

WHAT TO DO ABOUT (HOUSING) INJUSTICE?

WHAT TO DO ABOUT (HOUSING) INJUSTICE?  
DEVELOPING THE SOCIAL CONNECTION MODEL'S PRIORITIZATION AND  
ACTION GUIDANCE AND INVESTIGATING LANDLORDS' RESPONSIBILITY  
FOR HOUSING INJUSTICE

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### *Lay Abstract*

This thesis develops the prioritization guidance and action guidance provided by Iris Marion Young's Social Connection Model of responsibility for injustice. Young's parameters of reasoning, meant to provide this guidance, are limited in their ability to assist responsible agents in determining what they ought to do to fulfill their responsibilities. This thesis addresses these limitations by developing 6 categories of prioritization and an action guidance framework. The categories of prioritization determine which social groups ought to prioritize a given injustice. Through the action guidance framework, agents can analyze the capacities of the political community and the structures of an injustice to determine which projects should be undertaken and how agents ought to contribute to them. The developments of this thesis are applied to the case of landlords and housing injustice, therein establishing the necessity of landlords abandoning rental profits.

## *Abstract*

This thesis develops the prioritization guidance and action guidance provided by Iris Marion Young's Social Connection Model of responsibility for injustice. Young's parameters of reasoning are limited in their ability to assist responsible agents in determining what they ought to do to fulfill their responsibilities, as they are severed from the structural analysis characteristic of the rest of the SCM. This thesis addresses the resulting limitations by developing categories of prioritization and an action guidance framework. I develop 6 categories of prioritization: power, benefit, interest, centrality, contribution, and control. Applied to social-group-based analysis, these categories determine the strength of the prioritization claim which a given injustice holds over a given social group. The action guidance framework takes the perspective of the political community and works its way through three questions and their corresponding considerations: "What can we do?" –structural change, altering practices, and harm alleviation; "How can we do it?" –understanding sub-issues and sub-options, determining interests, and organizing collectives; and "What can I do?" –eliminating contributory behaviours, and considering personal circumstances. Through this framework, agents can analyze the capacities of the political community and the structures of an injustice to determine which projects should be undertaken and how agents ought to contribute. Finally, the developments of this thesis are applied to the case of landlords and housing, therein establishing the necessity of landlords abandoning rental profits so as to fulfill and not contradict their responsibility to eliminate housing injustice.

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### *Introduction*

This thesis project began with an interest in housing and in landlords.

Homelessness and the unaffordability of housing are rampant issues in the majority of the global north. Every year in Ontario, stories about people freezing to death while rough sleeping on city streets garner outrage about the lack of viable solutions to temporary and permanent shelter for the growing populations of homeless persons across the province. When the next winter arrives, the same cycle of needless death, news stories, and outrage begins again, and yet conditions remain unchanged or, more likely, have gotten worse. Much of the research and discourse surrounding this crisis focuses on governmental and NGO level solutions and programs, but very rarely is the role of landlords, one of the foremost providers of housing to the members of our communities most vulnerable to homelessness, discussed or examined. As such, I set out to analyze the role and responsibilities of landlords in housing crises.

Iris Marion Young's Social Connection Model (SCM) of responsibility is an influential and appealing theory of responsibility which addresses issues of injustice such as the housing crisis. In fact, housing injustice is one of the main examples Young looks at in her *Responsibility for Justice*. The SCM asserts that all those who interact with, and thereby contribute to, socio-structural processes which produce injustices have a shared, forward-looking responsibility for those injustices.<sup>1</sup> Acting in ways which are perfectly normal and accepted<sup>2</sup>, the agent participates in and reproduces the norms, practices, and

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<sup>1</sup> Iris Marion Young, *Responsibility for Justice*, (Oxford University Press, 2011): 96,109.

<sup>2</sup> *Ibid.*, 100.

institutions of the social system, which results in the harms of injustice, and therefore the agent shares a partial responsibility for those harms.<sup>3</sup> This responsibility constitutes “an obligation to join with others who share that responsibility in order to transform the structural processes to make their outcomes less unjust”.<sup>4</sup>

Aside from taking one of its primary examples to be the housing system, and therefore echoing the project I set out to pursue, Young’s SCM is an appealing theory because it avoids the difficult to obtain qualifications of other theories of collective responsibility, while also providing a powerful motivator for anti-injustice work. Other theories may require shared knowledge or motivations or even a decision-making structure within a group before a collective responsibility can be established. These qualifications are difficult to meet in the case of injustices, as the groups one might consider as candidates for said responsibility are large, dispersed and rarely organized. By taking a different approach to establishing responsibility, one which does not require these or any other group agency qualifications, Young ensures that there is no delay in or impediment to the demand for action that the SCM represents. Thus, the SCM confronts privileged and powerful people, who usually have an interest in maintaining the status quo and the injustice it produces, with a responsibility to do otherwise. It says, in simpler terms, that their inaction, their willingness to allow the systems they benefit from to carry on as usual, is a moral failing. It also provides a way to understand the role and responsibilities of those harmed by injustice in the elimination thereof. The responsibility

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<sup>3</sup> Young, 110.

<sup>4</sup> Ibid., 96.

that the SCM establishes is inescapable, it cannot be handed off to states or charities, it must be acted upon by each individual themselves. Thus, Young's SCM presents a strong, non-transferrable, inexcusable demand for action, and therefore lays a firm foundation for the investigation of landlords and their responsibilities.

I set out to apply Young's SCM to determine what landlords can and ought to do in response to housing injustice, and in so doing, came to two conclusions about the SCM as presented by Young in *Responsibility for Justice*. First, I observed that the parameters which Young provides to guide the action deliberation of responsibility holders actually serve two purposes. The first is, of course, action guidance, in that some of the parameters direct the agent to consider particular kinds of actions.<sup>5</sup> These parameters are action guiding in that they tell the SCM responsibility holder what they ought to consider so as to determine which actions ought to be pursued so as to fulfill their responsibility. The second is prioritization, in that some of the parameters direct agents to consider particular circumstances which may make their responsibilities greater with regards to particular injustices.<sup>6</sup> These parameters do not help the responsible agents determine what to do; rather, they help the agent determine where they ought to direct their efforts. That is to say, the prioritization parameters help a SCM responsibility holder determine which injustices are most deserving or demanding of their attention. My second observation is that, in either case, Young's parameters give very limited guidance to responsibility

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<sup>5</sup> Collective ability- Young, 147. Interest- Young, 146.

<sup>6</sup> Power- Young, 144. Privilege- Young, 145. Interest- Young, 146.

holders, and are severed from the deeply structural analysis characteristic of the rest of the SCM, to the detriment of the parameters.

In the case of the prioritization parameters, I found that the perspective of the individual is insufficient in identifying where one has power and where one does not, or where one is a beneficiary and where one is a victim of an injustice. Thus, Young's parameters do not provide a sufficient analysis which can move from asserting that everyone has a responsibility for any injustice they participate in to asserting that this or that person ought to *prioritize* this or that injustice.

In the case of the action guidance parameters, I found three interrelated issues. First, Young's parameters take the perspective of the individual, where they should maintain a structural perspective, as structural problems require structural, not individual, solutions. Second, and due to the individualistic perspective, Young's parameters are vague, doing very little to narrow down the possible courses of action available to an individual agent. Finally, Young maintains an assumption of neutrality for all agents implicated in unjust social systems, regardless of their positions, and in so doing leaves no mechanism for recognizing the incompatibility of these positions, and the actions and interests they entail, with the elimination of injustice.

In response to the shortcomings of Young's parameters, this thesis takes up three aims. In Chapter I, I aim to expand upon prioritization by utilizing social-group-based analysis and adding the prioritization categories of centrality, contribution, and control to Young's power, privilege (which I call benefit), and interest parameters. While the first chapter's contents are not explicitly referred to in the other chapters, this discussion is

necessary. Firstly, because a discussion of prioritization is necessary to capture what Young presents in her parameters of reasoning. To adequately build upon the action guidance she provides, one must first separate the action guiding parameters from the prioritization parameters and understand both. Secondly, to improve upon the action guiding parameters, one must also improve upon the prioritization parameters. A shift in perspective, from the individual to the political community, is needed to adequately guide action deliberation in the face of a responsibility for injustice. The way we prioritize injustices ought to be compatible with this new perspective. Consistency is important, as the results of a prioritization deliberation undergone from the individual's perspective may contradict the action deliberation undergone from the political community's perspective. For example, I may determine underfunded education in certain neighbourhoods to be most deserving of my prioritization, while the action deliberation of the political community may find that the erosion of the social welfare state is the most important ill to remedy, finding that issues of unjust distributions are secondary to the issue of being unwilling or incapable of adequate distributions. My determinations of prioritization would thus be out of line with the political community's determinations of necessary actions and projects. Instead of prioritizing on the basis of the individual and their relationship to injustice, then, we ought to find a prioritization perspective which mirrors the perspective of the political community, while still being able to guide responsibility holders with some specificity.<sup>7</sup> And so, for the sake of consistency and

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<sup>7</sup> i.e. not simply indicating which issue the political community ought to prioritize, but determine which issues specific people or groups of people within that political community ought to prioritize.

adequacy for the task, this thesis seeks to alter and build upon both types of parameters to abandon the individual perspective when it is inappropriate and to find compatible collective perspectives useful to the two tasks. With the appropriate perspective of action guidance starting with the political community, the groups which make up that community, social groups, are that compatible perspective for the purpose of prioritization. Finally, it is necessary to identify the “who?” before one identifies the “what?”. Knowing which agents and groups of agents ought to be prioritizing a particular injustice, allows us to know who exactly we are directing our strategies and calls to action towards. Coming to know that housing injustice places a very strong claim of prioritization upon landlords gives warrant to the decision to investigate what this group of people can do and ought to do to address that injustice. A claim that landlords ought to engage in a particular action remains weak if one does not first establish that landlords in particular ought to be doing something in the first place. So, while the contents of the first chapter do not appear in the discussions occurring in the second and third chapters, they are the foundations which must be built so as to justify and support the aims of the other chapters.

In Chapter II, I aim to expand upon action guidance by providing a framework which starts from the perspective of the political community and works its way through three questions and their corresponding considerations: “What can we<sup>8</sup> do?” –structural change, altering practices, and harm alleviation; “How can we do it?” –understanding sub-issues and sub-options, determining interests, and organizing collectives; and “What

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<sup>8</sup> The political community.

can I do?” –eliminating contributory behaviours, and considering personal circumstances. The action guidance framework begins with an analysis of the circumstances and capacities of the political community, as it is the political community as a whole which creates and maintains social systems. Once the overarching projects of the political community are determined, the framework moves into an analysis of how groups within the political community can and should organize and act so as to implement those projects. Once the projects have been established, and the plans and pathways to achieve these goals are determined, responsible agents and those they work alongside can then use the framework to determine what each person’s role should be within these plans and projects.

Finally, in Chapter III, I return to my initial interest, applying the expanded framework to provide concrete action guidance to landlords, and arguing that necessary to fulfilling their responsibility for housing injustice is abandoning profit in the rents that they set.

Chapter I also demonstrates that housing injustice places a strong prioritization claim upon landlords. Landlords, therefore, ought to prioritize housing injustice. This conclusion allows me to take landlords to be one of the groups available for our action deliberation to organize, analyze, and understand the role thereof. It is the political community at large that must work to change social systems; but by breaking down this group into its parts, its social groups, our action guidance can allot specific roles to specific agents and groups of agents and can do so according to who has the most reason (according to the strength of its prioritization claim) to address the injustice under

consideration. Chapter III does exactly that, and for this reason it also serves as a demonstration of how the categories of prioritization work with and compliment the action guidance framework.

In summary, this thesis will revise the prioritization and action guidance provided by Young, strengthening the existing parameters and providing additional criteria to improve upon the guidance available to SCM responsibility holders. It is through these adjustments and developments that it is then possible to return to the questions which began this project and determine what the often-forgotten landlords ought to do about housing injustice.



### *Chapter I: Prioritizing Issues of Injustice*

Individuals who hold responsibility for injustices will often find themselves responsible for more than one injustice. Given that persons have limited time and resources, they will have to deliberate and decide which of these responsibilities they will prioritize, and therefore which of these injustices will receive their remedying efforts. These deliberations are unlikely to be easy and uncomplicated; injustices have high stakes and to choose which of them is more worthy of one's attention may appear to be an insurmountable task. Where does one even start? Are some of these problems more deserving of our immediate attention than others?

In this chapter, I aim to provide some guidance in directing individuals and the academics that concern themselves with finding solutions to these issues. I will discuss what it means to be an issue of injustice, applying Iris Marion Young's Social Connection Model (SCM) of responsibility to identify who might be responsible for solving these issues. Building upon Young's SCM, I will demonstrate that a social-group-based analysis, that is analysis on the level of social groups and their roles in particular issues of injustice, is warranted and can guide claims of who ought to prioritize what issues. I will provide 6 categories of prioritization to guide this analysis: power, benefit, interest, centrality, contribution, and control. Through these categories, individuals and groups will be able to apply social-group-based prioritization analysis to identify which injustices place the strongest prioritization claims upon them. Individuals and groups can then pursue the fulfillment of their responsibilities for multiple injustices in order of the strength of their prioritization claims.

### *1. Understanding the Issues and Who is Responsible*

#### *a. Young's Social Connection Model*

The question of prioritization begins with a question of responsibility. Issues of injustice have significant impacts and often demand urgent response so as to remedy their harms. When multiple urgent issues exist simultaneously, and limited time and resources are available, it stands to reason that one ought to prioritize those issues which one is responsible for over those which one is not responsible for. Responsibility can come in the form of causal responsibility, wherein one may be responsible for solving an issue if one caused that issue. If one drives recklessly and destroys the car of another, then one can be held responsible for fixing or replacing the damaged car. Causal responsibility is not, however, a useful model for understanding the kind of issues we are trying to prioritize here, nor for identifying who might be responsible for them. To demonstrate the need for a different method of determining responsibility, let us take the example of housing injustice.

Many existing housing systems<sup>9</sup> result in wide-spread unaffordability<sup>10</sup>, homelessness, hunger<sup>11</sup>, poverty, and general suffering. Some, namely the wealthy, landlords, developers, and real estate firms, benefit from these housing systems, as they allow them to increase their capital and expand the amount of housing under their

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<sup>9</sup> "Housing system" refers to the social system arising from the institutions listed later in this paragraph and other institutions, as they pertain specifically to housing and limit or enable agents.

<sup>10</sup> Potts. 14., Nick Gallent, "The Housing Crisis." In *Whose Housing Crisis?: Assets and Homes in a Changing Economy*, 1–22. (Bristol University Press, 2019): 1,15-16.

<sup>11</sup> Rory Hearne, "Introduction: a New Housing Crisis." In *Housing Shock: The Irish Housing Crisis and How to Solve It*, (Bristol University Press, 2020): 8.

control.<sup>12</sup> Meanwhile, others go entirely without a home, struggle to maintain their homes, or experience cycles of losing homes, relocating, re-establishing lives, and losing homes again. These housing systems also constrain the choices of those in particular positions, especially those in vulnerable positions; for example, young people are unable to purchase homes and so must rent homes or leave their communities (and sometimes both)<sup>13</sup>, to their emotional and financial detriment. Because these housing systems constrain, disadvantage, and harm some to the benefit of others, issues of housing precarity and homelessness can rightly be called injustice. Who is responsible for this housing injustice? Housing injustice involves a vast number of actors; this is because any person who has or occupies housing or needs housing is part of and interacts with at least one housing system. Additionally, given the global nature of housing markets<sup>14</sup>, it is not just those agents living within a particular jurisdiction which interact with and impact any given housing system. All these agents are interacting through institutions such as governments, banks, courts, real estate and development firms, rent setting conventions, and global financial markets. There are various positions in the housing system<sup>15</sup> relating to and interacting with each other, such as developers, insurance brokers, tenants, landlords, homeowners, homeless persons, and more general positions like working class, capitalists, women, men, people of colour, and white people. It is this complex web of agents and their interactions with each other and with various housing related institutions

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<sup>12</sup> Hearne, 16.

<sup>13</sup> Gallent, 2, 19.

<sup>14</sup> Deborah Potts, "The dilemma of affordable housing and big cities", *Broken Cities: Inside the Global Housing Crisis*, (2020): 5.

<sup>15</sup> Both global and localized.

that create, recreate, and comprise the housing system, and so it is this complex web of agents and their actions which results in housing injustice.

With all of these overlapping issues, positions, persons, and causes, it would be almost impossible to single out a person or group of persons who *caused* housing injustice and would be therefore *causally responsible* for the entirety of it. The vastness of the issue and the complex interaction of all of its contributory factors should make this obvious. Housing researchers can and have identified several issues and institutions which can be said to cause housing injustice, but these conclusions are not sufficient for identifying agents with causal responsibility. For example, neoliberalism is cited as one of the main causes of the housing crisis<sup>16</sup>; but neoliberalism is not a person or organization which can be responsible for what it causes, it is an ideology and a system and involves the actions and opinions and choices of an equally vast number of persons as the housing system does. Even if we try to identify particular groups of responsible agents, say the government, we will be unable to establish causal responsibility for all that housing injustice entails. We might be able to say that the government is causally responsible for enacting a neoliberal policy of reducing social housing spending. However, to say that the government is responsible for this choice does not establish a responsibility for the injustice, as it is only in the context of the system which makes such a choice harmful that we can identify this choice as a contribution to an injustice. The system is left unaccounted for when we consider the actions which a particular agent engages in. Furthermore, housing injustice is not just a lack of social spending, it is also the result of

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<sup>16</sup> Potts, 6.

issues like landlords converting their housing stock into vacation rentals and developers having a preference for building luxury accommodations instead of low-income dwellings because the former is more profitable. Thus, though we might be able to establish causal responsibility for particular agents' particular actions, we cannot translate this to casual responsibility for the injustice itself and all that that injustice entails.

In addition to the difficulties of trying to establish a causal responsibility for injustice, singling out responsible persons or groups of persons will not yield the solution of such a complex issue. Telling existing forms of government to fix the housing crisis, and no one else, will not stop the effects of culture or technology or climate change on the housing system. Telling the developers to fix it, and no one else, will not solve for government withdrawal<sup>17</sup> or the racism<sup>18</sup> or sexism in housing markets. Telling landlords, and no one else, to fix it will not make up for the failings of banks, courts, or tenant associations. Telling all three of these groups, and no one else, to fix it will still leave a large number of actors and factors unaddressed.<sup>19</sup> Simply too much is involved for one person or one organization to be capable of solving all of the issues that result in housing injustice.

Does this mean no one is responsible for the housing crisis? If no *one* did it and no *one* can fix it, is housing injustice simply an unfortunate reality, inevitable, and unfixable? Iris Marion Young says no: issues like housing injustice may not fit within a framework of causal responsibility, but with a different framework we can understand

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<sup>17</sup> Potts, 16.

<sup>18</sup> Hearne, 8.

<sup>19</sup> See Young's examples on pages 48-51 of *Responsibility for Justice*, (Oxford University Press, 2011).

who is responsible for these complex issues. Using Young's framework, we can better understand issues like housing injustice as a case of structural injustice which requires her Social Connection Model (SCM) to understand and assign responsibility.

“Structure” refers to the socio-structural processes which i. are experienced as objective social facts that are either constraining or enabling, ii. are a “macro social space in which positions are related to one another”, iii. exist only in actions, and iv. commonly involve “the unintended consequences of the combination of the actions of many people”.<sup>20</sup> Structures “involve millions of people connected with one another through multiple systems of communication, and with complex layers of institutions that often have long-distance effects on one another”.<sup>21</sup> Structures are also recursive, in that they are produced and reproduced by persons learning and then “acting on normal and accepted rules and drawing on the resources normally available to people in [their] positions”.<sup>22</sup> Social structures produce structural injustice when their consequences result in some people becoming vulnerable to “domination, exploitation, or deprivation”.<sup>23</sup> This is a consequence of “different kinds and amounts of resources” being available to those who occupy different social positions when they “mobilize in an effort to achieve their goals”.<sup>24</sup> The differences in resources available to those in different social positions mean that “some people’s options are unfairly constrained and they are threatened with deprivation, while others derive significant benefits”.<sup>25</sup>

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<sup>20</sup> Iris Marion Young, *Responsibility for Justice*, (Oxford University Press, 2011): 53.

<sup>21</sup> *Ibid.*, 60.

<sup>22</sup> *Ibid.*, 64.

<sup>23</sup> *Ibid.*, 34.

<sup>24</sup> *Ibid.*, 60.

<sup>25</sup> *Ibid.*, 52.

Young asserts that issues of structural injustice are “at least partially humanly caused”, which means action to address structural injustice is called for.<sup>26</sup> Her SCM answers the question of who should be responsible for undertaking this action by its foundational premise: “all those who contribute by their actions to structural processes with some unjust outcomes share responsibility for the injustice”.<sup>27</sup> Structural injustice is produced by the contributions of a vast number of persons, who all move “on their own interests within existing legal and social norms”<sup>28</sup>, “many of them with little awareness of how their actions contribute”.<sup>29</sup> Thus, everyone who exists within and participates in these systems is contributing to the structural injustice and, because their actions contribute, “must take responsibility for remedying injustices they cause”.<sup>30</sup> This is not an individual responsibility. Rather, it is a shared responsibility. “Each is personally responsible for the outcomes in a partial way,” says Young.<sup>31</sup> As others’ participation is required to produce the unjust outcomes and the causal links between the individual’s actions and the outcomes of harm cannot be isolated and identified, “the responsibility is essentially shared”.<sup>32</sup> Thus, the responsibility one bears for structural injustice is “a responsibility that I *personally* bear, but I do not bear it alone”.<sup>33</sup> This is precisely what makes responsibility in the SCM a *political responsibility*: “discharging the responsibility involves joining with others to determine forms of collective action that can transform the

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<sup>26</sup> Young, 95.

<sup>27</sup> Ibid., 96.

<sup>28</sup> Ibid., 100.

<sup>29</sup> Ibid., 99.

<sup>30</sup> Ibid., 105.

<sup>31</sup> Ibid., 110.

<sup>32</sup> Ibid.

<sup>33</sup> Ibid., 109-10.

structures so that they will be less unjust”.<sup>34</sup> No one person or one group can change all of the processes and institutions on their own, and as such the only way to discharge the political responsibility that arises in cases of structural injustice is “joining with others in collective action”.<sup>35</sup> While the SCM is primarily forward looking, looking backwards at the causes of structural injustice (the processes which lead to it) is helpful to identify our roles in these processes. Still, “the point is not to compensate for the past, but for all who contribute to processes producing unjust outcomes to work to transform those processes”.<sup>36</sup>

Returning to the example at hand, this means that all those participating in and contributing to the housing system are responsible for the injustice it produces. From the landlord to the tenant, from the prime minister to the mayor, from the homeless person to the real estate mogul, from the homeowner to the city planner; every person whose actions contribute to any of the faces, factors, causes, institutions, organizations, and aspects of the housing system is responsible for housing injustice. A responsibility which is “an obligation to join with others who share that responsibility in order to transform the structural processes to make their outcomes less unjust”.<sup>37</sup>

*b. Responsibility is Not Sufficient for Prioritization*

It may now occur to my reader that with regard to the question of who should prioritize this or that issue, we have essentially landed on the answer “everybody”. Given that the project of this chapter is to help narrow down who should be prioritizing which

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<sup>34</sup> Young, 113.

<sup>35</sup> Ibid., 111.

<sup>36</sup> Ibid., 109.

<sup>37</sup> Ibid., 96.



issue of injustice out of the plethora which exist at present, the answer “everyone” is unsatisfactory. Following Young’s SCM, every person interacting with a social system is responsible for the structural injustice it produces. The only issues we can eliminate at this point, then, are those which one never interacts with. This will be a very small list, if it exists at all. Every human alive interacts with the housing system of the society in which they live, in some way, shape or form, by virtue of housing being a human necessity.<sup>38</sup> Thus, everyone is responsible for housing injustice. Similarly, “everyone” is also responsible for sexism. Every member of a gendered society participates in the system of gender by virtue of being assigned a gender at birth, and would thus, in this minimal way at the very least, be interacting with the system of gender and responsible for the sexism it produces. We are not yet any closer to guiding prioritization, as these widespread structural issues will involve, in some way, nearly all members of a given society, and thus nearly all members of a given society will hold SCM responsibility for all these issues. Identifying what one is responsible for, then, is not sufficient to identify what issues one ought to prioritize.

## *2. Guiding Prioritization*

### *a. Prioritization and Young*

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<sup>38</sup> Housing is an international issue; the housing systems of countless societies overlap and interact to create what is understood to be an international housing crisis, though the impacts, degree, and features of this crisis may look very different in different jurisdictions. The result is that my actions in Canada can and do impact the housing system in, say, Ireland, despite the significant difference between the kinds of institutions existing in each jurisdiction. Solely for the sake of simplicity, “the housing system” in this chapter will mean the housing system of the jurisdiction which one belongs to, rather than the global housing system.

Young has a very limited view of what philosophers and philosophy can offer in terms of action guidance for individuals who hold SCM responsibility. While Young does allow for criticizing those who fail to take sufficient action or take counterproductive actions<sup>39</sup>, she claims that “it is up to the agents who have a responsibility to decide what to do to discharge it”.<sup>40</sup> Responsibility, she says, “is more open and discretionary than duty” and must be weighed against other moral considerations, the individual’s abilities, and their circumstances.<sup>41</sup> Thus, philosophy cannot tell the bearers of SCM responsibility how they ought to discharge it or “provide a formula for decision”.<sup>42</sup> What philosophy can offer, according to Young, is “parameters of reasoning”.

Young frames her parameters of reasoning (power, privilege, interest, and collective ability) as tools for action guidance; however, with the exception of collective ability, they function more as prioritization guidance. Collective ability refers to the coordination resources that may already exist or may need to be established within a given group that a responsible agent belongs to or participates in.<sup>43</sup> This is an action guiding parameter in that it suggests a general project of organization and the utilization of previously existing organization to discharge SCM responsibility. Power, privilege, and interest, however, are less about ways to consider discharging SCM responsibility, and more about assisting in prioritization, “given that there are many problems to address and limited energy and resources for addressing them”.<sup>44</sup> The power parameter suggests

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<sup>39</sup> Young, 144.

<sup>40</sup> Ibid., 143.

<sup>41</sup> Ibid., 144.

<sup>42</sup> Ibid., 124.

<sup>43</sup> Ibid., 147.

<sup>44</sup> Ibid., 124.

that one “should focus on those [issues] where they have a greater capacity to influence structural processes”.<sup>45</sup> The privilege parameter suggests that those who benefit from the processes which result in structural injustice “have greater responsibilities than others to take actions to undermine injustice”.<sup>46</sup> The interest parameter suggests that those who have the most interest in remedying injustice, namely the oppressed, “know the most about the harms they suffer, and thus it is up to them ... to broadcast their situation and call it injustice”.<sup>47</sup> Thus, Young’s parameters would guide responsibility bearers who benefit from, are harmed by, or have the ability to alter particular social structures to prioritize discharging their responsibility for the injustice these particular social structures produce.

I do not find Young’s parameters to be satisfactory in pursuit of prioritization guidance for individuals who hold SCM responsibility. The aim of prioritization deliberation is to determine which of the issues we hold responsibility for most deserve our focus. For this reason, our deliberation should provide an analysis of the issues at hand and the responsible agent such that it is possible to identify which issues impose a stronger or weaker claim of responsibility or are otherwise more important or worthy of one’s attention. Adequate prioritization guidance should allow for this ranking by providing a set of criteria which standardizes this deliberation. Having such a set of criteria is important, as this is necessary to provide the basis of the kind of mutual

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<sup>45</sup> Young, 144.

<sup>46</sup> Ibid., 145.

<sup>47</sup> Ibid., 146. Note: Young does make an action guidance suggestion in the interest parameter as well, asserting that “one way of looking at what taking political responsibility means is to figure out how to align one’s own interests with those of agents that suffer injustice.”

accountability Young wants SCM responsibility holders to enforce; allowing agents to justify and evaluate each other's prioritization decisions. I argue that Young's parameters do not provide this kind of prioritization guidance.

Structural injustice often simultaneously benefits (privilege) and harms (interest) everyone who interacts with the social system, to varying degrees. Take patriarchy as an example. Men obviously benefit from this system; the centuries of consolidation of power for men and the gender pay gap are easy examples of this benefit. However, men are also harmed by patriarchy. Toxic masculinity results in emotional turmoil and relationship difficulties, evidenced by the often-cited high rates of male suicide. The harm to women done by patriarchy is as obvious as men's benefit: the gender pay gap, lack of representation in places of power, violence against women, among others. While the ways in which women may benefit are less obvious, they still exist. For example, some women are able to leverage their sexual objectification or infantilization to elicit favours or leniency. This is not an unqualified benefit, but it still serves as an example of a positive outcome deriving from patriarchal processes. The point being "privilege" and "interest" applied to individuals is not going to produce clear prioritization guidance. Structural injustice is not a black and white, it does not exclusively benefit some while exclusively harming others. Thus, asking individuals to prioritize issues by whether they are affected (positively or negatively) by structural injustice will not successfully prioritize issues. We will once again arrive at the answer of "everyone", as everyone who is part of these systems will be affected by their structures. That is not to say that privilege and interest are not, in some way, useful for prioritization. It is just to say that at the individual level

of analysis, everyone who interacts with systems that produce structural injustice will be affected both positively and negatively by those structures. Thus, being harmed by or benefiting from a system will not indicate a higher prioritization being due to one issue or another. All of the issues I encounter will see me benefiting from and being harmed by the structures that produce them.

One may contend that degree of benefit or harm could be a simple adjustment to Young's parameters to alleviate the lack of prioritization clarity. In that case, one would be guided to prioritize those issues which benefit them *the most* or which harm them *the most*. This may be somewhat helpful: The issues which I participate in that yield very little effect in my life could be rooted out, and other issues wherein I am gravely harmed or obviously benefited can be brought to the top of my list. This solution is only a partial one, however, as asking individuals to prioritize issues based on what benefits or harms them the most will still leave a collective issue to the discretion of individual self-interest. If I am faced with two issues of injustice, one which benefits me and one which harms me, I am faced with a decision between making my life better versus giving up some of the good things I enjoy or at least having my life remain the same. A reasonable person is going to choose the first option, all other things being equal. If the benefit and the harm are equal in degree, this choice could not be criticized as it would be compliant with our adjusted parameters. The individual is not ignoring their responsibility, they are actively discharging it in a way which suits their self-interest. This is not an inherently bad thing, after all it still contributes to the alleviation of a particular structural injustice and the world will be better for it. However, this leaves open the possibility of very important,

very urgent issues of injustice being ignored in favour of issues which on the individual level are favourable to prioritize, but at the collective, big picture level may not be. When it is the individual's degree of benefit or harm which prioritization is based on, the collective benefit and harm of the issues at hand are ignored and neglected in our deliberations.

Power is also not satisfactory for guiding prioritization. Structural injustice does a great deal of work suppressing the ability of the oppressed to resist it. Who is perceived to 'have' power and who is not is often a result of these unjust systems. When one is harmed by an unjust system, the appearance of powerlessness is imposed upon one's perception of the world. Even if one benefits from structural injustice, one may still perceive oneself as powerless. This is not such an unreasonable perception to have, as Young herself admits of the complex factors contributing to structural injustice. A man may consider his power with regard to patriarchy and decide there is not much he can do as he has little influence over global pay rate choices. He would not be justified in assuming there is nothing he can do, as it would certainly be obvious to the reasonable person that his actions towards the women in his life are under his control. But with regard to the issue of patriarchy at large, the individuals engaging in prioritization deliberations will often be justified in viewing themselves as powerless except in very narrow circumstances. The issue here is that power is a collective matter, not an individual matter. Even a multibillionaire, with almost limitless resources and influence, would not have the power to carve his face into the Grand Canyon if the other 8 billion or so of us refused him. Those convinced of their powerlessness by structural injustice are tremendously powerful

when joined together, acting as a group rather than as individuals. Such is the premise of revolutions, strikes, and even democracy. Men, as individuals, have little to no power over gender pay gaps, but as a group they create and recreate this phenomenon and thus as a group have direct power over it. Power, when analyzed by the individual making prioritization decisions, is thus an unhelpful parameter. From this individual perspective is it going to be unclear where one has power and where one does not.

What emerges from my criticisms of Young's prioritization parameters is a disconnect between individuals and their individual benefit, harm, and power and the collective nature of the issues one is trying to prioritize. When one comes to analyze an issue which is collectively caused from the perspective of one's individual positions with regards to social systems, parameters which seem to be in some way central to answering the prioritization question get one no closer to moving from "everyone" to "me specifically". I do not claim that considerations of individuals' position and abilities have no place in the broader question of how to discharge one's SCM responsibility. Rather, I assert that the question of prioritization needs more than individual considerations to be answered.

*b. Prioritization and Social Groups*

Young's parameters of reasoning are not entirely without merit in answering the question of prioritization, and their foundation provides an insight which can be followed to establish a new method for answering this question which is more suited to the collective nature of the issues of injustice at hand. Young asserts that her parameters "derive in large measure from the social positions agents occupy in relation to one

another within the structural processes they are trying to change”.<sup>48</sup> Social position can be reconstrued as membership of a social group, as the conditions which entail social positions are conditions *shared* by specific, identifiable groups within social systems. Analyzing structural injustice from the perspective of social groups, I argue, will fill in the gaps left by Young’s parameters of reasoning, and allow for firmer statements of who should prioritize what issues of injustice, which can be later modified by individual considerations.

What is a social group, and why is social-group-based analysis beneficial to understanding structural injustice and guiding prioritization?

A social group is a group of people within a society (or perhaps even the global community) who are connected by shared *social* conditions.<sup>49</sup> These conditions place the social group in a particular position of relative privilege or disadvantage/oppression. The conditions shared by this group are of a social nature, concerning their economic, cultural, and power status. Social groups can be determined by characteristics like race, religion,

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<sup>48</sup> Young, 144.

<sup>49</sup> The theorists that inform this chapter, Young and Isaacs, provide slightly different definitions of social groups, identifying them on the basis of sharing similar lives in relation to other groups (Young) or sharing some identifiable feature with which we can group them (Isaacs). See Tracy Isaacs, “Collective Responsibility and Collective Obligation” *Midwest Studies in Philosophy* XXXVIII, (2014): 42. And Iris Marion Young, *Justice and the Politics of Difference*, Princeton University Press, (2012): 43. There is much debate over the definition of social groups, as well as whether they are real or merely tools for theoretical analysis, as is Pierre Bourdieu’s position. Bourdieu, and numerous other theorists, defines social groups less according to their shared features and lives and more according to what I have called their conditions, but Bourdieu calls economic, social, and cultural capital. It is beyond the scope of this chapter to address the various approaches, but I present a definition here which I think includes most of the qualities frequently identified as belonging to social groups and which is useful for the explicit purpose of prioritization. The definition in this chapter simply needs to identify social groups and their position and role in a given social system. I lean towards a view of social groups as defined more by conditions than by shared features, though I see no reason why another definition could not be employed to identify groups to use in prioritization analysis.



creed, sex, sexuality, gender, or particular behaviours or customs; however, I assert that it is not these characteristics themselves which make a group a *social* group. It is rather that the sharing of these characteristics under *particular* social relations determines the social position of all group members, creating and limiting their conditions. Furthermore, a social group is distinguished by a set of conditions which is particular to that group. Where social conditions are the same, no differentiation in relative privilege or disadvantage can be found. Here are some concrete examples of the type of group which would qualify: Landowners, Landlords, Educated, Housed, Non-Landowners, Unhoused, Uneducated/ Limitedly Educated, White people, Racialized people, Men, and Women. This, of course, is a non-exhaustive, simplistic list and does not include the groups that come about from intersecting social positions, such as white landowners, racialized men, or educated women, but shows some of the social groups which exist as a result of our current social structures.

But why conceive of social groups at all? If they essentially boil down to a group of people with similar social positions arising from shared characteristics under particular social conditions, why not limit our analysis to the individual's social position as Young has? I argue that structural analysis is left with a conceptual blind spot if social groups are reduced to individuals' social positions. Social groups' conflicts, interests, and influence on social realities are an important consideration for understanding social actions and outcomes, for understanding the processes which result in structural injustices. On the structural level, it is the social groups that act. In other words, the behaviour of social groups has a unified effect in the world. Take, for example, the working class. Conceived

in the broadest possible terms, without making distinctions between types of work, the working class can be said to labour. In order for the action of the working class, labouring, to qualify as an action (rather, in order for this action to qualify the working class as being capable of acting), it must be the case that the working class could do otherwise. An earthquake does not act when it shakes the earth. By virtue of being an earthquake it is incapable of doing anything other than shaking the earth. If the earth is not shaking, there is no earthquake. Social groups do not operate in the same way. The working class labours, and in a large way labouring is part of what it means to be the working class. However, the concept of a general strike is an indication of the possibility of the working class' doing otherwise, of their being capable of not labouring. The working class could withdraw their labour, and yet still exist, as it is not the characteristics of social groups which connect them (in this case 'labours' but in other cases 'Jewish' or 'female'). The social conditions which are shared by the working class would remain, even with their labour withdrawn. It would still be the case that they are relatively poor compared to the owning class, it would still be the case that they do not control the means of production, it would still be the case that their access to education and healthcare is more limited than it is for the owning class. Thus, the working class labours, it could do otherwise by withdrawing its labour, and doing otherwise does not inherently entail the dissolving of this group despite the centrality of the action 'labouring' to the characteristics of this social group.

It may be important to note that doing otherwise could be an effective way to eliminate a social group. General strikes are, after all, aimed at improving/changing the

social conditions experienced by members of the working class. Regardless, even if the ultimate aim of doing otherwise is the elimination of the social group, it is still the case that the social group is doing otherwise. Further, it is not given that doing otherwise will result in the elimination of the social group. A general strike could fail to improve the social conditions of the working class, and thus this attempt at doing otherwise for the sake of changing the working class' social position would fail.

What we have now arrived at is that social groups act.<sup>50</sup> What makes this important to one's understanding of social systems and of structural injustice is that the actions of social groups constitute and cause the processes of social structures. The working class labours, the owning class controls, and these actions result in the processes of our economy in which some must labour to meet their basic needs, and some are able to benefit from the labour of others to meet their needs (and then a whole lot more). The interests of these groups also help to explain the processes of our social structures. The owning class has an interest in maintaining its control over the means of production and so might make efforts to control the working class, so they continue to labour in a way which maintains the owning class' control. The working class has an interest in reducing the control of the owning class so that they need not labour as much for their basic needs to be met. These interests may lead to conflicts, which result in processes like labour laws. Thus, social groups play important roles in shaping and constituting the social

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<sup>50</sup> The claim that social groups act does not, necessarily, commit one to the belief that they are real. Even if one believes they are merely theoretical tools of analysis, that analysis is of what these theoretically distinguished groups are *doing* and how they relate to each other. I point this out to reinforce that I see no reason why different definitions of social groups could not be substituted in for our prioritization analysis, if one is so inclined.

structures which produce injustice. It is important, then, that one's account of injustice and individuals' responsibility for it fits not just the individuals which make up social groups, but also fits the social groups themselves, their actions, interactions, and conflicts.

Other thinkers also integrate social groups into their accounts of structural injustice. May and Strikwerda are one example, and Tracy Isaacs another. May and Strikwerda assert that men as a group are responsible for rape.<sup>51</sup> This is because individual men commit rape, and men as a group create a rape culture through their interactions with one another, are similar to rapists in that they would do the same thing if they found themselves in similar circumstances, could have prevented rape, and benefit from the existence of rape.<sup>52</sup> They assert "each time a rape occurs, there is a sense in which many men could have done it, or made it less likely to have occurred, or benefited from it".<sup>53</sup> Isaacs follows May and Strikwerda to assert that, as a social group, Men are the beneficiaries of past injustices and are "well-positioned to address" those injustices and can therefore be seen to have "a heavier collective obligation because of it" towards rape and rape culture.<sup>54</sup> These are very different accounts of responsibility than the SCM which underlies this chapter; the first presents a backward-looking responsibility in which Men are to blame for rape, and the second posits Men, the social group, as a collective agent capable of bearing forward-looking responsibility (where the SCM sees the

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<sup>51</sup> Larry May and Robert Strikwerda, "Men in Groups: Collective Responsibility for Rape" *Hypatia* 9, no. 2 (1994): 146.

<sup>52</sup> *Ibid.*

<sup>53</sup> *Ibid.*, 149.

<sup>54</sup> Tracy Isaacs, "Collective Responsibility and Collective Obligation" *Midwest Studies In Philosophy* XXXVIII, (2014): 53.

responsibility shared collectively by individuals). I do not think, however, that we need to place blame on social groups or posit that they exist as collective agents capable of bearing duties in order to incorporate them into a framework for understanding injustice and guiding the discharging of our responsibility for it. Instead, I suggest we can look at social groups and their interactions both internally and externally to help guide the individuals within them through their prioritization deliberations.

Still, I think the features of social group responsibility identified by May and Strikwerda can help highlight why one should use social-group-based analysis to guide prioritization, and not just individuals' social positions. Let us return to the working and owning classes. When Jeff Bezos engages in union busting it is not simply that he acts on his own self-interest and happens to be another instantiation of owning class members who engage in union busting. Jeff Bezos does the union busting; meanwhile, other members of the owning class contribute to a culture which makes union busting prevalent. They include anti-union propaganda in mandatory training for working class employees, they speak at each other's board meetings giving union busting advice or discussing ways to pre-emptively reduce the chances of unionization efforts (like spas in tech company complexes), and/or they publicly promote anti-union ideas. Other members of the owning class could have prevented union busting by not promoting anti-union culture, showing support for unionization efforts, and/or allowing their own employees to unionize without resistance and thus setting examples/precedent. That the owning class are similar to the union busting Jeff Bezos should be obvious; even companies like Starbucks, which present a very employee friendly public face, engage in harsh union

busting when the circumstances face them. Finally, the owning class benefits from union busting as this practice discourages their own employees from attempting to unionize, keeps wage and benefit norms low, and maintains the control over production which all members of the owning class enjoy. Thus, one can see that it is not just that Jeff Bezos finds himself particularly wealthy and able to leverage that wealth to maintain control over a group of people who resist his control. It is that, being particularly wealthy and in control of means of production, Jeff Bezos is a member of a group of similarly positioned individuals who support, create the climate/culture for, and benefit from his union busting activities. The group, the owning class, plays an important role in facilitating and encouraging Bezos' actions, actions which in turn contribute to the injustice of wealth disparity. This means that social groups play an important role in structural injustice which is not entirely reducible to analysis of individuals' positionality.

I think that Isaacs is right when she asserts that we can “identify and... individuate, the collective agents with stronger obligations”.<sup>55</sup> However, I modify this claim to say that we can identify and individuate social groups with stronger *prioritization claims* from their responsibilities with regards to particular issues of injustice. Isaacs' categories of benefit and being “well-positioned to address” the issue will be useful in this analysis. In the next section of this chapter, I will provide categories to apply to group-based analysis of structural injustice which will identify which social groups should prioritize what issues.

### *c. Categories of Prioritization*

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<sup>55</sup> Isaacs, 56.

To answer the question of who should prioritize what issues of structural injustice, I propose that we can apply 6 corroborating categories of prioritization to the social groups which a SCM responsibility holding individual might belong to. Three of these categories are modifications of Young's parameters of reasoning, and three are additions of my own.<sup>56</sup> These are: power, benefit, interest, centrality, contribution, and control. The following will outline these categories, demonstrate how they can be applied, and discuss how they work together to suggest strong or weak prioritization claims. I will begin with the categories that modify Young's parameters of reasoning.

#### *Power*

Power, in this case, refers to a social group's ability to act on the social world, that is the group's ability to create, change, and maintain social structures. This can manifest in many ways. Perhaps the social group would be capable of taking over or becoming part of existing institutions to enact change within them. Perhaps the social group has a high degree of control or influence over culture and social customs and can leverage this to promote change. Perhaps the social group consists of a great number of individuals, and so their efforts are highly likely to be successful or can create a great deal of change. Perhaps the social group has a great deal of resources which it can leverage, or perhaps if the social group was to pool its resources the result would be substantial resources capable of meaningfully impacting existing social structures. Perhaps the social group exists under social conditions wherein new pressure on institutions from this group would result in change. In these, and many more ways, a social group can be powerful with

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<sup>56</sup> Influenced, in part, by Isaacs.

regards to an ability to create and maintain change in social structures. I intentionally leave out a discussion of social groups being already influential over institutions or constituting institutions, as this is a specific consideration for a later category. Power, more generally, is the question of whether the social group, as a group, has the resources, the numbers, and/or the influence to achieve/promote change. More specifically, does the social group have the power to achieve/promote change with regard to the particular issue of injustice one is considering? The more resources, influence, and numbers a social group has to promote/achieve change in a particular structure, the more the social group ought to prioritize the injustice.

I will also note that power is not an all or nothing assessment. There are degrees of powerfulness, and some groups may be prevented from leveraging power due to unjust social systems which restrict these groups' resources, influence, and numbers. Therefore, part of the power category will be assessing what a social group can leverage in order to expand their resources, influence, and the number of people 'backing' their pursuit of change. As an example, celebrity members of a social group may be able to increase the social group's cultural influence and bring more individuals from other social groups into their efforts. I do not mean to suggest that the existence of celebrity members means that the social group *is* powerful, rather, these circumstances are an avenue to *taking up* the power necessary for promoting change.

My critique of Young's power parameter was concerned with how individuals often reasonably perceive themselves as powerless, and so focusing on individual power is insufficient. I concluded in that critique that power is a collective issue and can only be



understood at the collective level. In focusing on social groups and their power respective of the injustice in question, I avoid this problem. Asking about the power of social groups allows us to look at the full picture of the social system at hand, comparing group to group to understand which groups have more ability to bring about change than others in particular circumstances. We do not need to abandon ‘individual’ analysis in this process either, as questions of who constitutes these groups and how they interact with each other still fits within the scope of social-group-based analysis and can contribute to our analysis of the group’s power. Therefore, this category of power is capable of both accounting for the collective nature of power and accommodating the more individualistic aspects of power.

I will follow a particular social group to demonstrate how this analysis might work. Returning to our initial example of housing injustice, I will analyze the prioritization claim this issue may have on Landlords. Landlords are a powerful social group with respect to the housing system, and thus ought to prioritize housing injustice. There are many ways to investigate the power landlords have with regard to the housing system, but for the sake of brevity, I will focus on resources. Landlords have 2 main types of material resources which they may leverage to promote change in the housing system: monetary wealth and land. While not all landlords are exceedingly wealthy, this social group is characterized by the ability to collect passive incomes from their ownership of land. Looked at collectively and in comparison to other social groups like renters and the unhoused, Landlords have a large amount of wealth which is not necessary to their basic needs. This means that landlords’ wealth is available to be leveraged to promote all sorts

of housing change. Be it in lobbying governments to increase provision of low-income housing, community aid, charity, improving the quality of the housing they provided, or providing services which are necessary to increasing the adequacy of housing, landlords' wealth could be leveraged to have a large impact on the housing system. Land is another resource in the hands of landlords which gives them a high degree of power in the housing system. Choices of what to do with the land owned by landlords will have major impacts on the state of housing supply and its affordability.<sup>57</sup> Making choices which are aimed at increasing the supply of affordable housing and making existing housing more affordable could greatly reduce the pervasiveness of many of the housing system's harms.<sup>58</sup> Thus, the resources which landlords have are of sufficient type and quantity to make them very powerful with regard to the housing system. Landlords ought to, for this reason, prioritize housing injustice.

### *Benefit*

Benefit is the category which modifies Young's privilege. I have decided to call it benefit, as opposed to privilege, to align this category with general discussions in the discourse and make more explicit what is to be analyzed. This category asks the following questions with regard to particular issues of injustice: Does the group benefit from the social system producing the injustice? To what degree does the group benefit from this social system? Compared to other social groups, does this social group benefit more than others from this system? And does this social group benefit directly from the

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<sup>57</sup> Potts, 8-9., Hearne, 9., Gallent, 6-8.

<sup>58</sup> Gallent, 8.

injustice (as opposed to benefiting indirectly from the structures but not necessarily their harms)? The more the social group benefits, the more they benefit in comparison with other social groups; and the more directly they benefit from the injustice, the more the social group ought to prioritize the injustice.

Landlords benefit from housing injustice. The existing housing system which results in unaffordability, housing precarity, and homelessness simultaneously provides landlords with profit, legal protections and often prioritization, additional profits based on land and house equities, and other benefits like tax breaks and easier access to loans. Landlords also benefit more than other social groups from this structure. When housing markets “favour sellers”<sup>59</sup>, any type of homeowner, landlord or owner-occupier, may benefit from the potential increase in their home’s equity by selling their property. Being able to take out a loan by leveraging the value of one’s property is another benefit both landlords and other property-owning groups might share in a given jurisdiction. Rental profits, however, are a benefit which landlords and only landlords experience, in addition to all the other benefits which property owners might receive in a given housing system. The degree of benefit experienced by landlords is also high, they have a large number of benefits, and these benefits provide them with resources and protections far beyond basic needs and that which other social groups are receiving as a result of the housing system. Finally, there is a sense in which landlords are benefiting directly from the injustice caused by the housing system. The lack of sufficient supply allows landlords to

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<sup>59</sup> Which is to say the lack of sufficient housing supply makes it the case that the value of existing housing stock increases, and the bargaining power of potential buyers decreases.

continually increase the profits they receive, the lack of centering affordability in the housing system means they are encouraged to and protected in their pursuit of this ever-increasing profit, and the real threat of extended periods of homelessness faced by renters makes it less likely that tenants will resist rent increases or cost cutting behaviour from their landlords. It stands to reason, then, that landlords are directly benefiting from the injustice and that they benefit in high degrees which other social groups do not receive. Due to this benefit, landlords ought to prioritize fulfilling their responsibility for housing injustice.

#### *Interest*

The interest category asks whether the social group has an interest in reducing and eliminating the harm caused by a social system. Additionally, it asks how strong and how immediate this interest is. If a group has an interest in eliminating the harm of a social system, that is if they would benefit from change or change would result in eliminating harms which affect them, they ought to prioritize this injustice. This is a matter of degree, as some groups will be more harmed by some systems than others, and the benefit of positive change will be felt more by some groups than others. The higher the degree of interest in change, the more the group ought to prioritize the injustice. This does not mean that groups without interest in change, or with interest in maintaining the status quo, should not pursue or prioritize changing these structures, as the other categories of prioritization will combine to provide guidance for such groups. Landlords do not have a strong interest in changing the housing system, they benefit tremendously from it and directly from the injustice that it produces. However, this does not mean they should not

prioritize housing injustice, as every other category so far has determined that they ought to prioritize this injustice. Instead, it means that those social groups which are most harmed by the injustice, perhaps the unhoused or more generally the poor, and would most benefit from change ought to prioritize the injustice.

My critique of Young's privilege and interest discussed how these parameters left room for important, urgent issues to be ignored as the individual basis for these deliberations would lead many to prioritize those issues that harm them rather than that which benefits them. This was because Young lacked a method for analyzing the collective benefit and harm of issues of injustice. My modifications of these parameters have opened up the possibility of discussing collective harm and benefit. The question is no longer a matter of how the individual's life is impacted, or what is most reasonable when the balance of benefit and harm is equal and what is left is a choice between self-interest and the interests of others. Instead, Benefit and Interest, as categories of prioritization, ask which groups benefit more and which groups are harmed more by particular issues of injustice, as well as to what degree of both.

I will also add that it must be the case that these categories are analyzed side by side. Consider the following hypothetical: a group –B –holds responsibility for two separate injustices. Within the first injustice, B is the most benefited group, receiving \$100 as a result of the structures, while H1 –the most harmed group –is deprived of the entirety of their resources, such that they can no longer maintain their basic needs. With the second injustice, B receives \$1,000,000 while H2 (the most harmed group of the second injustice) is deprived of \$100 with no impact on their basic needs. In comparing

the harm and the benefits of each injustice, we can conclude that the severity of the harm experienced by H1 indicates that B should prioritize the first injustice, despite being far more benefited by the second injustice. When generalized, we can say that the benefit that the most benefited social group receives might be a moderate or low degree of benefit, but if the harm experienced by the most harmed group is high or extreme, being the most benefited group in such a system would require prioritization of that issue of injustice, even if the group is benefited more by another injustice with a lesser degree of harm. I think such a view is possible with my categories, where it was not with Young's parameters, because the parameters were limited to the experience of the individual deliberating prioritization. Comparisons with other people do not fit into a framework based on the circumstances and position of an individual SCM responsibility holder, because they are only asked by Young to consider their own circumstances. Even if we ask the individual engaged in this kind of analysis to make comparisons with others, the parameters will not be very fruitful. To understand the degree of harm and benefit occurring, group-based analysis is required, the basis of which Young's parameters do not provide. For example, some landlords (the individual SCM responsibility holders) are barely benefiting, personally, from the housing system. Their rents are set low, with very modest profit, and they have high costs. Other landlords bring in millions in profits, have high set rents, and very low costs. It would be hard to make the case, from the perspective of Young's parameters, that both of these landlords should be prioritizing housing injustice on the basis of benefit. However, as our discussion of landlords' benefit demonstrates above, the current housing system benefits landlords, as a social group, to a

very high degree. In addition, though some of those harmed by housing injustice are harmed moderately, such as leisure time having to go towards “side hustles” to ensure all bills can be paid, others experience extreme harms, like the total deprivation of shelter and death due to exposure to the elements. Engaging in social-group-based analysis highlights those who belong to the social group the unhoused, and the severity, pervasiveness, and extremity of the harm they experience, further supporting the judgement that even the moderately or lowly benefited landlord ought to prioritize housing injustice. The social group landlords belong to receives a high degree of benefit and those who are most harmed by the system in question are harmed with extreme severity.<sup>60</sup>

Still, an issue might arise wherein a social group finds itself presented with two or more issues of injustice wherein the balance of their benefit and interest and the overall state of benefit and harm seems to be equal. Perhaps one might add to this scenario that the group’s power with respect to all of these issues is also equal. This would expose the categories of prioritization to a similar type of issue, wherein the choice of prioritization for these social groups is unclear. Thus, these modified categories do some work to

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<sup>60</sup> Additional note on why comparison is important here: if we were to establish only that a group benefits and that it is a high degree of benefit without being able to identify how this compares to other groups in the system, we lose a tool for ranking prioritization. Several times in this chapter I discuss cases in which one person (or group) has responsibility for multiple injustices which give them equal benefits, and how this puts us at an impasse in determining prioritization. If we ‘zoom out’ and look at the relations which create and maintain the social system, we find that different groups are benefited to different degrees, and that these groups interact with and impact each other. In other words, social systems themselves consist of relations between groups and the people within them, and thus an analysis of these relations is warranted. In pursuing this analysis, we might also escape our impasse, having something external to the group itself to identify when a seemingly equal degree of benefit actually represents a degree of benefit warranting prioritization. Put more simply, comparison is needed to understand how a social group fits into the relations of a social system and thus can provide a determination of prioritization when non-comparative analysis fails us.

achieve clearer prioritization guidance but are insufficient. It is for these reasons that I introduce the 3 additional categories of prioritization.

### *Centrality*

Centrality refers to where the social group fits in the ‘story’ of the structural injustice. Being complex, interrelated issues, structural injustices will have several ‘characters’, all with roles in the creation and maintenance of social structures. In these ‘stories’ some social groups will be extras, some side characters, some main characters, and some will even be protagonists and antagonists of a sort. Understanding how central the role of a social group is in a particular issue of injustice will help to indicate which issues they ought to prioritize.

Landlords are a central character in the housing system. It is not possible to give an account of what housing injustice is, how it comes to be, and how it is experienced by everyday individuals without discussing, and discussing often, the behaviours and interests of landlords. Landlords are also a character in issues like racism, poverty, and sexism. As an example, some landlords leverage the power which they have over tenants to illicit sexual favours<sup>61</sup> and thus contribute to rape culture. While landlords might play important roles in other injustices, benefit from them, and may have power to change them, Landlords are one in a vast series of more secondary characters to these stories. That is not to say that individual landlords have no reason to prioritize these issues. Individuals will belong to several social groups, and so these other memberships may

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<sup>61</sup> P. Garboden & Eva Rosen, “The threat of eviction: How landlords shape a contingent tenure”, *City & Community* 18.2 (2019): 10.



entail strong prioritization claims. Being white, for example, would entail a strong prioritization claim regarding racism for a white landlord (as a white person). Rather, it is to say that landlords *as landlords* are less central to these issues of injustice, and thus the prioritization claim is *stronger* for housing injustice wherein they are a ‘main character’.

### *Contribution*

Contribution is about the extent and degree to which the social group contributes to a structural injustice. Some social groups will rarely contribute to the injustice, in that most of their actions are unrelated to that particular social system, whereas others will contribute constantly as all or almost all of their actions will be directly related to or within a social system. Similarly, some social groups’ contributory behaviours will contribute in minor ways to the injustice at hand, whereas others’ actions will majorly contribute to the injustice. The degree and frequency of contribution from any given social group can be determined through analysis of the injustice, its features and its causes, and analysis of the role of the social group in the unjust social system. Those social groups whose contribution is more frequent and is of a higher degree of contribution ought to prioritize the injustice.

Landlords are a group who contribute constantly to housing injustice. This social group is a key feature of the housing system itself. Thus, everything landlords do, as landlords, contributes to the housing system and the injustice it results in. As I discussed above, landlords can also be said to contribute to racism, but these actions are more infrequent/constitute a smaller number of landlord actions. Racist housing practices are one action/set of actions which landlords engage in, but do not make up all or most of the

behaviour's landlords engage in. Again, this is not to say that landlords should not aim to eliminate those racist practices or care about racism.<sup>62</sup> It is just to say that the prioritization claim is stronger on landlords with regards to housing injustice than it is to racism. Landlords' contributions also contribute to a high degree to housing injustice. Profit seeking is a behaviour which landlords engage in which is so highly contributory to housing injustice that many housing crisis scholars cite it as one of the major *causes* of the housing crisis.<sup>63</sup> Other social groups' behaviours are contributing to the housing crisis, but the degree of contribution is much less than being a major *cause* of the issue. One of Young's examples is how parents'<sup>64</sup> interest in safe neighbourhoods near good schools can be seen to contribute to housing injustice by reinforcing neighbourhood prejudices and contributing to the concentration of resources in some neighbourhoods at the expense of others<sup>65</sup>. Leslie Kern presents a detailed analysis of how these and other tastes or preferences can contribute to processes in the housing system like gentrification.<sup>66</sup> However, as Kern argues, they do not wholly account for such processes. Tastes and preferences are often driven by market forces to begin with, and it is those market forces which result in the most damage.<sup>67</sup> One cannot conclude that the choices resulting from tastes and preferences do not contribute at all, but through comparative analysis with other contributions, like those of landlords and developers, one can come to understand

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<sup>62</sup> Eliminating racist housing practices will certainly be part of eliminating housing injustice.

<sup>63</sup> Potts, 4-6., Gallent, 3-4, 16.

<sup>64</sup> It would be better here to discuss working class parents or capitalist parents, as "parents" are not a social group as defined by this paper. But for the sake of simplicity, and for the fact that this desire is common across social groups, I have gone with the general category "parents".

<sup>65</sup> Young, 45.

<sup>66</sup> Leslie Kern, *Gentrification is Inevitable and Other Lies*, (Between the Lines, 2022): 31-50.

<sup>67</sup> *Ibid.*, 50.

that these actions are more so a snowflake's contribution to the snowballs which accumulate to the avalanche of the housing crisis. Compared to parents' decisions to house their families near good schools, Landlords' decisions to charge higher rents in areas deemed desirable is a more direct contribution. The parents may be providing and reinforcing the terms of desirability, but it is in that action which turns desirability into higher costs that the injustice of unaffordability begins to form. Thus, there is a higher prioritization claim on landlords than there is on other groups for housing injustice.

### *Control*

Control refers to the relationship a social group has with the institutions of a social system. This is a category related to power, but which specifically addresses social groups' current position in the social system and the existing access they have to the system's institutions as a result of this position. I have separated this category out as I think it is important to be able to make claims that currently oppressed and marginalized communities are still or can be powerful, and to not have this overshadowed by addressing the institutional power that privileged social groups have. Control asks how much access to or influence over institutions does a social group have within a social system? Furthermore, it asks whether the social group can be said to constitute the system's institutions in some way? Having a high degree of access to or influence over the social system's institutions is going to give a social group a high degree of power to make change in these social structures. Further, if some institutions are constituted by the

social group and/or its behaviours, the social group will have nearly full control to use those institutions to achieve change.<sup>68</sup>

Landlords, once again, serve as a great example of a social group with a very high degree of control of the institutions of the housing system. Banks favour them for loans, and governments provided them with tax breaks and subsidize their development costs.<sup>69</sup> Their wealth provides them with influence in a government system which allows lobbying. More than that, landlords partially constitute certain institutions in the housing system. Rent setting is a great example. While there are some laws governing rent setting, most of this practice comes down to convention, and landlords follow and thus recreate that convention in setting their rents. How rents are set, then, with the exception of the minimal governmental restrictions, is an institution of the housing system that landlords have direct control over. Thus, having a high degree of control over the institutions involved in the housing system, landlords ought to prioritize housing injustice.

These three categories add additional considerations which can bring some clarity when multiple issues have equal claim of prioritization on the basis of power, benefit and interest. Control adds a specific lens to power, focused on existing institutions, which may readjust our assessment of power and therefore the equality of power, benefit, and interest in specific circumstances. Centrality and Contribution add new ways to view an issue of injustice which may point out differences in the injustices under consideration,

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<sup>68</sup> Constituting an institution of a social system can also mean that a social group actively perpetuates these structures, and thus has a more direct relationship with the injustice than other social groups within the system. These social groups have a direct hand in maintaining unjust systems, especially when they fail to use their control over these institutions to pursue necessary change and opt instead to maintain the status quo.

<sup>69</sup> Hearne, 9.

and thus make it clearer what ought to be prioritized. With these categories it will be far less likely that a social group is faced with the same strength of a prioritization claim for multiple issues of injustice. Where these also appear to be equal, it may be the role of scholars to provide clearer understandings of the social groups, their roles, and the issues of injustice. At least, for the time being, we have arrived at a point wherein the decision is not limited to individuals' circumstances, and prioritization decisions need not be based on individuals' deliberations alone but can be guided by discussions of social groups and the prioritization claims which can be applied to them.

I will clarify that centrality, contribution, and control need not only be considered when power, benefit and interest are equal for multiple issues. These are categories which are useful to understanding the issues at hand and the social groups' roles in them, and can provide stronger or weaker prioritization claims even when the initial 3 categories seem to yield clear results. All 6 categories should be weighed together. A prioritization claim will be strongest when a social group has a high degree of qualification in most of the categories and will be the weakest when it only has a weak qualification in a small number of categories. Some categories can come together to create strong prioritization claims even when the social group weakly qualifies for the other categories. For example, if a social group is the most benefited group in a system, benefiting to a very high degree, and that system creates a severe degree of harm, even if the social group was not very powerful, rarely contributed, and had little control of the institutions, there could still be a strong prioritization claim due to the severity of the issue and the degree of benefit. Given the nature of social systems and injustice, it is unlikely that such a case could be

identified in the world, but this example demonstrates that because the categories are a matter of degree and consider the full scale of issues of injustice, odd circumstances like the one just described can still be adequately accounted for.

### *Conclusion*

The objective of this chapter was to help guide prioritization decisions in a world faced with multiple, overlapping, complex issues of injustice. While Young's SCM of responsibility helps to establish the baseline responsibility for issues that is needed to make claims about who ought to prioritize what issues, her parameters are too individualistic to sufficiently guide prioritization. I have argued that, since social groups are an important feature of social realities, one can use a social-group-based analysis to better guide prioritization. I presented 6 categories of prioritization which, taken together, can be used to analyze social groups with regard to particular injustices: power, benefit, interest, centrality, contribution, and control. These categories demonstrate the strength of the prioritization claim on a given social group with regard to particular structural injustices.

It should also be clear, now, that landlords have a strong prioritization claim on them for housing injustice. Landlords have a high degree of power, benefit, centrality, contribution, and control. Furthermore, there is severe degree of harm resulting from housing injustice. Therefore, we can conclude that landlords ought to prioritize housing

injustice, and that this prioritization claim is a strong prioritization claim which is likely to place this issue at the top of landlords' lists.

One thing that ought to be noted in the wrap up of this analysis is that individuals almost always belong to more than one social group. This may complicate our prioritization deliberation, as different social groups may have competing prioritization claims for different issues of injustice, making it once again difficult for the responsibility holder to know where they should start. Individuals should go with whatever prioritization claim is the strongest, but this will not always be clear. It is important to keep in mind that prioritization does not require or ask for the complete neglect of all other issues one may be responsible for. One can therefore pursue the discharging of their responsibility for multiple injustices when the foremost priority is unclear.<sup>70</sup> For this reason, such a problem might be solved on the action deliberation level, in that one can find ways to discharge one's responsibility to multiple issues of injustice simultaneously.<sup>71</sup> Furthermore, I am not claiming that social-group-based analysis will eliminate all difficulty with prioritization. The complexity of the issues at hand makes any attempt to grip them difficult. However, at least this method of analysis does not leave prioritization decisions at the complete discretion of individuals, can provide some external guidance, and can view the issue of prioritization from the structural perspective which is required when dealing with structural issues.

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<sup>70</sup> And also when it is not.

<sup>71</sup> Voting and campaigning for a political party that will seek solutions to a number of the issues one is responsible for can be taken as an example.

Finally, my reader should notice that this chapter contends with Young's notion that philosophers can offer no further guidance for discharging one's SCM responsibility than 4 individualistic parameters of reasoning. Philosophers can and should provide more guidance than that; using the categories of prioritization outlined here, we can analyze issues of injustice and identify those social groups that have strong prioritization claims on them. In other words, philosophers can provide social-group-based guidance on who should prioritize what, as I have done here with landlords. This is not outside of our capacities, as we need not know all of the intricacies of individual's lives and positions to be able to make these claims, and these claims would get at important features of these structural injustices which can lead to their solutions. I also feel philosophers are capable of presenting more useful and specific action guidance, which is the topic of this thesis' next chapter.



## *Chapter II: What to do About Injustice*

Young's SCM could be a powerful motivator for anti-injustice work. It confronts privileged and powerful people, who usually have an interest in maintaining the status quo and thus the injustice it produces, with a responsibility to do otherwise. It says, in simpler terms, that their inaction, their willingness to allow the systems they benefit from to carry on as usual, is a moral failing.<sup>72</sup> This obligation is inescapable, it cannot be handed off to states or charities, it must be acted upon by each individual themselves.<sup>73</sup> There are no conditions of collective knowledge or agency to be met, and thus no delay in the demand for action that the SCM represents. Young's social connection model presents a strong, inescapable, inexcusable demand for action, and for that it is invaluable to anti-injustice projects.

However, Young fails to offer action guidance which meets the strength of her demand for action. Action guiding parameters or frameworks should allow agents to derive actions or sets of actions which can be pursued by those who hold a responsibility. Since the calling of Young's SCM responsibility is to engage in actions directed towards the elimination and alleviation of injustice, the action guidance given should allow agents to derive actions which will contribute to this goal. For the same reason, action guidance should also narrow down the range of actions derived so that actions which are unlikely to contribute to this goal are ruled out in the course of the agent's deliberation. Of the four action-guiding "parameters of reasoning" which Young provides in her *Responsibility for*

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<sup>72</sup> Iris Marion Young, *Responsibility for Justice*, (Oxford University Press, 2011): 144.

<sup>73</sup> *Ibid.*, 111-112. See also Young, 168-169.

*Justice* (power, privilege, interest, and collective ability), only two explicitly pertain to action guidance: interest and collective ability. This chapter will analyze these action guidance parameters and demonstrate that they are insufficient in three ways: vagueness, false assumption of neutrality, and inappropriate individualism. This chapter will also explore a new starting point and framework for action guidance, providing the bigger picture needed for interest and collective ability to be useful action-guiding parameters, and adding additional parameters to better equip the SCM responsibility holder in their action deliberation. I will present a framework which progresses through three questions central to action deliberation in the face of a responsibility for injustice: “What can we do?”, “How can we do it?”, and “What can I do?”

### *1. The Limitations of Young’s Action Guidance*

Recall from chapter I that, of Young’s 4 parameters of reasoning, collective ability and interest provide action guidance while power and privilege speak more to answering the question prioritization. Collective ability refers to the coordination of resources that may already exist or may need to be established within a given group that a responsible agent belongs to or participates in and suggests a general project of organization and the utilization of previously existing organizations to discharge SCM responsibility.<sup>74</sup> The interest parameter suggests that those who have the most interest in remedying injustice, namely the oppressed, “know the most about the harms they suffer, and thus it is up to them ... to broadcast their situation and call it injustice”.<sup>75</sup> In addition to this, the interest

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<sup>74</sup> Young, 147.

<sup>75</sup> *Ibid.*, 146.

parameter suggests that “one way of looking at what taking political responsibility means is to figure out how to align one’s own interests with those of agents that suffer injustice”.<sup>76</sup>

This section will explore how these parameters might guide a SCM responsibility holder, using the example of landlords in relation to their responsibility for housing injustice, and will outline the limitations of both parameters.

*a. Application of Young’s Parameters*

As discussed above, Young makes two claims in her explanation of the interest parameter: i. the victims of injustice have the most interest in the alleviation of injustice and should therefore make efforts to have their circumstances recognized as unjust, and ii. that taking political responsibility will involve aligning one’s interests with the interest of the victims of injustice.<sup>77</sup> On the most basic level, one could conceive of this realignment of interests as being about having an interest in eliminating injustice. As structural injustice benefits some at the expense of others, it is in the interest of the benefited to maintain the social system, and so taking up and pursuing an interest in eliminating injustice is a taking up of the interests of the oppressed in spite of one’s own interest. There is, however, much more to be said about the interests we pursue beyond the basic interest of injustice elimination. Young asserts that victims of injustice know their circumstances the best, hence they are best able to identify it as injustice<sup>78</sup>; I assert that this also means the oppressed are the best equipped to determine what is *in their interest*.

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<sup>76</sup> Young, 146.

<sup>77</sup> Ibid.

<sup>78</sup> Ibid.

In other words, it is not just that the oppressed are most able to recognize that the current social system does not work in their interest, they are also in the best position to understand what would be in their interest, and what aspects of the social system they are most interested in changing or eliminating. Thus, it is not just that the oppressed have an interest in eliminating injustice, they are also integral to determining the interests that ought to be pursued in the efforts to eliminate injustice.

Let us take renovictions as an example for a landlord's responsibility for housing injustice, as renovictions are a feature of the housing system which have many negative impacts on the evicted tenants and the surrounding community. Renoviction refers to the process in which existing tenants are evicted so that the landlord can engage in renovation projects in these previously occupied homes and units. Joseph Mensah discusses the case of the Herongate community, a group of apartment buildings near to the Ottawa area whose tenants were predominantly people of colour, immigrants, and Muslim. The landlords of this community embarked on a renoviction project, which the tenants and their legal representation argued was designed to push out this community, increase the rents to price them out, and replace them with affluent white tenants.<sup>79</sup> This process not only leaves poor, racialized families without housing, it also destroys the social networks and community structures these communities build up, including institutions like businesses which provide ethnically relevant products and services.<sup>80</sup> Mensah asserts that, in line with what the UN Committee on Economic, Social and Cultural Rights asserts as a

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<sup>79</sup> Joseph Mensah, "Social (In)justice and Rental Housing Discrimination in Urban Canada: The Case of Ethno-racial Minorities in the Herongate Community in Ottawa", *Studies in Social Justice* 15, Iss. 1 (2021): 87-92.

<sup>80</sup> *Ibid.*, 93.

part of the right to adequate housing, tenants ought to have a right “to be consulted on large-scale development projects that threaten to displace them, and a right to return or permanent resettlement upon project completion”.<sup>81</sup>

Considering the issue of renovictions in light of the interest principle as it has been adjusted above, one can see how a landlord who implements and conforms to a tenant-led process of renovation consultation would be engaged in a project of alleviating the injustice of the housing system. It would be in the interest of the landlord to simply follow the normal, legal process of renoviction, replacing their tenants with wealthier tenants from whom the landlord could extract more profit. Consulting their tenants, giving them a say in the renovation process and the circumstances that will come to be at the end of the renovations, would disrupt, partially, the power imbalance between this landlord and their tenants, allowing what is in these tenant’s interest to be determined by the tenants themselves and implemented. What would be better still is if this group of the landlord and these tenants advocated publicly, together, for this process of tenant consultation to be made a legal requirement, using the success of their own undertakings as an example for potential legislation. This second action would be a political action, removed from the ‘private’<sup>82</sup> interactions between this landlord and these tenants and brought into the eye of the public for the sake of institutional change. If implemented, this

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<sup>81</sup> Mensah, 95.

<sup>82</sup> I hesitate to understand the relationship between one landlord and a specific group of tenants as a fully private relationship. A landlord is a person, or at least can be a person, but is also, simultaneously, an institution. An institution which is political by nature, in that the existence of such a person is the result of a particular political system. Any and every political system will have farmers, cooks, clothes makers, etcetera; not every political system will have landlords. To be a landlord is thus to occupy a political role, is to be an individuation of a political institution, like how each municipality will have its own courthouse and judge; individuations of the justice system.

kind of legislation would be both prioritizing the interests of those suffering the injustice of the housing system (those in housing precarity) and allowing this same group to determine what is in their interest with regard to their specific home and community. Thus, the implementation and promotion of a tenant-led renovation consultation process is one potential action which a SCM responsibility holding landlord could derive from the interest parameter and pursue.

Collective Ability is Young's parameter which suggests a general project of organization into groups and utilization of existing groups to pursue structural change. Political responsibilities need to be discharged through joint action, thus, forming and joining groups which jointly pursue injustice alleviation and elimination is an obvious course of action to engage in. The range of the possible kinds of groups is vast, and whether a specific kind of group with a specific goal is appropriate to a particular anti-injustice project will depend on the injustice itself, and the interest determined by the oppressed. Some potential, general examples of groups a SCM responsibility holder could join or create are lobbying groups, mutual aid groups, peer support groups, investigative groups, research groups, charitable groups, and political parties.

Returning to our example of a landlord and housing injustice, I will first note that as a person, a landlord can join any number of housing related groups. They could join a mutual aid group which helps people pay their rent and other expenses, or a housing legal aid group which helps to finance legal defense against eviction. They could join a political party running on a campaign of socializing housing, and other de-financialization projects. They could join activist groups defending encampments and advocating for a

housing first system. In addition to all the possibilities afforded to any person holding SCM responsibility for housing injustice, landlords *as landlords* can join and create groups aimed at alleviating and eliminating this injustice. For example, landlords often have informal networks with other local landlords; they could establish out of these networks a kind of “Landlords for Housing Justice” group which, through tenant and expert consultation, establishes a code of ethics which each landlord is made accountable to. Landlords can also act as a connection point between all sorts of community groups and organizations and their tenant community. One such model is the Registered Social Landlords (RSLs) approach in Scotland. RSLs are meant to shift the focus of community improvement from physical improvements to buildings and landscaping to the improvement of the social capital of the community.<sup>83</sup> Landlords’ roles expand from mere building administrators to agents who organize and promote social facilities and events, and build networks between various services, organizations, and institutions and the residents of a community<sup>84</sup>, and thus encourage the participation of the whole community, especially tenants, in decisions about the building, the neighbourhood, and the community.<sup>85</sup> The RSL model is not a perfect model: Flint and Kearns point out that the RSLs were unsuccessful in connecting their poorer and more disadvantaged communities with the resources available in wealthier communities, relied too heavily on big institutions (like the Church) and failed to incorporate new, smaller community organizations into their networks, failed to build connections with political power, and

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<sup>83</sup> John Flint & Ade Kearns, “Housing, Neighbourhood Renewal and Social Capital: The Case of Registered Social Landlords” *Scotland, European Journal of Housing Policy* 6:1 (2006): 32.

<sup>84</sup> *Ibid.*, 33.

<sup>85</sup> *Ibid.*, 34.

were severely limited in their social goals by the ambiguity of being both a “social welfare and community development vehicle” and a profit driven enterprise.<sup>86</sup> Failures of this model aside, this example demonstrates that landlords’ position would enable them to shift the focus of their activities, using their role and resources to create and connect with groups capable of alleviating and eliminating housing injustice.

*b. Critiquing Young’s Parameters*

We have now elaborated on Young’s action guiding parameters of reasoning, and explored what kind of actions they might lead a SCM responsibility holder to pursue. From these two parameters, paired with knowledge of the injustice at hand, some of its problems and some of the existing projects which aim at its solutions, I derived suggestions of possible actions a landlord might pursue. These suggestions are, at the very least, related to the issue, and the majority are political actions, requiring the joint effort of groups of people. In other words, these suggestions all seem to be viable options for the landlord looking to discharge their SCM responsibility. So, which option, or which collection of options, ought they choose? How do they make this decision? Young’s action guidance gives no answer. She leaves it up to the agent with the responsibility to decide what to do to discharge it.<sup>87</sup>

This is an unsatisfying answer. Are some solutions not better suited to the task at hand? Are some projects, related to the issue but focused on a narrow aspect of its effects, not painting over cracks in the ceiling while ignoring the leak that causes them? Are these

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<sup>86</sup> Flint & Kerns, 52.

<sup>87</sup> Young, 143.



ineffective projects the kind of undertaking which we should see as discharging the responsibility of those who engage in them? Should we, the political community, not be able to make judgements on whether or not an agent's actions adequately address the injustice we are all jointly responsible for? Young wants to be able to say that the political community can criticize members for not doing enough, for taking ineffective action, and for taking counterproductive action.<sup>88</sup> It is, however, hard to see how she could make that assertion, or express any of the sentiments above, on the basis of the action guidance she asserts is the extent of the guidance philosophy can offer.<sup>89</sup> If the political community is justified in judging the efforts of an agent, it is because there is a standard of anti-injustice action to which that agent ought to be held. That standard should be made clear in the action deliberation guidance philosophy provides responsible agents with, so as to enable them to measure their choices against it. The action guidance Young provides fails to outline this standard, as it is vague and unsuited to the realities of injustice.

The guidance that Young offers in her parameters is vague in that the parameters say little about what it means to eliminate injustice and the paths available to do so. Let's take interest as the example. How does one determine what is in the interest of the oppressed? I have suggested above that the oppressed can themselves discern what is in their interest, and thus what projects to pursue. However, "the oppressed" are never a monolith. Each individual will have their own suggestions, their own visions of the future, their own interests. It is also not always going to be the case that the interests

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<sup>88</sup> Young, 144.

<sup>89</sup> Ibid.

oppressed persons put forward are in *the interest of the oppressed* as a whole. Oppressed persons are just as capable of prioritizing self-interest as a privileged person might be. Thus, we are left with the question of what kind of interests, as expressed by the oppressed, ought to be pursued? Further, how can we tell if an expressed interest is the kind of interest which centers *the oppressed*, rather than the personal interest of a group of oppressed persons. To answer these questions, we must return to the structure of injustice itself. The action guidance we provide must start from the structures and causes of injustice, and work out solutions from there, rather than starting from all the possibilities before the responsible agent.

This critique of Young may seem curious to my reader; after all, Young begins her *Responsibility for Justice* with an outline and analysis of the structure and causes of injustice. Her starting point, one might say, is exactly the starting point which I claim is necessary. While it is true that Young's starting point for *establishing a responsibility for injustice* is the structure of injustice, her starting point for action guidance is not. Young begins her action guidance from the perspective of the *individual* who, by means of the social system, is responsible for the injustice. She asks, "what can I do?" This is not to say that she abandons any consideration of the structure of injustice in her action guidance; the kind of responsibility she asserts the individual has is a joint responsibility, because injustice is jointly produced, and thus her action guidance is deeply committed to finding *joint* actions to pursue. Nonetheless, her action guidance centers the individual, asking questions about the individual's options, making suggestions about what the individual can consider when finding a path to discharging their individual responsibility.

This individualism is, perhaps, why Young's parameters are so vague. Once you have abstracted the individual responsibility holder from the collective, systematic structure of injustice, asking questions about what they can do instead of what can be done (or rather, what needs to be done) to eliminate injustice, you find yourself in a discourse of nearly unlimited abstract possibility, with nothing but the discretion of the individual agent to guide you.

The collective ability parameter does not escape this criticism. When Young asks about groups and group capacities, she is not asking about what the collective, the political community, can and should do to address injustice. Instead, the collective ability parameter asks what groups the individual can join. These groups must be directed towards political action, but, beyond that, there are no requirements presented which indicate what kind of groups these should be, what kind of projects they should pursue, and what kind of structure and means they ought to have. The groups themselves face the nearly unlimited abstract possibilities which troubles the responsible individual.

Our starting point for action guidance cannot be the responsible individual and groups that they may join or form; the group that we ought to instead be concerned with is society at large, that is to say we ought to be concerned with the political community which is responsible for injustice.<sup>90</sup> Injustice itself is a result of the actions and

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<sup>90</sup> Political communities are often divided into various jurisdictions, such as local, state-level or global. The circumstances of a particular injustice will determine which kind of political community is responsible for that injustice, and whether one or multiple jurisdictional political communities are implicated. However, injustice often transcends jurisdictional boundaries, and it is thus useful for the more general project of this chapter to understand 'political community' in a more general way. Thus, the political community, in this context, consists of all those agents who participate in and contribute to a social system. This allows us to account for circumstances wherein injustice may be a localized experience, but the actions of agents

organization of *this* group. The mechanisms which create and recreate injustice are in the hands of *this* group. Thus, it stands to reason that we will be most able to identify the *causes* of injustice, the problems themselves, when we start with an analysis of the *circumstances* of the political community. It also stands to reason that we will be most able to identify solutions to these problems when we start with an analysis of the *capacities* of the political community. Firstly, because it is necessary to identify the problem so as to find a solution, and secondly, because injustice is created by the actions of this group and thus this group's actions are what must change so as to address injustice. The system itself must change, as it is the system itself which creates and recreates these problems. Individuals will have a role to play in these changes, as systems are, ultimately, the result of the joint actions of individuals, but a systematic problem cannot be addressed without systematic solutions. Thus, we must ask what the political community is capable of doing and what options it has available to itself to address the specific problems of a system, which can be identified only when we start our analysis from the perspective of the political community. We should not begin by asking what I, the individual, can do to discharge my political responsibility; we should begin by asking what we, the political community, can do to eliminate and alleviate injustice, and how I as a member of that community can contribute to that project.

We escape the vagueness of Young's action guidance in two ways by moving from her individual starting point to our societal starting point. The first is that we can

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belonging to a completely different and far away jurisdiction are impacting the social system which ultimately impacts the unjust local structures.

better analyze the interests which we wish to pursue. We can ask questions about whether or not the interest expressed eliminates or reproduces the institutions and mechanisms which created injustice in the first place, we can ask whether the interests expressed contribute to a project of systematic, societal, structural change, we can ask whether a project or group is contributing to or directed at structural change or if its primary purpose is maintenance of the status quo via painting over the cracks. We can ask all these questions, and find their answers, because at the societal level we can understand how these structures work, and from there identify which projects address the problematic aspects of an unjust system and which projects do not. Secondly, it is from this societal starting point that we can establish the project of structural change to which all other projects and actions ought to point. The individual cannot set structural change as their goal, this is not within the capacity of an individual, as unless others, a substantial number of others in fact, also establish this goal, their efforts will be in vain. But if instead we start from the society, set our goals and projects through deliberation of what it is possible for a society to achieve, structural change becomes possible, and in fact becomes the obvious goal as it pursues the elimination of injustice rather than mere alleviation. Thus, the ultimate project of anti-injustice work can be set when starting from the societal level, and the options available to the individual responsibly holder are limited, narrowed down to those projects which are useful to and directed towards the societal goal of structural change. When a responsible agent asks what they ought to do to discharge their responsibility, instead of saying “align yourself with the interests of the oppressed by joining or forming groups to work together on political actions” we can say “pursue

projects which work towards solutions with regards to the specific structural problems which result in the injustice you are responsible for. The projects ought to be aimed at the end of structural change and take into account the interest of the oppressed which align with and are conducive to that structural change.” This may still encompass a great deal of options at the disposal of the responsible agent, but it is no longer at the discretion of the agent which kinds of projects they wish to undertake. There is no longer nearly unlimited abstract possibility in the actions the agent can pursue. Thus, we can now determine which kinds of projects are better suited to the task at hand, which kind of projects discharge our responsibility in a way which is conducive to our goal of eliminating injustice, and which kind of projects we as a political community can accept and encourage.

I have one more criticism of Young’s general project, which impacts the way in which action guidance is framed and is important to address before moving on from Young’s parameters. Young is determined to avoid including any indication of blame or blameworthiness in her Social Connection Model of responsibility. She has several reasons for wanting to avoid this, one of which is a desire to avoid blame-shifting and blame-aversion, allowing people to accept responsibility without dealing with the murky and rough waters of getting them to accept that they are at fault or have done wrong.<sup>91</sup> This also follows from her understanding of injustice, as she asserts that the causal links which establish blameworthiness are not present in the case of the complicated and

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<sup>91</sup> See Young, 113-122 for Young’s full explanation for avoiding concepts of blame apart from the lack of causal connection.

structural causes of injustice.<sup>92</sup> The negative result of her commitment is a false assumption of neutrality when discussing responsibility holders, which can be seen in her parameters. When discussing power and privilege, Young seems to suggest that there are some participants in unjust social systems who *find* themselves to be benefiting from the system or *find* themselves in a position of power. While she does account for those who sometimes act in immoral ways which do contribute to injustice<sup>93</sup>, she largely remains committed to her position that while those immoral actions are blameworthy, participation in an unjust system, even one you benefit from and have power over, can never be called blameworthy. This presents unjust systems as being always created and maintained without anyone who can be pointed to as being in a *wrongful* position, having *wrongful* interests, or engaging in *wrongful* actions. The merits of establishing responsibility outside of the requirements of blameworthiness aside, this assumption of neutrality renders her action guidance deeply flawed.

Firstly, some of the actions which are considered normal and acceptable under a given unjust social system are *wrongful*. Take for example the difference between owning a house near your workplace and owning a house in an area most people work in to rent it out for a profit. Both actions constitute participation in a housing system which currently results in tremendous housing precarity and homelessness; yet, the moral value of these actions is different. Owning a home near your workplace is at worst a morally neutral decision; it is only made complicated by the existence of housing injustice. In a perfectly

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<sup>92</sup> Young, 95-96.

<sup>93</sup> *Ibid.*, 95.

just housing system, people are likely to own and occupy (if ownership is the norm) housing near their workplaces. Can the same be said of owning housing in a desirable area to rent at a profit? Rental profit is one of the main causes of housing injustice, as the financialization of housing is what has driven costs up and incentivised practices like gentrification, renoviction, and even the artificial reduction of housing supply by leaving units vacant or converting them to short-term vacation rentals.<sup>94</sup> Considering this, there is a sense in which rental profits *are* the injustice of the housing system, or at least are the spring from which most streams of housing injustice flow. It would seem, then, that the just housing system could not feature renting for profit. So, while people who own housing for personal use are implicated in housing injustice in the more neutral way which Young presents, those who own for rental profits engage in an action which is a manifestation and perpetuation of the injustice. We therefore need to be able to say that seeking and/or taking rental profits is an unacceptable action. What else can we say to the person who continues to seek rental profit despite the fact that this action is so deeply connected to the very existence of housing injustice, other than to say that they are wrong for doing so, and that they are not a neutral participant in the continued injustice which this choice of theirs perpetuates? What else can we call them but a *perpetrator* of injustice?

Perhaps Young would not be so concerned with identifying blameworthy actions. She may agree that those who seek rental profit are blameworthy for that action, and simply respond that they are nonetheless not blameworthy for the injustice. There are still

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<sup>94</sup> See Gallent, Potts, and Hearne.



other factors resulting in the injustice of the housing system, it is not rental profit alone which constitutes the system after all, and so we may blame the landlord for seeking rent but not for housing injustice. Evaluating whether this distinction can be made would require a deeper analysis than what is provided above of what makes rental profit seeking wrong and whether it would be wrong in any context or just in the case of an unjust housing system. This is beyond the scope of this chapter, but for now I will simply remark that this action is so deeply entwined with the face and features of the injustice itself that it seems inappropriate to sever our claim of blameworthiness in the action from the injustice itself. I feel that because rental profit is so central to housing injustice, those who choose to participate in it are choosing to contribute to the perpetuation of said injustice, and are thereby, in part, blameworthy for its continuing existence.

If we move from the actions which create and recreate systems to the positions which exist within systems, we find another limitation of assuming neutrality. Just as we might be able to identify actions or practices which cannot exist in a just system, we might also identify positions, whether they be determined by certain levels of power or privilege or by a specific role these positions enact within the unjust society, which cannot exist in a just system. What is a landlord except for an agent who holds housing (and other) property for the sake of renting for profit? In other words, what is 'landlord' other than the role which establishes and maintains the institution of rent for profit in our unjust housing system? What a landlord does, by definition, is perpetuate that core and essential injustice of the unjust housing system. The position that the landlord occupies, then, is essentially an unjust and unacceptable position. Being a landlord is therefore not a

neutral fact about an agent who holds responsibility for housing injustice. By occupying this position, they perpetuate the very injustice they are responsible for eliminating.

Without acknowledging the relationship between particular actions and positions and the injustices themselves, one cannot give adequate action guidance to responsibility holders. If we consider this in light of aligning one's interests with those of the oppressed, we see this clearly. It is not just that the landlord has to balance their interest in renting for profit with the interest of the oppressed in affordable, decent housing; it is that these interests are incompatible.<sup>95</sup> The landlord must cease to be a landlord in order to eliminate housing injustice, as this position is essential to housing injustice. The interests which belong to a landlord as a landlord must be abandoned, as this position itself and the actions which are in the interest of this position are unacceptable due to their deep ties to the injustice. A framework for action guidance must be able to acknowledge wrongful actions and wrongful positions to be able to call upon agents to leave behind their positions and interests in this way. It is not just that if people were to leave these positions and interests, we might be able to make things better; it is, in fact, that these positions and interest are essentially connected to the injustice, and therefore *must* be abandoned in the pursuit of justice.

The non-neutrality of positions and interests establishes another way in which the actions one ought to pursue are not to be left to the discretion of the responsible agent, as Young asserts. The action guidance one provides to a responsible agent, if it is to be

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<sup>95</sup> Deborah Potts, "The dilemma of affordable housing and big cities", *Broken Cities: Inside the Global Housing Crisis*, (2020): 10.

adequate, ought to leave room for concrete statements about which positions and interests are not compatible with the project of eliminating injustice. Which positions and interests these are can only be determined through analysis of the unjust system from the structural perspective. Thus, we escape another limitation of Young's framework in starting our action deliberation from the perspective of the political community, as it is from this perspective that we, recognizing their detrimental role in the unjust system, can establish the goal of eliminating these actions and positions.

What is evident from the above analysis is that Young's parameters provides limited action guidance in the face of injustice. A more robust framework is required to guide the action deliberation of Social Connection Model responsibility holders, one which starts from the perspective of the political community and can engage in structural analysis to provide more concrete direction, suited to the particular injustice one seeks to address.

## *2. Action Guidance Framework*

In this section I will sketch a framework for action guidance deliberation, which adjusts for the flaws of Young's parameters in the ways described above. There are 3 main questions which ought to be answered so as to determine an appropriate course of action: "What can we do?", "How can we do it?", and "What can I do?". The first question refers to the political community, the second refers to the political community as well as groups therein, and the third refers to the individual responsibility holders. This section will outline the main considerations of each question and demonstrate their application using the housing injustice example.

*a. What can we do?*

The starting point of our action deliberation begins with the capacities of the political community. This section will present three categories of collective projects which the political community can engage in to eliminate the injustice present in a social system and develop a system which is just. Deliberators can use these categories to identify a list of large, system wide projects and their goals which could potentially be enacted in pursuit of justice.

*Structural Change- develop, implement, maintain new social structures which eliminate the injustice of the existing system. Eliminate and alter existing social structures which create and maintain the injustice of the existing system.*

As has been discussed above, systematic problems require systematic solutions. As such, we ought to start our action deliberations by determining which aspects of the social system allow for or create the injustices we wish to address. In some cases, these structures will require alteration, in others, they will require elimination and replacement. It may also be the case that the injustice can be addressed by the implementation of a new institution to fill existing gaps. In some cases, all of the structures which make up a particular system may be irreparably unjust, and thus a new system altogether would be called for. Determining what structural change is appropriate to any given injustice will require a systematic understanding of the injustice, and achieving that structural change will require re-imagining how the social system ought to be. As such, this work must be a joint endeavour between academics, experts, and those affected by the social system. Special attention ought to be paid to the interest of those oppressed by the existing

system, to remedy current injustices and insure against injustices in the new system and its structures.

One of the key structures of the housing system which creates and maintains its injustices is what housing researchers refer to as financialization. “Financialization makes otherwise illiquid assets liquid, thereby overcoming spatial fixity and drawing global investors into property-related investment”.<sup>96</sup> In simpler words, financialization is the process by which homes, places of survival, security, and human development<sup>97</sup>, are transformed into investment assets, into a source of capital or profit.<sup>98</sup> This is a neoliberal project: as neoliberalism removes government involvement in the housing system and other social supports, housing becomes a means for profit taking and profit driven forces gain more control over the housing system. The effects of financialization work in many ways: landlords “secure both capital appreciation and rental yields” and use this “new private wealth” for “further housing consumption and investment” so as to increase their profits.<sup>99</sup> Simultaneously, neoliberalism erodes social safety nets, like retirement supports, and so rental yields and capital appreciation become relied upon mechanisms to compensate for those safety nets.<sup>100</sup> This “shifting and broadening [of] the function of housing” as a profit-driven asset manifest in contributory behaviours and attitudes such as NIMBY-ism, wherein homeowners resist the development of low-income or affordable

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<sup>96</sup> Nick Gallent, “The Housing Crisis.” In *Whose Housing Crisis?: Assets and Homes in a Changing Economy*, 1–22. (Bristol University Press, 2019): 4.

<sup>97</sup> Rory Hearne, “Introduction: a New Housing Crisis.” In *Housing Shock: The Irish Housing Crisis and How to Solve It*, (Bristol University Press, 2020): 5.

<sup>98</sup> Gallent, 5.

<sup>99</sup> *Ibid.*, 16.

<sup>100</sup> *Ibid.*, 20.

housing units in their neighbourhoods to protect the asset value of their homes.<sup>101</sup> Financialization's pursuit of profit affects affordability not only in the rent setting practices of landlords and the prevention of affordable development, it also more fundamentally alters the valuation of homes. Borrowing for a house purchase is not based only on one's earning or income, rather, borrowing is based on the value of the home one wishes to purchase *as an asset*. The higher the asset value of a home, the more the price can be inflated.<sup>102</sup> This in turn increase the amount of borrowing one must use to purchase the home, which can in turn, again, increase the price inflation.<sup>103</sup> Furthermore, as neoliberalism erodes government involvement in the housing system, it places the responsibility for housing in the hands of the private sector. Profit driven private sector real-estate firms and landlords are encouraged by the financialization of housing to pursue profit and are made responsible for the cost of developing and maintaining housing.<sup>104</sup> The private sector, driven by profit, must place the cost of development and maintenance back onto the housing consumer.<sup>105</sup> Thus, affordability is not something the housing system is able to provide.<sup>106</sup> The costs of the system are placed onto the backs of those whose incomes are already not keeping up with the "market conditions", because those who benefit from the system work to maximize the prices they charge and minimize to

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<sup>101</sup> Gallent, 7.

<sup>102</sup> Ibid., 14.

<sup>103</sup> Ibid.

<sup>104</sup> Potts, 6.

<sup>105</sup> Ibid.

<sup>106</sup> Ibid., 10.

costs they incur.<sup>107</sup> Financialization, and its neoliberal roots, is therefore a key structure of the existing, unjust housing system.

De-financialization is therefore a reasonable goal for structural change in the pursuit of housing justice. It is worth noting here that there are many paths to the goal of de-financialization and many alternative systems which could replace it. The nationalization of all housing is one option, strict housing market controls and subsidies for development and purchase are another option. Perhaps some combination of the two would be better suited. Perhaps all existing, non-personal housing property ought to be nationalized, followed by guaranteed housing ownership for community members, allotted by need. I will refrain from indicating my preference, and instead assert that whichever path the political community ought to follow will depend on the current conditions of a particular community's particular housing system, and the will and interests of those oppressed by the existing system. What is required at this stage of analysis is careful research, the enthusiasm of housing experts, and a collective imagination dedicated to creating something better.

*Altering Practices- eliminate and alter any practices which create and maintain the injustice of the existing system. Establish new practices which eliminate the injustice of the existing system.*

A social system is not just its formal, explicit laws and institutions. Social systems also consist of and are supported by implicit structures. Where we might refer to the

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<sup>107</sup> Potts, 10-12.

formal structures as institutions<sup>108</sup>, we can refer to those implicit structures as practices. Practices are “co-produced actualizations of implicit norms”.<sup>109</sup> Implicit norms are those which are “maintained and updated within the processes of social interaction”.<sup>110</sup> In other words, practices are typical patterns of interaction<sup>111</sup> that “cannot be reduced to mere compliance with laws or rules”.<sup>112</sup> The day-to-day interactions of various persons with each other form the implicit norms of these interactions.<sup>113</sup> Through repeated participation in these norms, the norms are maintained and constitute the practice. Changing the practice requires non-participation in the implicit norms, in favour of participation in alternative norms. These practices, despite their informality, form structures within social systems because they constrain and enable the actions of agents in their particular social contexts.<sup>114</sup>

To change practices is to make a structural change to a social system, but it is worth distinguishing the categories of institutional structures (which was the focus of the previous topic) and practice structures, as the methods for change in each case will look very different. Practices have to do with what we expect from each other, what we deem acceptable and what we deem unacceptable. While a new government or a new set of laws and supportive institutions can account for a bad government and a bad set of laws, one cannot easily legislate away implicit norms. These must be changed by changes in

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<sup>108</sup> For the purpose of clarity in distinctions in this chapter only.

<sup>109</sup> Tanja Pritzlaff, “7. Political Practices as Performances of Political Responsibility”, *Political Responsibility Refocused: Thinking Justice after Iris Marion Young*, (2018): 124.

<sup>110</sup> Ibid.

<sup>111</sup> Ibid., 133.

<sup>112</sup> Ibid., 131.

<sup>113</sup> Ibid., 129.

<sup>114</sup> Ibid., 126.



what we find acceptable, by changes in what we expect of each other. And it is important to make these changes, as the implicit norms of a social system are what support its formal structures, giving them legitimacy. A system which implicitly permits or expects dueling, while formally forbidding this activity, is a system opposed to itself and one in which the formal laws will do little but vex members, be frequently ignored, and destabilize the system. Practices also deserve direct attention because much of the day-to-day harm of a social system will occur as a result of a practice, rather than a formal law or institution.

Eviction is an excellent example of the role of practices in a social system. While it is true that formal laws exist to enable and restrict eviction, the research of Garboden and Rosen demonstrates that eviction practices have developed to detrimental consequences for poor and marginalized persons and communities. Landlords, they say, use eviction as a means of profit maximization<sup>115</sup> and behavioural control.<sup>116</sup> Threatening eviction, while refraining from following through with the formal process, allows landlords to increase their rental profits through late fees and fines<sup>117</sup>, pressure tenants into refraining from making repair requests or enforcing their legal rights<sup>118</sup>, exact sexual favours from tenants<sup>119</sup>, and quell unwanted behaviour like noise.<sup>120</sup> Many of the landlords they interviewed indicated that they believe tenants to be financially

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<sup>115</sup> P. Garboden & Eva Rosen, "The threat of eviction: How landlords shape a contingent tenure", *City & Community* 18.2 (2019): 4.

<sup>116</sup> *Ibid.*, 28.

<sup>117</sup> *Ibid.*, 4.

<sup>118</sup> *Ibid.*, 5.

<sup>119</sup> *Ibid.*, 10.

<sup>120</sup> *Ibid.*, 25.

irresponsible and see their own behaviour as a means to “instill moral values of hard work and responsibility in order to make them more profitable tenants”.<sup>121</sup> The threat of eviction, says Garboden and Rosen, changes the relationship between landlord and tenant to that of creditor and debtor, vastly changing the rights and expectations of each role.<sup>122</sup> Even if the landlords know that the tenants will pay their rent and acknowledge the many competing financial demands their tenants have<sup>123</sup>, the threat of eviction allows them to leverage the power imbalance of the landlord-tenant turned creditor-debtor relationship to remove the tenants from their home “*at any time for any reason*”<sup>124</sup> while also avoiding the unprofitable prospect of a vacancy.<sup>125</sup> Garboden and Rosen also mentioned that when landlords do formally evict tenants, they often do so “out of a desire for revenge and professional solidarity—they wanted to damage the tenant’s credit history and warn off other landlords, not actually collect the money” as “while a tenant is in a unit, the landlord can still exert a combination of carrots and sticks to collect back rent; but once a family leaves, all our landlords agreed that the probability of collecting on any rent drops to zero”.<sup>126</sup> Therefore, while formal eviction processes exist to protect the financial interest of landlords in cases of unpaid rent, the practice of threatening eviction allows landlords to extract more profit than is typically owed to them while also changing the expectations of the landlord-tenant relationship, allowing the landlord to control their tenants and renege on their usual responsibilities.

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<sup>121</sup> Garboden & Rosen, 23.

<sup>122</sup> Ibid., 30-31.

<sup>123</sup> Ibid., 21.

<sup>124</sup> Ibid., 31.

<sup>125</sup> Ibid., 15.

<sup>126</sup> Ibid., 16-17.

Eliminating eviction as a formal institution of the housing system would remove the leverage that the landlords studied are utilizing, but there is still something to be said about this behaviour as a practice that must be addressed. The landlords view tenants as a source of profit, as subject to their landlords' desires, and as temporary and replaceable residents of the properties whose rights to exist within and use the properties only exists at the discretion of the landlords. They expect compliance from their tenants, and they expect not to be held accountable for their landlord responsibilities. Tenants may accept this behaviour as a result of the threat of eviction, but as Garboden and Rosen argue, this is only one leveraging tool which landlords have in the imbalance of power which favours them.<sup>127</sup> The practices which govern the landlord-tenant relationship are such that the landlord maintains ownership and control over the property, to whom the tenant is accountable and subject to the discretion of. Thus, to truly change this practice, aside from formal, institutional change, we must also change what is expected of landlords and tenants, we must change the practices of the landlord-tenant relationship. This will require alterations of the social attitudes on ownership, property, homes, and the role of landlords, while also being supported by necessary institutional changes. It is also true that whatever new practices we seek to develop, they must be supportive of our new institutions; or else, the new institutions we develop must align with the new practices we wish to develop. In any case, the implicit and explicit structures of a social system must align, less they destabilize our pursuit of justice.

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<sup>127</sup> Garboden & Rosen, 2.

*Harm Alleviation- provide short-term and long-term relief, programs, and supports which alleviate the harms of the injustice of the existing system.*

The final category of collective projects a political community can undertake in pursuit of justice is the alleviation of existing harms. Structural change is a long and strenuous process, and it would be a mistake to ignore the suffering of those subject to the system which exists now, to focus only on building a world without that suffering for the future. We can attend to both at the same time, and so we ought to. While we build new structures, both institutions and practices, we can also engage in projects which temporarily amend offending structures to reduce their harmful results. We can provide support to those who are harmed or have been harmed by past and present injustices, and we can aim to reduce the overall number of harmed persons as well as the degree of harm persons experience. We can do all this through charity, mutual aid, structural alterations, and our individual choices.<sup>128</sup> We can also think of these projects as a way to support our structural change projects; the more members of the community that our uplifted and free from harm, the more members will be able to participate fully and without restriction in the development of a more just system.

To return to our example, Deborah Potts describes how in the past government support programs like “pensions, child support, unemployment benefits, free education and eventually state-supported health care” helped stave off the worst consequences of the American housing system, allowing the majority of the population to maintain decent

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<sup>128</sup> For example, wealthy landlords could choose to cancel the rent of their tenants.

housing while the remainder of the population was supported by social housing.<sup>129</sup> She also notes that this was only possible because of other “state interventions such as rent controls or housing support payments”.<sup>130</sup> Thus, by implementing similar programs while we re-structure our housing system, we can provide alleviation to those currently harmed by our unjust housing system, providing decent housing for as many people as possible. I must stress, as Potts did, that the alleviation efforts, though they are often the extent of the anti-injustice work undertaken to date, are not sufficient in our pursuit of justice and cannot replace our structural change projects. In the housing system specifically, market-based housing (financialized housing) will always be incapable of providing decent housing for the poorest members of our community<sup>131</sup> and brings with it a long list of other problems and injustices. Alleviation projects are tourniquets, their success does not mean our social systems no longer need surgery.

*b. How Can We Do It?*

The second step in our action deliberation is concerned with evaluation and methods. This section will present three categories which can be used to analyze the projects proposed in the analysis of the political community’s capacities. With these categories, deliberators can select the optimal community projects, as well as identify and analyze the potential pathways to achieve these goals.

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<sup>129</sup> Potts, 16.

<sup>130</sup> Ibid.

<sup>131</sup> Ibid., 10.

*Understanding Sub-Issues and Sub-Options- research, analyze, and understand the various sub-issues which create and maintain the injustice of the existing system. Create plans to address all sub-issues.*

I here borrow the concept of sub-issues and sub-options from Anne Schwenkenbecher. In chapter 7, “Massively Shared Obligations and Global Poverty”, of her book *Getting our Act Together*, Schwenkenbecher discusses the unique features of massive issues (issues of injustice) which make it difficult to assign clear collective responsibilities to engage in particular actions. She outlines the ways in which her theory of the requisites of collective responsibility should be altered to accommodate these unique features. One such alteration/accommodation is the introduction of sub-issues and sub-options. Issues of injustice, she asserts, are “not *one* problem but rather the result of a series of more fundamental problems that contribute in different ways”.<sup>132</sup> She demonstrates this through examples given in the case of global poverty:

unjust international trade regimes and the imposition of unsustainable economic management through global organisations such as the International Monetary Fund, World Bank and World Trade Organisation. Other frequent serious external interferences include foreign powers supporting (or worse installing) corrupt domestic elites. There often is a lack of solid public infrastructure paired with dysfunctional bureaucracies. Lack of education, health care and social security as well as massively unequal distribution of wealth in many of the most affected countries are other factors contributing greatly to poverty. Violent conflict and oppression are ripe in many of the poorest countries. Civil wars have rendered many of them politically very unstable. Finally, there are environmental factors, extreme droughts or flooding, ever more frequent because of a warming climate, which hit those regions hardest that are already most disadvantaged.<sup>133</sup>

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<sup>132</sup> Anne Schwenkenbecher, *Getting out Act Together: A Theory of Collective Moral Obligations* (New York: Routledge, 2021), 141.

<sup>133</sup> *Ibid.*

Thus, says Schwenkenbecher, “we can address large-scale and even global problems indirectly by lending support to organisations that have a more direct impact on these problems.”<sup>134</sup> In a more general sense, to address injustices we must understand and address the sub-issues upon which the overarching injustice is built. This will include the institutions and practices discussed in previous categories and may also include the structural problems of other social systems as they interact with and impact each other.

This category belongs, in part, to our previous contemplation of which projects we want to pursue, as imagining solutions to our systematic problems will require an analysis of the system’s structures of this kind. In this way, analyzing the sub-issues of injustice is how the political community can identify those aspects of the unjust social system that require change. It is also the way in which we might identify where alleviation can be provided and analyze which alleviation projects would be optimal.

Nonetheless, I have placed this category under our contemplation of how we can achieve our goals, as it can speak to breaking down the projects we set for ourselves and outlining the processes which will be necessary to achieving our goals. No one structure of any given social system stands isolated from all others, thus changing even a single structure will require efforts which understand the sub-issues of this single structure itself. With that, there will be many options (sub-options) which a political community could pursue to remedy those issues, just as there would be many options to consider at the structural level.

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<sup>134</sup> Schwenkenbecher, 141.

To put it more succinctly, in considering the sub-issues of an injustice, the political community can identify the structures which require change as well as evaluate the potential of the many projects they imagine for adequately eliminating injustice and introducing just structures. We can then analyze the projects we have selected to identify the sub-options which are required and optimal to see to their completion.

I have already identified financialization as a problematic structure, a sub-issue, of the housing system. Within the issue of financialization is the sub-issue of vacation rentals. Take the AirBNB market in Dublin, Ireland, for example. Rory Hearne asserts that in July of 2019, 2,856 “entire homes” were being let out to tourists or other short-term rental arrangements.<sup>135</sup> In comparison, only 1500 homes were available for long-term rentals.<sup>136</sup> Short-term rentals are, generally speaking, more profitable than long-term rentals. They are not subject to rent control, and they do not impose the same legal responsibilities on landlords, nor do they grant the renters tenants’ rights. Most importantly, landlords can extract a higher rent from short-term vacation rentals. In a financialized housing system, where property is treated as a financial asset to extract profit from, it is unsurprising that the higher profit and less burdensome use of housing becomes the norm. Thus, despite the demand for long-term housing in Dublin being incredibly high, with Ireland seeing a 344% increase in homeless families and 425% increase in homeless children over the span of five years<sup>137</sup>, the larger portion of housing supply is being directed towards short-term, vacation housing. Therefore, in determining

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<sup>135</sup> Hearne, 9.

<sup>136</sup> Ibid.

<sup>137</sup> Ibid., 6.



the processes which ought to be taken to eliminate the financialization of housing, the political community will have to address the demand for short-term, vacation housing while also ensuring that this demand does not deprive the community of necessary long-term housing.

*Determining Interests- Analyze sub-options and pursue those which align with the interests of the oppressed.*

Following this chapter's previous discussion of Young's interest parameter, the projects we choose to pursue, and the methods we utilize to pursue them, ought to align with the interest of the oppressed as identified by the oppressed. As was mentioned, there may be some difficulty in determining what is truly in *the interest of the oppressed*, rather than what serves the interests of a particular group of oppressed people while failing to do so for the oppressed at large. As an example, it may be the case that the oppressed favour a plan which grants them homeownership and retains all the financialization of the housing market. This could be the indicated preference because it would allow all people to immediately have a home, while also allowing them to benefit from the appreciation of their new asset. I argue that such a plan is *not* in the interest of the oppressed, as such a plan would maintain the exact same mechanisms responsible for housing injustice in the first place. In other words, those currently oppressed may shed that condition, but only to reserve space for a new group of oppressed persons when the unjust realities of financialization unfold. We can therefore implement a general rule that the projects we pursue must be in the interest of the oppressed in that they eliminate oppression itself,

instead of transferring oppression to a future group of people or temporarily relieving the pains of oppression.

Still, this is not an easy difficulty to overcome. When we begin to discuss what the oppressed need over and above what oppressed people indicate they want, we run the risk of assuming ourselves to be philosopher kings, who infantilize oppressed persons and in-so-doing further commit to their oppression. Leftist and others committed to pursuing structural change for the sake of justice have long grappled with this debate.<sup>138</sup> It is beyond the scope of this chapter to settle that debate. Instead, I will echo a thought expressed throughout this chapter: eliminating injustice and creating just social systems is *essentially* a joint effort, to be successful the entire political community must *come together* and *decide together* what is to be done. Academics are not capable of decisively discerning what is best for all others and ought not to behave as those philosopher kings, and while the oppressed are most able to understand their own experience, experts will be very useful in understanding the problem and its potential solutions. We can say with certainty that structural change will be required to eliminate injustice, and thus hold all proposed projects to this standard, but determining which structural changes will be adequate is itself a project for the political community.

*Organizing Collectives- Use or alter existing groups and create new groups to pursue the aligned sub-options and structural change.*

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<sup>138</sup> Interested readers might consider reviewing V.I. Lenin's "The Spontaneity of the Masses and the Class Consciousness of Social-Democracy" in his *What is to Be Done? Burning Questions of our Movement* as an example of one side of the insights socialists have provided on this topic.

With our projects selected and the processes needed to achieve these ends identified, we can now return to Young's other parameter and determine the kinds of groups we will need to enact these processes and take up our projects. As Young and others<sup>139</sup> have discussed in their work, we can both create groups and use existing groups, including by altering them, to take up our responsibility. The kinds of groups needed to achieve our goals will depend on the projects we choose and the processes we need to enact them. A new political party may be required, or perhaps an existing party can be changed from within to suit our purposes. Unions, charities, mutual aid groups, even book clubs can all play important roles in projects which call for them. Regardless of what kind of groups are established, their cooperation is essential. The aim of anti-injustice work is structural change, which, as we know, can only be achieved through the efforts of the political community. Isolated, individual groups whose projects do not align with those of others and who do not coordinate with the efforts of others cannot bring about that kind of change. Our right hand must always know what our left hand is doing, and vice versa. Groups must also be accountable to each other. Each must fulfill its role in order for the pursuits of other groups to be successful, which means each group must work for the success of the end project, not exclusively for the success of that particular groups specific goal and never at the expense of the project.

*c. What Can I Do?*

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<sup>139</sup> See Shockley, Kenneth. "Enabling Collective Responsibility for Environmental Justice." *The Routledge Handbook of Collective Responsibility*. Ed. 1 (2020): 486-500, and Wringer, Bill. "From Global Collective Obligations to Institutional Obligations." *Midwest Studies In Philosophy* 38, no. 1 (September 1, 2014): 171-86.

The final step in our action deliberation is concerned with the role that individuals have in ensuring the success of the projects and pathways determined in the above deliberations. This section will describe two categories which can be considered by the individual, and those they are working with, to determine the specific contributions they will make to support the community's pursuit of justice.

*Eliminating Contributory Behaviours- Change the decisions you make, how you act, and how you do not act, so as to reduce and eliminate your personal contributions to the existing injustice.*

Recall that structural injustice occurs as a result of the actions and choices of all those who participate in social systems. It stands to reason, then, that a large part of eliminating injustice is eliminating those behaviours which reproduce the systems which result in the injustice. Therefore, if one is seeking to eliminate an injustice, eliminating one's own behaviours which contribute to that injustice is an important aim. As social systems are produced and reproduced by the behaviours of the agents who participate in them, continuing to engage in the same behaviours will mean continuing to produce the same social system with the same structural injustices. In other words, agents must be willing to act differently if they seek to create social systems with different results. That being said, it is the case that until certain mechanisms of the social system itself is changed, certain contributory behaviours will remain necessary. For example, if the only way to acquire food under a given social system is to engage in a contributory behaviour, an agent would be required at the level of basic subsistence to contribute to an injustice. Reducing that contribution can be pursued as much as possible, like thrifting instead of

buying new clothes in response to the fast fashion industry, but it is not within the agent's capacity to eliminate their contributions altogether. Furthermore, this course of action does not alone address the causes of injustice. As Young asserts, political actions, actions undergone publicly and jointly with others, will be required to adequately address the responsibility an agent has for injustice.<sup>140</sup> Therefore, we should aim to reduce or eliminate our contributory behaviours, as it is these behaviours which, joined with those of others, produce and reproduce unjust social systems. However, this aim cannot be the only kind of action any given agent pursues, as these actions alone cannot meet the requirements of our responsibility or adequately address injustice.

To find one's own contributory behaviours which might be eliminated or reduced, we can look to the practices we participate in and the way we engage with the system's formal institutions. Some of our behaviours will be discretionary, like whether or not a landlord chooses to threaten a tenant with eviction when they are late on rent, while others will be non-discretionary in terms of being legally or otherwise required. If a behaviour is legally required, one might consider engaging in civil disobedience to resist the contribution their compliance would imply (though this will not always be an optimal choice, for various reasons). Alternatives can be sought out, where possible, for those contributions which are required by other necessities. Homesteading, for example, has become popular as a form of resistance to consumerism, climate injustice, and food injustice. Homesteaders often share their surplus with community members, so they too are not reliant on contributory actions to acquire the means of survival. Not everyone

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<sup>140</sup> Young, 111.

needs to turn their back garden into a small farm in the pursuit of justice, in fact the vast majority of people will be unable to do so due to limitations in ability or circumstance. This is precisely why joint projects are necessary, so the community can together develop a new system which allows all to meet their needs and requirements without injustice. Reducing our contributory behaviours can and ought to be itself a joint effort.

*Considering Personal Circumstances- Consider your skills, resources, and limitations to determine how and where you can best contribute to the projects and pathways of structural change.*

Our final consideration for determining the particular actions individual agents ought to engage in is the consideration of an individual's personal circumstances. This is a broad category, including but not limited to a person's strengths, abilities, financial and social position, access to institutions or resources, relationships, limitations, weaknesses, and potentials. An agent can leverage their strengths to contribute to the projects and roles they are most suited to. In understanding their own weaknesses, they can know which projects and roles would be better filled by others who are better suited. If you are a talented writer, but are terrified of public speaking, perhaps you can write speeches that more attention friendly peers will give to raise awareness of the projects and goals you are pursuing. If you are wealthy, you can commit your financial resources to projects, if you have a lot of spare time, you can take on additional tasks. If you are good at planning, plan; if you are bad at planning, allow others to plan and be available to enact the plans they make. If you can garden, but you cannot cook, share your vegetables with someone who loves to cook and eat together.

At this point of our action deliberation, the projects have been selected and the pathways to achieving these projects have been determined, all that is left for you, the responsible individual, to do is find the role in these efforts where you can contribute the most. The political community has come together to create the plan, and it is now up to the individual and those working with them to determine where their participation would be the most useful. This is not to say that the individual does not have a role in the determination of projects and pathways, they do, it is just to say that once we, the political community, have established our plans and projects, all that is left for the individual to determine is their own role therein.

While this section makes considerations of what individual agents ought to do, it is by no means necessary that the individual agents make these decisions alone and according to their own discretion. Anti-injustice projects are joint efforts and our roles within them can be negotiated and supported by the peers that we work with according to what we, as a community, determine is needed to achieve our goals. This framework is not limited to the perspective that Young takes, namely the perspective of an individual agent deliberating their own actions; because this framework is designed to start from the structural and move to the individual, any person, group, or institution which belongs to that system ought to be able to use this framework to direct their goals and actions. With this framework, finding solutions can itself be a joint effort, just as creating and maintaining the injustice is.

Finally, when we and our peers are determining our roles in these efforts, it is important to consider and account for each agent's positionality. Positionality refers to the

particular social location an individual occupies as a result of the intersection of their various identities. Working-class white men occupy a different social position from that of working-class black men, both of which occupy a different social position than a working-class indigenous woman. Each position comes with its own limitations, permissions, privileges, and harms. As such, “questions of responsibility and obligation in collective contexts at both the individual and collective levels need to take into account power differentials among groups of people”.<sup>141</sup> Some members of the community ought to take on a larger portion of the burden or risk due to their advantage in the existing unjust system. Furthermore, not all members of the community will be able to make the same kind of contributions, and what roles we assign amongst ourselves must account for this.

### *Conclusion*

In this chapter, I have argued that starting action guidance from the perspective of the political community avoids the limitations of Young’s parameters. Doing so allows deliberators to begin with structural analysis and reimagining, to define specific projects to which all other efforts can aim. Furthermore, we can identify those actions and positions which are incompatible with the pursuit of justice and make the general demand for their elimination. Extending deliberation from the isolated individual to the political

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<sup>141</sup> Tracy Isaacs, “What would a feminist theory of collective action and responsibility look like?” *Collectivity: Ontology, Ethics, and Social Justice*, (2018): 230.



community also allows us to evaluate projects, plans, and the efforts of community members and groups, as deliberation itself becomes a joint effort.

This chapter also sketched a framework which takes this optimal perspective, to demonstrate how this analysis would work and what kinds of conclusions it might yield. The framework is broken down into three questions and the categories therein: “What can we do?” asks what the political community is capable of and suggests that three categories of projects are available to the political community, structural change, altering practices, and harm alleviation. Once the political community determines its projects, it can then ask “How can we do it?”, by understanding sub-issues and sub-options, determining interests, and organizing collectives. With the plans and pathways for succeeding in its selected projects established, the political community’s members can now ask “What can I do?”, through eliminating their contributory behaviours and considering their personal circumstances to jointly determine the concrete role each person will play in seeing to the success of the community’s projects.

Under each of these questions and categories there is room for further research and discussion, to provide more specific guidance to the communities and agents undergoing these deliberations. The point of this framework is not to be the exhaustive checklist for action deliberation, rather it is to demonstrate the potential of a collective perspective when deliberating our actions, and to highlight some of the important questions one ought to consider when they take this perspective.

It is also worth mentioning that injustices do not exist in isolation of each other. There is overlap in the institutions and practices which make up the various injustices in

the world. Action deliberation which focuses on specific injustices can be useful to compartmentalize the issues and give more detailed analysis of what is wrong, why it is wrong, and what can be done to solve those problems. Nonetheless, anti-injustice work cannot be isolated in this way. Just as the groups internal to the efforts against one particular injustice must work together to be successful, so to do the groups working on 'separate' anti-injustice projects. The projects we select to eliminate one injustice ought not to ignore or perpetuate another. The solutions we find for housing injustice ought not perpetuate racism or sexism or ablism, and vice versa. In order to ensure this is the case, cooperation and shared projects are essential.

Finally, there is no world summit in which the entirety of the political community comes together to discuss and deliberate the elimination of injustice. The institutions we have, which are meant to operate in lieu of this impossibility, are themselves flawed. That is to say, while it is the responsibility of the entire political community to participate in these deliberations and contribute to ending injustice, this responsibility is only going to be taken up by a portion of the community in this full sense. It is more accurate to say that the activist and politically organized section, the academic section, and the expert section of the political community will be engaged in such a deliberation and the resultant projects. We should be mindful of this when we consider whose perspectives are being expressed in our deliberations and make every effort we can to involve as many people as we can in our efforts and our decisions. Ultimately, though, we cannot wait for the whole world to be ready for that mythical world summit before we take action against injustice. Those of us taking up our political responsibility will have to undergo these deliberations

alone but together, and ought to include within our selected projects the education and further inclusion of those yet to participate.

### ***Chapter III: Landlords, Profit, and Responsibility for Housing Injustice***

In Canada and other market-based nations, the housing system results in homelessness and housing precarity. People struggle to maintain housing costs, are unable to purchase homes or afford the market rent of the cities in which they live and work, and are otherwise confronted with a housing crisis characterized by unaffordability. In the discussion of Chapter I, I established that landlords are a central character in the story of this housing injustice. They occupy a powerful and influential position within market-based housing systems, as their role constitutes one of the major institutions of said system. Given that all participants in a social system are responsible for any injustices which result from the system and its structures<sup>142</sup>, landlords have a responsibility to join with others to eliminate and alleviate any injustice which may result from a market-based housing system. Due to the strong prioritization claim housing injustice places upon landlords as a result of their central role in and influence over the housing system, landlords ought to direct their efforts towards fulfilling this responsibility, engaging in projects and behaviours which will eliminate these injustices.

This chapter will follow the action deliberation framework presented in Chapter II, analyzing the projects and pathways available to the political community for the elimination of housing injustice, and determining what role landlords ought to have in pursuing this goal. To fulfill their responsibility, landlords have all the options that would be available to any agent responsible for housing injustice, such as joining or donating to activist groups, joining or voting for political parties, or creating or donating to charities.

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<sup>142</sup> Iris Marion Young, *Responsibility for Justice*, (Oxford University Press, 2011): 96.

But as landlords in particular, there are specific aspects of the housing system over which they have influence or control, and thus they ought to focus their efforts on what they will do with that power. Rent is one such aspect of the housing system.

In this chapter, I will argue that landlords ought to remove profit from their rent setting practices. That is, they ought not to include a profit in the amount of rent they charge to their tenants. Through outlining the connection between the financialization<sup>143</sup> of housing and housing injustice, this chapter will demonstrate that the de-financialization of housing is necessary to eliminate this injustice. I will then demonstrate that profit base rent is a central feature of financialized housing and is thus one of the key structures of the housing system which ought to be eliminated. Given that the setting of rents is a practice under the near complete control of landlords, it stands to reason that landlords ought to eliminate profit from rent as part of their responsibility to contribute to the political community's de-financialization project. Failure to do so, I will argue, means that the profiting landlord acts in contradiction with their own responsibility. This chapter will also consider arguments which might be made to justify rental profit, and other related considerations, to ultimately support the thesis that landlords ought to eliminate profit from the rent they set.

### *1. The Structural Case for Abandoning Profit*

In this section, I will follow Chapter II's action guidance framework to determine what landlords, as landlords, ought to do to contribute to the elimination of housing

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<sup>143</sup> Which is approaching housing as a kind of financial asset, a source of profit which can and should be subject to market conditions and activities. Financialization applies an asset value to housing 'stock' as opposed to applying a use value to housing.

injustice. This analysis will establish that de-financialization is a necessary project in the pursuit of housing justice, and that profit is a central feature of the financialization of housing. The political community therefore must pursue projects which remove profit from the housing system. I will then argue that, as they are responsible for rent setting practices, landlords ought to remove profit from the rent they charge their tenants so as to contribute to and not work against/contradict this general project of de-financialization.

*a. De-Financialization*

The term “financialization” refers to the process in which housing “increasingly became valued primarily for its ‘exchange’ value, as an investment asset providing capital appreciation, a return on investment, and a source of rental income and wealth generation rather than its value as a home.”<sup>144</sup> Mortgages became a financial asset which is increasingly traded on stock markets<sup>145</sup>, land itself was brought into “investment vehicles”<sup>146</sup>, the price and provision of housing became subject to supply and demand market laws<sup>147</sup>, and banks, firms, and individual landlords began “buying, selling, owning, and speculating” on land<sup>148</sup>, and extracting wealth through rent<sup>149</sup>. All this was enabled by neoliberalism, as governments pulled out of markets and social services<sup>150</sup>, leaving it up to the private market to fill the gap and provide housing to the public.<sup>151</sup>

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<sup>144</sup> Rory Hearne, “The Neoliberal Roots of the Current Crisis,” *Housing Shock: The Irish Housing Crisis and How to Solve It*, (2020): 117.

<sup>145</sup> *Ibid.*, 118.

<sup>146</sup> Nick Gallent, “The Housing Crisis.” In *Whose Housing Crisis?: Assets and Homes in a Changing Economy*, 1–22. (Bristol University Press, 2019): 3-4.

<sup>147</sup> Hearne, “Neoliberal”, 117.

<sup>148</sup> *Ibid.*, 118.

<sup>149</sup> Gallent, 3.

<sup>150</sup> Deborah Potts, "The dilemma of affordable housing and big cities", *Broken Cities: Inside the Global Housing Crisis*, (2020): 16.

<sup>151</sup> Gallent, 5.

Housing markets were de-regulated, and other supports which were helping people to maintain housing costs were reduced or removed, like pensions, child support, free education, and unemployment.<sup>152</sup>

Being subject to the rules of the market means that the housing system is subject to the same boom and bust cycles which characterize the rest of the financialized economy, resulting in massive housing crises like the 2008 crash.<sup>153</sup> The new rules of housing also result in a divergence between wages and housing costs, whereas “it makes intuitive sense that movement in workplace earnings should underpin housing demand and prices, the reality in recent years has been one of significant increases in house prices (a 41% increase since 2008 across the UK; ONS, 2016) running alongside declining workplace earnings (a drop of 10% in median real weekly earnings over the same period; Machin, 2015).”<sup>154</sup> The result is alarming increases in homelessness and housing precarity. Rory Hearne asserts:

the choice that is made available to the vast majority of households is that between owner occupation and for-profit renting. The latter, with its high insecurity of tenure, rents that gravitate towards a return on the current market value of property, and often high levels of landlord selectivity from among potential tenants and interference in domestic matters, creates a housing system in which the only form of housing that offers security of tenure... is owner occupation.<sup>155</sup>

In response to the precarity of renting, governments focus efforts on encouraging home ownership.<sup>156</sup> Owner occupied housing, however, is subject to the same financialization

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<sup>152</sup> Potts, 16.

<sup>153</sup> Ibid., 5.

<sup>154</sup> Gallent, 15-16.

<sup>155</sup> Hearne, “Neoliberal”, 129.

<sup>156</sup> Gallent, 17.

as rental housing, and is out of reach of large segments of the population, as poor and marginalized households are unable to afford housing under market conditions<sup>157</sup>, which, as Gallent demonstrated, have vastly outpaced the growth of wages.<sup>158</sup>

This phenomenon of housing financialization can be summarized as a re-valuation of homes, places of survival, security, and human development<sup>159</sup>, as a source of wealth generation or profit. Homes are not treated as fundamental human necessities, thus requiring social attention and provision. They are instead viewed as an asset, a commodity which the provision of can be left to the fluctuation of the so-called market. This shift means that housing will be inaccessible to the most vulnerable members of the political community, and those who do manage to afford the current market levels of rent and/or mortgages do so without security, as the values could flux against their favour and very few protections in the form of social supports are left to help them maintain housing should they fall upon hard times.

The injustice of our housing system, marked by homelessness, precarity, and unaffordability, therefore results in large part from housing financialization. Treating housing as a financial asset and a source of profit is a defining feature of our housing system, with devastating effects, which must be addressed if we hope to address those injustices. As such, de-financialization is a project necessary to eliminating housing injustice. De-financialization could take many forms, for example, certain parts of the housing system could be de-financialized while others remain as they are. Alternatively,

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<sup>157</sup> Potts, 5.

<sup>158</sup> Gallent, 15-16.

<sup>159</sup> Rory Hearne, "Introduction: a New Housing Crisis." In *Housing Shock: The Irish Housing Crisis and How to Solve It*, (Bristol University Press, 2020): 5.



the entire housing system could be de-financialized. Within either project there are also sub-options. Total de-financialization could mean a fully socialized system devoid of ownership, it could also mean the social production of housing for purchase by members of the political community, it could be some combination of the two. Similarly, a project which de-financialized only some parts of the housing system would have to decide which parts and what that de-financialization would look like. This chapter will not delve into which of the sub-options is most optimal, I leave that to further research and imagination. However, I argue that a project of total de-financialization is preferable, as I will demonstrate in the next phase of deliberation.

*b. Eliminating Profit*

*A Historical Example*

If we take our potential projects to be either total de-financialization or partial de-financialization, we can evaluate these projects according to the “How can we do it?” section of the action guidance framework. Luckily for our present deliberation, there is a long history of political communities attempting to solve for housing crises and injustices. The most commonly pointed to example of a praiseworthy project of grappling with housing injustice is the social housing of “Red Vienna”. Red Vienna was a partial de-financialization project, and so we can look to the results of this project to determine whether such partial de-financialization projects can provide the stable, long-term elimination of housing injustice that we need.

First, what was Red Vienna? After WWI, with reformist socialists in power in the municipality of Vienna, a project to address the lack of affordable decent housing for the

working class became a priority, encompassing around 20% of the city's budget during the peak time.<sup>160</sup> The city implemented a progressive tax scheme to fund "an extensive and innovative set of social policies that aligned with local demands for better housing, education, and health care".<sup>161</sup> From 1923-1933, the city constructed 60,000 units, housing 200,000 residents by 1933.<sup>162</sup> This undertaking was made possible by a redistributive tax system, coupled with strict rent controls imposed upon the private market.<sup>163</sup> Taxes included a luxury tax on luxury goods, a residential construction tax, and a house duty which progressively taxed the profits of landlords based on their profits from the previous year.<sup>164</sup>

Holzner and Huberman describe the project as follows:

The city maintained a point system that favored Viennese residents and prioritized families with children in search of larger and better-equipped apartments. The second source of support was among non-residents. Compared to the existing housing stock, the new buildings were largely of superior quality, designed by well-known architects; several of the buildings featured art-deco installations. The city also maintained neighboring green spaces, invested in infrastructure (roads, street lighting, etc.) and opened schools, health clinics, and day-care facilities to meet the demands of young families. Middle and higher-income Viennese would have shared in the benefits of improved neighborhoods and welcomed the rewards of social calm.<sup>165</sup>

The housing project was largely supported by Vienna residents, adding to their quality of life, and setting a new, higher standard for housing across the city.<sup>166</sup> The

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<sup>160</sup> Mario Holzner and Michael Huberman, "Red Vienna: A Social Housing Experiment, 1923–1933," *Journal of Interdisciplinary History* 53, no. 1 (2022): 56.

<sup>161</sup> *Ibid.*, 50.

<sup>162</sup> *Ibid.*

<sup>163</sup> *Ibid.*

<sup>164</sup> *Ibid.*, 55.

<sup>165</sup> *Ibid.*, 52.

<sup>166</sup> *Ibid.*, 57.

housing project also helped the residents of Vienna through the Great Depression: “The municipality began subsidizing the public sector to shore up demand in the weak economy”, helping low-income families stay afloat, and also maintaining the disposable income of low and middle income families, thus maintaining local businesses.<sup>167</sup>

While the aspirations of Red Vienna were cut short by the fascist take-over of Vienna and Austria at large, the spirit of the project was taken up again after the war (though without the same vigour).<sup>168</sup> At the time of Holzner and Huberman’s paper, 22% of Vienna’s population resided in its social housing.<sup>169</sup> The strength of this project is a “source of inspiration for urban renewal”<sup>170</sup>, pointed to by many housing researchers as they try to find locally appropriate solutions to the housing crises around the world.

#### *The Limitations of Partial De-Financialization*

As innovative and impressive as this project was, it was, ultimately, only a partial de-financialization<sup>171</sup> project; 80% of rentals remained in the hands of the private sector.<sup>172</sup> This left the housing system of Vienna vulnerable to the same processes of neoliberalism and financialization experienced in countries like Canada and Ireland. In other words, the partial de-financialization of housing temporarily improved the

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<sup>167</sup> Holzner and Huberman, 67.

<sup>168</sup> Ibid., 81.

<sup>169</sup> Ibid., 82.

<sup>170</sup> Ibid.

<sup>171</sup> De-financialization would not have been the term appropriate to the time-period in which these projects were taken up. Nonetheless, the project does represent an attempt to provide non-market housing in the face of poor, unaffordable housing supply, and thus resembles what we would now call a de-financialization project.

<sup>172</sup> Ibid., 57.

conditions of those oppressed by the housing system, but it did not eliminate housing injustice in the long term.

Justin Kadi analyzed the effects of two recent evolutions in the Vienna housing system, which he identifies as a sign of the re-commodification of Vienna's housing.<sup>173</sup> The first is a shift from social housing owned and operated by the municipality, to social housing owned and operated by NGOs.<sup>174</sup> This shift has negative effects on the overall affordability of housing, as the NGO operated housing charges tenants with a down-payment to recuperate the costs of development.<sup>175</sup> This down payment is returned at the end of tenure, minus a 1% yearly administration fee.<sup>176</sup> Tied to the rising costs of land, this down payment is, on average, €25,000.<sup>177</sup> While government programs do provide low interest loans to help families meet this down payment, the fact remains that access to housing in Vienna is becoming "increasingly dependent on the availability of financial capital".<sup>178</sup> The second major shift is the loosening of rent regulation. Strong tenant protections and rents regulations according to the quality of the unit gave way to fix-term contracts and rent regulation where premiums can be added on the basis of qualities like the desirability of location.<sup>179</sup> The result: between 2001 and 2010, rents increased by 153%.<sup>180</sup> The severe weakening of tenant protections and the vagueness of the new rent

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<sup>173</sup> Justin Kadi, "Recommodifying Housing in Formerly "Red" Vienna?", *Housing, Theory and Society*, 32:3 (2015): 250.

<sup>174</sup> Ibid., 253.

<sup>175</sup> Ibid., 254.

<sup>176</sup> Ibid.

<sup>177</sup> Ibid.

<sup>178</sup> Ibid.

<sup>179</sup> Ibid., 255.

<sup>180</sup> Ibid.

regulation system also means that while “many units are de jure still regulated, de facto regulation has lost much of its effect for them”, so much so that “data from 2011 show that on average, regulated units were as expensive as unregulated ones (WIFO 2012, 81).”<sup>181</sup> Worse still, “a study from 2010 (Rosifka and Postler 2010, 35) based on a sample of 350 units in Vienna found that in 99% of the cases, rents exceeded the rent regulation limit for the respective unit. On average, they were 67% too high.”<sup>182</sup>

In a deeply disheartening turn of events, the ‘golden standard’ of social housing to which many other housing projects aspire has succumbed to the same patterns of precarity, government withdrawal, and spiralling unaffordability.

This is in large part the result of a major shift in political ideology, as these programs represent tell-tale signs of neoliberal adjustments to existing social programs. Vienna’s housing project itself may have been staving off housing crises, as for a long time the private market in Vienna consisted mainly of low-quality, low-cost housing options.<sup>183</sup> If the rent regulations had been maintained, along with the municipally operated social housing, one might argue, these “re-commodification” issues would not have arisen. While this might be true, we have to ask *why* the neoliberal inclinations arose and caused Vienna to re-commodify their celebrated housing system. I argue that we find our answer by considering what kind of interests a partially de-financialized system leaves to compete with the interest of working-class families.

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<sup>181</sup> Kadi, 256.

<sup>182</sup> Ibid.

<sup>183</sup> Ibid., 255.

Kadi makes two statements which are of particular interest to me in the case of Vienna; first, that the strong tenant protection and rent regulation “made private rental housing fairly unattractive for landlords”, and second, that the national rent regulations were changed “under pressure from the real estate lobby”.<sup>184</sup> Vienna faced similar discontent in the pre-WWII era from what Holzner and Huberman referred to as the “middle classes outside of Vienna”, who “viewed rent control as an unfair redistribution of wealth”.<sup>185</sup> The discontents of the past resorted to far more drastic measures, as the federal army joined with a fascist militia, ultimately toppling the First Austrian Republic and Red Vienna with it.<sup>186</sup> I am not suggesting that real estate lobbying is the equivalent of joining with fascists to crush a democratic republic and the socialist municipalities therein. What I am suggesting is that these very different campaigns suggest a strong tension between the *interests* of profit and those who stand to gain it and the *interests* of a political community in ensuring affordable, de-financialized housing for all its members. In other words, there is a strong and reoccurring conflict between the interests which arise in a private, profit driven market and the interests that belong to a political community trying to provide adequate housing to its most vulnerable members.

Why does this conflict exist? As a simplification, we can assert that this conflict exists because profit depends on a market in which there is more demand than there is supply. The more people want or need a particular *commodity* the higher the price they are willing to pay for it. The efforts of Vienna and other partial de-financialization

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<sup>184</sup> Kadi, 255.

<sup>185</sup> Holzner and Huberman, 81.

<sup>186</sup> Ibid.

projects impose upon these interests in two ways: first, they provide alternative housing which is not subject to the supply-demand valuation, thus lessening demand by providing an alternative supply. Second, in the case of rent regulation, they attempt to limit the climb of the prices which remain subject to supply-demand valuation, thus limiting the potential for profit even where demand remains high. These are, therefore, competing or struggling interests. In order for the profit interest to succeed it needs to prevent the public<sup>187</sup> interest from succeeding. In order for the public interest to succeed, it needs to prevent the profit interest from succeeding. Thus, there is an internal contradiction in partially de-financialized housing systems. The reoccurring attempts to undo what the Vienna housing project does are therefore unsurprising; where internal contradiction exists, conflicts will emerge, and the housing system hangs in the balance. Any advancements de-financialization efforts make are always at risk of being clawed back as the profit interest attempts to make its own advancements. Therefore, due to the internal contradictions they imply, partially de-financialized housing systems lack true stability.

But, would such a project be in the interest of those oppressed by the unjust housing system? A partially de-financialized system would provide alleviation to vulnerable people, for some unknow period of time, and this alleviation is certainly in their interest. The problem is, due to their instability, partial housing systems do not *eliminate* injustice, they simple postpone it. They leave open the possibility of future oppression when the profit interest begins to chip away at the political community's

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<sup>187</sup> I call this the public interest not because landlords are not members of the public/political community but because the political community has a responsibility to eliminate the injustice of financialized housing, and this is therefore the public interest. LLs also hold this responsibility, but this is in conflict with their interest as landlords in profit.

protections for vulnerable people. A system which both eliminates the oppression of *these* oppressed persons existing under *this* unjust social system and *prevents* the re-emergence of similar oppression in the future is clearly preferable to one which leaves open the possibility of similar oppression re-emerging. Such a project guarantees to the oppressed not only the end of their current suffering, but a commitment to ensuring that their children and grandchildren will not know the same suffering. A partial de-financialization cannot provide this guarantee and is thus not a preferable project. Red-Vienna may have been inspiring in its time, but it does not represent the type of project we need to pursue so as to *eliminate* housing injustice.

Can total de-financialization provide this guarantee? Unfortunately, Total de-financialization is not a project we have any thoroughly researched experiments of, and so we cannot ask history whether this project provides the guarantee we are looking for. What we can say, however, is that total de-financialization eliminates the internal contradiction problem found in the partial project. If we were to completely de-financialize housing, we would leave no trace of the profit interest within the system. There would no longer be real estate lobbies and unsatisfied landlords, and thus no one within the housing system whose interests lie in dismantling the de-financialized structures we build. Of course, you can never truly guarantee that social systems will go unchallenged in the future. Those who used to be landlords may resent the changes the political community makes, or the future might see a new, better way of dealing with



housing than what the current political community designs.<sup>188</sup> While we cannot control for all possibilities, we can look at the options available to us now. We have tried partial de-financialization, and the conflict between the public and profit interests therein resulted in a short-lasting reprieve in oppression. Total de-financialization would at least eliminate that conflict and would therefore present the prospect of lasting justice. I assert that because total de-financialization gives us a theoretical chance of lasting justice where partial de-financialization gives us internal contradiction and instability, we ought to pursue total de-financialization.

#### *Pathway to Total De-Financialization*

With total de-financialization established as our preferable project, we can now understand the various sub-issues of financialization to understand how we can achieve this goal. Financialization encompasses both the valuation of materials and activities associated with housing as well as the role of housing on stock markets. It is hard to imagine a totally de-financialized housing system which maintains a housing stock market, and so I leave this topic with the assumption that this ought not to exist. Land, development and materials, permanent dwellings, and temporary dwellings, however, will all be necessary in any housing system, and so it will be the task of the political community to determine how these will be valued, how they will be distributed, and what agencies will be responsible for their acquiring and provision. As I have stated, the details of the sub-options available to the political community and which are preferable are

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<sup>188</sup> It is also possible, and likely, that those profiting in non-de-financialized social systems will set their sights on housing to expand their profit interests. A topic for further research, but this does raise interesting questions about the interconnectedness of social systems, their injustices, and cross-structural solutions.

beyond the scope of this chapter. Instead, I wish to highlight the sub-issue which is most relevant when considering landlords and their role in and responsibility for the unjust housing system.

A large segment of housing is currently provided by the private rental market. This includes both temporary dwellings (like vacation rentals) and more long term<sup>189</sup> dwellings (like leased tenancies). This market is characterized by both individual and institutional landlords who rent or lease the housing they own for a profit.<sup>190</sup> According to many housing researchers, it is the private, for-profit rental market which is most markedly responsible for the worst harms of housing injustice.

In a technical paper written for the Canadian Center for Policy Alternatives Ontario criticizing the de-regulation policies of Ontario's Harris government, Michael Shapcott describes the devastating effect the for-profit rental market had on Ontario's housing system in the late 1990s. In 1 year of deregulation, the total increase in rent across Ontario amounted to \$338 million.<sup>191</sup> Average rents jumped by 5.6%, which was double the rate of inflation at the time<sup>192</sup>, all while wages remained stagnant.<sup>193</sup> While the official guideline for rental increases was set at 2.9%<sup>194</sup>, landlords could increase rents at

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<sup>189</sup> I do not say permanent dwellings here as housing in the rental market is incredibly precarious even if one has a long-term fixed lease. The only permanent housing is owner occupied housing, though even this is touched by precarity due to mortgage unaffordability.

<sup>190</sup> Without delving into economic theory and debate, profit is understood in this chapter as any surplus value not associated with the costs to produce or maintain an 'asset'. In the context of landlords and rental properties, it is the amount of rent which the landlord "pockets" after deducting any mortgage, maintenance, taxes, and other such costs.

<sup>191</sup> Michael Shapcott, "Made in Ontario Housing Crisis," *The Ontario Alternative Budget 2001*, Canadian Center for Policy Alternatives/Ontario, Technical Paper 12: 2.

<sup>192</sup> Ibid.

<sup>193</sup> Ibid., 3.

<sup>194</sup> Ibid.

any rate when they had vacancies.<sup>195</sup> As a result, 500 tenants a week faced eviction in Toronto alone<sup>196</sup>, and over 60,000 across the province did so in one year.<sup>197</sup> In 1998, eviction applications rose by 9%, in 1999, by 12%.<sup>198</sup>

Similar trends in the private rental market exist in other countries as well. In Ireland, “a person with an average salary, renting the average home, now has to allocate 86.3% of their earnings on rent”.<sup>199</sup> Rents have increased in record numbers for **13** consecutive quarters<sup>200</sup>, while 25% of private market renters live in deprivation.<sup>201</sup> It is no surprise, given these conditions, that the private market is the leading cause of homelessness.<sup>202</sup> Families have been forced to leave their dwellings due to “unaffordability and landlords ending leases”.<sup>203</sup> 50% of families accessing homeless service providers had to leave their last home due to either “the property being removed from the market (i.e. bank repossession, landlord selling)” or “private rental-sector-related issues (i.e. rent increase and notice to quit)”.<sup>204</sup> This data is supported by the fact that 46% of the disputes presented to the Residential Tenancies Board in 2018 dealt with “rental arrears and the validity of notices of termination”.<sup>205</sup> The ever increasing rent and landlords evicting tenants due to rent affordability issues presents a real problem to the

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<sup>195</sup> Shapcott, 3.

<sup>196</sup> Ibid., 9.

<sup>197</sup> Ibid., 2.

<sup>198</sup> Ibid., 9.

<sup>199</sup> Rory Hearne, “Generation Rent,” *Housing Shock: The Irish Housing Crisis and How to Solve It*, (2020): 21.

<sup>200</sup> Ibid., 24.

<sup>201</sup> Ibid., 36.

<sup>202</sup> Ibid., 23.

<sup>203</sup> Valesca Lima, “The Financialization of Rental Housing: Evictions and Rent Regulation,” *Cities: The International Journal of Urban Policy and Planning* 105, (2020): 4.

<sup>204</sup> Ibid., 6.

<sup>205</sup> Ibid.

Irish housing system, as the number of households needing to rent due to high housing purchasing costs is on the rise<sup>206</sup>, while it is simultaneously the case that “renting long-term in the private sector is not a financial option for many low-income families”.<sup>207</sup> The result is massive increases in homelessness and “reproducing patterns of extreme inequality”.<sup>208</sup>

The private rental market even demonstrates itself to be resistant to alleviation efforts. Ireland’s Housing Assistance Program is an example, providing families with 50% of their rental prices and yet not preventing their homelessness as rent continues to rise, thus eroding the effectiveness of this relief.<sup>209</sup>

The private rental market and its profit seeking activities are thus one of the most prominent sub-issues of housing financialization. Precarity and cost overburdening are characteristic of the private rental market, and homelessness increasingly emerges as a result. It therefore stands to reason that one of the political community’s foremost priorities ought to be the de-financialization of the rental market. To de-financialize is, in part, to remove profit from the market. This means that the rental market must be transitioned to some system in which the value of housing, and in turn the price people pay for it, is devoid of the surplus value which is added to the top of the costs of producing and maintaining housing. Once again, I leave the details of the system which will replace the private rental market to further research and the imagination of the

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<sup>206</sup> Lima, “Financialization”, 4.

<sup>207</sup> Ibid., 7.

<sup>208</sup> Ibid., 8.

<sup>209</sup> Valesca Lima, “Delivering Social Housing: An Overview of the Housing Crisis in Dublin,” *Critical Housing Analysis* 5, Iss. 1 (2018): 7-8.

political community. Regardless, whatever specific projects the political community decides upon, one of the essential pathways to housing de-financialization will be eliminating the profit interest from the provision of rental properties (or that segment of housing currently provided by the private rental market).

*c. Abandoning Profit*

With total de-financialization established as our preferred project, and the elimination of profit from the rental market established as a priority pathway to achieving this goal, we can now return to the question of landlords and what they ought to do to take up their responsibility for housing injustice and contribute to this project. Landlords occupy a unique type of position within the housing system, as compared to the average individual interacting with a social system. In most cases, agents have little to no direct control over the institutions of a social system. The behaviours they engage in which contribute to the unjust system (contributory behaviours) are only relevant to the discussion of injustice in that they combine with the actions of others to produce and reproduce the system's structures. As a result, they are so distant from these institutions that, as Iris Marion Young emphasizes, no causal connection can be drawn between their actions and the injustice.<sup>210</sup> Landlords as a group, however, are *much* closer to the injustice than the average agent, because they have near *direct control* over one of the main structures of the unjust housing system: the practice of rent setting. In this way, landlords are both a type of individual agent who hold responsibility for housing injustice and a member of the group that *constitutes* the structure 'rent setting'.

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<sup>210</sup> Young, 95-96.

Landlords, through their day to day setting of the rents they charge their tenants, establish the norms of rent setting. Implicit norms are those which are “maintained and updated within the processes of social interaction”.<sup>211</sup> Through repeated participation in these norms in the day-to-day interactions of various persons, norms form and constitute practices; informal structures of a social system which constrain and enable the actions of agents in their particular social contexts.<sup>212</sup> This is why, as Lima points out, when institutional landlords move into a market and set their rents at high profit rates, the local individual landlords begin to match their rents to this new, higher profit rate.<sup>213</sup> The institutional landlords set their rents according to the norm of a higher profit than was previously the practice in this particular market; other landlords, interacting with these decisions, deem this to be an acceptable norm and also begin setting their rents according to it. Through these actions and reactions, the rent setting practice of the market is altered, making the setting of rent according to this new higher profit rate the rent setting practice of this market.

Aside from whatever rent regulation might exist in a jurisdiction, the landlords are in control of this practice, as they are the only agents who establish and enact the practice. Tenants might be imagined to have a role in the establishment of this practice, as landlords could be limited to what tenants are willing to pay; however, with an extreme shortage in affordable, decent housing and a real threat of homelessness, in reality tenants have very little say over the rent setting practices which they are subject to. Thus,

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<sup>211</sup> Pritzlaff, 124.

<sup>212</sup> Ibid., 126.

<sup>213</sup> Lima, “Financialization”, 6.

landlords find themselves in a unique kind of position, indeed; the landlord's contributory action (setting rent for their tenants) *is* a mechanism of a core structure of the housing system. This gives landlords substantially more power to change the housing system than the average responsible agent, but it also means they have a greater interest in maintaining the unjust system, due to the power and profit which it confers upon them.

As was discussed in the previous section, the interest that landlords have in receiving profit from their ownership of housing stock is incompatible with the interest of the political community in eliminating housing injustice. Financialization is largely responsible for the injustices of housing unaffordability, precarity, and homelessness; de-financialization is a necessary project for pursuing housing justice; the profit interest relies upon a heavy demand and a small supply and is thus incompatible with projects aimed at supplying housing to all those who need it. The profit interest must, therefore, be eliminated from the housing system. In other words, landlords, those who own housing for the sake of renting it to others for a profit, must be eliminated from the housing system.

Landlords are thereby presented with a choice. They can either: a. resist de-financialization projects so as to maintain their position and interest *as landlords* and in so doing fail to meet their responsibility for eliminating housing injustice, or b. *abandon* their interests *as landlords* and take up their responsibility, contributing their morally required part to the de-financialization project. Moral failure or moral fortitude.

To abandon one's interest *as a landlord* is to abandon the profit interest. It is to set one's rents not according to the practice of setting rents such that they yield profits, and to

instead set rents based upon a principle which does not include any profit. In choosing to eliminate the profit from their own rents, landlords remove the contradiction with their responsibility for housing injustice that profit taking represents.

Abandoning profit not only ensures landlords do not act in contradiction to their responsibility, it can also contribute to the de-financialization project. Landlords have direct control over the setting of their own rents, which has a causal impact upon the practice of rent setting. They can thus help de-financialize the practice of rent setting by personally abandoning profit. Granted, a single landlord setting non-profit rents would not immediately cause all other landlords to do the same. At the very least though, they will alleviate the suffering of their own tenants, and might help lower the overall cost of housing in their own market through the mechanisms of competition. The more landlords take up this responsibility, the more de-financialized the rent setting practice will become and the more alleviation those suffering from housing injustice will experience.

It is worth noting that what role abandoning profit will play in the de-financialization project will depend upon the sub-options a political community deems preferable. It is likely to be the case that this is a temporary measure, a preparational step bridging between the current profit-based system and the new system. For example, the political community may decide to nationalize all existing housing stock. In such a case, landlords would be holding their properties at non-profit rents until that time when nationalization could take place.<sup>214</sup>

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<sup>214</sup> By nationalization I here refer to a project in which the state, as a tool of the political community, acquires all existing housing stock. Even this project has sub-options: properties could be purchased or simply appropriated. Following this nationalization, the state could retain ownership, assign properties to individuals and families, sell properties to individuals or families, so on and so forth. I make no suggest and



In summary, the act of removing profit from their rents allows landlords to contribute to de-financialization in two ways; i. altering the rent setting practice of a housing market in an attempt to de-financialize this practice, and ii. alleviating the harm experienced by their own tenants and others renting or trying to rent in their market. Most importantly, however, removing profit is necessary for landlords to take up their responsibility for housing injustice. Whatever the details of the political community's de-financialization plan and the role landlords will have in it, it is clear that the profit interest which landlords hold is in opposition to the de-financialization project the political community must undertake and is thus in opposition to the responsibility they personally hold for the elimination of injustice. To continue to take profits would be to contradict de-financialization efforts, and thus landlords ought not to continue to take profits.

## *2. A Landlord's Objections*

Being told to abandon one's own interest is bound to inspire some objections. Being a landlord is a perfectly normal circumstance in the housing system in which we operate, and such a drastic shift in how we view the role is likely to cause feelings of defensiveness, especially from those who occupy it. I anticipate three reactions or objections that are likely to be expressed by landlords when they are called upon to abandon profit: "But this is my profession/source of income?", "What about fair return?", and "Why me?"

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offer not specific example because, ultimately, the most appropriate de-financialization projects for a given community will need to be determined through localized research and the deliberation and input of the local political community.

Landlords often see themselves as service providers and the profit they derive from their tenants as compensation for the service they provide. In one sense, the landlord can be seen to be managing the property: handling paperwork, taxes, and arranging or completing maintenance. This is labor, and all labour deserves compensation. The problem is that the position which the landlord occupies, which necessitates their engaging in the above-mentioned labour, is an *illegitimate* position. It is illegitimate because it is deeply connected to and perpetuates injustice and is therefore not a position anyone *should* occupy. Being a landlord is not the same as being a property manager. “Landlord” entails ownership and control of the property, property management only entails engaging in the maintenance labour necessary to a property. As has been discussed, the private rental market establishes and perpetuates financialized housing which is largely responsible for housing injustice. It is this market which landlords own and control. So, in another sense, the “service” which landlords *as landlords* expect their tenants to compensate them for is the service of depriving vulnerable community members of stable, decent housing by upholding and perpetuating an unjust housing system through their control of housing stock and profit seeking rents. This is not a ‘service’, nor is it something which deserves compensation. It is, therefore, one thing to ask for compensation as a property manager, and an entirely different thing to demand profits as a landlord.

I also encourage landlords to consider whether the current “compensation” they are taking from their tenants is a *fair* compensation for the maintenance work they might engage in. Rent is ever increasing, which should mean that the amount of work you are

engaging in so as to maintain the property should also be ever increasing. I have serious doubts that this is the case. Future research regarding the real amount of labour landlords engage in to maintain their properties in comparison to the profits that they take is needed to determine what a fair compensation for this labour might be.<sup>215</sup> However, the conditions of housing, ownership, and the imbalance of power between tenants and landlords also calls into question the fairness of compensating landlords in any way, given the position they occupy. It seems inappropriate to ask tenants to be the ones who compensate their landlord for maintenance labour. Renting is not a fully voluntary position; the high cost of housing in general coupled with the insufficient provision of social housing means the choice for tenants is to rent, and pay whatever price the landlord deems appropriate, or be homeless. As the landlord's position and the interests which this position entails contribute in significant ways to both of the problems which result in tenants risking homelessness, telling them that they must then pay landlords for the privilege of existing in the properties they control (and as a consequence manage), reeks of exploitation and systematic coercion. Were it not for the landlord<sup>216</sup> and their interests, the tenant would have no need of these so called "services", or at the very least would have a *choice* between paying for said services or managing their home themselves.

If this is a landlord's source of "income", particularly if it is their only source of "income", my suggestion is not that they live in deprivation. It is not, after all, this particular landlord's fault that the housing system is unjust, and many of the same

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<sup>215</sup> Whether non-profit rents should include compensation for the labour involved in managing a property I also leave to future research, except for my comments which conclude this paragraph.

<sup>216</sup> As an archetype, not in reference to the actual individuals.

mechanisms which result in injustice might restrict a landlord. For example, state withdrawal from social supports like pensions has caused people to turn to rental profits to support them in retirement.<sup>217</sup> Rather, it is imperative that landlords make fast and efficient work of becoming un-reliant upon rental profits to support their basic necessities.<sup>218</sup> Even the elderly landlord using rental profits to compensate for the lack or insufficiency of their pension is perpetuating housing injustice through their taking profits. As sympathetic to their circumstances as we may be, eliminating injustice is a high priority and rental profits are in direct conflict with this priority. While profit *must* go, the political community can, and should, include in its projects ways of supporting those who are currently reliant on rental profits for survival, to support their abandoning profit.<sup>219</sup> Dependent landlords may also consider minimizing their profits during this transitional period, so as to maximize the alleviation they contribute to and minimize the

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<sup>217</sup> Gallent, 16.

<sup>218</sup> This probably entails finding a job/career to obtain income instead of being reliant on rental profit. In some cases, like in recessions or depressions where unemployment is high and there are no jobs to be found, this may be excessively difficult for a landlord to do. These and other exceptional circumstances would present a very difficult question of whether the landlord's claim or the tenant's claim has more moral weight in times of scarcity, which is a question beyond the scope of this chapter. Here we also see the problems which arise from intersecting issues of injustice; the solutions to housing injustice become muddled when distribution injustices rear their ugly heads (distribution injustices in terms of subsistence being dependant on employment even when there is none to be had). This is why a united effort across injustices is needed to properly address any one injustice. Exceptional circumstance aside, however, landlords are more often than not going to be able to find means of subsistence, and ought to do so so as to enable their abandoning of profit. Further research and the deliberation of the political community is needed to identify, understand, and present solutions to the exceptional circumstances in which a landlord may not be able to subsist without rental profit.

<sup>219</sup> There is far more to be said about this. For example, there is a distinction to be made between elderly who let out rooms to maintain their own housing and those who own multiple properties and/or apartment complexes. The questions of how to deal with landlords, their properties and reliance thereof, their compensation, and their role in a new housing system will all require further research. I make no suggestion as an example here because the kind of support provided will depend entirely on the project the political community sets out for itself. It could mean the provision of necessities, it could mean the provision of employment, it could mean the provision of housing itself. All depends on the projects of the community and the circumstances of the dependant landlord.

degree to which they contribute to housing injustice. Regardless, while circumstances may warrant support and a *short* delay in action, they do not change the fact that rental profit, in any amount, is in direct opposition to the political community's project of total de-financialization. Taking rental profit is therefore in direct opposition to one's responsibility for injustice, and landlords will always be working against their own responsibility so long as they do so.

This leads to the second likely objection, "what about fair return?" People become landlords, they 'invest' in 'real estate' precisely because of its potential 'return on investment'. That is to say, people become landlords so as to profit from this purchase, which is considered an investment under the current financialized housing system. Due to the 'investment' nature of rental properties, the concept of a fair return often comes up in discussions about rental profits and rent regulations.<sup>220</sup> The idea is that when we interfere with the 'business' practices of landlords in the interest of tenants and prospective tenants, we ought to take into consideration the 'investment' nature of the property, and ensure that our measures do not interfere with the landlord receiving a 'fair return' on their 'investment'. In other words, rent control and other such projects ought to still enable landlords to profit a 'fair' amount from their rental properties. Telling landlords that they must abandon profit entirely is not in keeping with this standard, which many landlords have become accustomed to. They might think, then, that this expectation is too high, that they should at least be permitted to take 'fair return' levels of profit.

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<sup>220</sup> See Radin, Margaret Jane. "Residential Rent Control." *Philosophy & Public Affairs* 15, no. 4 (1986): 350–80. for an example discussion of fair return on investment in the context of rent control.

Firstly, while this might be the standard currently applied, the crisis which endures in the unjust housing system is evidence enough that how things are currently done is not how they ought to be done. A fair return might be something that can be allowed for in a partially de-financialized system, but, as has been established, a partially de-financialized system does not adequately eliminate housing injustice. In a totally de-financialized housing system, there can be no 'fair' return, because there can be no 'investment' properties. Thus, this current standard is not one which can be brought into the new housing system and is not one the political community should be beholden to as the projects for eliminating injustice unfold.

Just because a standard is incompatible with the total de-financialization of housing might not necessarily mean that it is a bad standard, so let us evaluate its merits aside from this. Why is it that landlords should have 'returns' protected on their 'investments'. Plenty of people invest in plenty of things. People invest in stocks, in projects, in communities, in businesses. Legislation regularly impacts these investments; a ban on cancerous chemicals might put a business out of business or serving laws might prevent the investors in a play from earning a profit because the tickets were free with the expectation that they would be able to make money serving alcohol. Very rarely do we consider these, and like circumstances, unfair to these investors. And for good reason, just because you have invested in something does not mean you are entitled to positive returns. There is an element of risk upon which the very concept of investment is built. One can invest in things which become unprofitable, and one of the reasons they can become unprofitable is changes in the structures of a social system. For that matter, that

something is profitable does not weigh against its immorality. If some action conflicts with one's moral responsibilities, we can certainly demand that they do not engage in that action regardless of the fact that they engage in this action so as to profit.

Landlords, in particular, have 'invested' in an unjust social system. The investment itself is both a product and a perpetuation of the financialization which results in precarity, unaffordability, and homelessness. This is a very risky investment indeed, as it is obviously in the interest of a large number of people to create social systems which render this 'investment' unprofitable. The political community should not have to sacrifice the projects it is responsible for simply because landlords *wanted* to get something out of their properties which the de-financialization project cannot permit them to get. The political community is not responsible for the landlord's decision to 'invest' in injustice. I leave a discussion of whether or not landlords should be compensated for properties acquired by the political community in, say, a nationalization project for further research. What is clear to me now is that landlords have no claim to a 'fair return' when it comes to rental profit. Rental profit is an unjust practice in an unjust housing system, and no one has a *right* to the benefits conferred upon them by injustice.

Finally, our defensive and, by now, disappointed landlords might ask "why me?" "Why should this or that landlord take it upon themselves to deprive themselves of the profit which this system allows them to gain?" "Is this not a *shared* responsibility in which *others* are meant to join together and do something about?" "Why should I have to take a *personal* loss when this is meant to be a *public* project?" It might seem to our landlords that in telling them to abandon profit, I am asking them to personally solve a

collective problem, leaving a vast number of agents *off the hook*. To be clear, I do acknowledge that abandoning profit will feel like a massive sacrifice and will require landlords to expend a lot of effort reorganizing their lives. I do not think this will be easy or simple, just that it is necessary. But is it burdening individuals with the weight of a collective problem? No. It is, instead, asking landlords to do their part. Their particular position of power and privilege within the unjust housing system means that their part will include actions that do go directly against their interest (*as landlords*) and will therefore *feel* very burdensome. However, rental profit is in opposition to de-financialization, and so long as a landlord perpetuates rental profit, they perpetuate financialization when it is their responsibility to oppose it. In addition to this necessity, this particular structure of the housing system is under the direct control of landlords, and thus they are most able (and therefore most suited) to change it. The fact is that profits will have to be removed from the housing system so as to eliminate its injustice. It may not be landlords who end up removing profit from the rental market, but this will be a failing on their part to take up the means which they have available to them to contribute to this project which they are responsible for. No one is being let off the hook, there are countless other sub-issues and sub-options which the rest of the political community will have to deal with, and they will have to deal with this one too if landlords fail to do their part. Abandoning profit is simply a direct and impactful contribution which a landlord could make to de-financialization and is also a contribution required for a landlord not to perpetuate the same injustice they are responsible for eliminating.



So yes, landlords ought to abandon profit, and no, this is not too much to ask. All members of the political community have specific roles to play in the de-financialization project, based on their particular circumstances and positions. A landlord's role is, first and foremost, to abandon profit.

### *3. Additional Considerations*

Having established the need for landlords to abandon profit and responded to some possible reactions to this call for action, I will now address 3 additional concerns which my reader might have.

#### *a. Should Landlords Sell?*

Given the difficulty that their position places on their shoulders, and the level of effort, time, and energy taking up their responsibility will entail, many landlords will be tempted to simply sell off the properties they own, washing their hands of the problems collecting their rents contribute to. If being a landlord is so problematic, they might think, then the obvious solution is to simply stop being a landlord. However, like in the rest of our deliberations, landlords must consider what is in the interest of the oppressed.

If a landlord were to sell their properties tomorrow, what would replace them? There are currently no substantial de-financialization projects being implemented, and existing social housing projects are failing. The tenants which currently reside in a landlord's properties are unlikely to be able to afford purchasing them outright and are also likely to struggle with mortgage qualifications. Chances are, then, that the property would shift from one landlord to another. Worse, the property is likely to shift from the hands of a landlord aware of and trying to take up their responsibility for housing

injustice to the hands of one who does not know or does not care. One should also consider the precarity of the tenants' circumstances. Selling might result in eviction, as the new owner renovates and relists at a higher rent. Being a landlord means occupying a "bad" position, one which ought to be eliminated, but it is likely preferable for one's tenants to have a good, responsible person as their landlord than to have a landlord who embraces and upholds all that is bad about the position.

Selling comes with another questionable consequence: the landlord who sells their property in the current housing system, thus increasing the precarity of their tenants' circumstances, will be the beneficiary of financialization by acquiring the appreciated value of that "asset". Not only does the landlord leave their tenants worse off, they *benefit*, once again, from the injustice. Reaping additional benefits from an unjust system is not the sort of action which 'takes up' one's responsibility for injustice. In fact, this could more accurately be described as running away from one's responsibility. To sell when one is called to do the hard work of abandoning profit is to run from what one has been called to do, in favour of reaping further rewards from an unjust system and leaving vulnerable people ever more vulnerable in the process. It is also to abandon the positive impact which the contribution of abandoning profit can make, in terms of altering rent setting practices. Selling features a similar contradiction to rental profits, in that it entails the landlord profiting when they are responsible for eliminating profit. Furthermore, selling adds to the precarity of individuals vulnerable in the unjust housing system. While a landlord might want to take their time and money elsewhere, perhaps to some sector they deem profitable *and* just, the fact that they currently occupy this position means that

they have a responsibility to contribute to the elimination of profit from housing.

Engaging in any action through which they profit from the housing system and increase the harm within it is in direct contradiction with that responsibility. Thus, landlords ought to not sell their properties.<sup>221</sup>

There are, of course, exceptions. Maintaining ownership of a property could result in the landlord being overburdened to the point of deprivation. I again imagine an elderly person with little or no pension whose rental property sits vacant and thus they have no means to pay the mortgage or property taxes. In such a case, and others like it, the burden imposed by maintaining the property would outweigh the responsibility which prefers its maintenance.<sup>222</sup> Another exception would be if there is a preferable owner who the property could be sold to. If the tenants are able to purchase the property, this would greatly improve the stability of their housing, is therefore in their interest, and is an acceptable decision for the landlord to make. Similarly, if the landlord can sell to a nationalization project, a social housing project, or to some other group dedicated to providing non-profit housing, this would be preferable as well.<sup>223 224</sup>

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<sup>221</sup> This discussion is also connected to the fair return discussion: Landlords have invested in injustice and now find themselves in a position which requires them not to profit. While they may wish to abandon ship and seek greener pastures, the desire to profit does not outweigh one's responsibility for injustice. Until and unless letting go of one's properties is an action which conforms to one's responsibility for housing injustice, a landlord is required to eliminate profit from their rents rather than selling their properties.

<sup>222</sup> All people have a right to subsistence, that is a right to basic necessities and to not be subject to deprivation. A right which will weigh heavily against any responsibility. What people do not have a right to is profit, particularly any profit which is gained through injustice.

<sup>223</sup> I have discussed this issue in terms of "selling" properties, as this is the norm under the existing system. Implied in this discussion is, however, that the landlord should not be profiting in any case. I've left alone the question of whether nationalization projects and the like should compensate landlords for the acquiring of their properties, but I think the discussion of appreciation demonstrates that wherever there is compensation, it should not include the profit characteristic of the financialized system.

<sup>224</sup> Also left out of this discussion is the topic of "donation". I write with the assumption that the landlords engaged in this project are not exceedingly wealthy and must balance their own basic needs. However, many landlords will be wealthy, many as a result of the profits they have garnered. In such a case, the

In a general sense, then, a landlord should not treat selling their properties as an alternative to abandoning profit. There may be exceptional circumstances which make selling necessary, and future projects may make selling a preferable option to the continued existence of landlords. Regardless, under current housing system conditions and without exceptional circumstances, a landlord ought to abandon profit, not their properties.

*b. Necessary or Sufficient?*

This chapter has consistently emphasized the necessity of landlords abandoning profit. I want to make clear, however, that this does not mean that this is all that a landlord ought to do to fulfill their responsibility for housing injustice. Landlords contribute in many other ways to the housing system and are capable of leveraging their role, power, and connections in other ways so as to contribute to the de-financialization of housing. Abandoning profit is one of these possible contributions, and this chapter has endeavoured to demonstrate that it is a necessary contribution. This does not mean, however, that there are no other contributions that landlords ought to make as well as this one. Rent setting is, after all, only one sub-issue within the sub-issue of financialization. There will be plenty of projects which landlords will be able and should be willing to contribute to. Even non-profit rents are unlikely to ease much of the unaffordability and precarity within the ‘rental market’, due to high mortgage and maintenance costs. New structures will need to replace this ‘market’, and landlords (as landlords and as members

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“donation” of properties to the tenants or the listed projects would be more appropriate than extracting “compensation” through even non-profit selling.

of the political community) ought to contribute to the projects aimed at establishing those new structures and ought not to resist the implementation of those new structures when they come. Thus, not taking profit through their own rents is only one aspect of a landlord's responsibility for housing injustice and it is only one step along the path of de-financialization. Much more needs to be done, and much more needs to be said about what other kinds of actions landlords can and should pursue, as well as what projects the political community can and should establish.

*c. How Should Landlords Set Their Rents?*

Finally, the question remains as to what it might look like for a landlord to abandon profit in their rent setting. A straightforward, definitive guideline will be difficult to provide here. Different jurisdictions impose different responsibilities on landlords and tenants, different tenants may have different preferences, and the projects and pathways a particular political community selects should inform the approach landlords take. In general, we can say that setting rents without profit will entail setting rents that cover the mortgage on the property<sup>225</sup> (if there is any), any property taxes, and maintenance costs. In other words, rent should be set so that landlords are not losing for their continued ownership of the property<sup>226</sup>, but also so that they are not gaining for their ownership of the property. I suggest that landlords consult their tenants in determining how best to achieve this.

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<sup>225</sup> Taking out second or third mortgages on properties to finance additional property purchases is a common practice among landlords. It should be obvious why this is not the kind of cost which tenants should bear. The landlord's decision to leverage the property for a loan is the landlord's responsibility, one which a tenant should not have to pay for. The same could be said about renovation projects where tenant consent and consultation is absent.

<sup>226</sup> Except in cases of wealth, especially wealth acquired through rental profits.

One consideration which I wish to highlight for establishing non-profit rents is the current benefits which a landlord receives. There are often tax benefits claimable by landlords, which should be either subtracted from the total rent or transferred to the tenants. Furthermore, landlords benefit from the appreciation of the “asset”. They benefit directly in the case of a sale, but they may also benefit indirectly, through preferable interest rates, for example. Landlords should consider the benefits of ownership which they receive, and their tenants cannot, and factor this into the way the rent is set and/or how the landlord-tenant relationship is managed.

### *Conclusion*

This chapter has established the necessity of landlord’s abandoning profit. Landlords, like all members of the political community, are responsible for eliminating the injustice resulting from the financialized housing system. Total de-financialization is a preferable project for the political community to undertake, as this will eliminate the competing interests of profit and of the political community and thus provide more stability in the justice of the housing system. Total de-financialization entails the elimination of profit from all aspects of housing, and thus requires an elimination of the position “landlord”. In the meantime, landlords, being in the unique position to have a direct impact on one of the housing system’s structures (rent setting), ought to use these means available to them to contribute to de-financialization and the alleviation of the suffering of the oppressed, by abandoning profit in their rent setting practices. While

specific contributions are usually ‘optional’ (in that they are one of many options a responsible agent has to discharge their responsibilities), this contribution is necessary for landlords, as to continue to take rental profit is to contribute to the injustice one has a responsibility to eliminate, and thus puts landlords in direct contradiction their own responsibility. To continue to take profit while contributing to de-financialization projects is to undermine one’s own contributions, and thus, just as a doctor should avoid harming while they attempt to heal, so should a landlord avoid profiting when they are called to eliminate profit.

As was mentioned earlier in the chapter, there is a strong possibility, in fact a strong likelihood, that landlords will not take up this responsibility. Landlords’ interests as landlords are deeply connected to and dependent upon the persistence of the housing system as it currently exists. De-financialization entails the elimination of this position itself, and so those who occupy it are not likely to be enthusiastic participants in this project. They ought to be, as it is their responsibility to contribute to de-financialization and not to resist it, but it is unlikely that they will be. Thus, the political community will not be able to rely upon landlords to *pull their weight* and provide this alleviation during the transition to totally de-financialized housing. We will have to implement and enforce this change in opposition to the efforts of landlords, and we should be mindful of the history of resistance to housing change so as to better protect our projects in the future. If landlords will not use their power to alter rent setting practices, we will have to seize that power ourselves as part of our efforts to de-financialize.

### *Summary Statement*

In order to answer the questions about landlords, housing injustice, and responsibility which began this project, this thesis had to first take a promising and influential theory, Iris Marion Young's Social Connection Model of responsibility, and built upon its underdeveloped parts, strengthening the theory and the analysis it can provide. In so doing, I developed and expanded upon Young's prioritization parameters to provide 6 categories of prioritization: power, benefit, interest, centrality, contribution, and control. These categories, analyzed together, indicate the strength of a prioritization claim which a particular injustice places on a given social group. I also expanded upon Young's action guidance parameters, developing a framework for action guidance which begins with the perspective of the political community to ask "What can we do?", considering in this deliberation structural change, altering practices, and harm alleviation. My action guidance framework then has the political community and the groups therein to ask: "How can we do it?", understanding sub-issues and sub-options, determining interests, and organizing collectives to find the answers. Finally, my framework asks individual responsibility holders and those they work alongside to determine "What can I do?", considering the elimination of their contributory behaviours and considering their personal circumstances to determine where they are most suited to contribute to the political community's anti-injustice projects.

Through the categories of prioritization, I established that housing injustice places a strong claim of prioritization upon landlords, and thus concluded that landlords ought to prioritize housing injustice. Through the application of my action guidance framework, I



established that the total de-financialization of housing is necessary to eliminate housing injustice, and that, as a result, one of the contributions landlords ought to make, in taking up their responsibility for housing injustice, is abandoning profit in the rents which they set.

The expansions which I made to alter and improve the action and prioritization guidance of the SCM, beyond helping to make the investigation of this thesis possible, are valuable contributions to the SCM and to anti-injustice work in general. The expansions which I make to prioritization will be useful to further research and to anti-injustice organizers, as they can help to better identify target groups for awareness campaigns as well as for accountability. This will also help focus the analysis and action guidance which researchers can provide. The action guidance framework can better help researchers and organizers design plans and projects for the alleviation and elimination of injustice, and also outline the justification thereof for the purpose of public awareness and recruitment for these projects. The final chapter of this thesis serves multiple purposes. It is, first and foremost, a call to action, highlighting the necessity of landlords taking up their responsibility for housing injustice and abandoning profit. This chapter also contains an analysis of the kinds of projects which will be necessary to eliminate housing injustice. Finally, it provides a demonstration of how my action guidance framework can be applied to arrive at concrete anti-injustice projects and to identify agents' roles in those projects. This thesis improves the usability of the SCM, making it a sharper tool in the hands of those organizing and engaging in anti-injustice work; and developing a framework which

researchers across disciplines can utilize to move from theory and analysis of complex, structural issues to concrete actionable guidance regarding how to address these issues.

In the course of this thesis, many areas which call for further research were identified. In terms of the SCM and the contributions I here make to it, questions of whether a distinction can be made between blame for a wrongful action which is wrongful due to its connection to injustice and blame for the injustice itself, as well as how to determine what is in *the* interest of *the* oppressed, have been left for further research. In analysis of housing injustice and landlords, many considerations for further research arose. I left unanswered the question of how housing systems ought to be de-financialized, as well as the question of whether one social system can be de-financialized while others are not. Landlords' labour and compensation is another topic deserving of further investigation; as the political community will need to grapple with questions like "should non-profit rent include compensation for property management labour?", "should landlords be compensated in the case of housing nationalization?", "what are the alternatives if the answer to these questions are 'no'?", and "how should the political community support landlords in their abandoning rental profits, if at all?" while de-financializing housing. Further questions of what landlords' roles will be in the new housing system, if they have any, and what other contributions landlords ought to make to the de-financialization project are also worthy of further research. This thesis only begins to answer the questions which need answering so as to determine concrete plans and projects for the political community to pursue so as to eliminate housing (or any other) injustice. It is my hope and belief that the prioritization categories and the action guidance

framework developed in this thesis provide an adequate method through which we can engage in this task and answer these questions.

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