E.L. 'TED' WHEELWRIGHT LECTURE

URBAN DISPLACEMENTS:

GOVERNING SURPLUS AND SURVIVAL IN GLOBAL CAPITALISM

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In keeping with the spirit of the *Wheelwright Lecture Series in Political Economy*, my topic is one of the most pressing social issues in contemporary capitalism: urban displacements linked to the growing lack of low-income rental housing. This is at the core of the housing crisis.

While homeownership has received the lion's share of scholarly attention, largely because of its role in the Great Financial Crisis of 2007-2008 and its dominant status in many countries, my focus is on rental dwellings for a different reason. The rental tenure – comprised of public housing and the private rental sector – represents the place in which the majority of the urban poor around the world tend to live - and from which they have been increasingly displaced.

Tenants encounter displacement in a variety of ways. One of the most insidious manifestations is the vicious cycle of rental housing insecurity marked by over-indebtedness, evictions and homelessness, which have grown steadily during the last two decades, even in regions with relatively more generous welfare systems in place. Homelessness has hit a crisis point across many European cities as more and more people – especially migrants, refugees and single-parents – are being displaced from their homes due to insufficient or irregular income.

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Poorer tenants in Europe, as elsewhere in the world, often pay upwards of 40 percent of the net disposable income on rent (the EU benchmark for housing affordability), which often leads them to cut back on other vital expenses such as food, heat, and transportation (European Commission, 2016). My empirical case studies across three European cities – Dublin, Vienna and Berlin – reveal that there is a very close relationship between eviction and rental arrears (rental debt).

It is worth noting that those struggling to meet their monthly rental payments are not *just* tenants. They are also workers, whose jobs are often insecure, sporadic and do not offer living wages. Many of these tenants may be classified as working poor – a labour market category that has become a dominant feature of contemporary capitalism. Working poor refers to people who work but do not earn enough money to pay for basic subsistence needs such as rent due to low-wages, involuntary part-time shifts, or short-term work conditions (temporary jobs are on the rise across the EU). Those experiencing in-work poverty are often low-skill labourers, whose occupations are tied to the service sector. These are the workers who, by and large, assist in the societal reproduction of the high-wage, high-skill workers in urban spaces. The working poor make their lattes, care for their children, clean their houses and hotel rooms, train them in the gyms, serve and deliver their food, sell them retail goods, and so forth. The working poor may also be unemployed labourers, who are compelled by the state to work part-time in exchange for, or to top-up, their welfare benefits – a phenomenon known was workfare. This is to highlight that capitalist states – at their various scales of intervention (regional, national and municipal) – also play an important role in our story.

The working poor reflect a Marxian category of surplus population in that they have become marginal to the needs of capital in the context of global capitalism. While rental-based displacements have heightened in many parts of Europe since the 2008 financial crisis, this phenomenon has longer historical roots in capitalism's global dynamics. This is particularly true of its hallmarks – the accumulation of surplus capital largely in the form of privately created money (credit) and the accumulation of debt. The former Greek financial minister, Yanis Varoufakis, used a 'twin peaks' metaphor to capture these two features of contemporary capitalism, which he describes as entailing a mountain of debt and a mountain of idle money (Varoufakis 2011).

Locating displacements in global capitalism in the above manner yields some interesting questions. First, how might we understand the everyday life of the surplus workers, who struggle to survival in the valleys of the twin peaks of surplus money? And, how can we more fully grasp the reproduction of this reality over the past two decades, other than relying on the oft-invoked yet vague notion of financialisation?

Employing a historical-geographical materialist approach firmly rooted in a class-based analysis sensitive to geographical specificities as well as questions of gender and race, I attempt to shed critical light on these questions. This framing allows us to grasp that the lived experiences of the working poor on the ground have been shaped by the historical and spatial configuration of structural violence inherent to global capitalism. By structural violence I mean the class dynamics driving the continued expansion of accumulation, involving an array of actors ranging from landlords, creditors and states at various scales of intervention. On this view, displacement is revealed as the outcome of a class-based facilitation and normalisation of urban poverty and social marginalisation, on the one side, and capital accumulation driven by surplus money and the production of surplus workers, on the other.

Foregrounding displacements: State of poverty and case justification

Before turning to the three urban cases, it is helpful to provide a framing of the state of poverty and inequality in the European Union (EU), given that all three countries are members of this regional monetary and trading bloc. The EU is one of the largest and most prosperous economies in the world. Austria, Ireland and Germany – the countries in which the three urban case studies are located – fall into the top 10 richest countries in Europe in terms of Gross Domestic Product (GDP).

Yet the vast amount of wealth generated in the EU has been largely produced without generating sufficient decent paying, permanent employment. Most jobs created in the EU over the past two decades have been precarious, marked by in-work poverty, involuntary part-time, temporary contract positions, while leaving high rates of long-term unemployment (more than 1 year duration) (Eurofound 2020).

The wealth produced by the twin peaks of capitalism in the EU has also not been subject to adequate redistribution, thus contributing to growing levels of income inequality. According to a recent study, between 1980 and 2017, the wealth of the top 1 percent of households in Europe grew more than two times faster than the bottom 50 percent and seized 17 percent of the income growth in the EU. At the same time, relative poverty in Europe increased from 20 percent in 1980 to 22 percent in 2017. That said, income inequalities in Europe are lower and have increased far slower than in the United States (Salverda 2015).

On the ground, this has meant that around 513 million people living in the EU (as of 2019) have been characterised as income insecure. For most people, meeting basic survival needs, such as housing, has become increasingly untenable. According to Housing Europe, a major EU housing justice organisation, paying for a roof over their heads has become the single highest cost for many people. Housing costs overburden has hit the poorest – and least politically powerful – residents of EU the hardest, especially racialised migrants, low-skilled workers and single-households, often headed by women.

Rental overburden combined with in-work poverty has led to a rise in evictions, which, in turn, has led to an increase in the most violent expressions of displacement: homelessness. Every country in the EU, with the exception of Finland, has witnessed a significant increase in the number of homeless people. In Ireland, for instance, homelessness rose 145 percent from 2014 to 2017, while Germany's homelessness rate rose 150 percent from 2014 to 2016. Although low in comparison, Austria's homelessness rate also increased by 32 percent over the 2008 to 2016 period.

The three urban spaces covered on which I focus have been selected for their specific political economic place in global capitalism. Dublin, for instance, is often seen as the poster child of liberal economic development in Europe. Vienna possesses a vibrant democratic welfare system on which its celebrated housing model rests. Finally, aside from retaining a relatively strong social democratic welfare system, Berlin is the capital city of Europe's most powerful country. Despite these differences, it is the similarities regarding displacement trends across these cities that I find particularly fascinating and profoundly disturbing. My ultimate concern is thus not to embark on a comparative analysis; but instead to ask what these case studies can tell us about contemporary capitalism. I set out to trace how urban displacements have been reproduced in the shadows of the twin peaks of global capitalism, marked for well over two decades by the production of surplus money and surplus workers.

Producing displacements in Dublin

Ireland, and its capital, grabbed the world's attention with their dizzying levels of economic growth from the mid-1990s to the mid-2000s. The so-called 'Celtic Tiger' era came to an end with an equally stunning crash in 2008. The crisis revealed that Ireland's growth was based primarily on financial speculation and wealth generated by highly leveraged banks. As the party came to a close, it also became apparent that not all people benefited from the 6 percent economic growth rates of the country and its fall in short-term unemployment.

The lack of investment in production or creation of well-paying jobs meant that many workers were not benefitting from the widely celebrated growth model based on growing surplus capital. While short-term unemployment indeed decreased, long-term unemployment (12 months and longer) rose by 165 percent, with many of these positions filled by women, primarily in low-skill service sector positions.

To make ends meet, surplus workers have often relied on private sources of money. From 1996 to 2007, during the Celtic Tiger period, the amount of private debt increased rapidly. According to the country's Money Advice and Budgeting Service, this was particularly true of lone mothers and stigmatised racial groups such as Irish Travellers, who often turned to high-priced consumer credit to meet basic subsistence needs such as rent, clothing and day-care.

It should also be mentioned that, despite the growth generated by financial capitalism, the Irish state did not redistribute the wealth. With the embrace of budget cuts, privatisation and market-oriented growth in the 1980s, which also affected the stock of social housing, the share of national income going to the top one percent doubled between 1989 and 2006, making Ireland among the most unequal countries in the global North.

With the imposition of tough austerity measures following the 2008 crisis, the Irish state cut its spending on social housing by 72 percent during the next 10 years, whilst bailing out the banks – with public money – by purchasing the so-called toxic debt held by these speculators. Fast-forward to 2019: Dublin rental prices are 36 percent higher than their peak levels during the Celtic Tiger era, making the city the most expensive urban space to live in the EU. Adding to this stress, the social housing stock in Dublin accounts for only 5 percent of the total housing stock.

Between 2008 and 2017, wait-lists for social housing in Ireland increased rapidly – doubling to 120,598 people, a third of whom were residing in the Dublin area. Many on the wait-list are low-income, welfare-dependent households with children, of which almost two-thirds are headed by single-mothers. Ireland has the fourth highest proportion of low-paid workers (23 percent) in the OECD, the majority of whom are women (TASC 2016). Women represent 60 percent of all low paid workers. Half of women workers earn less than €20,000 annually, which is far below the EU median wage (€28,500).

It is also pertinent to observe that the largest social housing channel in Ireland is the private rental sector (PRS), through which the state subsidises landlords by guaranteeing rental payments for impoverished households. Against this backdrop, the government solution to the homelessness crisis has been to rehouse families on the wait-list in the same – albeit increasingly expensive – private rental tenure from which they were driven out, often resulting in a cruel cycle of precarity.

Households continued to be evicted, largely because they are unable to pay the large rent rises often demanded by landlords in the PRS. Income insecure households, unable to earn living wages and carrying debt burdens, simply could not keep up with the rapidly growing rental increases.

Faced with these glaring limits to its market-based solution to the housing crisis, the Irish state has downplayed its homelessness problem and deflected blame away from its unwillingness to veer from its policy course. In 2017, for instance, the Irish Chair of the Housing Agency went on record stating that the 'housing crisis is completely normal. Every country in Europe has equivalent issues in terms of affordability, in terms of homelessness' (Burke-Kennedy 2019). A year later, the Department of Housing announced that it would no longer prioritise homeless families on the wait-list, as it suspected that they were *gaming the system* by declaring themselves homeless to move up the wait-list more quickly. This naturalisation of the current housing crisis and stigmatisation of its victims are powerful tools to obscure the historically specific dynamics that produce and govern profound housing insecurity within contemporary Ireland.

Meanwhile, the Irish state has continued to underwrite the PRS to the tune of €500 million per year by providing landlords – many of whom are not investor landlords, but rather individuals owning one or two rental properties. These subsidies are aimed at helping the more politically powerful landlords cope with high levels of mortgage arrears for buy-to-lets. The state also facilitated rental-based expansion by choosing not to impose regulations (rent caps, stronger tenancy rights, etc.) that could hamper rental price increases.

Finally, it should be mentioned that the Irish state actively subsidised other landlords who were tasked with housing homeless surplus workers. In 2017, for instance, the Department of Housing paid €97 million to hotels and spent a further €12 million on private emergency accommodations, including family hubs. One government informant aptly described these places as 'shadow housing'. This term is a fitting descriptor because not only do these emergency accommodations house the dark human suffering experienced by these families (stigmatisation, stress, fear and hopelessness), but the regulatory features pertaining to their management and the nature of their services remain outside of public scrutiny.

Producing displacements in Vienna

Vienna continues to enjoy a top position in the global rankings as one of the wealthiest and most liveable cities in the world. The core feature of its prototypical status is the Vienna Housing Model. The city's vast amount of high quality social housing, often represented as its legacy from the halcyon days of Red Vienna of the 1920s, is affordable and offers security of tenure. This is an important attribute, as Vienna – like Berlin – is predominantly a rental city, with 85 percent of its inhabitants living in this contractual relationship.

In contrast to many of its European counterparts, the municipality has delivered 'state of the art' affordable housing to many of its middle-income and lower-income residents. This does not imply that poverty and social dislocations are absent in the city, however. With the retrenchment of its social provisioning, especially after Austria joined the EU in 1995, surplus workers residing in Vienna have experienced rising levels of poverty, evictions and homelessness in its rapidly expanding private rental sector. In 2016, for instance, the city registered over 15,000 homeless people – more than in Berlin, a city almost double its population size.

Of the 1.88 million people residing in Vienna, over 40 percent have a migration background, meaning that the person or at least one of her/his parents was born abroad or has a foreign citizenship. Aside from the so-called elite migrants (high-skill, high-wage workers, mainly from Germany), the majority of migrants, who stem from poorer EU countries (Serbia, Romania) and third-countries (Turkey, Syria), earn their living in the precarious, low-wage service sector in Vienna. Indeed, mirroring the other two cases, the service sector comprises, like Berlin and Dublin, over 80 percent of the city's wealth production.

Social housing has been far from accessible to these poorer, and often racialised, inhabitants. Until 2006, third-country migrants were denied access to the city's social housing units, even if in possession of an Austrian citizenship. The result has been that the majority of low-wage migrants have been over-represented in the private rental sector. Low-income Viennese residents without a migratory background (native Austrians) who are entering the housing market for the first time have also been unable to access social housing. Meanwhile, other surplus people, notably single-parents, are struggling to make monthly rent payments.

Social housing in Vienna has two main components. The first comprises the 220,000 municipal social housing (or council housing) units, representing about 25 per cent of the city's housing stock. Approximately one in four people live in these high-quality social housing flats owned and managed by the City of Vienna, making it the largest municipal landlord in the country. It is important to underline that, while municipal social housing flats were originally intended for middle-class and working class native Austrians, minimum income requirements have meant that those entering social housing have not been the poorest residents in Vienna. These exclusionary practices had also existed in the Red Vienna era when lower echelons of the working class, including racialised migrants, were denied access to the prized social housing units and compelled to live in more expensive, lower standard PRS units.

The second main component of social housing in Vienna is the Limited Profit Housing Associations (LPHAs). Although these housing associations are permitted to make profits, their margins are not as high as those in the private rental sector. A critical distinction between these two types of social housing is that housing associations require a down-payment by tenants, whereas council housing does not. In Vienna, LPHAs are mandated to rent half of their new flats to lower-income residents; the remaining units are leased to moderate-income residents. The problem with this arrangement is that the down-payment requirement often acts as a barrier for low-income workers.

Together, both aspects of Vienna's social housing sector have kept rents affordable for many of the city's residents. While social housing in Vienna has been highly beneficial for those already residing in these units, it does not bode well for newcomers, especially low-income, native Austrians and racialised migrants, such as the many refugees who entered the city in 2015 and 2016. These residents, who are in greater need for rental protection, and qualify for social housing, have to endure long wait times while trying to continue renting in the private sector, often turning to consumer credit to pay for basic survival needs to augment their low wages. According to the state-sponsored debt counselling service, the majority of debtors are racialised migrants, namely Turks and Serbians. Another sinister side of Vienna's alleged housing model, according to my local information sources, is a rise in another demographic of homeless in Vienna: refugees.

Producing displacements in Berlin

While there are no official statistics collected on homelessness at the federal level in Germany – a political act of erasure – Berlin is known as the nation's homeless capital, with upwards of approximately 10,000 homeless people.

Up until the 1990s, the Berlin Senate operated 19 non-profit municipal housing companies, which controlled 28 percent of the housing stock, keeping rent at affordable levels. Given that 85 percent of the population in Berlin rent their homes, this was a significant form of state provisioning for workers. However, a combination of factors, including German reunification, rising unemployment rates, low economic growth, weakening of trade unions, and ballooning budget deficits, has caused social housing provisioning, from which a wide array of workers benefitted, to fall prey to the politics of austerity.

Although Berlin – like other German cities – was subject to a fresh round of austerity measures with the advent of the 2008 financial crisis, the German capital's experience with austerity dates back to 2001. In that year, BGB, Berlin's largest banking house, was bailed out by Berlin's Senate after incurring high losses due to risky real estate deals in which public finances were used in speculative activities. The Berlin Senate's decision to socialise private banking debt transformed the BGB crisis into a wider fiscal crisis. Neoliberal rollbacks were quickly scripted as the only viable response to the crisis.

By 2008, the Berlin Senate owned only six municipal housing companies, or 15.8 per cent of housing stock. The privatisation of many of its social housing companies, through sale to private equity real estate investors, resulted in the rise of investor landlords in the city. The Berlin Senate directed the remaining municipal housing companies to adopt market-oriented behaviour aimed at increasing revenue streams and adhering to management strategies modelled on the private sector. This resulted in a situation in which rental prices of units owned by Berlin's municipal housing companies not only increased rapidly but also often exceeded those in the private sector.

Marketisation and privatisation of housing have had negative consequences for a large number of low-income tenants, particularly unemployed workers and refugees. Recipients of Germany's workfare unemployment insurance, also known as Hartz IV, represent not only the largest category of over-indebted households and displaced people in Berlin, but also in Germany as a whole. This was particularly true of Hartz IV households in racially stigmatised areas of Berlin, such as Neukölln. Despite its claims of protecting debt-distressed Hartz IV recipients, the Neukölln Jobcentre held the infamous record for the highest number of rejections in Berlin - an 85 percent denial rate.

It is in this context that a recently arrived, marginalised, and often racialised, group of international refuges has struggled to survive. In 2015, for instance, Berlin received 55,001 refugees, tapering off to 16,889 in 2016 – exceeding any other city in Europe. This has meant that newly arrived refugees have had to traverse resettlement in urban spaces marked by growing levels of internal displacement.

Once refugees have fulfilled their required time in the emergency shelters, they are allowed to move into either communal shelters or permanent housing in Berlin. Due to rental housing shortages, most refugees reside in communal shelters. This means that refugees get more privacy, as they live with fewer people as well as possess more independence than in emergency shelters. Nonetheless, due to spatial and privacy limits, these shared dwellings are not suitable for long-term occupation, especially for families and single women.

Permanent dwellings in the rental sector represent the third and most desirable – yet least attainable – type of refugee housing. In Germany, temporary residence permit means that refugees are granted the same status as Germans with regard to the social insurance system, including monthly housing assistance from the Jobcentres. Yet, even assisted with these welfare benefits, refugees find it difficult to secure affordable rental housing in Berlin, primarily due to lack of sufficient funds and discriminatory practices by landlords. Instead, refugees continue to use their allocated rental housing allowance to pay their lodging in communal shelters. In many cases, due to the lack of sufficient communal dwellings, refugees are using these benefits to pay for rent in emergency shelters.

In 2017, two years after the initial surge of forcibly displaced persons arrived in the capital, 28,000 of the 80,000 registered refugees remain without access to stable rental housing and thus continue to reside in unsuitable and precarious dwellings. Refugees now comprise a substantial amount of the homeless population in Berlin and across Germany.

Analytical reflections

Despite the current prevalence of the housing crisis trope, high levels of housing stress, homelessness and social dislocations had been evident in Dublin, Vienna and Berlin, before the 2008 financial crisis and subsequent rounds of austerity. Attempts to explain and respond to the situation have been broadly of two types.

First are the technical and economistic framings of supply and demand favoured by states at various scales (national and municipal) and powerful residents (landlords, employers). These have led, in each city, to policies that subsidise and incentivise the private sector to construct affordable housing. While there is no doubt that demand is outstripping supply, these apolitical perspectives do little to explain why this continues to be the case. The fact remains that tens of thousands of people on the wait-list for social housing have been patiently anticipating the market to find its equilibrium whilst often experiencing years of homelessness in the form of couch-surfing, overcrowded living standards and residing in shadow housing for years on end.

Second is the liberal approach, championed by the UN Rapporteur for Housing Rights among other housing justice organisations, which posits that housing crisis is caused by the market-led (neoliberal) approach to housing that treats shelter as a commodity rather than a human right. While I share the sentiment behind this view, most EU policymakers agree that more affordable housing is required to deal with the growing levels of social dislocations. To date, however, most EU member states, including Austria and Germany, have failed to implement this right, whereas Ireland has refused to accept this obligation. There has been insufficient critical reflection on the inner-contradictions and class relations that have continually opposed actually implementing housing as a human right in contemporary capitalism.

Although diametrically opposed, a common thread running through both framings is their focus on consumption. This limits our understanding of the origins of the rising levels of poverty and inequality sweeping across Europe and indeed the world. We also need to focus on the practices, processes and structures involved in the societal reproduction of total capital relation (labour and capital). Thus, we may think of constructing an analytical bridge between exchange and production that is conducive to a class analysis sensitive to racial and gendered considerations.

The alternative theoretical lens should also involve a rigorous understanding of the capitalist state in the inter-scalar governance of displacement – by which I mean ensuring the total societal reproduction of capital and labour by normalising displacements and disciplining the displaced. Some examples of these processes have been mentioned in the three urban cases, such as the disappearance of displacements through the unwillingness of states to count the homeless or to place them in expensive, and often commercial, forms of shadow housing.

Moreover, as Marxist scholars remind us, housing has always been a commodity under capitalism. This was the case even in the heyday of Red Vienna when high-skilled workers paid an average of 4 percent of the worker's monthly wage to the state (landlord). To understand why housing as a human right has not been delivered by states, it is fruitful to interrogate housing as a commodity – seen not as a thing, but a historical social relation - within the class dynamics and structural violence inherent to global capitalism, marked by its twin peaks of surplus money and valleys of everyday life of surplus workers.

A Marxist understanding of housing as a commodity can also reveal its inner-contradiction under capitalism. On one level, housing is indeed a thing (financial asset) or an item within the built environment that can be bought and sold on the market. On a deeper and less visible level, housing is a historical social relation that embodies both use-value and exchange-value. A home's use-value is that serves as a place of survival for surplus workers. Regardless of the tenure of a home, it is an intimate place in which they, indeed all of us, care for our loved ones, eat, sleep, work, entertain, and, if one lives with teenagers, bicker! Yet, as an exchange-value under capitalism, these places of survival are simultaneously sites of accumulation, involving both exchange and productive relations.

Seeing housing in this manner may help us understand the connection of households to two other commodities in these built environments: money (rent, wages, welfare payments) and labour power (tenants). Whereas the value of the surplus capital has been protected by the state through bankruptcy laws favouring creditors and subsidisation of private landlords, the low-income tenants, who are also surplus workers, are left to the discipline of market forces. They have to rely on a patchwork of monetised means, including meagre wages, expensive consumer credit, and inadequate social welfare payments to survive. In so doing, surplus people are linked to the structural violence of the twin peaks of capitalism and its drive to accumulation, with as little redistribution as possible.

This view also has another analytical benefit. Instead of embracing the housing crisis as exceptional, it comes to be seen as part of the crisis-prone development of capitalism. In this way, we are able to move past the equilibrium-fetish and rights-talk to decipher the order and rationality that has sustained the societal reproduction of displaced survival of the working poor through the twin peaks of surplus money and excess debt that serve as our metaphorical markers of contemporary capitalism.

Compared with debates on the financialisation of housing, this alternative approach involves a deeper theorisation of the social power of surplus money wielded by states and capitalists from which the twin peaks continue to grow. It reveals the connection between this social power and the necessary survival conditions of surplus workers, who not only remain politically powerless, but also receive the least amount of material benefits from the prevailing political economic order.

After all, there are many solutions available to combat housing deficiencies and displacements: building accessible social housing, including cooperatives; implementing meaningful rent controls and other legal mechanism to protect security of tenure; guaranteeing a living wage and full-time work; and building more day-care centres and adequately funding or subsidising them. Their common denominator is political, which inevitably brings us back to an understanding of class-based power and the paradoxes on which displacements have been produced and governed over the past several decades across the various urban spaces of contemporary capitalism.

It is my hope that these observations – both empirical and theoretical – may contribute to rethinking displacements and contemporary capitalism in a manner that helps to identify the chasms and fault lines in the twin peaks that have cast a long shadow over all of us for far too long.

Susanne Soederberg is Professor in the Department of Global Development Studies at Queen's University, Kingston, Canada. This talk was presented at the University of Sydney on 17 October, 2019. It draws on material from the author's latest book, Urban Displacements: Governing Surplus and Survival in Global Capitalism. London: Routledge, 2021.

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