Critical realism and housing studies: An explanation for diverging housing solutions.

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The structure of housing provision thesis (SHP) was developed by Ball and via the work of Harloe and Martens (Ball, 1998, 1992, 1983, Ball, Harloe and Martens, 1988). In a recent review of various approaches (1998), he maintained that the SHP approach is still valid and useful as a prompt for empirical research in comparison with actor centred and institutionally focused approaches. According to Ball, a structure of housing provision

specifies the nature of the social agents involved in the provision of a particular form of housing and their inter linkages. Producers, consumers and financiers in different guises all have their place within structures of provision. Actual structures of housing provision, however, are empirical constructs and cannot be theoretically deduced, although obviously theory has to be applied in their analysis. (Ball, Harloe and Martens, 1988:29)

Not only are the agents and their relations important, but their contexts: government policies, economic strategies such as wages, competition in the money market, and movements in interest rates (1983:18-19).

Almost twenty years ago, Ball (1983) provided a detailed examination of the home ownership in Britain, using SHP as a prompt to ensure comprehensive coverage of the various interconnected relations and their contingent contexts, as illustrated below.

**Structure of Owner Occupied Housing Provision in Britain (Ball, 1983:18)**

![Diagram of the Structure of Owner Occupied Housing Provision in Britain]

- **Sales**
- **Owner occupiers**
- **Mortgage credit institutions** - Building societies, etc.
- **Circulation of capital**
  - Nature of economic ownership, sources of credit
  - **Speculative house builders**
  - Sales Production Land assembly and Development
  - **Building materials producers**
  - **Building workers**
  - **Land and land ownership**
  - **The State**
  - Influences via:
    1. Housing policy
    2. Individual and corporate taxation
    3. Employment legislation
    4. Planning system and state infrastructure expenditure