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Housing: A Lens to Rural Inequalities

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Introduction: Rural housing as a symbol of inequalities

It is impossible to think of rural communities without envisaging their people and their housing conditions. Rural housing research matters because housing is critical for the wellbeing of individuals, of families and of communities (MacTavish, Ziebarth and George 2014). For many people homeownership represents a life aspiration and the largest asset they will ever own. Across the global north rural localities are primarily associated with private homeownership, for example in Canada, southern Europe and Ireland (CMHC November 2003; Gallent, Shucksmith and Tewdwr-Jones 2003). Eastern and central European countries have also extraordinarily high homeownership levels attributed to large rural populations who typically either built their own homes or inherited them, and the rapid privatization of public rental housing following the collapse of state socialism (Edgar, Filipovic and Dandolova 2007). Despite stagnant and declining home values, asset and investment accumulation through homeownership is still a considerable economic factor for many rural residents.

A high level of homeownership in rural contexts does not mean that there are no problems attached to rural house provision. On the contrary, such conditions might actually mask processes of exclusion and inequality. Common global trends are impacting rural housing in unique and specific ways with a diverse set of outcomes providing both opportunities and challenges for rural studies. We argue in this chapter that housing constitutes a useful and critical lens for researching inequalities. In particular we ask: How are these inequalities demonstrated from a housing perspective? What research has been done in the global north? And what other research areas need to be further developed? Inequalities can result from mobility processes, affecting the social fabric of rural areas as well as macro-economic processes including the global financial crisis and its local impacts on rural areas. Housing serves as a physical indicator of rural restructuring, involving increasingly consumerist uses of rural land. Housing can be viewed as a symbol of social change:
housing construction, renovation or change of owners and occupants demonstrates new and sometimes contested representations of rurality. Much work on rural gentrification points to increasingly exclusive countrysides and middle-class rural enclaves, while other rural areas are depopulating, confronted by policy apathy and faced with insufficient social housing. Such characteristics point to social and economic inequalities in rural areas.

The aim of this chapter therefore is to review the literature of contemporary rural housing research, highlighting inequalities, and suggest new avenues for research. The chapter is structured as follows: first, we explore comparative approaches to housing studies and the role of housing in wider rural development research. Second, we focus on the context of rural economies and observed inequalities associated with residential mobilities. Third, we consider territorial exclusion based on poverty, race and ethnicity. We then turn to a discussion of structural causes of these inequalities focusing on mortgage finance and the global recession’s impact on rural housing. We conclude with suggestions for further research directions.

**Housing research in the rural global north**

With few exceptions (see special issue of *Housing and Society* 2014; *Planning Practice and Research* 2009) most housing research focuses on urban areas. This section aims to place housing research in an international, and ambitiously comparative, context within existing rural development literature.

Comparative rural housing research is important because it creates opportunities for policy transfer and ‘lesson learning’ (Hantrais 2009), while demonstrating the potency and limitations of knowledge itself (Lowe 2012). Comparative research is challenging because different contexts demonstrate contrasting and complex rural housing issues (Gallent 2009). Furthermore, rural areas are characterised by high levels of differentiation (Murdoch et al. 2003), including the socio-economic structure of rural areas from agriculture-dominated to consumerist area types, multiple community stakeholders with unequal powers relations guiding the development narratives, and contrasting policy interventions regarding housing from tight regulation to absence of intervention. Another difficulty in comparative analyses is identifying what is ‘rural’. Definitions of rural, especially in regards to housing policies, vary widely across the global north (Bertolini, Montanari and Peragine 2008). This highlights the need for interpretive comparative approaches that look beyond efforts to
homogenise ruralities in the research design, focusing instead on local context and culture in the production of housing-related social phenomena (Lowe 2012).

Rural housing concerns in the global north also reflect conflicts and power struggles about the construction of rural in policy discourses (i.e. prioritising economic development vs. environmental preservation or mediating conflicts regarding housing developments). Much of the rural housing literature is presented in Anglo-American contexts. Elsewhere, rural housing literature is less developed, although there has been an increased interest to explore diverse rural housing issues internationally (in Australia: Jones and Tonts 2003; in the Netherlands: de Groot et al. 2012; in Italy: Gallent 2015). Despite these developments, comparative perspectives, while less common, are worth highlighting in this review. Gallent and Allen (2003) critically classify 10 European cases across three regimes based on cultural conditions and power regimes that inform rural housing policies and politics. The authors distinguish between contexts characterised by strong policy intervention that does not necessarily favour environmental conservation over housing development (Scandinavian countries), weak state intervention associated sometimes with tolerated illegal housing construction (Southern Europe) and strong rural planning restrictions and market distortions (UK). In another example, Gkartzios and Shucksmith (2015) provided a case for comparative interpretive analysis between Ireland and England. The authors point to selective constructions of rurality dominating policy discourses, contrasting a ‘republican rurality’ favouring homeownership in the Irish case with an ‘environmental rurality’ favouring conservation in the UK. Furthermore, Gkartzios and Shucksmith (2015) draw attention to comparative approaches as opportunities for promoting a culture of reflexivity, both across academics and practitioners, which is critical for unveiling normative assumptions about regulating rural housing developments. Such approaches promote a pluralistic universalism (Lowe 2012), in which comparative analysis, as a reflective ‘mirroring exercise’, moves beyond issues of identifying differences and similarities, to challenging taken-for-granted thinking about housing development.

Within the rural studies literature, scant attention has been paid to the connection between housing debates and the wider rural development policy direction (Scott and Murray 2009). This is rather surprising for two reasons. First, because of the level of social change and economic restructuring that has taken place in rural areas associated with increased residential mobility and, subsequently, increased (or decreased) housing demand. Secondly, because rural development
policy itself has witnessed a shift from a sectoral focus to a territorial one, with plenty rural development theorists and practitioners arguing for integrated explorations of rural policies involving local participation and prioritising local needs (Ray 2000; OECD 2006; Shucksmith 2009). Despite these approaches, housing remains missing from wider rural development narratives and subsequent projects. While the European Union has actively supported rural development measures promoting economic diversification, combating social exclusion and improving rural livelihoods, housing related activities are rarely among the rural development programmes and activities (ENRD 2015). Gkartzios and Scott (2014) from a neo-endogenous rural development perspective argue that housing policy needs to be part of a territorial strategy that connects housing development with rural economic and social development strategies.

Rural development policies can take a preservationist view of the countryside hindering housing construction (de Groot et al. 2012). In the UK for example, policy priorities include urban containment and environmental preservation (Satsangi, Gallent and Bevan 2010). Such preoccupations have been linked with romanticised constructions of rurality (the ‘rural idyll’) prioritising environmental conservation, serving the interests of rural elites and downplaying the role of housing in sustaining thriving rural communities (Sturzaker and Shucksmith 2011; Murdoch and Lowe 2003). The seminal study of Peter Hall (1973) draws attention to the rural middle classes who had to gain from preserving their natural environment by enhancing their own property values. Conversely, Newby (1985) has argued that the rural poor were socially excluded, pointing to planning as an instrument of social exclusion. According to Shucksmith (2000; 2012), this remains the case today: limited rural housing supply, coupled with increased rural residential demand, has created acute affordability problems for local residents.

Despite formal policy disconnects between housing and rural development, housing construction in some contexts is seen as an indicator of community health (Scott 2012) and governmental policies have promoted rural house construction, but outside an integrated rural development framework (Norris and Gkartzios 2011). Similarly, ‘local need’ criteria are used in planning practices to ensure rural house provision for local people. These, however, have been criticised for having adverse effects, favouring only certain social groups (Satsangi, Gallent and Bevan 2010). Shucksmith (1981) argued, for example, that local need criteria can make existing rural housing stock even more competitive, benefiting those with already existing housing. Gallent and
Robinson (2012) warn how powerful groups might frame constructions of localism on their own terms to resist unwanted housing development. The resulting housing shortage is further ensured by strong anti-development attitudes amongst rural residents towards new house building (Gallent et al. 2008). In Ireland, local need criteria drawing on bloodline, residency, language requirements, etc. facilitated access to private rural house building, but in many cases such distinctions in policy have been associated with a culture of clientelism in the planning system (Gkartzios and Scott 2014).

The disconnect between housing and rural development can be partly explained because of the role of self-developed (or self-build) housing as a response to meeting rural housing needs (see also Donovan and Gkartzios, 2014). Such pathways to rural homeownership are common in the global north, but not in the UK (NaCSBA 2011). Murphy and Scott (2013) argue that self-build housing has reduced the exposure of rural households to the economic crisis in Ireland by enabling households to reduce overall their housing costs. However, such opportunities are undermined for those who have no access to land or in planning systems with very controlling rural house regulations (such as in the UK and the Netherlands). Addressing that concern, an innovative state grant in Scotland operated to subsidize costs of new housing for rural residents in specific areas. Morgan and Satsangi (2011) argue that the scheme was successful (albeit with a small contribution to housing output) because it dealt with major supply constraints in rural areas, especially land access, and because it involved community members in self-build housing.

In the US, the prevailing policy objectives for rural communities are to promote economic development as measured by job growth while at the same time, maintaining the rural character of the community. These two objectives are often in conflict as successful rural economic development results in increased housing demand, but proposals to develop housing are frequently met with an anti-development ‘Not-In-My-Back-Yard’ (NIMBY) response based on the desire to maintain the status quo rural character of the community. Work by Roe et al. (2004) indicates that land preservation policies can have mixed results in that preservation of farmland may be counterproductive increasing housing demand and cost of housing development. This highlights a need to move beyond policies that re-produce a rural idyll, acknowledge housing needs and allow rural areas to grow and diversify.

**Mobility and housing inequalities**
Population migration into and out of rural areas has resulted in major demographic changes for the global north. Mobilities are extremely important as they can offer both an opportunity for regeneration, housing construction and economic development (Stockdale, Findlay and Short 2000; Bosworth and Atterton 2012), but can also lead to processes of depopulation and marginalisation, gentrification and exclusion (Nelson and Nelson 2010). In this section we highlight two key population shifts, counter-urbanism and aging, that are impacting rural communities.

Counter-urbanism and Amenity Development

A key driver of rural mobilities in the global north has been counterurbanisation (see reviews in Mitchell 2004; Chi and Marcouiller 2012). Irrespective of whether counterurbanisation refers to aggregate population turnovers or selective geographical processes, much research has associated counterurbanisation with the perception of rural areas as better areas to live, a pattern usually discussed as amenity-led or lifestyle-led migration (Benson and O’Reilly 2009; Gosnell and Abrams 2009). Such influx of urban migrants into rural areas involves, almost without fail, new rural planning challenges and housing development (Paquette and Domon 2003). While these processes contribute to the development of rural areas, the same processes can also create inequalities (Shucksmith 2000).

Rural areas in the UK have been growing faster than urban areas continuously for the past four decades (Champion and Brown 2012) and while this trend has slowed, it has not yet been reversed (DEFRA 2015). Rural policies that target environmental conservation results in housing supply outstripped by increased demand from commuters, retirees, second-home owners, and those buying properties as holiday homes (Best and Shucksmith 2006). In Scotland, Liu and Roberts (2012) confirm that rural in-migrants originating from urban environments outbid local buyers in rural areas. Gentrification and displacement processes in rural England are commonly discussed in the literature (i.e. Smith and Phillips 2001). Milbourne (2004) suggests that housing is the most significant issue facing rural residents. Private housing is consumed by middle class in-migrant groups, while opportunities for social housing remain very limited, giving rise to a new form of social exclusion. England’s ‘affordability gap’ is widely acknowledged as one of the most important issues currently facing rural areas (Rural Housing Policy Review 2015; Satsangi, Gallent and Bevan 2010).
Differentiated patterns of counterurbanisation have been described in other global north countries with implications regarding housing affordability (van Dam, Heins and Elbersen 2002; Freeman and Cheyne 2008). However, cases of rural gentrification are not clearly evidenced everywhere (Argent et al. 2014). For example, in Ireland the lack of gentrification has been attributed to the relaxed rural planning system that facilitates housing construction for locals (Gkartzios and Scott 2013).

Amenity-driven rural development focused on promoting tourism and second homes has led to substantial housing inequalities in the US (Pellow and Park 2011). MacTavish, Ziebarth and George (2014) point to selective counterurbanisation processes that have important implications for housing including the loss of affordable housing, displacement and gentrification. Second home development often creates tensions around rural development priorities (Overvag and Berg 2011), although Gallent (2014) has argued that it can also contribute to social capital accumulation for some rural communities.

Retiree Relocation and Aging-in-Place

Another key characteristic of amenity-driven mobility patterns is the age of rural in-migrants, including retirement migration, although Brown and Glasgow (2008) have demonstrated that the major determinant of rural population ageing is the chronic outmigration of young adults. Furthermore, many older rural-in migrants are at a working age and research has demonstrated the changing migration patterns of pre-retirement groups (Stockdale 2006). Retiree migrants are more likely to be of higher socio-economic status and live in homes with higher values than long-time rural residents. They can also offer new skills to their communities and time for volunteering activities. As such, they can be viewed as a resource for rural areas and part of an overall rural economic development strategy (Glasgow and Brown 2012).

While retiree in-migration is occurring in high amenity rural areas, other rural communities face economic declines. Older rural residents, regardless of whether they are long-time residents or new in-migrants, typically have much higher rates of homeownership, often without mortgages, than other households (HAC July 2012; Bevan 2009). Yet, the equity benefits of homeownership can be limited due to the relatively high utility and maintenance costs of older housing stock and the lack
of housing markets resulting in declining property values. This situation can result in what Satsangi, Gallent and Bevan (2010) describe as ageist views of rural areas as ‘ghettos of the elderly’ (p. 74).

The profile of older rural residents creates a set of inequalities in relation to rural housing provision. First, it draws attention to the provision of age-specific housing and community service needs for an increasing number of elders living in rural areas (Bevan 2009). In the UK policies have been developed to encourage house design inclusive of the needs of older populations, but these have been criticised as focusing too narrowly on physical access ignoring wider housing quality issues (Milner and Madigan 2004). Secondly, although homeowners have property assets, incomes may be quite low pointing to processes of social exclusion (Bevan 2009). Older adults with low incomes living in older homes with stagnant or declining values characterise the proportion of rural elders who are aging-in-place. This contrasts with those retiree migrants who relocate to high amenity rural areas; these elderly households tend generally to have higher socioeconomic status than long time residents in rural communities (Nash et al. 2011).

**Territories of exclusion: Poverty, race and ethnicity in rural housing disparities**

According to the European Commission, “rural areas are characterized by a higher degree of income poverty with respect to urban areas in all countries for which such distinction is possible” (Bertolini, Montanari and Peragine 2008, p. 14). While a systematic and complete analysis on rural-urban patterns of income poverty in the global north is not available, country specific surveys indicate that poverty rates are consistently higher in rural places. In spite the high rates of poverty, provisions for affordable and social housing are less common in rural areas than in urban areas (see for example Satsangi and Dunmore 2003). In the US the federal government’s investment in affordable housing is a complex patchwork of grants, loans, loan guarantees, subsidies, and tax incentives administered by a number of different agencies at the federal, state and local levels (HAC 2012). It is estimated that more than 6 million units of affordable housing are supported by federal funding, however only about one-quarter of households eligible for housing programs actually receives any assistance.

In contexts where private homeownership dominates, public investment in rural social housing is nearly non-existent (see Allen et al. 2004; Edgar, Filipovic and Dandolova 2007). Neoliberal policies worldwide have converted subsidized social rental housing into homeownership
units and reduced investments of new social housing (Desilver 2013). In the UK for example, the ‘right to buy’ social rental housing shifted the responsibility for affordable housing provision from the government to other agencies, led by private-voluntary arrangements. As a consequence, the volume of social housing in the countryside has been substantially reduced (Satsangi, Gallent and Bevan 2010). It is estimated that 7,500 new affordable homes per annum are required in settlements of less than 3,000 people in the UK (Rural Housing Policy Review 2015).

Arguably the most extreme indicator of poverty linked housing problems is the risk and reality of rural homelessness. Unlike urban homeless, in rural areas homelessness tends to be hidden. Rather than literally ‘living on the street’ or in temporary emergency shelters, rural homeless individuals and families find themselves in positions of precarious housing, living in temporary campsites or staying in barns, sheds or other structures not meant for human habitation. Those at risk of homelessness double up with others sharing unaffordable, substandard, and overcrowded accommodations (see Milbourne in this book). Causes of rural homelessness tend to be structural, such as economic changes beyond the control of the individual, poverty and a lack of affordable housing (CMHC November 2003; Cloke, Milbourne and Widdowfield 2001). In many rural communities across the global north there has been increasing competition for a relatively static housing stock. The combination of higher housing prices and lower household incomes relative to urban places, and a planning system that tends to limit new housing construction in an effort to preserve open space and reduce energy consumption has led to a rise in the level of rural homelessness (OECD 2011). While reported homelessness rates are lower in rural areas than in urban centres (i.e. DEFRA 2015), in many cases homeless people from rural places end up in urban areas (Robinson 2004). Rural areas that have witnessed greater levels of middle-class counterurbanisation demonstrated higher levels of homelessness (Cloke, Milbourne and Widdowfield 2001). The failure of rural local authorities to recognise the housing insecurities of rural people is exacerbated by the hidden nature of rural homelessness and further compounded by the social and cultural construction of rural areas as idyllic places to live undermining the discussion about rural homelessness internationally (Satsangi, Gallent and Bevan 2010).

Concentrations of poverty and the impact of residential segregation by race and ethnicity on the wellbeing of individuals and families has been a focus on significant research on neighbourhood influences on urban poverty (Tigges, Browne and Green 1998). Evidence indicates that inequality
based on race and ethnicity is substantial in rural places as well (Bock, Kovacs and Shucksmith 2015). Many areas where concentration of poverty has persisted over decades are also areas with concentrations of minority populations. In the US for example, Latino residents of Colonia communities along the US-Mexico border and African Americans in the Lower Mississippi Delta face serious housing stress including high housing costs and substandard living conditions (HAC 2012). In Eastern and central Europe high percentages of Roma live in rural areas in poor and inhuman housing conditions (Somogyi and Teller 2011).

Globalization, especially in the agri-industrial food sector, has triggered increased international mobilities of guest workers, immigrants, and illegal ‘aliens’ leading to further diversity and increasing minority populations in rural areas. Agriculture remains a significant rural employer where low incomes and seasonality of work represent important risks of poverty and social exclusion. Linked to agricultural activity in western countries are the large numbers of immigrants employed as seasonal workers associated with illegal immigration, low incomes, and often very poor living conditions (see also Bock, Osti and Ventura in this book). Evidence of criminal organizations controlling the labour market in Italy, Spain, and France increases the risk of poverty and exclusion for these workers (Bertolini, Montanari and Peragine 2008). These international migrants have become a ‘reserve workforce’ and the ‘shadow economy’ for globalized industrialized nations (Schinkel 2009).

For international migrants, housing is often tied to their employment making them particularly beholden to their employers and issues of exploitation and overcrowded house conditions are reported in the literature (i.e. McAreavey 2012). In rural Wales the growth of migrants added further pressures to the local housing market due to the lack of good quality housing stock, resulting in inflated rental house prices (Jones and Lever 2014). Similarly in the US, the vast majority of farmworkers are members of racial or ethnic minority populations and almost three quarters of all farmworkers were born outside the country. The housing conditions of these workers are particularly dire; while traditionally farmworkers were accommodated in employer-owned housing there has been a significant decline in the provision of this employee benefit and most farmworkers now attain their housing through the highly competitive private rental market (HAC 2011).
However, positive implications of international migration have been discussed as well, particularly in countries with permissive housing planning regimes. In Greece for example international migrants have provided the labour force for house construction and renovation in rural areas, bringing traditional house building skills to rural areas and contributing to wider demographic and social development (Kasimis, Papadopoulos and Zacopoulos 2003). In Ireland too rural local investment through building new houses is reported by Maher and Cawley (2014) in relation to Brazilian migrants in the rural west of the country. These examples hardly typify the plethora of experiences associated with migrant groups, reflecting diverse mobility forces, employment conditions and engagement with rural communities (Woods 2011).

**Mortgage lending and global finance**

Structural and macro-economic forces compound rural housing concerns with globalization in the financial sector impacting rural housing across the global north. In the US for example, banking industry deregulation that occurred in the 1980s and 1990s led to an urban concentration and centralization of local financial institutions. Rural areas with declining populations, places with lower per capita incomes and those farther from urban areas were often left without banks. Larger urban institutions with ties to the global financial markets led to increased capital mobility. During the 1990s and early 2000s economic growth occurred based on low cost consumer credit (Murphy and Scott 2014). Housing demand rose rapidly as mortgage financing was readily available. Private mortgage lenders and US bankers were able to issue home loans and sell them on the secondary market at a low risk and highly profitable manner. Global investment fuelled demand as mortgage loans were securitized and sold across Europe, Asia and the US (Sassen 2009). The financial sector globalization coupled with deregulation of the US banking industry resulted in a substantial increase in subprime and predatory mortgage lending inflating housing prices well above their values. By 2006, the housing market collapsed, prices fell sharply leaving many US borrowers in foreclosure or ‘underwater’ with mortgage debt exceeding the value of their homes (Feldstein 2009). This situation triggered a ‘foreclosure crisis’ where the level of defaults and foreclosures more than doubled previous record highs (US Department of Housing and Urban Development 2010) leaving individual borrowers, communities and global financial sector in an economic crisis (Martin 2011; Murphy 2011; Aalbers 2009).
Recent research demonstrates that the global recession following the foreclosure crisis increased risk of poverty and severe deprivation in many rural areas, while other rural areas act as spaces of refuge due to lower costs of living and cheaper housing (Bock, Kovacs and Shucksmith, 2015). In Ireland, a period of housing expansion and price inflation with a subsequent housing ‘bust’ had significant implications, including vacant and empty housing in the countryside (Kitchin, O’Callaghan and Gleeson 2014). Murphy and Scott (2013; 2014) point to the extreme hardship and stress faced by rural households since the onset of the housing crash in relation to mortgage repayments. The authors argue that the greatest financial vulnerability is observed in rural households in areas that experienced housing overdevelopment.

In US rural locations access to credit, especially mortgage financing remains difficult with rural areas and minority or low-income borrowers receiving a disproportionate level of high cost home loans (CMHC November 2003; HAC 2013; HAC 2012). The high proportion of manufactured homes also impacts rural mortgage lending. Typically manufactured homes are financed with high cost personal property loans with shorter loan terms than standard mortgage financing (HAC July 2012). While manufactured housing provides a source of unsubsidized, low-cost homeownership (MacTavish, Eley and Salamon 2006), these homes have about one-fourth the value of otherwise comparable site-built rural homes (Mimura et al. 2013). Furthermore, half these homes are clustered in “trailer parks” or manufactured home communities (MacTavish, Eley and Salamon 2006) where ownership fails to provide the expected benefits of equity in both the building and land (MacTavish and Salamon 2001).

Conclusions and Further Questions

Housing research is central to understanding and addressing rural inequalities. Global trends surrounding key rural housing issues include: counterurban and international mobilities, amenity-driven development, economic restructuring, as well as greater racial and ethnic diversity. These trends have direct impacts for housing in rural areas, although the lack of adequate housing data and analysis (Bertolini, Montanari and Peragine 2008) has resulted in a relatively underdeveloped research field. In response to the need for a better understanding of rural housing that addresses current inequalities, we suggest that further empirical and public policy research is needed.
Empirically, rural housing research tends to be either applied descriptive reports of national housing conditions or case studies at the community level. We have argued that there are three principal areas of current rural housing research. First, the context of rural economies and the observed inequalities associated with residential mobilities. Second, the concerns regarding territorial exclusion, areas of persistent poverty and issues of race and ethnicity. Third, one example of structural causes of rural inequalities was highlighted, housing finance for homeownership. For each of these areas the review of literature illuminates further research questions and suggestions for additional study. In order to address the complex and situational aspects of housing and the intersection with rural inequality, we must go beyond descriptive analyses toward providing potential explanations and predicting future outcomes for policy directions (see an example by Lowe and Ward (2009) in which housing policy and preferences for rural residential environments are central to scenario planning). We suggest that additional research address the intersection of global macro-economic conditions and local rural housing outcomes. Areas of persistent poverty and residential exclusion have been neglected in rural studies and demand attention, especially regarding international migrants and their housing experiences. In terms of structural causes of rural inequalities and housing disparities, research is needed to address more clearly the social and cultural constraints on housing as well as a more in-depth analysis of residential financing and the impacts of neoliberalism on rural communities and housing development.

Central to these issues are questions about resilience, inclusion and social justice. Is there an ideal rural housing policy? What values should regulate rural housing policy and who is responsible for articulating those? Whose housing expertise matters? How is power exercised to frame housing development interests and by whom? What is the role of housing tenure in relation to the resilience of rural communities (drawing on Scott and Gkartzios 2014)? Do for example different housing types (such as self-built or manufacturing housing) and tenures (cooperatively owned or leased housing) result in more socially inclusive rural communities (see also Skobba and Ziebarth 2002; Mimura et al. 2013; MacTavis and Salamon 2001)? Useful policy reports have appeared in the literature addressing housing issues highlighted in this chapter (for example: Rural Housing Policy Review 2015), but how far do these policy recommendations travel in different cultural contexts? The Anglo-centric literature as well as the limited cases of international comparative rural housing research, demonstrate the need for such comparative approaches. Critically, the development of symmetric comparative research frameworks needs to ensure in-depth discussions of cultural conditions and
values about housing development as well as linguistic and definitional barriers, avoiding the homogenisation of those (drawing on Lowe 2012).

Furthermore, more research needs to be done in the context of global challenges, particularly in relation to climate change, natural disasters and conflicts. What are the rural housing impacts of climate change? What are the responses to natural disasters in rural areas and how does disaster recovery impact housing and rural inequalities over time (see Murakami and Wood 2014)? In what way does war and internal conflict evolve into ‘domicide’ or the politically sanctioned demolition of housing as a strategy of violence?

We also observe that while class, race and ethnicity are discussed to some extent in rural housing literatures, other identities and inequalities remain relatively invisible from academic scrutiny. What is for example the role of gender in rural housing provision and research? Is there an embedded androcentric bias in exploring social relations and power struggles in relation to rural housing inequalities (see also Satsangi 2011; Ziebarth 2009). We also call for more queer perspectives in relation to rural housing need and provision. There has been a growth of discussions on the housing needs of lesbian, gay, bisexual and transgender people, criticising heteronormative assumptions within urban planning and development practice (see Doan 2011); yet, such critical explorations on rural housing (and wider rural planning practices) have remained starkly underdeveloped. Similarly, the literature around disability and rural housing requires development. More importantly, we point to the need for research on the intersection of inequalities, instead of focusing on single ‘competitive’ categories, accepting that inequalities are multiple, fluid and overlapping (drawing on McCall 2005; Nash 2011).

From a policy analysis perspective, public investment in housing is critical in addressing needs across the global north. A main obstacle to addressing rural housing concerns, at least when this does not involve the rural middle classes opposing new rural housing development, is a general political irrelevance. Rural issues are less visible, thus less urgent. ‘Out of sight, out of mind’ makes rural housing issues appear less relevant than urban housing. Inertia and resistance are common barriers to addressing rural social housing concerns (Satsangi, Gallent and Bevan 2010). Compared to urban populations, the rural poor are less organized, more dispersed, and remote from political and economic centres (Bertolini, Montanari and Peragine 2008). While the housing stock itself might serve as a symbol of crisis and financial burden, referring to unfinished and vacant houses,
foreclosures, poor quality housing, depopulation and poverty, powerful groups typically frame policy interventions on their terms. And, while researchers in the field question whose housing needs matter, rural housing policy can be analysed to unveil selective values and interests embedded in planning regimes regarding the social construction and regulation of the countryside.

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