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# The Application of Hirschman's Exit-voice Framework to Housing Studies: A Review and Some Ways Forward

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**ABSTRACT** *Albert Hirschman's 1970 work Exit, Voice and Loyalty, which considers the interaction of responses to dissatisfaction with an organization, product or country, has been drawn on by social scientists to look at concepts as diverse as health care provision, marital relationships, shareholder activism and strike activity. This paper reviews ways that the exit-voice framework has been drawn on to discuss issues related to housing: first, homeowners' responses to neighbourhood decline and homeless people's response to policing of their space; second, council tenants' response to opportunities to buy their council home or to become involved in participation schemes; and third, private tenants' responses to dissatisfaction in their homes. We suggest that this work could be extended through closer attention to the interaction of different types of exit and voice. Finally, we suggest that the exit-voice framework could be used to give insight into the development and influence of tenant collective voice in different types of housing systems.*

**KEY WORDS:** Hirschman, Exit, Voice, Loyalty, Housing, Political science

## Introduction

Concepts and theories from political science are useful for interpreting and understanding housing policies and processes; yet, housing scholars only rarely draw on these insights (Bengtsson, 2019). The relative absence of political science, as opposed to other social science disciplines, from the housing literature is odd given that, as Bengtton (2009, 14) says, “several of the most crucial social and political concerns in housing are precisely questions about power, freedom, justice, democracy and citizenship, which are also some of the most central concepts in political science”. Yet, political science could serve as the “missing link” between theory and

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policy in housing due to its attention to “the preferences and behaviour of individual and collective elite actors” (Bengtsson 2009, 19). The exit–voice framework (Hirschman 1970) is one such useful concept. The framework originated in the mind of an economist who was eager to promote “trespassing” between disciplines, and has most frequently been drawn on by political scientists (Adelman 2013). Hirschman pointed out that economists tended to study “exit” in response to dissatisfaction with products and services, assuming that “any recovery on the part of the declining firm comes by courtesy of the Invisible Hand” (Hirschman 1970, 16). Political scientists, on the other hand, tended to study “voice” – protests and complaints – in response to dissatisfaction in the political sphere. In reality, Hirschman argued, both exit and voice were possible in the economic and political spheres, and their interaction was of crucial importance.

In this paper, we discuss the ways that the exit–voice framework has been, and can be, used to study processes and policies associated with housing. First, we introduce the key ideas of *Exit, Voice and Loyalty*. We then consider the ways housing researchers have drawn upon this framework, and potential ways that these can be extended and connected to other literatures. To obtain the papers reviewed, we searched key words relating to housing (housing/rent\*/resident/tenant/homeowner) along with key words related to the framework (exit/voice/loyalty/Hirschman) in several databases: Scopus, Web of Science and Google Scholar. We also searched for the key words exit/voice/loyalty/Hirschman in the major housing studies journals: *Housing Studies and Housing, Theory and Society, International Journal of Housing Policy*, and *Journal of Housing and the Built Environment*. The papers unearthed revealed that discussions of the exit–voice framework in the context of housing fit within three concerns: homeowners’ and homeless peoples’ responses to neighbourhood decline; council tenants’ responses to opportunities to buy their council home or to be involved in participation schemes; and private tenants’ responses to dissatisfaction in their homes. At times, the use of the exit–voice framework has led to interesting insights; at other times, it is as if the authors have limited their reading of the book to its title. Scholars of housing are not alone in this tendency; political scientist Peter John (2016, 14) describes “a familiar problem in studies of Hirschman: social scientists are attracted to the basic idea of exit and voice and are happy to reference the book, but often do not take it much further”. Having reviewed the influence of the exit–voice framework on housing research, and suggested ways that this work could be deepened, we go on to consider the fruitfulness of uniting Hirschman’s concepts with the work of Kemeny (1992; 1995; 2006) on divergent housing systems. This could give insight into the development and relative strength of tenants’ collective voice.

## **Exit, Voice and Loyalty**

*Exit, Voice and Loyalty: Responses to Decline in Firms, Organizations and States*, first published in 1970, quickly became a classic. Its author, Albert O. Hirschman, had until then been known for his contribution to the field of development economics. It was during his time travelling on World Bank business that the central thrust of the book occurred to him. On an empty, slow, poorly maintained, state-run train in Nigeria, Hirschman reflected that if people travelling cross-country had had no other option but to go by train, they might have been provoked to “raise hell” (Hirschman 1970, 45) to ensure that the train service improved. Rather than

complain, however, they chose to exit – to travel by truck. Orthodox economics had it that competition would stimulate improvement – yet, Hirschman argued that the availability of exit, by reducing the likelihood people would use their voice, could entrench decline. Indeed, those that would exit first would be those who were most outraged by the service – the very people who might have roused their inert fellow passengers to call for the train service's improvement. This experience marked the genesis of a “small idea”, as he called it in the acknowledgements of the book: that exit and voice were two possible responses to decline in quality or deterioration in conditions in a product, service, school, organization or indeed democracy. These worked in tandem in economic, political and personal spheres, with the chance of voice increasing as the ease of exit declined, and were affected by the presence or absence of “loyalty”: commitment to a business, organization or idea.

In *Exit, Voice and Loyalty*, and other works (Hirschman 1974, 1986, 1993), Hirschman reflected that exit and voice interact in many situations. Unhappy consumers might complain about a product or simply buy another one. A dissatisfied spouse has the choice to divorce or to work on the relationship. A Member of Parliament outraged with her political party might call for its reform or become an Independent. A citizen disappointed in a regime might emigrate or protest. In all these spheres, of course, an individual might choose not to act at all; Hirschman's focus however was on how potential actions or responses to the decline in quality or deterioration interacted.<sup>1</sup> In many cases, having exited means that voice is less possible: a person who no longer eats at a café is unlikely to be motivated to call for its improvement, and a person who leaves a firm can no longer negotiate for higher wages for the workers. Having exercised voice does not preclude exit, however: a person might exercise voice and then, once the organization or business has failed to respond adequately, exit. People might be able to use the implicit or explicit threat of exit to strengthen their voice, as is the case for a valuable employee who is more easily able to demand changes in management. The presence of loyalty affected what course of action was taken, potentially delaying exit and encouraging voice. Though exit is in many cases easier, the experience of using voice successfully in the past might prompt the choice of exercising voice over exit. If people are accustomed to exit in response to dissatisfaction, they may never learn to exercise voice. It is this that leads Hirschman to conclude that, “The presence of the exit alternative can therefore tend to atrophy the development of the art of voice” (Hirschman 1970, 43).

The danger of exit atrophying or undermining voice was illustrated by Hirschman's assessment of the Nigerian train system. In another example, he pointed out that when a public school declines, parents that were concerned about their children's education would, if they had the resources to, move their children to private schools. In exiting, they took with them the resources they might otherwise have devoted to reversing the decline. Yet, the framework “could not be expected to be universally valid” (Hirschman 1993, 177). Exit could also encourage voice. An option of changing schools might empower parents to speak out against declines in quality, and the mass exit from the German Democratic Republic in the form of migration to West Germany in 1989 encouraged those that remained to voice their opposition to the regime (Hirschman 1993). While Hirschman challenged the idea, current at the time, that exit was always a good thing, this did not mean he thought that the presence of exit was always a bad thing. His major point was that exit does affect voice, that exit and voice interact in different way, and it is important to monitor and examine these ways.

Subsequent authors have reinterpreted or extended upon Hirschman's original framework. Some authors have chosen to define loyalty differently. To Hirschman (1970, 78) "loyalty holds exit at bay and activates voice"; it could moderate or determine action in the form of exit or voice. In contrast, some authors have considered loyalty as a third behavioural response, alongside exit and voice (Graham and Keeley 1992). Loyalty is described it as "suffer[ing] in silence" and "an independent course of action between exit and voice" (Farrell 1983, 598) and "a disposition to accept rather than a disposition to criticize" (Birch 1975, 75). Though Hirschman's interest is the interaction of responses to dissatisfaction, some authors have tried to extend the exit–voice framework to account for lack of response. Tung (1981), in the context of migration, described "autism" as when a person accepts that she cannot change a dissatisfactory situation and adjusts her behaviour to suit the circumstances. Rusbult, Zembrot, and Gunn (1982), in the context of romantic and work relationships, developed "neglect" to indicate apathy or a failure to respond to a decline in quality. As Dowding and John (2012, 58) have pointed out, such operationalization "does not match the original descriptions of Hirschman's framework". In fact, they argue, loyalty should play the role it does in the original exit–voice: increase the probability of exercising voice rather than exit.

Dowding and John (2012) emphasize the importance of clarifying the different types of exit and voice activities. In their own study of responses to dissatisfaction by health and education users in the United Kingdom, exit can mean (1) moving to another public provider, (2) moving to a private provider or (3) moving area. Voice can mean (1) complaints to public officials, (2) participation in group activities such as protests and petitions or (3) voting. In the realms of education and health in the United Kingdom, the number and variety of possible exit and voice routes mean that they are likely to interact in different ways. As possible responses to dissatisfaction, the types of exit and voice available change according to the good – whether this good is a school, a doctor, a neighbourhood, a transport system, a café, a workplace or a country. As the research covered in this paper shows, different market and policy configurations, and the resources and situation of actors involved, change the incentives to exercise exit and voice, their efficacy and the way they interact.

## How the Exit–Voice Framework has been used to Discuss Housing Phenomena

### *Using the Exit–Voice Framework to Discuss Response to Neighbourhood Dissatisfaction*

In *Exit, Voice and Loyalty*, Hirschman considered how exit and voice might interact in the context of decline in quality of life in neighbourhoods. He posited that those that were most concerned about features such as "safety, cleanliness and good schools" are also the first to leave for other neighbourhoods when these deteriorate. This means they are "lost to the citizens' groups and community action programs that would attempt to stem and reverse the tide of deterioration" (Hirschman 1970; 51). Elsewhere, Hirschman references the advantages to the well-resourced in both exit and voice: "the privileged have in recent times compounded their traditional superiority in voice with a remarkable prowess in exit – witness the flight to the suburbs" (Hirschman 1981; 243). He suggested that the United States, his adopted home, a country "founded on exit" or emigration (Hirschman 1970; 112), celebrates the idea of success as exit out of a lower income or status. This rise is "symbolized

and consecrated by a succession of physical moves out of the poor quarters in which he was brought up in to ever better neighbourhoods" (Hirschman 1970, 108). Drawing on black studies literature, Hirschman notes that the exit of individuals from marginalized groups or neighbourhoods could compound their disadvantages by depriving them of actors that might otherwise work for the betterment of the whole group (Hirschman 1970, 109).

Urban scholars have taken up aspects of Hirschman's ideas with interest. One body of work looks at how people's satisfaction with local services and tax treatment corresponds to exit and voice. In one vein of this research, which builds on the social-psychology literature (Farrell 1983; Rusbult and Farrell 1983), urban scholars have considered loyalty and neglect as additional possible responses to dissatisfaction (Lyons and Lowery 1986). Other work has focussed instead on the concept of "dependence" on particular local services, which, similar to loyalty, is found to increase the likelihood of voice (van Vugt et al. 2003). Other work has directly followed from Hirschman, with loyalty treated as a factor affecting exit and voice (Dowding and John 2008, 2012).

In the light of the recent detailed reviews on residential movement and participation as a response to local services (Dowding and John 2008, 2012; Dowding et al. 2000), the current review is limited to how the exit–voice framework has been used to understand residents' responses to dissatisfaction with their neighbourhoods, as this more directly relates to the housing literature. This body of work has a long history under other names, such as residential movement (e.g. Kearns and Parkes 2003) and political participation (e.g. Cox 1983), but the publication of *Exit, Voice and Loyalty* contributed to a firmer focus on the interaction of these two responses. Orbell and Uno's (1972) survey of people's responses to proposed harmful regulation confirmed a number of Hirschman's propositions, including that both exit and voice were more likely to be used by "high-status" people, and that black people are more inclined to voice because their exit possibilities were limited by housing segregation.

More recently, it has been suggested that the exit–voice framework could "help bridge the gap between the bodies of literature that focus on only part of the response options: the residential choice literature (exit) and the literature on social capital and civic participation (voice and loyalty)" (Permentier, Maarten, and Gideon 2007, 201). That neighbourhood attachment encourages political participation is well-established (Dowding and John 2012, 139). A Dutch study connects loyalty, defined as neighbourhood attachment, to exit intentions. This found that people who were emotionally attached to their neighbourhood were less likely to express intentions to move (Permentier, Maarten, and Gideon 2009). The study also found that those who were attached to their neighbourhood were those who were satisfied with their neighbourhood. As such, the study is not able to shed insight on how exit and voice interact as response to dissatisfaction. In the same body of literature, the exit–voice framework is used by Land and Doff (2010), to present the results of their interviews about neighbourhood choice in deprived Dutch neighbourhoods, and by Hanhoerster (2015), to present the results of interviews with Turkish homeowners in Germany. However, both studies significantly redefine Hirschman's terms. To Hirschman (1970, 15), "one either exits or one does not": in the context of neighbourhood choice, this clearly relates to where one chooses to live (Hirschman 1974). Yet, for Land and Doff (2010, 431), exit describes "withdrawing from the neighbourhood in a social sense or ... avoiding particular places". Hanhoerster (2015, 3110)

describes a type of “mental” exit where one stays put but draws a mental boundary between home and the “bad part” of the neighbourhood. To Hirschman (1970, 30), voice is “any attempt at all to change...an objectionable state of affairs”. In contrast, to Land and Doff (2010, 437), voice “shows up moderately in the reactionary statements and verbal disapproval of the neighbourhood expressed to us as interviewers”. Finally, to Hanhoerster (2015), voice is used to describe (among other things) modifications of the home environment, and loyalty describes resignation, passivity or adjustment of needs. The redefinition of terms raises the question of why the exit-framework, focusing as it does on the interaction between quite specific concepts, is used at all. In another twist of the exit–voice framework, in two studies of homeless people’s response to policing of their space, loyalty is not considered, but adaptation (modification of behaviour while staying put) and persistence (no change in behaviour) are added to the framework (Snow and Mulcahy 2001; DeVerteuil, Marr, and Snow 2009). In both of these studies, participants share their experience of “exit” of a “contested space”, by moving a few blocks, a few miles or by moving town. Participants also share their limited experience of “voice” or protest. However, there is no consideration of Hirschman’s central preoccupation, which is the interaction of the two courses of action.

The studies of homeowner and homeless response to dissatisfaction all cite Hirschman, yet they consider only one part of the exit–voice framework, or phenomena that do not fit Hirschman’s definitions of exit or voice or do not consider how exit and voice interact. As a result, though the articles describe important processes, their use of the exit–framework does not shed light on the results. Future studies of neighbourhood dissatisfaction for homeowners or space dissatisfaction for homeless people that wish to draw on Hirschman could follow the guidance of Dowding and John (2012), and, through longitudinal studies, focus on levels of satisfactions, the interaction of actual (rather than intentional) exits and voice and the measurement of loyalty as originally described by Hirschman in relation to these two responses.

#### *Exit and Voice as Descriptors of Options Available to Council Tenants in the United Kingdom Following Social Housing Reform*

Hirschman and the exit–voice framework are frequently referenced in discussions of council housing reform in the United Kingdom. The changes introduced to British housing since the 1970s are seen as part of broader reforms in which privatization and marketization were proposed as solutions to perceived problems in public service delivery (Malpass and Victory 2010). This began with the Housing Act 1974, which enabled housing associations to compete with local authority providers (Malpass and Victory 2010). The 1980 Housing Act introduced the “right to buy” council housing at prices significantly below market rates, an initiative which transformed the British housing market by reducing the amount of socially rented housing (Jones and Murie 2006). Forms of formal tenant participation had existed since the mid-1950s, but the Housing Act 1980 placed a statutory obligation for local authorities in England and Wales to consult tenants on changes in housing management that affect them substantially (Cairncross, Clapham, and Goodlad 1994). Tenant participation has thus morphed from a collective and activist demand to a top-down policy in which individual tenants are consulted and through which housing providers provide accountability. A number of changes from the 1980s have strengthened the financial and organizational power of housing associations. The Housing Act 1988

instituted stock transfer from councils to housing providers 1988, and required councils to ballot tenants before transfers took place (Malpass and Victory 2010; Gregory and Hainsworth 1993).

Scholars of housing phenomena have drawn on *Exit, Voice and Loyalty* in their descriptions of the new policies. Citing Hirschman, Stewart (1994) describes right-to-buy, and stock transfer, as tenants' "exit powers" or "exit rights". In the latter case, she notes the " fleeting voice powers" given to council tenants, who in some cases were able "use their potential to exit as a bargaining tool" to negotiate better conditions under their social housing provider. Other voice powers were available, Stewart noted, within new rights to tenant participation. Rather than rights in themselves, Goodchild (2001, 92) suggests that these are more usefully described "rights that consumers may use to facilitate exit or voice". A right implies something that is available to all. But buying a council home is only possible for well-resourced tenants, and the exercise of voice was "invariably qualified by the ability of housing providers to defend their administrative discretion" (Goodchild 2001, 83).

Subsequently, "exit" and "voice" came to be shorthand for describing council housing policy emphases. Cole (2006, 287) states that exit and voice processes "have been combined for council housing in the past 20 years: local authority tenants have been given a 'voice', but often just to permit their 'exit'". Bradley (2011, 22) describes the government's "radical exposition of Albert Hirschman's pairing of 'exit' and 'voice'". Hickman (2006, 210) describes Hirschman's "typology" as useful to differentiating the Conservative Governments of the 1970s and 1980s "exit"-focussed approaches" (encouraging right-to-buy) from the Blair government's "voice" measures" in introducing tenant compacts and linking funding to tenant participation "performance".

This use of "exit" and "voice" to describe council housing policy priorities fits within how other scholars have used Hirschman's terms to describe key mechanisms in the functioning of new quasi-markets in social services (Barron and Scott 1992; Le Grand 2003, 2007). Quasi-markets were intended to promote service efficiency by introducing competition into state monopolies. Through this work, Hirschman's name has become associated with policies to promote choice in public services. This is despite writing a book partly about the risks of providing choice in key services, and about why, conversely, "the 'lock in' of consumers into the public provision of goods and services might improve their quality provision rather than harm them as traditional economic theory supposes" (John 2016, 2). In the case of health services in the United Kingdom, for example, Hirschman noted that the then-current argument that the National Health Service "needs precisely the potential exiters – educated, vocal, middle class people – as critics within the service; hence, exit should not be made too easy or cheap for them" (Hirschman 1974; 20). The misciting of Hirschman to describe ideas he did not himself advocate leads Calum Paton (2007, 317) to argue that theorist (and government adviser) Julian Grand uses exit and voice "not as a stimulus to critical reflection" but "as a taxi by which to reach a desired destination"; his analysis is "underpinned by an ideological desire to emphasise exit" (Paton 2006; 120). It is as if, as Hirschman's biographer recently reflected, the words exit and voice have "become so commonplace that their original combination was often forgotten" (Adelman 2015, 277).<sup>2</sup>

Reviewing the works in which exit and voice have been used to discuss housing further emphasizes the incongruity of using the exit and voice as descriptors rather than an analytical framework. First, exit and voice are defined by Hirschman as

potential responses to dissatisfaction. However, *Exit, Voice and Loyalty* sits oddly as a reference for two reasons. First, exit and voice are defined by Hirschman as potential responses to dissatisfaction. Yet, it is not certain that council tenants exited via right-to-buy or stock transfer due to dissatisfaction with council housing. In the case of right-to-buy, some tenants that were satisfied with their dwelling and tenancy may have nevertheless been glad for the opportunity to buy the home at a discount price. In the case of stock transfer, current satisfaction with the dwelling and tenancy could coexist easily with the realization that, under newly constrained circumstances for councils, a new landlord might provide for better conditions. It is not clear that a framework constructed to consider responses to dissatisfaction would give insight in other situations. Second, the key insight offered by *Exit, Voice and Loyalty* is that possibilities of exit and voice affect each other. The availability of exit can, in some cases, undermine the development of voice. However, most scholars have investigated tenant participation quite separately from right-to-buy and stock transfer to housing associations. For example, Stewart (1994) describes exit – right-to-buy and stock transfer – without discussing how the mass exit of tenants from council housing affected the voice that already existed, such as in tenant committees and protest groups. In another example, Bradley (2011) describes tenant voice – tenant participation, including its relation to previous more oppositional tenant campaigns – without discussing how this interacts with exit possibilities, such as by moving estate and exercising the right-to-buy.

In addition to discussing exit and voice in interaction, and in concert with dissatisfaction, it would be illuminating to consider the relationship between different varieties of exit and voice. Exit possibilities available to tenants exist outside of right-to-buy or stock transfer. For many tenants, low incomes and a lack of housing options limit the possibility of leaving council housing, but theoretically, tenants could respond to dissatisfaction by moving to a different dwelling while staying with their council housing provider, moving to a different neighbourhood and moving into private renting or homeownership, shared or otherwise. Likewise, voice possibilities for tenants exist outside of balloting or tenant participation. For example, tenants may respond to dissatisfaction by complaining to their housing officer, becoming involved in tenant protest or writing to their local councillor. While the major housing reforms discussed have changed some of the incentives around exit and voice options, council tenants have always been able to exit and voice.

Starting points for focussing on the interaction of exit and voice, and loyalty as a mediating factor, rather than exit-focused and voice-focused policies in isolation, have been offered by scholars of housing phenomena. Goodchild (2001, 92) makes the point that “exit may also be achieved by other means, for example by moving home”. Kemp and Keoghan (2001, 35), drawing on Gibb, Istephan, and Kemp (1997), note that exit as a response to dissatisfaction may only be temporary: council tenants “had left social housing in the hope that they would ultimately be able to move into more attractive housing in that sector at some stage in the future”. Bradley (2008, 6) observes that voice provisions were introduced to council housing tenants precisely because of the impossibility of “switching allegiance to another supplier”, but that without the threat of exit, “voice is likely to become a blunt and harmless weapon”. Cole (2006, 287) considers that “in some areas the prospect of transfer tapped some of the latent loyalty tenants have often shown towards the principles of council housing, even if they were not necessarily enamoured with their own local authority as a landlord”. This useful distinction reflects one recently made by

Dowding and John (2012), where “the object of loyalty is different from that of the people held responsible for its decline”. Loyalty, as understood as an attachment and commitment to the idea of council housing, may indeed have acted to delay exit and prompt voice in the case of right-to-buy. This is suggested by a recent article by a council tenant who suggests that loyalty meant that he chose against exit: “I held out against right-to-buy as I strongly believe in the principle of council homes and mixed communities” (Mcleod 2015). As the tenant goes on to explain, this loyalty has so far prompted voice (via writing the article) and kept exit at bay, but in response to a new policy that will increase his rent, he may eventually exit council housing via right-to-buy. Investigations of how loyalty impacts on the multiple types of exit and voice, and the interaction between these responses, may usefully draw on investigations into tenant identity and motivations for tenant involvement in participation initiatives (Simmons and Birchall 2007; Bradley 2011; Millward 2005).

An interaction between exit and voice may be observed in other works on housing reform in the United Kingdom that do not draw on Hirschman specifically. Hirschman's observation that both exit and voice are less available to the poor (Hirschman 1981; 220) is supported by this literature. Even taking into account discount prices, taking advantage of the right-to-buy was only possible if somebody was able afford to buy the home and obtain credit (Goodchild 2001); indeed, it has been described as a way “to induce the better off to leave” council housing (Malpass and Victory 2010, 10). The fact that exit via right-to-buy has been easier for the wealthy affects voice. The residualization of social housing as those on higher incomes exited has been associated with its policy marginalization (Murie and Forrest 1991). This phenomenon calls to mind Hirschman's observations that the exit of “highly quality-conscious customers... paralyses voice by depriving it of its principal agents” (Hirschman 1970, 47). Similarly, it can be imagined that if wealthier council tenants had not left the tenure via right-to-buy, they might have been able to use their resources to support ideas of security in council housing, as well as increase the council housing stock.

To conclude this section, while scholars have labelled government policy priorities in council housing as “exit” and “voice”, research on how these phenomena interact, as well as how the various different types of exit and voice interact, has been limited. Right-to-buy continues in the UK, and has recently been extended to housing association tenants. Scholars interested in applying the exit–voice framework to council housing should consider this type of exit alongside other types of exit (from the house, the neighbourhood or the tenure) and the various types of voice (to a housing officer, to a councillor or via tenant participation or protest). Conceptions of “loyalty” should integrate the literature on tenant identity (i.e. Bradley 2011), and its measurement could draw on insights garnered by research into loyalty in health and education users (Dowding and John 2012). In addition, the exit–voice framework might give insight into the transformation of public housing estates to mixed income communities, which is a policy favoured by public housing organizations in a number of countries. In most cases, fewer public tenants live in redeveloped estates than previously (Waldegrave, Thompson, and Love 2013; Lees 2013; Goetz 2011; Darcy and Rogers 2014). It is possible that the exit of tenants from these neighbourhoods might undermine their local political voice, just as the exit of council tenants from the tenure via right-to-buy affected the larger council tenant voice. Indeed, research from Toronto has suggested that the redevelopment of estates has diluted their political power (August and Walks 2012).

### *Using the Exit–Voice Framework to Discuss Responses to Housing Dissatisfaction*

Applying the exit–voice framework to dissatisfaction with dwellings makes sense: people become dissatisfied, and they can react by moving house or complaining. These options are most applicable to privately rented housing: social tenants cannot move between houses in the same way, and while homeowners can purchase a new home, in most cases, they have no one to complain to about problems in their home. Exit and voice are both touted as solutions to poor housing quality in the private rental sector. Tenants can use their market power, to, in the words of the New Zealand Government department responsible for housing, “find a property that not only meets their needs and lifestyle, but does not have any existing issues” (Government spokesperson quoted in McLeod 2014). If tenants find themselves in a dwelling in poor condition, they can use their voice to gain improvements by asserting their rights under the law. Laws exist to protect tenants’ rights to housing of reasonable standards in most countries. If tenants are unable to gain improvements through negotiations with their landlord, they have recourse to courts and to the state or local authority (Super 2011; Bierre, Bennett, and Howden-Chapman 2014; Ormandy and Ezratty 2012).

Despite the applicability of the exit–voice framework to the private market, it was, until recently, rarely applied. The first instance of its application appears to be Pickvance (2001). This study draws on interviews conducted with residents in Budapest and Moscow in 1993, where some of the housing had, until recently, been state owned. The relevant survey results do not differentiate by tenure; participants lived in privately owned (owner-occupied or rented), state-/council-owned or co-operatively owned housing. There were correlations between dissatisfaction and a desire to improve the housing situation. However, nearly half of those wanting to improve their housing situation – through, for example, moving or having repairs made to their dwelling – did not expect to do so. These participants also tended to be of low socio-economic status. Of this group, according to Pickvance (2001, 198), “Hirschman would describe them as showing ‘loyalty’ but this label seems quite inappropriate”. As outlined earlier, the concept of loyalty is easily misinterpreted. Hirschman defined “loyalty” quite differently to its popular understanding. Lack of response undoubtedly exists; however, in *Exit, Voice and Loyalty*, the focus is how people respond to objectionable circumstances. Pickvance’s (2001, 203) conclusion that “those in the weakest positions were scarcely more likely to be dissatisfied with their housing than those in stronger positions but they were more likely to be inactive” is quite in line with Hirschman’s observation that voice (and exit) has greater costs and is less available to the poor (Hirschman 1981, 220).

Hirschman’s terms have also been applied by Lister (2006; 2004) to her findings on young people’s negotiation of the private rental sector in England. To Lister, exit and voice can be understood as types of strategy adopted by young people in response to dissatisfaction prompted by issues such as lack of repairs. Exercising voice is difficult due to fear and a sense of powerlessness (Lister 2006). Exercising voice is often ineffective. Lister reports that participants “repeatedly exercised the ‘voice option’ (Hirschman 1970) to no avail”, ultimately being “unable to assert their legal rights” (Lister 2004; 324). The ineffectiveness of voice contributed to a subsequent use of exit. The short-term leases which the participants were on offered them an easy “out”. In this case, Lister suggests this “natural exit” worked against the resolution of issues. Of the 15 people interviewed, 8 tenants wanted to leave when their

tenancy ended. If tenants left at the end of a tenancy, rather than as a result of their dissatisfaction, this negated the effectiveness of exit as a means of providing market messages about housing quality to the landlord, particularly in a market where housing was in high demand (Lister 2004; 324). This reflects an observation of Hirschman's (1974, 13): "exit may fail to supply even the bare information about the existence of discontent, if dissatisfied consumers switch back and forth between various equally unsatisfactory suppliers".

The mechanisms of the exit–voice framework have been most clearly elucidated – despite his using neither term – in Super's (2011) theorizing around the implied warranty of habitability. This is a law applicable in a number of jurisdictions in the United States that enables tenants who are dissatisfied with their housing to withhold rent and defend their action in court. Super reasons that asserting rights under the implied warranty is only worthwhile if the likelihood of success is greater than the costs of voice (i.e. time and effort), the risks of voice (i.e. being forced to move due to damaging the relationship with landlord) and the costs of exit (i.e. moving costs). The decision on whether to exercise voice or exit is affected by exit options, which differ for different tenants and for different rental markets. In a market of low vacancy rates, tenants may prefer not to exit because it is difficult to find a unit, let alone one in superior condition. This also weakens their voice; as Hirschman notes, a threat of exit is effective "whether it is made openly or whether the possibility of exit is merely well understood to be an element in the situation by all concerned" (Hirschman 1970; 82). The connection between the tenant experience and economic realities has recently been made in relation to secure occupancy. Hulse and Milligan (2014) point out that a tenant's occupancy is insecure if a tight rental market forces a tenant to commit to rent she cannot afford, or if she has an insecure income. Tenants must be in a secure position – in their housing, or in the knowledge that other housing is available to them – to assert voice. This security is not just determined by the law, but by the market and by a tenant's financial position.

The impact of loyalty on this interaction of exit and voice in the private rental sector has not been covered in these studies. However, there are suggestions that attachments to the dwelling or in the relationship with the landlord may play their part. A study of Scottish tenants found that the landlord had a personal relationship with many tenants, lending them food, and expecting them to do repairs around the building and allowing rent arrears to be paid gradually. This means that "they felt inhibited in taking any action against her because of her apparent friendliness and informal relationships" (Popplestone 1972; 373). A New Zealand study similarly found that such a connection could prevent people from exercising voice. The author describes a situation where "the landlord was (or had become) a personal friend, whom tenants did not want to upset or make any requests that might be seen as unreasonable, reportedly because of concern about the landlord's own financial situation" (McDonald 2014; 25). In addition, if, as Dowding and John (2012) argue, "loyalty" as described by Hirschman constitutes whatever increases the probability of exercising voice rather than exit, we might also consider the level of secure occupancy as a measurement of loyalty.<sup>3</sup>

The private rental sector is a market where tenants can theoretically respond to dissatisfaction by moving house (exit) or by asserting their rights (voice). However, there are a number of disincentives to voice, including the fear of damaging the relationship with the landlord. This fact is particularly problematic in the context of private rental housing, as regulation on quality relies on tenants, who can report

substandard housing to councils or courts. The alternative response, exit, is limited by economic circumstances, including incomes and the availability of alternate housing in a tenant's price range, in addition to discrimination by landlords on the basis of race or family type (Harris et al. 2006; Saville-Smith and Fraser 2004). It should not surprise us, then, that much private rental housing in countries including New Zealand and the UK is in poor condition (Wilcox, Perry, and Williams 2014; Buckett, Jones, and Marston 2011). It is in such cases of market failure where "consumers are assumed to be in an inferior and impotent position in which neither exit or voice on their part if likely to perform as an adequate protection of their interests" that "some form of public intervention or self-policing...seems to be the answer" (Hirschman 1974; 12). Such intervention might include public housing or enforceable regulation for quality (Bennett et al. 2016; Howden-Chapman 2015; Chisholm 2015).

Applications of the exit–voice framework to tenant dissatisfaction with housing conditions could be extended through closer attention to the impact of the availability of exit on voice. The availability of exit could be measured by rental housing vacancy rates within certain income brackets. The use of voice could be measured by measuring complaints to local authorities, court cases on housing quality initiated by tenants or through surveying tenants on their own negotiations with landlords. Additionally, as Dowding and John (2008, 2012) suggest, studies could take a longitudinal approach, and survey people twice. The first survey would determine levels of satisfaction, as well as extent of loyalty, and, the second survey, taking place after some time has passed, would monitor whether tenants had utilized exit and/or voice. Paying attention to the dynamic interactions of voice and exit in response to market conditions and policies helps us understand how efficacious forms and configurations of voice and exit could be developed to create virtuous circles of improvement rather than vicious ones of decline in housing quality and access.

### **Application of the Exit–Voice Framework to Housing System Typologies**

So far, we have considered ways in which scholars of housing phenomena have drawn on Hirschman's exit–voice framework, and ways that this work could be extended. This section considers an additional application of the exit–voice framework: to voicing collectively and to exiting tenure. The studies reviewed in this paper consider for the most part individual voice. However, collective voice was chief among Hirschman's interests. Voice is "any attempt at all to change, rather than to escape from, an objectionable state of affairs through individual or collective petition... appeal to a higher authority ... or through various types of actions and protests" (Hirschman 1970; 30). The examples of voice given in *Exit, Voice and Loyalty* include neighbourhood groups, the student, black power and consumer movements and groups representing ethnic minorities which have "formed interest groups... and became pivotal in national politics" (Hirschman 1970, 109). It is worth thinking about how Hirschman's preoccupation on ways that exit works against voice might relate to collective voice in housing.

One way to consider this is to think about "exit" to homeownership as a response to dissatisfaction in the private rental sector. We have already discussed how council tenants in the UK – along with public tenants elsewhere – are encouraged under neoliberal policies to buy their housing. In addition, leaving the private rental sector and purchasing a home can be a response to an "objectionable states of affairs".

It has been suggested that the post-war expansion into the homeownership and the suburbs was motivated by the desire to escape the restrictions of renting privately (Vaughan 1968, 209; MacKenzie 1973, 74–77), and qualitative interviews reveal that key motivating factor in buying a home is a desire to obtain increased stability and better quality (Hulse, Milligan, and Easthope 2011; 14; DTZ Research 2005, 96).

The effect of the exit of homeownership on tenant collective voice has been noted by the American urban theorist Peter Marcuse, who writes that “the pursuit of home ownership as a means of solving housing problems on an individual basis” has “weakened more collectively-oriented efforts at housing change” (Marcuse 1999; 70). If aggrieved tenants buy homes, in other words, they will not personally benefit from improvements to rental housing. A new homeowner might still feel passionate about tenants’ rights; indeed, many people support causes that do not immediately affect them. However, while there may still be incentives for her to participate in collective action (Olson 1965) – such as bonding with her tenant neighbours – fewer benefits will accrue to her if the collective action is successful. In addition, as a homeowner acting in solidarity with tenants, some of the methods of tenant protest – such as rent strikes – are no longer available to her. Finally, she may begin to focus her attention on issues that affect her as a homeowner that are distinct from the interests of tenants, and indeed may be quite oppositional. For example, a homeowner may work against rent control or the building of public housing (which tenants who could access lower rents or public housing would support) because these measures could lower property prices in the area.

The interaction of exit possibilities and collective voice can be seen in a brief historical survey of New Zealand. One recent study found that private tenant collective voice in New Zealand has occurred when it was difficult to exit private rental housing (Chisholm 2015). The first phase of private tenant protest, in 1916 and again in 1920–1922, occurred as building slowed and housing costs rose. Tenant groups, supported by the newly founded Labour Party, demanded and achieved rent control. Tenant protest declined from the early 1920s as the government introduced generous subsidies to purchase homes. However, as incomes declined from the onset of the Depression, fewer people could enter homeownership due to a drop in state lending and in incomes. Tenant protest began to occur again, spontaneously as well as supported by the Unemployed Workers Movement. Yet, this declined from 1935, as the country came out of Depression and the government committed to state housing building and homeownership subsidies. Tenant protest rose again in the 1970s, partly in response to the squeezing out of inner city tenants as the result of urban migration and redevelopment (Chisholm 2015). Recently, an increase of tenant protest from 2013 has been associated with the rise in house prices as private tenants are not able to enter homeownership as easily as previous generations (Howden-Chapman 2015). The historical survey suggests at least some association between the decline in exit opportunities (as housing becomes more expensive, building slows, incomes drop or the state withdraws financial support) and a rise in tenant collective voice.

The interaction of exit possibilities and tenant voice can also be explored by comparing countries with different housing systems. In what Kemeny (1992) describes as integrated rental systems, homeownership is not favoured over other forms of tenure, and for-profit and non-profit housing providers compete in the same rental market, which provides for strong rights, secure tenure, low rents relative to income and superior quality.<sup>4</sup> Such a system significantly reduces the prevalence of housing deprivation (Borg 2015). In contrast, homeownership is particularly promoted and

aspired to in “dual rental systems”, which include New Zealand, the United States, Australia and the United Kingdom. Homeownership rates in these countries are high because of a number of historical financial advantages to owning homes, such as tax exemptions, income tax deductions, low interest loans for homeownership and the absence of imputed rents. Social housing provides only for the most vulnerable, at subsidized rents, and operates separately from the private rental market. Private renting is characterized by high rent, weak rights and poor quality. In a situation where “public renting is denied as a realistic alternative to middle-income households [and] the profit-dominated rental market only offers housing at high rents and with insecurity of tenure, the only alternative remaining will be owner occupation” (Kemeny 2001; 67). Such a system means there is “a frantic scramble...to escape out of renting or even to avoid having to rent at all” (Kemeny 2005, 61). In Hirschman’s terms, exit is seen as and promoted as a response to dissatisfaction in the private rental market.

If the exit–voice framework is applied to such a situation, in countries where exit is encouraged, voice would suffer. A brief survey of countries supports such a connection. Collective private tenant voice does exist in dual rental countries – local private tenant protest groups engage in direct action while media-savvy NGOs work to support tenants in difficulty and to lobby government (Chisholm 2015). Yet, their membership and influence are minor compared to tenant collective voice in some integrated rental systems. In contrast, tenant voice in integrated rental systems is typified by membership organizations with real power. For example, the German tenants’ union has 320 branches, works in 500 towns and cities and has almost 3 million members (Haffner, Elsinga, and Hoekstra 2008). The organization provides a lease agreement based on high court rulings on cases it has brought, supports tenants in dispute and provides input into legislation (Hulse, Milligan, and Easthope 2011). Almost half of all households in Sweden’s rental sector are members of tenants’ unions. The tenants’ union negotiates rent and quality issues, lobbies government on tenancy issues and takes part in urban planning (Hyresgästföreningen 2002; Bengtsson 2004; Lennartz 2011).

The strong voice of tenants in some countries should be understood with reference to their unique historical circumstances and their welfare system, including in some cases corporatist-style relations to the state (Bengtsson 2004; Kemeny 2006). Yet, applying Hirschman’s ideas provides an additional contributory factor. This suggests that the distinction between collective voice in different housing systems might be explained by the fact that in dual rental countries, homeownership fulfilled the role of an exit to the problems of the rental sector. If people hope to leave, or indeed do leave, the private rental sector, this may have implications on the development of voice. The exit of “highly quality-conscious customers...paralyses voice by depriving it of its principal agents” (Hirschman 1970; 47). In this context, a country that promotes homeownership actively atrophies the development of “the art of voice” (Hirschman 1970, 43) in the tenant population, further entrenching a housing system that works against the interests of tenants.

The social movement literature contains a number of examples where other types of exit, apart from ownership, have affected the development of private tenant collective voice. Exit can also describe a move from private rental housing to cooperative housing, tenant-managed housing, public housing or rent-controlled housing. In each case, the interests and resources of people who have moved to another type of housing are transformed. Schwartz (1986, 150), for example, describes public

housing as an “enormous safety valve on tenant discontent” as city leaders fast-tracked tenant activists’ public housing applications. In the United Kingdom, scholars note that “the most militant anti-gentrification groups of the 1980s morph[ed] into housing service providers” (Hackworth and Smith 2001, 468). Boston public tenants who were awarded management of their estate “were channelled into fighting among themselves over diminishing governmental resources and struggling to manage their physically and socially troubled communities, leaving little time to think about larger national issues” (Vakili-Zad 2002; 136). In regard to similar New York experiments, Marcuse (1999, 80) observed that “self-help efforts to provide and maintain and manage housing are as likely to drain energies that might go towards collective movements aimed at changing policies as they are to contribute directly to them”. These observations link conceptually to charges of cooptation: that tenant participation in Scotland “incorporate[d] potential sources of resistance and limit debate” (Glynn 2010; 54), that tenant consultation on estate redevelopment in Sydney “obviate[d] the self-organising efforts of tenants” (Darcy and Rogers 2014, 253).

The New Zealand historical study, the comparison of tenant collective voice in countries which have different policies towards homeownership and the contributions from the social movement literature, all support the idea that the promotion of homeownership serves to undermine or atrophy the development of collective tenant voice. This matters because private tenants in dual rental countries, who suffer weak rights and poor-quality housing, could be well served by a strong, representative voice in national politics, just as trade unions have supported low-income workers, just as tenant unions in some countries support tenants and just as tenant organization in New Zealand’s past has been associated with the achievement of legislation that supports tenants. The effects of the availability of exit of the development of tenant voice could be further explored by comparing tenant voice with exit possibilities across time periods, or between neighbourhoods, cities or countries. Tenant collective voice could be measured by tenant protest events or tenant organization membership numbers, while exit possibilities could be measured by house prices, incomes and government support for home-ownership.

## Conclusion

The exit–voice framework is well suited to an application to housing processes. In housing, exit as a response to dissatisfaction can refer to a number of courses of action, including moving house, moving neighbourhood or moving tenure. Voice can refer to a number of responses to dissatisfaction, including complaints to the landlord, whether public or private or protesting about housing issues (including affordability, quality, supply and security) to local or central government. In most countries, the market is the main distributing mechanism for housing, and the state’s role is to provide correctives to that market (Bengtsson 2001). These correctives range from financing to support homeownership, to regulation of quality, security and affordability to the building or subsidizing of public housing. As such, the extent of dissatisfaction, and whether exit or voice is chosen as a response, is affected by state policy and market trends, as well as loyalty. “Loyalty” is what Hirschman (1970, 78) understood as the factors that delay exit and activate voice. In the context of housing, this might be considered neighbourhood attachment or dependency, as well as particular attachments to a home or landlord. In addition, it may relate to the degree of secure occupancy experienced by tenants and homeowners, which is

determined in part by the law and by affordability (van Gelder 2010; Hulse and Milligan 2014). In addition, delays in exit as a response to dissatisfaction are encouraged by the specificities of housing markets (e.g. Arnott 2001), including the size of the individual's investment (especially for homeowners), and the transaction and attachment costs related to moving house (Dynarski 1986).

Hirschman's work has clearly inspired and prompted reflection in a number of works. This review of the use of *Exit, Voice and Loyalty* has been used to explore issues relating to housing and has found that the framework has been used: to describe policy emphases relating to council housing in the United Kingdom; to analyse the interaction between neighbourhood satisfaction, residential movement and political participation for homeowners and homeless people; and to point out the limitations of exit and voice in ensuring quality in the private rental sector. Yet, some of the ways *Exit, Voice and Loyalty* has been used are problematic. In studies concerning housing in the context of neighbourhood satisfaction, Hirschman's framework has been presented as a central theme, yet these studies define "exit" and "voice" very differently, fail to discuss one or the other or do not consider their interaction. Hirschman's terms are intended as a descriptive device to illustrate and clarify issues; yet, the clash of definitions and approach between the presented studies and their reference point risks confusing the issues further. Housing scholars are in line with other researchers of public service reform in referencing Hirschman to describe approaches prioritized by governments since the late 1980s. However, the practice of using "exit" and "voice" as descriptors (of policies, moreover, that Hirschman warned against), rather than as tools to analyse the exercise of and interaction between exit and voice, means that the potential contribution of *Exit, Voice and Loyalty* to housing scholarship has not yet been fully realized.

This paper pointed to ways that work around council housing reform, neighbourhood dissatisfaction and rental housing quality that could be extended. Identifying dissatisfaction as a prerequisite to application of the exit–voice framework would ensure the framework is used in ways that are consistent with Hirschman's work as well as that of contemporary social scientists (e.g. John 2016; Dowding and John 2012), enabling housing research to contribute to this body of work. One important contribution housing researchers could make would be to study what exit, voice and loyalty represent in the context of housing. This would include the different types and forms of interactions of exit and voice in different tenure contexts. Loyalty, as understood as what delays exit and prompts voice, can be explored in the context of housing through investigating how each response relates to secure occupancy, to socio-economic status, to tenure, to neighbourhood identity and to the relationship to the particular dwelling or community (and in some cases, landlord). Attention to history allows researchers to consider how the opportunities for exit and voice, and the way they interact, change alongside policy and market configurations.

Some current work on the exit–voice framework relies on careful survey data (e.g. Dowding and John 2012). Yet, the exit–voice framework is equally useful in simply drawing our attention to overlooked issues, such as the failure of exit and voice to bring about improvements in some contexts or the consequences to voice of providing exit. As noted in this paper, exit and voice are touted as providing sufficient protection for private tenants, yet fail to, implying a need for improved regulation (Lister 2004, 2006; Super 2011; Chisholm 2015). In another example, as noted in the final section of the paper, policies to promote homeownership, by pushing "exit" as a response to dissatisfaction with the private rental sector, may undermine the

development of tenant collective voice. New Zealand's history of collective tenant voice and the comparison of tenant collective voice in integrated and dual rental systems suggest that opportunities for and interaction of exit and voice configure differently over time and space, with important consequences for the availability and quality of housing across different groups. Further application of Hirschman's framework to studies of processes and policies in housing are likely to generate additional valuable insights.

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### **Notes**

1. In all of these spheres, moving on might be prompted by reasons other than dissatisfaction with the status quo, but Hirschman's focus was specifically on responses to dissatisfaction.
2. The use of *Exit, Voice and Loyalty* as a reference in discussing concepts that the author himself criticized has long precedence. Citing Hirschman, Bogdanor (1976) argues that the possibility of exit to private schools makes voice more likely to influence teachers and administrators to improve the quality of education. Yet, in *Exit, Voice and Loyalty*, Hirschman precisely discusses this phenomenon, and comes to quite the opposite solution. Considering the situation where a school declines, and parents send their children to private schools, Hirschman argues that while this exit "may occasion some impulse toward an improvement of the public schools", this gain is "far less significant than the loss to the public schools of those member-customers who would be the most motivated and determined to put up a fight against the deterioration if they did not have the alternative of the private schools" (1970, 45–46).
3. Security is also relevant to homeowners. Drawing on van Gelder (2010), as Hulse and Milligan (2014) do, security depends on a legal right to occupy a property, de facto occupation and a perception of the right to stay. Their sense of security – and the extent to which this supports them to exercise voice – may be determined by the law surrounding ownership and the size and conditions of their mortgage.
4. While two types of rental systems exist, there is increasing convergence between the two (Hoekstra 2009). In Sweden, for example, the non-profit sector has become increasingly responsible for housing less well-off households (Ruonavaara 2012) and housing is becoming increasingly marketized (Christophers 2013).

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