

entitled *Social Security*, a Christian alternative to the popular UK Beveridge Report. Instead Dignan quixotically advocated the removal of social security, hospitals and community health services from State control. It failed because of Dignan's archaic ideas that did not have popular appeal. His proposal suffered a similar fate of popular and political rejection to Bishop Browne's 1943 *Commission on Vocational Organisation* that advocated a corporate state, which was greeted with political silence. The fledgling Irish State was not ready to abandon democracy for an authoritarian form of government. But Ireland's modernisation was to prove both uneven and problematic.

McCashin's encyclopaedic knowledge of the social security system and familiarity with the policy context is clearly in evidence in his case study analysis of social insurance, child income support, state pensions, and job seekers allowances, which he explores in microscopic detail in the latter part of his book. He also raises the growing influence of marketisation on the Irish Welfare State, which has led some critics to call it a 'Competition State'. Clearly, there are also Asiatic influences as the Celtic Tiger metaphor suggests. It would have greatly added to the value of the book if the author had addressed the potential consequences of marketisation, including the concerns of critics of the Irish Welfare State that it is a 'failure' or a 'Competition State' or a development-led welfare productivist model like the Far East? It is undoubtedly an enigma. McCashin deserves credit for seeking to explain the Irish Welfare State in his worthy contribution.

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Kelly Bogue (2019), *The Divisive State of Social Policy: The 'Bedroom Tax', Austerity and Housing Insecurity*, Bristol: Policy Press, £75.00, pp. 204, hbk.

doi:[10.1017/S0047279420000471](https://doi.org/10.1017/S0047279420000471)

Who has suffered most under the austerity agenda in the UK? Kelly Bogue makes a powerful case for the claim that social housing tenants have experienced the greatest hardship. She sets the Coalition government's 'bedroom tax' — otherwise known as the 'under-occupancy charge' or 'spare room subsidy removal' — in the contexts of 'Life without State-supported housing'; 'Living in a state of insecurity' and 'Community and belonging', to name some of the chapter headings.

The housing literature is replete with accounts of the bedroom tax and its impact but the distinctive contribution of 'The Divisive State of Social Policy: The 'Bedroom Tax', Austerity and Housing Insecurity' lies in the detailed narrative of how the tax influenced the lives of the people living in an area where social housing was the dominant tenure.

Bogue's research methods were participant observation during bedroom tax implementation, interviews with selected tenants and meetings with key officials. The approach has produced a vivid account of the impact of the bedroom tax from the tenants' perspective and has captured the complex interactive decision-making processes involved in downsizing or staying and paying.

The bedroom tax rationale was an attempt to make better use of the national social housing stock, to be achieved by imposing financial penalties on under-occupied homes. However, downsizing was not an option for households with rent arrears as the local authority had an 'arrears, no move' policy and moving was very difficult for all due to the shortage of smaller houses. People who managed to downsize lost a home and sometimes an association with

place. Bogue emphasises that, despite its problems, her district has a strong sense of local identity and financially forced moves damaged social networks. Lack of information in the countdown to the introduction of the tax led to expectations that some tenants would not be affected resulting in rent arrears. For those who tried to stay and pay (an extra £12 to £25 per week), food, clothing, footwear and children's 'treats' were common sacrifices. A few refused to pay the rent resulting in eviction proceedings.

The book would have benefited from a more detailed account of the political context of the 'bedroom tax'. David Cameron believed that social housing was bursting with Labour voters and stigmatised the tenure as a major locale of social problems (Cameron, 2016). George Osborne asserted that social housing 'is subsidised because the price of private rental stock is the real price, reached by logic of the market' and the 'bedroom tax' was part of his attempt to create a divide between the 'strivers' and the subsidised 'skivers' (Laws, 2016).

More national information on the tax's national impact would have been useful. A Department for Work and Pensions study (2015) found that only 12 per cent of the 570,000 households affected by the 'spare room subsidy' cuts were able to move to a smaller property. About half (49 per cent) of tenants had paid the entire shortfall, 41 per cent paid some of it and 10 per cent did not pay any, producing rent arrears and possible eviction. The bedroom tax was only part of a series of 'welfare reforms' that included overall benefit caps and benefit freezes. The Coalition government also boosted the annual increase in social housing rents to the RPI + 0.5 per cent + up to £2 per week and real wages were reduced. Between 2009/10 and 2015/16 mean council house rents increased by 37.7 per cent, housing association rents by 38.6 per cent and private landlord rents by 16.6 per cent after HB (Ministry of Housing, Communities and Local Government, 2018) and, from 2011/12 and 2015/6, relative poverty amongst social tenants accelerated.

Nonetheless, this is a very good book, skilfully illustrating how 'social tenants' are part of the 'precariat' experiencing a life without predictability or security in intermittent, low paid work. All in all, the 'bedroom tax' was just another brick in the wall. Cameron may have believed that concentrating austerity on stigmatised, Labour-voting social tenants would immunise him from the political consequences of austerity but the 'precariat' hit back. Bogue's interviews with tenants reveal that they were well aware of the distain coming from leading Conservative politicians that they regarded as totally unfair. The 'Leave' vote in the 2016 European Union Referendum was directly related to working class anger and frustration producing press headline such as 'The Peasant's Revolt'. Sixty-nine per cent of social housing tenants voted to leave. Cameron resigned as Prime Minister and the new incumbent Teresa May sacked Osborne from the Cabinet.

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