

Galuszka, Jakob

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– BOATS AS HOUSING IN OXFORD, UK: Trajectories of Informality in a High-Income Context

JAKUB GALUSZKA

Abstract

In this article I aim to shed light on boat dwelling as an increasingly popular housing practice in the UK. I investigate the changing nature of this practice in times of housing crisis and of the connection between formal and informal approaches, and discuss how decentralized urban actors influence and safeguard their visions of housing. My investigation concentrates on three intertwined strategies boaters in Oxford use to deal with growing regularization and commodification pressures: (non)compliance, formalization and staying under the radar. My findings challenge several assumptions about housing informality in the global North and document the diverse trajectories that informal processes may take. My analysis reveals that informal and semi-formal solutions are not simply 'tolerated' or 'overlooked' by the state, but co-produced by urban dwellers through a repertoire of everyday actions and ad hoc advocacy approaches. The construction of specific trajectories of informal housing emerges at the interface of complex agendas and attitudes that go beyond the generalized roles attributed to the key urban sectors.

Introduction

Up to 50,000 people were estimated to living on boats in the UK in 2021, and the ongoing housing crisis is likely to boost these numbers (APPG, 2021). The recent increase in the number of boats on local waterways has led to increased visibility of this traditionally off-grid community in the media and policy spheres. Consequently, the previously liminal nature of living on boats (Bevan, 2011), which was associated with nomadic and counterhegemonic lifestyles (Smith, 2007), has undergone a gradual transformation. Its changing nature has included evolving relationships of boaters with the market, the public sector and the agencies responsible for managing specific waterways. The influence of the latter two actors, in particular, has been contradictory. On the one hand, it has led to conflicts and evictions in some densely populated areas such as London. On the other hand, the development of residential mooring strategies in cities across the UK supports a shift towards formalization and recognition of boats as a permanent housing solution.

In this article I focus on understanding the potentiality and threats to boating as an increasingly popular housing modality and scrutinize the strategies of boat dwellers to ensure the feasibility of this practice. I do so, first, by documenting the internal logic of boating as a form of housing that has enabled it to become a form of alternative urbanism (McFarlane and Vasudevan, 2014) in a highly regulated context. Secondly, I discuss the positioning of boating practices within a broader housing system in which gentrification, regularization and eviction pressures exist and are mediated (and sometimes also perpetuated) through heterogeneous strategies, and in which boaters negotiate the meaning of formality and informality in their everyday activities. These include interrelated strategies of formalization, (non)compliance and staying off-grid.

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In the theoretical dimension, this article contributes to the formality–informality debate. I document the potentiality of everyday and decentralized strategies that act as an instrument of co-producing urbanity in a context of a high-income city. While I refer to the dichotomous terminology of the global North and South, I examine comparative aspects and common trajectories of urban processes (Aalbers, 2022), with a particular focus on the study of informality as a promising approach for understanding the dynamics of state–society relationships (Hilbrandt *et al.*, 2017). I utilize reversed flows in theory making (Yiftachel, 2006) by engaging with an epistemological approach that is typically associated with a non-European context to discuss a seemingly niche housing process unfolding in one of the most well-known university towns in the world. By looking beyond dominant discourses describing bottom-up urbanism in the global North as a form of middle-class organized (Mayer, 2013) or confrontational resistance (Dikeç and Swyngedouw, 2017) to the housing crisis, I turn the attention to the decentralized and heterogeneous activism of ordinary people (Bayat, 2000). In the article, I document that these forms of engagement, albeit at a different scale to those in some Southern contexts, flourish within the rigid housing systems of affluent cities (Durst and Wegmann, 2017).

Informal living between schemes and institutions (McFarlane and Vasudevan, 2014) is considered here as housing practice that is entangled with formal housing systems not only for structural reasons, but also because of the role bottom-up approaches play in pushing the boundaries of what is accepted and incorporated as part of that system. Diverse attitudes and agencies emerge from these configurations and translate to equally non-linear relationships with the public sector, which range from contestation to cooperation. In the article I propose an analysis of trajectories of informality as a way of decoding housing realities in the global North, including the largely overlooked potentiality of ordinary people's more informal and everyday actions co-producing these realities (Hilbrandt *et al.*, 2017; Banks *et al.*, 2020; Bayat, 2000).

My arguments are based on research conducted between August and December 2021 in Oxford, UK. My contribution, situated in the context of an acute housing crisis, provides insights from a mid-size town of 162,100 inhabitants in 2021 (Oxford City Council, 2021). Therefore it reflects the general condition of radical commodification of housing characteristics of major European cities and simultaneously presents insight from a context typically overlooked in mainstream urban studies.

My research included interviews with boaters and housing experts, an analysis of policy documentation, and systematic observation along the Oxford Canal and a stretch of the River Thames that cuts through the centre of the city of Oxford. To grasp the complexity of housing solutions, my investigation included different types of boats linked to multiple mooring arrangements and examined the permanent and temporary as well as 'formal' and 'informal' characteristics of these dwellings. In total, I conducted 22 interviews, based on purposive and snowball sampling methods, in which I focused on experts and boaters working and living in Oxford or its vicinity. I also interviewed one respondent who passed through the city occasionally and one expert who had moved to London by the time of the interview. Interviewees included 17 current and former boaters from diverse socioeconomic backgrounds and living situations. Seven respondents were female and ten were male. Among these were three respondents in their twenties, five in their thirties, six in their forties and three above the age of 50. Two respondents were full-time students, three worked in manual and temporary jobs (one was combining their job with studies and one with freelance artistic work). Two had a job in small-scale hospitality services, one was retired and two were working mainly freelance, while the remaining interviewees worked in academia, the public sector and charities. Interviewees also included 11 experts, some past and current representatives of the City Council, Residential Boat Owners Association, National Bargee Travellers Association, Oxford City Canal Partnership, Jericho Wharf Trust, a welfare organization

supporting Roma and traveller communities, Collaborative Housing and the Canal and River Trust. Six experts had experienced living on a boat themselves.¹ A total of 19 interviews were conducted face two-face, while three were held online. The interviews were recorded, transcribed and analysed using a thematic analysis approach, and the length of the interviews ranged from 30 to 90 minutes.

In the second section, which follows this introduction, I reflect on the most important theoretical debates on housing informalities and pathways of their transformation in the contexts of what is generally referred to as the global North and South. In the third section I focus on the general problem of boats as housing in the context of the UK and Oxford specifically. In the fourth section, I discuss the key features of the boating community in the city of Oxford and document the three main trajectories of informality I identified in my research. In this section, I interrogate the relations they form with one another and contextualize them vis-à-vis market pressures and the responses of the public sector and managing agencies. I conclude with a discussion on informality trajectories and their importance for decoding hybrid formal–informal housing in a high-income context.

Trajectories of housing informality

Recent debates broaden the understanding of informal housing in the global North as a permanent feature of local housing markets rather than only a manifestation of migration-related phenomena or countercultural movements (Haid and Hilbrandt, 2019). Evidence from southern Europe (Chioldelli *et al.*, 2021; Esposito, 2022), Germany (Hilbrandt, 2019), the UK (Lombard, 2019; Schiller and Raco, 2021; Kelling, 2021; Galuszka and Wilk-Pham, 2022), North America (Mendez and Quastel, 2015; Durst and Wegmann, 2017) and Australia (Gurran *et al.*, 2021; Nasreen and Ruming, 2021) uncovered that many, often precarious, formats are on the rise. The majority of these are seen as manifestations of a structural feature of contemporary cities in which the costs of formal shelter are pushed beyond affordability (Potts, 2020). However, rather than being positioned simply as an autonomous solution to precariousness, they are interpreted as part of the hybrid institutional setting of the contemporary housing market (Chioldelli *et al.*, 2021). State (in-)action plays a significant role in the emergence of these formats (Roy, 2005), and legalities are used as an instrument to delimit the boundaries of permissibility (Marx and Kelling, 2019). For instance, Durst and Wegmann (2017) define informality in the USA as non-compliant, non-enforced or deregulated activity that is strongly interwoven with formal markets. In this sense, regulatory systems are used as a central point of interest in analysing informal housing practices in the global North. People's action is, in this context, usually seen as 'reactive' towards external factors imposed by more powerful urban players.

Nevertheless, as Harris (2018: 3) has pointed out, states may have the capacity to define 'what is informal, but whether planners and other state agents are always conscious of that power and use it is an open question'. Furthermore, despite their reliance on legal language in their work, these actors operate equally through informal means, either by actively pursuing their own agendas (Banks *et al.*, 2020) or through ongoing negotiations with those who challenge these norms (Hilbrandt *et al.*, 2017). These agendas may represent a conscious decision to deregulate housing legislation in the hope of boosting market and societal service delivery, including housing (Ferm *et al.*, 2021), as well as actions related to corruption (Chioldelli, 2019). In other words, the rules and regulations often identified as key features of the formal sector are frequently subject to transformation or disregard, resulting in formal–informal boundaries increasingly becoming an imagined construct representing the vision of 'orderly' or

1 Interviewees quoted in this article are identified as boaters, experts, boaters/experts (to refer to those currently living on a boat) and experts/boaters (to refer to those who had moved elsewhere).

‘disorderly’ development. In terms of this reading, the housing system in both the global South and the global North can be considered a hybrid of means considered formal and informal. Nevertheless, the way in which such hybrid housing processes unfold in specific high-income contexts has its particularities and typically differs in terms of the built forms associated with informal settlements.

Depending on the stance of the public sector, (declared and implemented) modes of informality may include those that need to remain hidden (Gurrand *et al.*, 2021), are entangled into standard urban practice to such a degree that they can hardly be considered illegal (Petrović, 2005) or become so overt that they prompt the public sector to formalize them (Harris, 2018).

In many cases, in congruence with austerity urbanism (Tonkiss, 2013), market players are the ones to benefit from such shifting boundaries of informality. This process occurs, for instance, through the glamorization of precariousness or legitimization of unstable temporary solutions (Ferreri *et al.*, 2017; Harris and Nowicki, 2018). Some of these solutions are thought to appeal to those who may not necessarily need to use them owing to financial reasons (described as the informality of need) but want to explore alternative ways of living (informality of desire), and they thus may contribute to the commercialization of informality (Devlin, 2018). Nevertheless, the study presented here complicates these assumptions by showing that the two categories are non-exclusive. Overall, within these discourses, the attention given to the ability of urban dwellers to negotiate legalities and co-produce their urban realms (Devlin, 2018; Hilbrandt, 2021) is typically seen as small-scale and volatile. Nevertheless, even the historical trajectories of many self-build neighbourhoods in Europe and North America in the 1950s may account for slightly different stories (Harris, 1999).

In spite of these experiences, and counter to insights from the South (Bayat, 2000), decentralized action is rarely interpreted as holding the power to question conditions imposed by the public sector and structural factors (Schiller and Raco, 2021). Consequently, the imaginaries of informality driven by low-income groups are very often captured by the media, which associate it with migration and with the rogue actions of those who benefit from exploiting the most vulnerable groups (Lombard, 2019). However, in the UK context, aside from phenomena conventionally associated with precarious, nomadic, countercultural or non-permanent forms of housing, such as squats (Vasudevan, 2017), park homes (Bevan, 2011), caravans or camper vans (Craft, 2020), there is a widespread blurring of the boundaries between formality and informality. In line with the deregulation and ‘permitted development’ paradigm, owner-driven backyard extensions of housing have proliferated across the country and are traceable across all income levels (Galuszka and Wilk-Pham, 2022). In other cases, individuals have exploited regulatory loopholes, such as those that led to luxurious basement conversions in London before regulatory measures were implemented (Burrows *et al.*, 2022). More significantly, practices such as illegal sub-letting, houses in multiple occupation and ‘Beds in Sheds’ (Green *et al.*, 2016; Lombard, 2019; Schiller and Raco, 2021) have become commonplace.

Overall, the complex, multi-level and hidden outcomes of informality in the global North and the theoretical ambiguity of the concept of informality (McFarlane and Waibel, 2012; Boanada-Fuchs and Boanada-Fuchs, 2018; Marx and Kelling, 2019) account for the difficulties of translating academic debate into policy and practice-oriented solutions (Durst and Wegmann, 2017). In contrast to the highly complex but more visible, quantifiable and politically debated informal housing practices in the South, the trajectories of informal practices in the North remain largely obscure. As structural matters are the core factor of precariousness, housing informality is also seen as an externally induced ‘condition’ in which people find themselves rather than an open-ended ‘process’ with diverse possible outcomes.

Research that focuses on the trajectories of change in informal processes and the use of such processes to support claims to shelter and citizenship rights (Appadurai, 2001)

is characteristic of the more practice-oriented literature in contexts of the global South (Turner and Fitcher, 1972). While the structural roots of these processes are obvious, a significant part of this research recognizes the role of people in urbanization processes and positions informality as a common development practice and a form of incremental urbanism (Dovey, 2012). Such informality practices are always subject to relocation pressures, particularly in prestigious or high-land-value spaces. However, more peripheral areas are experiencing gradual consolidation; here, the process of housing construction shifts the boundaries of formality and informality (Caldeira, 2017).

From this theoretical perspective, informality is understood as a negotiated process taking on a transversal logic that entails urban populations and state actors, small-scale developers, speculators, professionals and property owners becoming entangled in multiple relationships. Informal settlements are not only perceived as sites of exclusion, but also of entrepreneurialism and resistance (Simone, 2008; McFarlane, 2012; Varley, 2013; Vasudevan, 2015), where power is not necessarily one-dimensional (Watson, 2014). Uncovering such potentiality in the context of the global North is especially challenging. An alternative for going beyond established analytical approaches may be looking at informality as 'ordinary spaces rather than states of exception' (Porter, 2011: 124). Such an approach can help us grasp people's lived reality and the potential effects of everyday politics in these contexts (Beveridge and Koch, 2019).

In an effort to unpack the complexities associated with hybrid formal–informal housing in the North, in this article I focus on analysing the trajectory of housing processes and people's roles in shaping these trajectories. To make this exercise more fruitful, I concentrate on a practice that has clearly definable locations and characteristics. By documenting the lived realities and diverse everyday strategies of the Oxford boating community, I unpack the various pathways that a specific phenomenon can follow in response to pressures from market forces, the public sector, agencies managing waterways and the agency of the boaters themselves.

The Oxford context

Canals are a characteristic feature of the British landscape. A large number of canals were built during the industrial revolution to facilitate trade and transportation of goods. As in other cities, an elaborate canal infrastructure was established in Oxford towards the end of the eighteenth century. Even though canals played an important economic role, for a long time their cultural importance went unnoticed (Davies and Robinson, 2012). However, in the late 1980s, a significant UK precedent occurred at the Hythe Bridge, where the first residential mooring in decades was established. The phenomenon was not primarily driven by economic reasons at the time, but today, the waterways in Oxford have become increasingly crowded: that there are around 200 boats, including those at various permanent and informal moorings and those that are continuous cruisers. This number reaches 500 when we count barge travellers who enter the city council areas (Collaborative Housing, 2021). Simultaneously, the boating community in Oxford has reported an increasing number of boats within the city. While long-term historical data are not available, recent projections confirm this trend. For instance, the Oxford Boat Dwellers Accommodation Assessment of 2018 indicates a need for 41 new residential moorings (Oxford City Council, 2020). The 2019 Oxford City Council Boat Count suggests that the need might be higher, with approximately 80 unauthorized moorings in the city—and many more located directly outside the city boundaries. A similar trend is visible in major UK cities such as London, where the number of boats between 2010 and 2019 was estimated to have increased from 2,101 to 4,271 (Collaborative Housing, 2021).

Oxford, with its approximately 162,000 inhabitants, is itself experiencing a severe housing crisis. The median rental cost of a three-bedroom house is almost twice

as high as in the rest of the country, and 2,355 households were on the council's housing waiting list in 2022 (Oxford City Council, 2022). The Oxfordshire Strategic Housing Market Assessment of 2014 estimated that, between 2011 and 2031, the city would need to provide an average of 1,400 homes per year to meet its local housing needs (Oxford City Council, 2023). However, it is unlikely to reach this number over the next decade, mainly because of a lack of available land in the city. Much of the city's land is already occupied by university premises or protected by environmental regulations. Opportunities for housing development around the tight city boundaries are limited by a green belt policy that prevents urban sprawl and prohibits settlements spilling into the surrounding areas. Moreover, intense studentification processes (Smith *et al.*, 2014) have significantly reduced rental opportunities in the city. Local boaters find themselves amid these complex relationships and issues. In light of the city's promotional efforts that are aimed at capitalizing on Oxford's picturesque landscape and famous university, the slightly 'off-grid' boater community is not always regarded as a desirable element in the urban landscape.

In fact, the stigmatization of boaters has remained a long-standing phenomenon (Puxley, 1987). Negative attitudes are still noticeable today, and these are particularly directed at a small but visible number of dilapidated boats occupied, in some instances, by people who experience issues related to substance misuse, long-term unemployment and mental-health challenges (RRR Consultancy Ltd, 2018). This stigmatization is also reflected in the city's unsuccessful attempts to pass the proposed Public Space Protection Order (PSPO) in 2016, aimed at addressing 'anti-social' behaviour through legislation that would have significantly restricted opportunities for boat dwellings. Despite these narratives, previous studies depict a more diverse group of users. For instance, the Healthwatch survey in Oxford, which covers approximately a quarter of the local boating population, documented that the majority of respondents were 45 to 54 years old (33%), followed by the ages groups 55–56 (24%), 65–74 (18%), 35–44 (16%) and 25–34 (9%). Of the respondents, 56% identified as female, 42% as male and 2% as non-binary. Regarding living arrangements, 51% had access to a permanent mooring, 40% did not and 9% lived on a boat part-time and elsewhere (Healthwatch Oxfordshire, 2020). A UK-wide health survey, while broadly resonating with these statistics in terms of age and gender, additionally documented that up to 79% of liveaboard boaters lived on narrowboats, 15% on barge wide beam boats and 4% on river cruisers and fibreglass boats (Worrall *et al.*, 2021). Boat type is a broad indicator of liveaboard boaters' comfort level in terms of space and facilities. Most narrowboats are equipped with water tanks and toilets, and have an oven that can be used for cooking and heating. However, tanks need to be refilled, toilets emptied and fuel provided (the latter especially in the winter season). While inhabitants of boats at permanent moorings on the Oxford Canal typically have access to waste disposal, water points and sometimes electricity (depending on the specific mooring), those who constantly cruise or moor completely informally need to cover significant distances to reach these services. This is particularly challenging for people who live on the river, with maintenance services provided either outside the city boundaries in Abingdon and Eynsham (Collaborative Housing, 2021) or at private marinas, for an additional fee. Liveaboard boaters typically own their boats, but also need to deal with the additional costs to be able to live on board and be formally registered. Such costs include insurance, permissions to navigate specific waterways (canals, rivers, or both) and mooring fees. Each of these modalities has different regulations. For example, all moorings require planning permission, which regulates access to specific emergency services but may vary in terms of details regarding use of space (including ways in which boaters may use the riverbanks). Boaters without moorings are required to move on within a specific timeframe so as not to be considered 'permanent'. And like any other residents, boaters are also subject to noise or pollution standards. Occasionally, these become contentious issues in their relationships with riverbank neighbours.

Canal and river populations (see Figure 1) are managed by two different agencies—the Canal and River Trust and the Environment Agency—which operate slightly differently. Their commonality lies in their monitoring function, particularly in controlling the time those who have no right to settle somewhere permanently spend on the waterways. Canal and River Trust, in particular, emphasizes the importance of granting a wide range of users access to the canals (including pedestrians on the towpath, leisure boats and rowing clubs) and sometimes views liveaboard boaters as potential obstacles to various forms of recreation. While conflict with this agency is not as pronounced as in London, where large-scale evictions or other restrictions, such as a ban on the use of specific services, have been documented (Bowles, 2021), evictions also occur in Oxford. Furthermore, some spaces along the waterways are privately owned, for example, by the Oxford colleges. Some of these spaces have been transformed into private moorings, while others remain unused or loosely controlled. These allow boaters greater flexibility for temporary use.

In spite of the issues I described, permanent moorings with planning permission are becoming more widely recognized. This solution may be beneficial to boaters who require stability and can afford a residential mooring, but is not necessarily useful for those who are moored informally or are permanently cruising. The latter modality allows for lower costs—for instance, mooring fees do not apply to boaters who move around. Boaters who are moored informally are considered to be deliberately avoiding formalization for personal, ideological or financial reasons.

In response to these complexities and the increasing identification of boats as a form of housing, local authorities have been obliged, under Section 124 of the Housing and Planning Act of 2016, to conduct a needs assessment of bargee travellers and boat dwellers. This assessment helped some councils consider liveaboard boating as part of a solution to the housing crisis. The city of Oxford explored this nascent approach despite a rather perplexing relationship with the boating community, as encapsulated by the PSPO mentioned earlier. The discussion about boats as an affordable housing option started in 2020: the approved Oxford Plan 2036 includes a commitment to protect existing residential moorings and to explore opportunities for new moorings and better access to services for the boating community (Oxford City Council, 2020). Based on these gestures, a more concrete proposal was defined in the Collaborative Housing report on community-led moorings delivered to the Oxford Council and Oxfordshire Community Land Trust.

Liveaboard boating as a practice and informality trajectories

In this section I examine the key characteristics of the liveaboard practice, which include the most common motivations of boaters to embark on this lifestyle and three features that permit it to thrive (self-help, community solidarities and ad hoc advocacy). I then discuss the divergent trajectories of boaters' informal action as an element of housing strategy.

The liveaboard practice has conventionally been linked to nomadic and liminal housing experiences that support freedom, contact with nature and the adoption of unconventional lifestyles (Smith, 2007; Bevan, 2011). However, unlike some countercultural movements, including the squatting scene (Vaseduwan, 2017), liveaboard boaters never developed a cohesive political agenda (Bowles, 2019). In recent years it has come to visibly represent those who enter boating for financial rather than lifestyle reasons, and therefore it combines Devlin's (2018) notion of informality of need and desire. Aside from a relatively small proportion of families with kids, members of boating communities come from diverse socioeconomic backgrounds. Similarly, despite long-identified risks of gentrification discussed in some boating communities and areas proximal to canals (Smith, 2007; Wallace and Wright, 2022), and notwithstanding market players' glamorization and co-optation of micro-living solutions (Harris and Nowicki, 2018), boat housing continues to be a relatively affordable option.

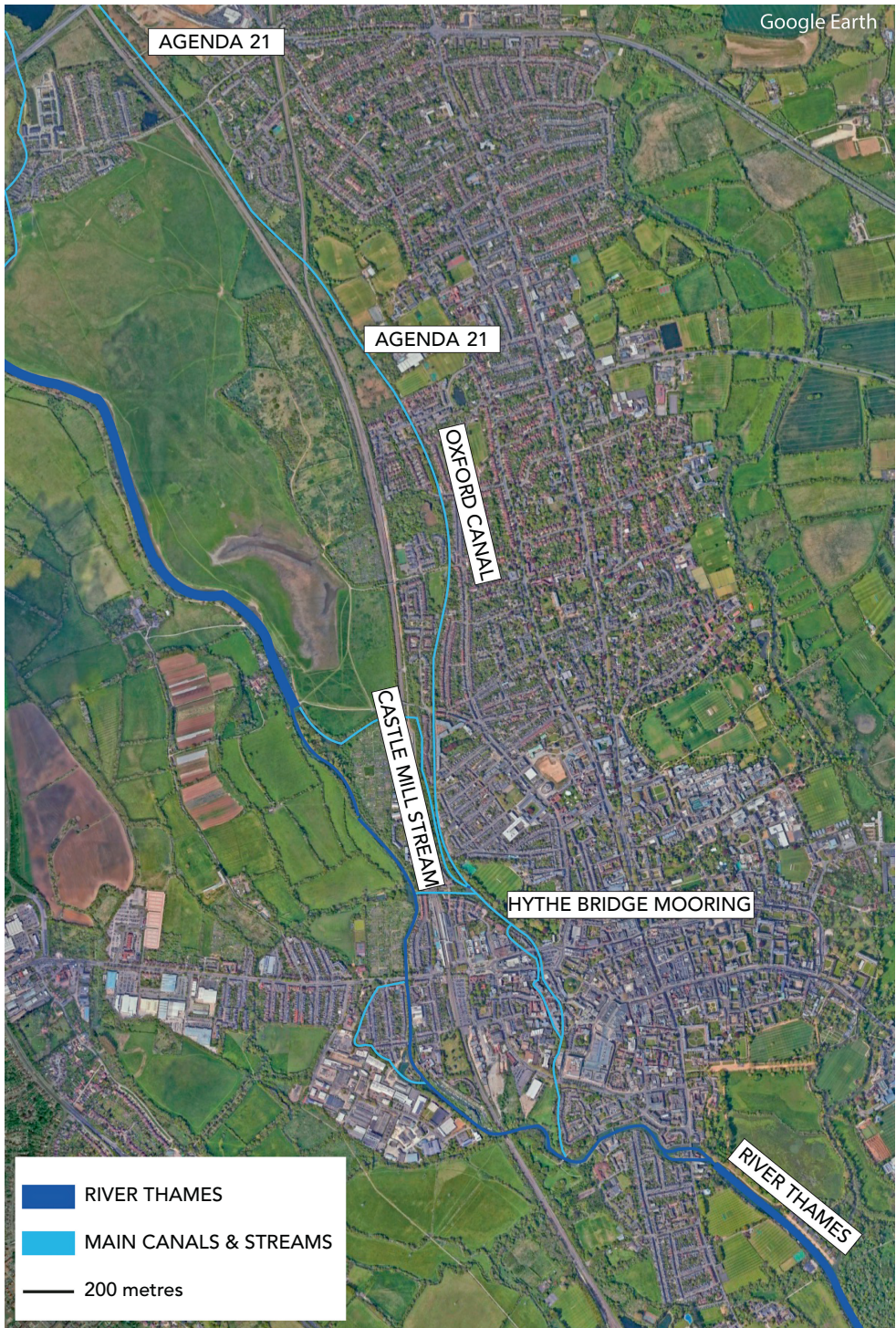


FIGURE 1 Oxford waterways (source: © Google Earth, 2023; © CNES/Airbus & Maxar Technologies, 2023)

These characteristics have resulted in boating communities encompassing boaters with diverse life stories and have allowed for the categorization of boaters into three main groups according to their motivation to permanently settle on boats. Two of these groups represent individuals who embrace this lifestyle primarily for financial reasons.

According to one of my interviewees, sometimes moving to a boat represents a last-resort housing strategy:

I just really lived rough, like on the point of homelessness, like really rough ... I have to say, having this boat saved my life. And if I hadn't had this boat, I would ... I'd hate to think where I'd be now. I come back to this boat. It's my home. It's a safe space. It's mine. I've done all the work on it. I'm really proud of it (interview 11, boater).

Many, however, combine financial motivation with pragmatism. They attribute their decision to move on board to dissatisfaction with the conditions the formal housing market offers, which may include their inability to adhere to a fixed monthly rent schedule because of the freelance nature of their work, a desire to avoid flat-sharing situations, or a preference for ownership to renting from a landlord. As another interviewee stated:

there was no way I was going to be able to afford a house. I didn't have enough for a deposit, and the house prices in Oxford were just so ridiculous. So, yeah, so I thought I'd look into buying a boat (interview 1, boater/expert).

Finally, there is a visible group, consisting predominantly of older boaters, who choose to live on a boat for lifestyle reasons:

I've always lived on boats because I like the actual experience of being on a boat, in the water—not just because it's cheap ... for sure. And as I said, I like being able to move around—I like the freedom; for me that's very important (interview 2, boater).

What further complicates the simple division between boaters motivated by financial reasons and those motivated by lifestyle is that the former soon appreciate what the practice offers beyond cost reductions:

I didn't really know very much about it. Yeah, but it's—it's worked out and I love it. And if I had known at the time how much I'd love the lifestyle, I would have chosen it for that reason rather than just financial reasons (interview 1, boater/expert).

Despite these interviewees' divergent reasons for becoming boaters, most underscored their shared experience of using informal means as essential to making permanent living on a boat possible. Three key practical factors shape and sustain the feasibility of the boat dwelling practice.

First, boaters' reliance on self-help to maintain and organize households is a prerequisite for an affordable or 'free' lifestyle. This approach comes with an understanding of the benefits of owning a boat dwelling rather than renting formal housing, even if they own a boat without a secure mooring. As another interviewee stated, living aboard a houseboat meant dealing with 'million times more problems than I would have had in a private house, but at least they were my problems' (interview 12, boater). Constant scarce access to services push boaters to develop the requisite skills

for implementing self-made upgrades and thus practise improvised materialism as an everyday strategy (Vasudevan, 2015). The self-help approach to housing embodies another commonality in terms of informal solutions outside of a high-income context: the incremental enhancement of own space through prolonged upgrades adjusted to current financial capacities (Greene and Rojas, 2008). As another boater emphasizes, except for small-scale improvements such as solar panels, refurbishment of the inside of their houseboat, or the temporary appropriation of riverbank spaces, this process entailed:

slowly upgrading. So I didn't have very much money to start, but I was doing them up and then selling, selling for a bit more. So they are getting longer and longer. And I am feeling like I need more and more space (interview 6, boater).

The second crucial element that the majority of my interviewees emphasized was their perceptions of solidarity, encapsulated in this view: 'it is a community world in the sense that we help one another, you know, share resources, we share problems ... you have a different quality of interactions with people' (interview 14, boater). This solidarity, based on a distinct lifestyle, also implies unspoken expectations of reciprocity:

There is, I would say, commonality of thought. I think there are lots of reasons why that community is really strong because, you know, if you—if you help someone, well, next time, you need help, they'll probably help you (interview 3, boater).

As Polese (2023: 22) states, this type of community underpinning is characteristic of people who are trapped in uncertain conditions: 'social relations become dependent on indebtedness, help and support networks that function beyond mere redistribution of cash'. However, instead of merely accepting informality as a way of doing things, boaters celebrate it as a key added-value aspect of their living context, especially when they compare it to the experience of living in conventional housing. This recognition of mutual support, flexibility and community spirit is also confirmed in other studies of boating communities in the UK (Smith, 2007; Bowles, 2015) and resembles descriptions of some Southern communities that report higher social cohesion in informal than formal housing contexts (Brown-Luthango *et al.*, 2017). Overall, while some tensions within the boating community may occur among individuals, informal solidarity networks have emerged as a crucial element that sustains the feasibility of the everyday practice of liveaboard boating.

Thirdly, this community cohesion results in a capacity to organize ad hoc advocacy actions. On the one hand, unlike progressive social movements typical of Northern contexts (Mayer, 2013), but similar to other boating communities (Bowles, 2019), liveaboard boaters in Oxford avoid explicit political claims or hierarchical organization. Mobilization happens in response to a specific need. For instance, a common stimulus for action is the threat of eviction, which necessitates affected groups to organize against this threat. On the other hand, levels of organization rarely reach the big anti-eviction or co-productive networks that are characteristic of some Southern contexts. The city therefore witnessed several decentralized advocacy campaigns, including formalization processes in two different locations of the city, a fight against the PSPO, support for the construction of the Jericho boatyard and mobilization for a campaign against the unfulfilled threat of eviction of the informal community on the River Thames.

These campaigns therefore do not represent a clear example of collective action; instead, they resemble a form of persistent everyday politics (Beveridge and Koch, 2019) that enables the formation of short-term coalitions by those who volunteer to take a lead through a 'very organic' (interview 17, boater/expert) process. Likewise, such campaigns did not simply represent a contentious action of the 'people' vs. the 'public sector', as they are often conceptualized in the social-movements literature (Tilly and Tarrow, 2015). Because of the vital role of canals as a representational space of the city's

soft infrastructure (Wallace and Wright, 2022), boaters have built varying relationships with neighbours living in formal housing. These range from hostility towards boaters to evident YIMBY ('yes in my back yard') attitudes and support of specific advocacy campaigns led by boaters. These unequivocal attitudes were also represented at the political level, even though for years boats 'were seen as, to some extent, just a nuisance' (interview 8, expert/boater). Support came, for instance, from council members and staff, who might have been acting in line with their declared political beliefs, but often also had a personal affinity with or are willing to support the liveaboard boating community. Ad hoc advocacy campaigns capitalized on such positive relationships. Unlike what is typically considered in the literature on informality, legal instruments were not appropriated solely for the benefit of power holders. Even though in some instances, judicial engineering (Kusiak, 2019) was creatively used to push boaters out of specific spots (in particular, Castle Mill Stream), legal instruments such as the Freedom of Information Act or public hearings were also deemed instrumental for the success of the anti-PSOP campaign (interview 17, boater/expert).

While these cross-cutting features and everyday strategies are fundamental for maintaining the residential function of boats, actual trajectories of informality remain further complicated by a mix of affordability issues and diverse personal choices, needs and opportunities. The key trajectories include (non)compliance, formalization and staying under the radar.

– (Non)compliance

(Non)compliance is inscribed in the development of precarious housing in many Southern and Northern contexts (Caldeira, 2017; Alterman and Calor, 2020). Contrary to common belief, such housing is rarely clearly formal or informal (Dovey, 2012), as it situates itself on a boundary between changeable legal regimes and prolonged habitation practices. The use of boats for housing, and in particular its modality of constant cruising, is perhaps one of the most clear-cut examples of such a situation. As a representative of one of the institutions managing waterways emphasized, a central issue related to constant cruising is the interpretation of the legislation regulating the practice, which indicates that a boater has to move every 14 days between different places to be considered a constant cruiser and avoid the costs associated with permanent moorings, such as council tax or renting of the mooring space. However:

there's no definition of place. And it also says you have to bona fide navigate, and there's no definition of 'bona fide navigate'. So while we cannot say you have to move x kilometres, we have to interpret that to apply that ... So we say, you've really got to be on a journey, you've got to keep moving on a continuous journey (interview 19, expert).

Boating groups around the country officially question this interpretation. Significantly, numerous constant cruisers contest it 'by taking "account" of the rule but not adhering to its prescription' (Chiodelli and Moroni, 2014: 162) in their everyday actions. Some public-sector actors and managing agencies have developed rigorous monitoring systems that succeed in obliging many boaters to adhere strictly to the rules. By contrast, other boaters make their own interpretation of the law—and move around in circles. This group includes boaters who navigate between compliance and noncompliance. As a constant cruiser describes the situation, 'It is a bit of cat-and-mouse game and if I can find ways around their rules ... and if they catch me doing something, then that's fine, I do not hold it against them' (interview 7, boater).

The success of this approach depends on various factors. The ability to understand the risk of being spotted by an official is essential. Likewise, in line with what Kelling (2021) calls 'neighbourhood games of tolerance', mooring in a specific spot is

negotiated with other users of the space such as passers-by, other boaters and neighbours in houses (who may or may not report specific activities to authorities).

However, this game is partly enabled by the public sector's ambiguous legal provisions and how these are applied. First, in the UK planning system, unauthorized developments are considered illegal only when they are subject to enforcement action that is not adhered to (McClymont and Sheppard, 2020). For instance, a construction contravening official legislation may be considered legal after four years from substantial completion if until such time it has not been identified and declared unauthorized. Secondly, managing agencies sometimes lack the instruments or will to control the process properly. For instance, the rental market on boats is seen as very difficult:

to monitor and enforce, because a lot of that, that letting of boats, goes on very much under the radar. And so you can go on things like Airbnb, and you can find boats that are blacked,² but you won't be able to tell from the pictures they put online where the boat is—what the boat looks like from the outside (interview 19, expert).

Moreover, as one interviewee puts it, 'there is a loophole ... you can moor on a piece of land unless the owner removes permission' (interview 9, expert). Consequently, the push for relocation by the managing authority must be justified in legal terms, but it also requires direct action from the land owner. Not only are some land owners difficult to trace; they might also be passively accepting boats 'so long as they would be kind of tidy, didn't stray onto the land. And so long as they seem to be moving a bit' (interview 8, expert/boater).

Overall, the temporary presence of boaters in the city, and their ability to navigate different pressures from the public sector, managing agencies and community, position them as a moveable but permanent element of the urban landscape. These everyday approaches replace immediate confrontations with those who set the rules and, in discreet ways (Bayat, 2000), allow for the negotiation of how urban spaces are used. In this sense, (non)compliance provides not only an opportunity for more affordable housing, but also an everyday strategy for predominantly low-income residents to exercise the right to the city in a seemingly over-regulated context.

– Formalization

While constant cruising is often an entry point into liveboard boating practice, many boaters in Oxford reside in formalized residential moorings. This setting responds to the basic need for security of tenure, but in many instances the actual stimulus for the existing moorings comes from the city's and managing agencies' pressure for eviction. A lead of the advocacy campaign for one the first contemporary residential moorings in the UK, located at the Hythe Bridge, recounts how it was established:

lots of people didn't have alternatives. And anyway, you didn't want to lose your boat; it was everything you know. So we started to get together a campaign to win to establish the moorings. Well, in fact, I don't think it was even that focus to start with; it was just to stop British Waterways board demolishing our boats (interview 21, expert/boater).

This complicated process succeeded through a combination of efforts to win the support of the local press and community and use legal loopholes to establish the mooring in 1989. The city's second big mooring—Agenda 21 (see Figure 2)—followed a slightly different development pathway. In the 1990s, informal areas in Wolvercote started becoming 'a bit of a problem for everybody, really—the boaters and the authorities—because nobody

2 A process of maintenance whereby a boat is coated with a layer of protective paint.



FIGURE 2 The Agenda 21 mooring (photo by the author, September 2021)

really wanted to persecute them ... people didn't want to move on all the time. So it was a bit of a stalemate, I suppose' (interview 20, expert/boater). As a result, an 'amnesty' for people residing at the site was announced. In this specific instance, related to the Rio Earth Summit in 1992, a relatively supportive approach on the part of the city and efforts by community members made it possible for the mooring to be established. As an outcome of the co-produced process, a set of governing regulations were created to reflect the main principles essential for the community, including low ecological impact and security of tenure.

Nevertheless, the relative success of formalization in both cases did not come without a price. In very literal terms, it meant decreased affordability and exposure to commodification risk. Similar to processes recognized in many informal settlements in the global South (Payne *et al.*, 2009; Rigon, 2016), commodification started becoming an issue at the beginning of the formalization process at the Hythe Bridge mooring. Some community members decided to move out as they feared increased prices. Others speculated on the mooring spot, as one interview inferred:

I remember there was one boat in particular that just came down, and I knew damn fine that the only reason they wanted moorings there is they wanted to be able to sell it for a profit ... And then they sold it off. So, probably, the price of the boat was increased by a factor of having residential mooring (interview 21, expert/boater).

Alongside the growing housing crisis in the country, the commodification trend increased over the years (Smith, 2007), leading some people to pay 'silly amounts of money for a boat which isn't worth it' (interview 6, boater) as long as the boat gained them access to secure tenure. While some instruments to control these processes had already been put in place by the Canal and River Trust, the same authority auctioned off some of their mooring spots to increase their income streams. Likewise, some community members benefit financially from their boats through informal renting practices, although this process is often challenging to trace.

Overall, the diversity of regulations in the two discussed cases illustrates that the liveaboard boating communities have some instruments to secure their interests

and co-produce their housing arrangements to a higher degree than in a conventional formal housing setting. For instance, the Agenda 21 mooring did not include assignable places, and therefore no boaters were allocated a specific spot. This effectively meant they were not required to pay council taxes. Conversely, the Hythe Bridge mooring, which is centrally located and well-equipped in terms of services, did have assignable places and boaters were subject to multiple payments. Over the years, mooring prices there have increased significantly.

These experiences show that formalization often starts as a reactive process to eviction pressure and holds obvious risks and benefits for the communities concerned. While speculation occurs and added costs apply in some instances, security of tenure provides clear added value:

having these official moorings means that we can feel that we have a right to belong here. Which, you can, you know, when you're continuously cruising ... there's always that sense of is someone going to come and get annoyed at me ... and that I don't respect their right of private land ownership (interview 16, boater).

– Staying under the radar

Despite the increased interest of the city council and parts of the community in residential moorings, many boaters, either by necessity or by preference, decide to stick to informal arrangements. Unlike continuous cruisers, they remain in a specific spot for years. While they are often deprived of immediate access to services, their cost of living is lower than in a formalized context. Such settlements either need to remain hidden (Harris, 2018; Gurran *et al.*, 2021) or as unobtrusive as possible (see Figure 3). The ability to stay put depends not only on the visibility of boats but also on the capacity to identify locations where authorities are not entitled or interested in monitoring boaters. In this context, the solution also depends on informal support and community know-how. A boater staying on the River Thames described such support in the following way:



FIGURE 3 An informal mooring (photo by the author, September 2021)

one college will own one bit of land. And then ... one farmer will own another bit of land, and then ... somebody, the city council, another bit land, and it's all like a real mess, basically ... So that's why we have to, we can only stay on ... certain patches. So that's why you have to know things ... it's up until that fence post and then from that fence post on ... you can't stay. So there's all these ... rules that you wouldn't know, unless you stayed here and like you learn them (interview 15, boater).

While this strategy may allow communities to remain in a specific spot for longer and enjoy perceived security of tenure (van Gelder, 2010), boaters in more exposed locations will experience pressure from the city council or the managing agencies. Based on a complex set of relationships and informed by individual political agendas, this pressure might range from tolerance to forceful relocation (Chiodelli *et al.*, 2021). For instance, the highly contested informal mooring of Castle Mill Stream has been subject to legal action. By contrast, while informal moorings on the River Thames were targeted for action, the city took no definitive steps. The community prepared for an advocacy campaign based on some informal information about a planned intervention, but eviction attempts eventually stalled in the wake of the Covid-19 pandemic.

Nevertheless, many communities that remain 'under the radar' avoid engaging in conflict with the city council and managing agencies. This attitude can be attributed to both practical and ideological reasons. As another respondent explained:

boaters tend to keep themselves to themselves. We don't really wish to, generally, to draw attention. Yeah, to this way of life. Because when you draw attention to it, you also draw positive and negative attention. And there's no doubt a lot of people who would like to see us gone for one reason or another. Yeah. And so the quieter people stay, the easier life is. I think that's generally accepted (interview 16, boater).

Such an approach may be representative of broader ideas of self-reliance and sufficiency in a highly regularized context in which informal living finds a way to be recognized as a legitimate choice. In this context, moving beyond urban boundaries enables people to attain the alternative way of living they aspire to (McClymont and Sheppard, 2020) and, in Devlin's terms, could represent the 'informality of desire' (Devlin, 2018). However, considering the mixed composition of the groups subjected to relocation, including those who are marginalized, this process is inevitably aggravated by increased pressures on land and mooring spaces in attractive urban locations. It therefore involves a silent dynamic of spatial marginalization. As one interviewee recounted:

I think people move mostly because they wanted to avoid trouble. They want to avoid the controversy. But they just move to another place. For sure, they don't vanish. They don't. They don't suddenly become invisible. They—they just move somewhere else. Yeah. And what happened was people move out of the city to the countryside so they're even less accessible. Even harder to maintain the boats. And if there's an emergency, [it's] a lot harder to access your emergency services, for sure (interview 17, boater/expert).

The inconspicuous movement of boaters who decide to 'stay under the radar' thus fulfils the main characteristic of peripheral urbanization (Caldeira, 2017), which leads to the reproduction of precariousness progressively further from the city centre. As is the case in processes of formalization in self-made settlements across the globe and improvements associated with providing permanent housing or tenure solutions, part

of the population is left out of these formalization processes and must continually strive to reproduce their living arrangements in the peripheries.

Conclusions

In this article I document the diverse trajectories of housing informality in a high-income context through the example of the increasingly popular modality of residential boat dwellings. This phenomenon is underpinned by several common principles that clearly distinguish it from conventional housing markets. These include reliance on self-help to develop dwellings, dependence on support networks in everyday activities, and the capacity to engage in ad hoc advocacy when the need arises. However, in spite of its unique features, the phenomenon is strongly entangled with formal markets. My investigation into this relationship in the case of the Oxford boating community calls into question some of the main narratives on housing informalities in the global North, particularly those that position boaters solely as a manifestation of structural exclusion.

On the one hand, various liveaboard modalities are the result of progressive commodification of housing and exist in tension with regulatory state systems. In this sense, most recently, the unaffordability of conventional housing is one of the key motivators for many people to move onto boats. Nevertheless, the market pressures that may have incentivized some respondents to move onto boats are also evident within this housing modality and are perpetuated by the public sector and managing agencies. This influence may manifest indirectly through the promotion of different uses of spaces on waterways or their riverbanks, such as private investment. In a similar way as in situations related to city branding and image concerns across the global South and North (Ghertner, 2015), it may result in public-sector efforts to relocate specific boating populations that lack legal recognition. Finally, as the process of formalization unfolds, for example, in the case of self-made settlements that gain new tenure rights, increased fees may displace parts of the local population.

On the other hand, the relationship between the public sector and boaters is not necessarily oppositional, and some of its agents may act in support of hybrid formal–informal solutions. Unlike what is observed in some Southern cases, this support does not manifest itself as a form of political patronage or clientelism (Rigon, 2016). Instead, it is facilitated by the public sector identifying or having a close affinity with some of the values the community represents.

In the same vein, legal instruments are used at multiple levels. Legalities may be applied by the public sector to delimit the boundaries of informality and legitimize a tight grip on phenomena that do not fit the agenda of state actors. On other occasions, the community may use the same instruments to safeguard its rights, as demonstrated in the campaign against the PSPO. In addition, the city's and managing agencies' responses to informality are fragmented, ranging from interventions to tolerance and omission. Lack of awareness of and support for some phenomena through formal and informal means is equally common. These multiple agencies and inconsistencies reinforce the understanding that both the public sector and the boaters are entangled in heterogeneous relationships that are constantly shifting across formal and informal boundaries.

Despite high social cohesion and a counterhegemonic ethos, such heterogeneous attitudes can also be found among the boating community. For instance, some of its members buy into the logic of marketization processes and speculate on the financial opportunities that have been emerging alongside processes of formalization and popularization of the practice. Specifically, while the dynamics of the renter–owner relationship are hard to trace and not reported as significant, some boats have been sold at inflated prices because they have acquired an assigned spot on a formalized mooring. Similar complexities reveal themselves when the internal motivations of

boaters are analysed. Liveboard boaters, rather than simply representing an ‘alternative lifestyle’, combine the aspirations of people with counterhegemonic attitudes with those deciding to join in for financial reasons. These two principles are mutually reinforcing across social class, education and financial backgrounds and set liveboard boating apart from clearly distinguishable informality of need and desire (Devlin, 2018). In this sense, informal infrastructures, social networks and self-help attitudes (McFarlane and Vasudevan, 2014) emerge as a condition and a stimulus for achieving a form of autonomous geography aimed at more egalitarian forms of organization (Pickerill and Chatterton, 2006). In a paradoxical twist, these processes contribute to the ‘social-mixing’ principles that the public sector has been aspiring to but has rarely achieved.

Overall, my findings point to the risks of discussing formal–informal relationships in terms of a clear division between the various urban sectors and agendas they might be aligned with. Even though current debate has addressed the formal–informal dichotomy (McFarlane and Waibel, 2012; Marx and Kelling, 2019), the discussion on urban informality remains situated within theoretical debates that dominate Anglo-American academia. This positioning may obscure hard-to-trace phenomena that fall outside these debates (Gentile, 2018; Galuszka, 2022) and deprioritize the understanding of agency embedded in formal–informal hybridity. The analysis of informality trajectories, which in the case discussed here encompasses (non)compliance, formalization and staying under the radar, provides an opportunity to look beyond these assumptions. Moreover, it provides opportunities for developing a more accurate understanding of the effects of the everyday actions of ordinary urban dwellers and how these dwellers understand housing. Their solutions are highly diversified and serve different purposes for different groups. They also encompass numerous agendas, ranging from formalization to deliberate retreat from the conventional housing market. Although they represent some general problems associated with structural-exclusion issues, they also signify the potential co-productive power of everyday action and increasingly hybrid formal–informal solutions in the seemingly rigid context of a high-income city. The potentiality and struggles of ordinary informality to find cracks in a highly unaffordable housing system emerge as an important approach to grasping the full depths of contemporary ‘Northern’ cities.

Jakub Galuszka, Technische Universität Berlin, Habitat Unit–International Urbanism and Design, Institute of Architecture, Strasse des 17. Juni 152, 10623 Berlin, Germany, jakub.galuszka@tu-berlin.de

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