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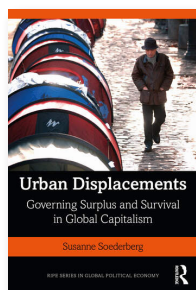
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Disrupting the housing affordability issue



Susanne Soederberg
Urban Displacement. Governing Surplus and Survival in Global Capitalism
 Routledge, New York and London 2021
 pp. 310, £ 35

With almost a quarter of EU inhabitants experiencing housing poverty and well over one-third of households at risk of poverty spending more than 40% of their disposable incomes on housing costs, many researchers and activists started speaking about a European housing affordability crisis (Alexandri and Janoschka, 2018; FEANTSA, 2018; White and Nandedkar, 2019). As common sense suggests, and statistics generally confirm, affordability problems affect mainly tenants living in the private rental sector at market-rate rents (see the EU-Silc data on housing cost overburden rate). One and a half century after Engels' influential pamphlet on *The Housing Question* (1872), the conceptual basis for understanding housing problems as a structural feature of the capitalistic society is still strikingly true. How can housing problems be so severe after relevant economic development and the establishment of strong welfare systems in Europe during the 20th century?

The book by Susanne Soederberg addresses the displacement of surplus workers in the development of the capitalist urban economy. Drawing on a sol-

id Marxist conceptual basis and a critical political economy approach, Soederberg departs from the traditional tension between use *vs* market value of housing common to such literature, which has recently seen a revival in the housing and planning debate (Madden and Marcuse, 2016; Stein, 2019). In general, two main streams of literature have deeply addressed this tension with powerful results. The first stream focuses on the neoliberal approach to the economy, pushed in Europe by austerity measures, which has led to privatisation, marketisation and individualisation of housing provision (i.e., sale and deregulation of public and private rental housing, promotion of mortgage-backed homeownership) (Harvey, 1989; Brenner and Theodore, 2002). The second stream focuses on the financialisation of housing, recognising a growing role of financial actors in housing provision that has further sharpened the precarity of rental households in the face of stock market fluctuations (Aalbers, 2016; Tulumello and Dagkouli-Kyriakoglou, 2021).

These literature streams triggered substantial advancements in the understanding of affordability problems. According to Soederberg, however, both approaches fail to recognise that housing problems not only depend on power imbalances in the realm of *exchange* (or housing consumption) but also in the realm of *production*. She holds that «people residing in, and expelled from, rental housing are not just tenants; they are also workers. As a form of labour power, these tenants are often low-wage, low-skill employees working in the service sector, that is, urban places of production of goods and services» (p. 3).

Soederberg moves away from a fetishised perspective of housing to a more dynamic and complex understanding of rental housing as a commodity under global capitalism, in which urban displacement happens as a consequence of specific social relations. This means «treating low-rent housing as a unique commodity that provides a necessary place for the societal reproduction of labour power



whilst being integrated into the global dynamics of capitalism» (p. 17). In this view, rental housing is a historical social relation entailing two contradictory features: a place of survival for low-wage tenants and a site of social accumulation.

Regarding labour, the author notices that, since the 1970s, deindustrialisation triggered in European cities a huge growth of the service sector (which accounts for up to 85% of the workforce) and a strong polarisation between few high-paid jobs and a mass of low-wage workers that are more likely to be tenants. While the effects of numerous crises (war, pandemic, climate) are exacerbating inequality in European cities, low-wage tenants are subject to a process of urban displacement, primarily because contemporary capitalism frames them as 'disposable workers' or 'surplus population': «To be clear, the surplus populations experiencing displacements [...] are under- and unemployed (< 1 year) workers who are unable to meet basic subsistence needs, despite earning wages and/or social assistance from the state (welfare payments, rental assistance)» (p. 47), or, as Marx (1990, p. 784) puts it, «a mass of human material always ready for exploitation by capital in the interests of capital's own changing valorisation requirements». The author empirically finds markers of displacement of this contemporary urban underclass in the pressure exerted by the market in the southern district of Neukölln in Berlin, in the high rents faced by households in the private rental market in Vienna, and in the homeless crisis in Dublin. What stands out in her reasoning and constitutes the major original contribution of her work is that the housing market alone cannot explain urban displacement, as we need to look at (two) additional factors: labour and money.

These low-wage tenants, after all, need to earn money to pay rent, meet their debt payments, and, in the era of workfare instead of welfare, qualify for state assistance: «To fully investigate and explain urban displacements, therefore, we thus need to grasp the problems encountered by tenants in *both* the spatial relations in which they earn their wages (realm of production) and in the spatial relations in which they consume commodities to survive, such as rent, food, clothing and so forth (realm of exchange)» (p. 3). Additionally, the author argues that rental housing is a main 'place of interplay' between

two main levers of the expansion of capitalism, surplus population (under- and unemployed labour power) and the credit system (Harvey, 1999; Marx, 1993, p. 535).

With housing and labour, money is the other major factor explaining urban displacement. Money is not only involved in the social relation of rent payment and in framing housing as a leverage for the expansion of the credit system. The link between rental housing and urban displacement also lies in the (lacking) redistribution of what she calls 'social surplus', or public spending, necessary to alleviate the rental cost burden and avoid urban displacement in the present conditions. Instead, European (capitalist) national and supranational institutions put what Soederberg calls 'monetised governance' into practice. By constraining budgets and prescribing what can or cannot be paid with public money (i.e., preventing investment in affordable housing through 'state aid' rules, or imposing labour flexibility), European monetary policies *de facto* affect the possibilities to enact redistributive policies. «The restrictive measures imposed by the ECB [European Central Bank] curtailed the ability of member states to allocate social surplus through fiscal policy (taxation and government spending), especially concerning labour market protection and social policies such as housing» (p. 72). In doing so, the current administrative system depoliticises redistributive policies and, incorporating them into the grey zone of fiscal technocracy, allows urban displacement to happen. To advance in addressing the housing issue, Soederberg proposes an original heuristic that looks at the commodity-triad of labour, housing and money as intertwined historical social relations in global capitalism. What Soederberg does is, basically, a systemic critical political economy analysis of low-income rental housing and urban displacement, which helps us understand not only 'how' and 'where' but also 'why' urban displacement happens in European cities. Soederberg's book is particularly useful in pushing affordability literature toward treating the affordability crisis as a class struggle. Not doing so, she argues, is a major mistake of many researchers. «The discursive choice of affordability obscures the underlying question: affordable for whom? The language of affordability serves to erase class from this equation. It also assists in disappearing the of-

ten racial and gendered (single-parent) dimensions of those excluded from adequate rental dwellings because they do not earn sufficient wages to pay rental prices, which have not been adequately regulated by states» (p. 20). This argumentation, which might be the reason why she chose urban displacement as a title for her timely book, calls affordability scholars to deeply reflect on the very (political economy) basis of their research.

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