such as those of Banu within a broader  
48 political context of neoliberalism. Banu's experiences, which are not unique, can be seen as  
49 the lived experience of market inequalities and the problems when a public good such as  
50 housing is increasingly reliant on market forces to distribute resources. These problems are  
51 compounded by welfare reforms and a harmful political narrative relating to welfare. The  
52 housing crisis and problem of OOA housing cannot be remedied without understanding the  
53 root of the problem and subsequent government intervention into the housing market by  
54 reviewing social housing provision as well as capping private sector rent and/or uncapping  
55 LHA.  
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3 Evidence from Banu illustrates that market forces should not be the main factor shaping  
4 allocation and experiences of housing. Market failure within housing means that the poorest  
5 and most vulnerable households will be the ones who suffer the most, in this instance,  
6 through displacement. The role of government in welfare has traditionally been to mitigate  
7 and limit the inequalities created by market provision, which has usually happened through  
8 government provision and/or welfare payments. In a time when social housing provision is  
9 at a low point and welfare reforms have limited payments, it is clear that Banu and he son  
10 have been increasingly exposed to market forces in a negative manner. Looking ahead,  
11 limited government intervention and the potential economic impacts of the 2020 Covid-19  
12 pandemic on both the government's finances and the private sector will mean that a  
13 growing number of households are likely to experience poverty and vulnerability. For these  
14 reasons, it is more important than ever that the government lead on developing an effective  
15 national housing strategy that recognises the relative strengths and weaknesses of each  
16 sector and works towards a goal of ensuring that housing supply is balanced with the  
17 demographic and qualitative aspects of housing demand.  
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25 The significance of Banu's story lies in recognising the way in which housing forms a bedrock  
26 of welfare and how this can negatively impact on wellbeing. Feelings of social inclusion and  
27 community are predicated on sustained and secure housing and engagement with key areas  
28 of welfare such as education and health are also partly dependent on housing provision. In  
29 terms of recommendations and ways in which concerns regarding OOA might be addressed,  
30 it is important to recognise that the problem lies in the nature of housing supply rather than  
31 housing demand. The duty to accommodate relates to the most vulnerable households who  
32 are in need of most support, yet the experience of being moved OOA has the potential to  
33 worsen their wellbeing. Whilst there remains a legal duty to accommodate, there is no duty  
34 of care, as evidenced through not following protocols and the impact of welfare reforms in  
35 areas such as LHA. Whilst much household vulnerability is difficult to prevent, it is important  
36 to ensure that experiences of housing do not make people's lives worse. It is important to  
37 develop a national housing strategy that includes greater investment in social and  
38 affordable housing as well as reviewing the ways in which welfare reforms affect vulnerable  
39 households. Current government policy, priorities and finances, however, point to the fact  
40 that such interventions remain unlikely in the short to medium term and those  
41 accommodated OOA are some of the least likely to have their voices heard. Moving  
42 forward, further research is needed regarding the impacts and experiences of OOA housing.  
43 This should include the viability of protocols and information sharing between local  
44 authorities as well looking at how localities impacted by OOA housing could develop multi-  
45 agency working groups to co-ordinate supporting some of the most vulnerable households.  
46 Much of this would examine how to mitigate the impacts of OOA housing, whilst a longer  
47 term goal would be research informing solutions.  
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