

Housing Accessibility Versus Housing Affordability: Searching for an Alternative Approach to Housing Provision

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ABSTRACT In this paper, it is argued that after decades of a strong dominance of the notion of housing affordability in the housing provision discourse, there is a need to shift the emphasis from housing affordability to housing accessibility. Based on a literature analysis of how the concept of housing affordability has been debated and promoted as an appropriate policy instrument our main argument is that affordability does not necessarily guarantee accessibility for all. Starting with a review of the recent housing policy changes across Europe, the central part of the paper focuses on the discussion about the characteristics and inappropriateness of the concept of affordability and the introduction of the concept of housing accessibility. In the last part of the paper, we build on the notions of 'merit good' and 'right to housing' as the theoretical bases for proposing the introduction of a universal housing care system, along the principles of the universal health care system practiced in many developed countries.

Key words: housing accessibility, housing affordability, right to housing, merit good, universal housing care, welfare state, housing policy.

1. Introduction

Over the last two decades, or so, the debate on housing provision has been largely approached from the perspective of ensuring *housing affordability*. The notion of affordability has generally been accepted as the optimum policy instrument for guaranteeing housing provision. And yet, we are suggesting and arguing, in the ensuing discussion, that there is a need to loosen the grip on affordability and adopt an alternative approach, i.e., accessibility. So why then, are we calling for a shift in emphasis from affordability to accessibility? As may be gathered from the references presented below, various authors are worrisome about the current course of events and the potential negative consequences that may emerge in the future as a result of the implementation of recent policy changes. There are indications that the prioritized application of the concept of affordability which has mostly favored homeownership (Hancock, 1993; Bramley and Kofi Noah, 2005; Crook and Monk, 2011; Haffner and Boumeester, 2010; Neuteboom and Brounen, 2011; Bramley, 2011)

may, in the future, result in serious problems of access to housing for large proportions of households throughout Europe.

In this paper, we attribute the current focus on the affordability approach to the globalisation movement and the implementation of neo-liberal policies intended to facilitate the necessary global market competitiveness. It is argued that these processes have seriously impacted on welfare state policies that have previously constituted the foundation of the housing provision systems of European countries. It is further argued that the retrenchment of welfare state policies in the housing sector has already caused noticeable regression in housing care and may be expected to lead to a devastating effect on housing access in the future. This situation has been further exacerbated by the implementation of fiscal austerity measures aimed at combating the global financial crisis which began in 2007. The latter, however, is not the subject of this discussion. The affordability principle which this paper focuses on was introduced and adopted long before the occurrence of the global financial crisis.

The welfare state and its related housing policies have, in recent decades, been subjected, at varying degrees, to drastic transformations in every single European country. The beginnings of the decline of the welfare housing policies of post-war Europe may be traced back to the 1970s (Edgar et al, 2002). In the majority of European countries, welfare state policies that guaranteed, among other things, favourable housing subsidy systems have, for some time now, been gradually receding. The traditional view of social housing as subsidised by the taxpayer and allocated to tenants at below market rents has been modified and the role of local authorities has shifted from that of housing providers to housing enablers and regulators (Monk and Whitehead, 2000). This shift in roles has been conveniently legitimised by reference to the so-called 'enabling approach' principle which was adopted and globally recommended by the General Assembly of the United Nations, as an appropriate strategy for the improvement of shelter problems (UNCHS 1988). The enabling doctrine essentially provides that individuals are personally responsible for catering for their housing needs. The role of the state is to enable them to do that. The concept of affordability has, thus, been promoted as an appropriate mechanism for the implementation of the enabling approach and, as such, as a viable substitute to state provision. These processes have had a serious impact on welfare state policy in the area of housing care. Czischke's (2009) comparative study discusses the consequences of the gradual transformation of the welfare state across Europe since the 1980s which, she finds, has resulted in a general decline in the provision of social housing.

Against this background, we maintain that housing access cannot, and must not, be subjected and entirely devolved to the market-will-fix-it ideology. Policy, based on market housing, which is allocated according to price on a market that encourages competition among buyers and sellers (Elsinga et al., 2009) on the basis of capability to pay (affordability) cannot be a viable substitute to the previous welfare state housing policies which strove to guarantee access to housing, especially to the various vulnerable groups of the population. The principle premise for the discussion is that the right to housing is a basic human right which has been declared so

in various documents at the international level (e.g., the International Covenant on Economic, Social and Cultural Rights, 1966; the Habitat Agenda, 1996), at the European level (e.g. the European Social Charter, 1961; the Vienna Declaration, 2004) and at the national level within individual states(at least 40% of the constitutions of the countries in the world make reference to housing rights (FEANTSA, 2003).

The underlying argument in this paper is that the focus on housing affordability which has dominated the debate and has been applied in practice as the principle mechanism of housing provision indicates a failure to recognize fully the long-run negative consequences of the affordability-centered approach to housing provision. We are therefore suggesting that instead of *housing affordability*, the focus of the debate (and eventually policy) should be shifted to *housing accessibility*. We are advancing an alternative line of thinking which upholds that the notion of housing accessibility, that is built on the concept of the *right to housing* offers a more comprehensive and equitable basis for dealing with the issues of housing provision. As opposed to the notion of affordability which relies on *ability to pay*, the notion of accessibility is presented as an alternative that guarantees *access to housing for all*. It will also be argued that housing is a *merit good*, a notion that we utilize as the *theoretical* basis for proposing, in the conclusion, the introduction of a *universal housing care system*. It should be pointed out here that the proposal to introduce a universal housing care system does not go into the detailed specifics of policy implementation. As is always the case, the actual implementation of any policy must take into account various country specific aspects which may include, among others, established traditional norms, historical influences, social considerations, level of economic development and prevailing political situation and ideological orientation. This therefore means that the concrete nature and manner of eventual implementation of the universal housing care policy would differ from country to country. As such, the aim of the paper is not to suggest concrete policies with an elaborate description of their actual implementation. Instead, the principle aim is to contribute to the housing provision theoretical debate and to broaden the scope of thinking beyond the current boundaries of the popular affordability discourse. The proposal strives to open up new avenues of research and scholarly debate in the search for alternative novel and more efficient approaches to housing provision.

In continuation, we first present a brief review of literature sources providing concrete examples of policy transitions from welfare state to market provision and the observed effects on housing accessibility, in various countries in Europe. This is followed by a comprehensive discussion on the concepts of housing affordability and housing accessibility, describing the characteristic differences between the two. This discussion sets the background for the advancement of the central thesis of the paper maintaining that the focus on *housing affordability* which continues to dominate the debate on housing provision indicates a failure to recognise fully the essence of the problem and the potential consequences. We build on the *merit good* and *right to housing* theoretical concepts to argue that instead of *housing affordability*, the focus of the debate needs to be shifted to *housing accessibility*. In conclusion, we propose and invite the research community to include in the academic discourse and investigate the possibility of the introduction of universal housing care as an

alternative, more efficient approach that has the capacity to guarantee housing access for all.

2. Transition from welfare state provision to market provision

Other than the adoption of the enabling principle, the welfare state has been even more weakened by the implementation of neoliberal policies in pursuit of the ideals of the globalisation movement that gathered momentum world-wide in the 1980s. Essentially, globalisation has been manifested in the enormous pressures exerted by large transnational corporations, to reduce public services and enhance the role of the free market (Kenna, 2005). These pressures have resulted, among others, in the privatisation and commercialisation of basic and essential services, including housing. The globalisation processes, driven by the urge to achieve maximum global competitiveness have acutely wavered the foundations and traditional principles of the welfare state. The housing policy changes introduced in the 1990s that included the reduction of general subsidies in favour of targeted subsidies (Turner and Whitehead, 2002) resulted in: increased rents and a growth of owner-occupied house prices, a decline in the level of new construction and enforced the marketisation of the operations of public housing companies. This inevitably had a significant impact on social housing policy. Edgar et al. (2002) have observed that:

Since the mid-1970s, the welfare state, which underpins the provision of social housing, has been subject to a series of external and internal pressures which have brought about major changes and may even threaten its future survival. Globalisation and the apparent inexorable demand for economic competitiveness, technological change, restructured labour markets, plus demographic and social changes and shifts in political ideology have all called into question the traditional forms of the delivery of welfare. These transformative societal changes have damaged, to a greater or lesser degree, the ability of the welfare states of all EU countries to adequately service traditional target populations and have presented these welfare structures with new demands unforeseen when they first emerged after the Second World War (p. 25).

This view is more concretely supported by Kenna's (2005) observation:

There are now many countries where states are not ensuring that adequate and affordable housing is available to all (p. 7).

Questioning the legitimacy of recent neo-liberal housing policies of the age of globalisation, Clapham (2006) argues that the traditional models of social democratic housing policy are ill equipped to meet the challenge posed by the dominance of the globalization discourse. He proceeds to suggest that their major weakness is their failure to take into account key issues such as risk, social solidarity and self-esteem. Social solidarity and self-esteem are, indeed, some of the major implicit considerations on which the views presented in this discussion are based.

The European Union has also played a major role in pursuing the globalisation objective. While the provision of social housing falls under national government

competencies in accordance with the principle of subsidiarity, European Commission (EC) directives do include certain demands that require national policies to comply with international market regulations and policies at the EU level as well. EC competition rules impose major restrictions on social rental organisations, claiming the aim of maintaining a fair equilibrium of competition between social and commercial housing institutions. According to the EC report published in 2009, there can be no sustainable growth within Europe without effective competition in the single market. The EC competition mantra was stressed in the declaration:

Competition policy must also help to guarantee accessible and affordable high-quality public services, which are fundamental to citizens' well-being and quality of life and which also contribute to social and territorial cohesion (European Commission, 2009:5).

Needless to say, these EC requirements have inevitably collided with various national policies that are implemented in individual countries in the area of housing care. The EC has, on various occasions, challenged the legitimacy of state support and has directed national governments to discontinue such practices. Gruis and Priemus (2008) have observed that the EC can impose restrictions on such support on the basis of the *level-playing-field principle*. Such actions have prompted Doling (2006) to accuse the EU of practicing 'stealth housing policy'.

Market competitiveness thus constitutes the backbone the European Union economic policy, regardless of area of competence at member state level. According to Czischke (2009), the reinforcement of market principles has involved the decentralisation of housing policy in most EU Member States, from the standardised publicly financed production of social housing to contractual relations with individual providers. The logic behind these processes has been that the devolution of social housing provision to local housing organisations is a positive policy measure that will result in achieving greater efficiency of housing allocation. The affordability principle has often been upheld as the most appropriate mechanism for achieving such efficiency. As suggested by Gruis and Nieboer (cited by Czischke, 2009), the majority of social housing providers have initially welcomed these developments since they allow them greater freedom in delivering appropriate services to the local inhabitants. However, they have also expressed worries that the operations of local social housing providers may be hampered by a growing decline in the level of public financing for social housing. Czischke's (2009) study confirms the validity of Gruis and Nieboer's opinion. While, at least half of the organisations included in Czischke's study on social rental housing in the EU welcomed state withdrawal as an opportunity for the organisations to become key actors in housing provision, other organisations were experiencing difficulties in generating the required financial resources, due to decreases in public funding.

Decreased public funding for housing provision has thus led to serious housing shortages in many countries and drastically impacted on the level of access to housing in some. With public support and subsidies for social housing cut to the minimum or totally abolished, the social housing sector is under threat of gradual extinction in some European countries, where it has always played a pivotal role in

guaranteeing housing access to the most vulnerable and preventing homelessness. The seriousness of the current situation has been highlighted in the 2007 FEANTSA policy statement, summarised as follows:

- The number of people suffering from housing exclusion is growing rapidly throughout Europe, especially in (large urban areas).
- Many people, especially vulnerable people in rental accommodation, spend an increasing share of their income on housing and related costs.
- The number of people who are homeless is increasing in several countries (especially in Eastern Europe), stabilising in others, and decreasing in only a few countries. But the number of people who become homeless because of housing related problems, such as the affordability or the quality of housing, is growing in most European countries.
- The share of rental housing decreased consistently during the last few decades in most European countries.
- In most European countries, the social housing sector is in a crisis. Public support and subsidies for social housing have decreased. The number of social dwellings is in many countries at a record low.
- Increasing numbers of people living in poverty, certainly those experiencing extreme forms of poverty, such as homelessness, experience difficulties to access the diminishing stock of social housing (FEANTSA, 2007).

These are worrying developments. If such trends are left to continue unabated in the future, this will consequently lead to huge increases in the level of homelessness in many European countries. The vulnerable groups of the population and the poor will, of course, be most affected.

As already stated we attribute the developments described to the retrenchment of the welfare state retrenchment and the substitution of welfare policies with the affordability mantra, accompanied by the marketisation of housing care. The transfer of housing provision to the market has been described by some authors as the commodification of housing (Forrest and Murie, 1990; Malpass and Murie, 1999; Chiu, 2001; Allen, 2006). Edgar et al. (2002:33) have defined the complex process of the commodification of housing as: the increasing dominance of the market in the distribution of housing. This process is apparent, albeit unevenly, in all EU countries and reflects the withdrawal of the state from direct provision of housing. The gradual abandonment of direct housing provision policies across Western Europe is encapsulated in the statement:

The regulatory role of the state has been shaped principally to accommodate the market and to facilitate an increasing reliance on private finance in the delivery of public services. The process of decentralization of responsibility, together with an increasing emphasis on individual responsibility (witnessed in the promotion of home ownership) and an increasing reliance on third sector housing providers, compromise the ability of the state to protect the vulnerable and economically weak sections of society in the housing market (Edgar et al., 2002:51).

Describing the situation in Britain, Pearl (1997) has stated that the urge to cut down on public spending and promote private sector investment has been realised in the

housing sector by loosening the grip of local authorities on housing provision. The resultant shift to market provision has been noted by Malpass and Murie (1999) who wrote that most housing in Britain is distributed through the market mechanism, with the result that the amount, quality and location of housing which consumers can obtain depend upon their ability to pay, which make price and affordability central questions to the housing problem. The consequences of these developments have been described by Forrest and Hirayama (2009:1003):

To a great extent the privatisation of Britain's state housing stock led the way towards a more fully fledged neoliberal agenda, which had increasing international resonance. The transfer of state housing to the market was buttressed by reductions in new building for social renting, combined with a targeting of subsidies in the homeownership sector.

Even Sweden, a country that previously used to be looked upon as the leader of the most efficient social-democratic model of the welfare state, has not remained untouched:

For decades, Sweden's housing policy has been known as 'social'. From the 1940s onward, politicians aimed to establish a society without socio-economic classes, and municipal housing in Sweden has always been a tenure form for diverse groups, including vulnerable families. However in recent years housing policy has become less social and now no longer provides an alternative to policy in the rest of Europe. Sweden now follows the market-oriented mainstream, having cut tax benefits, interest subsidies and allowances (Magnusson, 2008:225).

According to Kristensen (2002), Denmark (another of the model welfare states) pursued, since 1945, a housing policy that was characterized by extensive subsidies to housing consumption intended for new housing construction. However, he has found that the extent of the subsidies that had been provided in the past for promoting owner-occupation as well as rented housing has been diminishing over the years.

In the case of the Netherlands, Boelhouver (2002) has observed that 1989 marked the year when government housing policy was withdrawn in favour of the market. Van Kempen and Priemus (2002) add that the government white paper which introduced fundamental changes in housing policy clearly spelt out the gradual retreat of central government from the housing market, whereby property subsidies for new social rented dwellings were reduced and, in 1995, even abandoned completely.

The abandonment of the welfare state in Western European countries has been emulated by Central and East European (CEE) countries. Following the collapse, in the early 1990s, of the 'disgraced' command economy system, the pro-market reforms that were being implemented in the West were graciously embraced by the new political leaders of the CEE former socialist states. At the time, there was a great rush in most of these countries, to make the fastest departure possible from the previous communist system and there was, arguably, only one alternative, i.e., to adopt neo-liberal policies and join the globalisation movement. The urge for the

CEE countries to join the globalisation bandwagon was only natural and irresistible. The two major policy measures adopted at the time that had the greatest impact on housing provision and housing access were the privatisation of the public housing stock and abolition or drastic reduction of state financing for housing care.

Hegedüs and Struyk (2005) have generally described the situation in the so-called transition countries (referring to CEE countries) as such that these are faced with huge social housing problems, not only because of the affordability issue in terms of housing services (maintenance and utility costs) but also in terms of access to housing. The authors conclude that widespread housing privatization resulted in social housing policy losing its main asset, i.e., public rental housing.

Hegedüs (2008:145) explains this situation further:

After the political changes of 1989/1990, governments in Eastern Europe worked under constant fiscal pressure caused by the social and economic costs of the bankrupt socialist economy. As a consequence, the state had to “withdraw” from the housing sector. It cut subsidies for new public and private construction, privatised the building industry and the industry for building materials, liberalised prices for housing services, privatised public housing and the banking sector, etc.

In the case of Slovenia, Sendi (1999) specified the decimation of the social rented housing stock as one of the immediate consequences of the privatization of the public housing stock, following the adoption of the market economy in the early 1990s. He also points out as crucial the abolition of previous forms housing finance which resulted in a drastic reduction in housing completions and, consequently, to great housing shortages, especially rented housing. Cirman (2006) provides a comprehensive analysis of the housing tenure preferences that emerged in the country as a result of these changes, stressing the un-sustainability of very high levels of homeownership, at the cost of an almost negligible stock of rented housing. The lack of rented housing has created immense problems of housing access in the country.

Lux (2003) describes the changes that were introduced in housing policy in the Czech Republic as a shift from an almost wholly state-controlled and state-financed system to one based on private ownership and the market. He finds that these reforms were often characterized by an ‘amalgam of liberal and conservative approaches’, hybrid strategies which eventually resulted in the complete withdrawal of public subsidies. He continues:

The main consequences of more restrictive public housing financing and liberalization of construction and utility prices at the first stage of transition were that housing affordability decreased, as did the amount of new housing construction... Decreased availability of dwellings with controlled rents meant that the doors were closed to newly established households looking for affordable housing and there has been a rapid growth of black market rental contracts (p. 249).

In Bulgaria the retreat by the state from the provision of housing promptly resulted in a massive decline in housing output. According to Elbers and Tsenkova (2003)

the production of new housing decreased dramatically from seven units per 1,000 in the 1980s to a record low of 0.6 units per 1,000 in 1998. They found that neither the state, nor the local authorities had a legal obligation to provide new public dwellings since the privatisation of the public housing stock eroded the state's ability to respond to housing needs.

One of the issues that deserve particular attention in relation to the decline of the welfare state and its substitution with the affordability housing provision mechanism is the impact it has had on young peoples' opportunities to access housing. The consequences of the withdrawal of welfare housing policies are increasingly manifested in the rising levels of parental-home non-leavers, a phenomenon sometimes referred to as 'hotel mamma'. According to Choroszewicz and Wolff (2010), 51 million (approximately 46%) young adults aged 18-34 in the European Union, still lived with at least one of their parents in 2008. The authors suggest that these are young adults that are at risk of poverty, who stay with their parent(s) in order to avoid actual poverty should they decide to live an independent life. Among the reasons for postponing the decision to leave the parental home, Choroszewicz and Wolff specify difficult access to housing.

These developments may be generally summed up with Priemus and Dielman's (2002:191) frequently quoted statement: 'Everywhere, the (social) rented sector is on the defensive'. This observation must be understood as a warning about what may follow at a later stage if policy changes that prioritise affordability instead of accessibility continue to be implemented in such a manner. As Priemus and Dielman rightly observe, the rented sector, both social and public, has been the biggest victim of the implementation of the affordability approach which has been considered, adopted and employed as the principle tool for facilitating housing policy changes through recent decades. Emerging from this presentation of the developments in various European countries, we go on to examine the essence of the notion of affordability and follow this up with the presentation of the notion of accessibility which we propose to be adopted as a more acceptable and more efficient approach to housing provision.

3. The concept of housing affordability

The notion of 'housing affordability' has indeed dominated the debate on the issue of housing provision since the 1980s and has received a lot of attention in the literature from various authors (among them: Whitehead 1991; Malpass and Murie 1999; Monk and Whitehead 2000 and Cowan and Marsh 2001) who have attempted to discuss the subject from a variety of perspectives. The use of the word 'affordability' has, of course, been inevitable since housing and housing provision, have been increasingly seen as a free-market issue. Gabriel et al. (2005:4) have observed that: 'Its usage can be traced to the promotion by governments of neoliberal modes of housing provision; namely, more reliance on the private market and non-government organizations to provide and manage low cost housing, and less reliance on subsidy for public housing provision'. The implementation of neoliberal policies in

the housing sector has, thus, meant the redirection of subsidies away from public provision into home ownership facilitated by the affordability mechanism. Ganapati (2010:365) has characterised the economic liberalization policies introduced in the early 1990s as having resulted in the weakening of the public housing sector 'while enhancing the role of the private housing markets.' Recognizing the growing trend in the shifting of the housing provision responsibility from local authorities to the market, Priemus (1997) cautions about the widespread belief that the market mechanism is the right way to attain policy goals.

Notwithstanding its centrality, however, Malpass and Murie (1999) were critical of what they saw as a notable absence in the debate of an agreed definition of the term. They found that the attempt by Maclennan and Williams (1990) to define the term only helped to clarify the questions to be answered, indicating that the notion still lacked a concise definition. Nonetheless, Maclennan and Williams definition has been frequently quoted by several authors discussing the subject and may, arguably, be treated in the literature as the 'mother definition' of the term:

Affordability is concerned with securing some given standard of housing (or different standards) at a price or rent which does not impose, in the eyes of some third party (usually government), an unreasonable burden on household incomes. A number of judgments and assumptions are made in putting the concept into practice, and, in broad terms, affordability is assessed by the ratio of a chosen definition of housing costs to a selected measure of household income in some given period (Maclennan and Williams, 1990:9).

Whitehead (1991:871) was one of the first authors to refer to the above definition in an article suggesting a shift away from the discussion of housing need, 'towards affordability, based far more directly on providing assistance for lower-income households to obtain the housing they require within a more market-oriented system'. Referring to Maclennan and Williams' definition as 'general', Whitehead argued that: 'Neither need nor affordability would require definition if private markets were able to achieve acceptable housing outcomes. Affordability would be automatically fulfilled in that only those who both wanted the housing and had the capacity to pay would acquire accommodation' (Whitehead, 1991:872).

While Whitehead's article was concluded (apparently disappointedly) with the observation that the shift in emphasis from need to affordability was, at the time, 'very much more one of rhetoric than of reality' (Whitehead, 1991:884) the developments of the last few decades - as has been highlighted in the introduction - provide evidence of the rhetoric having eventually turned into a reality.

The problem of defining affordability has been noted by other authors as well. Edgar et al, (2002:59) have pointed out that:

The meaning of affordability in relation to housing presents difficulties both conceptually and operationally. The conceptual difficulty resides in the need to establish a normative definition of the housing good and what households should pay for that good. The normative definition of adequate or decent housing determines the nature of affordability and yet this is a vague and relative concept.

Emerging from this observation, they make the following attempt at defining affordability: 'If the definition of adequate, decent and sanitary housing can be determined, then a simple definition of affordability is that the price of that unit of accommodation (net of state subsidy) is "not an unreasonable burden on household income"' (Edgar et al, 2002:59).

As may be understood from the phrasing quoted above this is a conditional definition which requires defining in advance other indicators (adequate, decent and sanitary). Then there is the problematic reference to the "unreasonable burden on household income" that is apparently borrowed from the Maclennan and Williams' definition quoted above.

Indeed the expenditure-to-income approach to affordability has provided the basis for various country specific analyses such as the one by Bramley et al., 2005 (England); Stone, 2006 (UK); Haffner and Boumeester, 2010 (the Netherlands), Gurrán and Whitehead, 2011 (Australia and the UK). Others have built upon the expenditure-income ratio concept to develop alternative approaches to the affordability notion. While departing from the house-prices to earnings ratio as the main indicator, Mean (2011) discusses a model of housing affordability that constructs other measures such as mortgage repayment to income ratios. Stone (2006:459) uses the residual income approach to introduce the concept of 'shelter-poverty' explaining that a household is shelter poor 'if it cannot meet its non-housing needs at some minimum level of adequacy after paying for housing. That is, shelter poverty is a form of poverty that results from the squeeze between incomes and housing costs rather than just limited incomes.'

Nepal et al. (2010) suggest that an appropriate way of identifying housing affordability problems is through the employment of financial indicators to identify individuals and households in 'housing stress'. The notion of 'housing stress' (also used by Gabriel et al., 2005) is applied to describe the various financial circumstances encountered by households that experience affordability problems.

Other notable attempts to define the term include that by Reeves (2005:16) who recognises that: 'Affordable housing is, out of its proper context, an odd phrase. After all, most housing is affordable by someone ...if there were properties which were genuinely not affordable, they would be empty.' This definition points out, yet again, another of the awkwardness of the notion of affordability. As far as our argument is concerned, we entirely agree with Reeves' statement that 'most housing is 'affordable by someone...' and proceed to add 'but not affordable by everyone'.

In contrast to the definitions quoted above which are premised on the expenditure-income ratio, Reeves suggests an alternative need-based definition: 'Affordable housing means the number of houses and flats which households who can't afford to compete in the market need' (Reeves, 2005:17).

This definition differs from those quoted above in one important aspect. Instead of the income-expenditure criterion, it introduces 'housing need' as a major element

in the affordability equation. As such, it points to the need to draw a distinction between the notion of 'housing affordability' and 'housing need'. At the same time, however, there appears to be a semantic contradiction in the statement that defines 'affordable housing' as housing needed by those who 'can't afford to compete in the market'. The question arises here whether it is possible to talk about 'affordability' in a non-market context. As we see it, the relation between 'affordable housing' and those who 'can't afford to compete in the market' is dubious. In our understanding, the definition would work perfectly if the term 'affordable housing' were to be substituted with the term 'accessible housing'. As has been admitted by Bramley et al. (2005:686) in a discussion on the affordability problems faced by young households: 'It could be argued that 'access to owner occupation' may be a better term than 'affordability', but the latter is now in wider currency'. Bramley's admission serves to support our argument regarding the popular and sometimes inappropriate use of the concept of affordability.

Nonetheless, it may be recognized that the majority of the definitions and approaches reviewed above are centred around the expenditure-to-income definition of affordability. But while dominating the theoretical discourse on the subject, the definition of affordability in terms of expenditure-to-income has also received its fair share of criticism. The notion is contested by Hulchanski (1995) who suggests applying other types of comparisons. He argues that the application of the expenditure-income ratio simply depends on what questions are asked by the person compiling the data while leaving out other related data. He, therefore, raises the question of subjectivity in the interpretation of data on housing expenditure-to-income ratios. Describing the use of the ratio as a simplistic generalization about household expenditure he states:

To define everyone spending more than 30 per cent of income on housing as having a housing problem, for example, takes a descriptive statistical statement (the 30 per cent ratio) and dresses it up as an interpretative measure of housing need (or lack of need). It does so, on the basis of a subjective assertion of what constitutes an 'affordable' housing expenditure for all households. This kind of generalization is based on an assumption about the cash income required to pay for the other necessities of life (Hulchanski, 1995:473).

The fundamental argument here is that often things are considered unaffordable even when someone's income is clearly greater than the cost of an item (Robinson et al., 2006). Viewed from this perspective, ability or non-ability to pay for housing may also be looked at as an issue of whether high housing costs result from voluntary decisions by households to occupy housing of above minimum standard (Bramley et al., 2005). While it might be desirable to set some sort of minimum standard that may be considered acceptable in a particular society, it may also be fair to expect that some households may not be able to afford even the minimum standard while, on the other hand, there are others who will always aspire for a standard higher than the minimum, whether they can afford it or not. This realization exposes one of the major weaknesses of the housing affordability concept. As will be shown in the last part of the paper, a 'society-acceptable minimum standard' constitutes a key element of the housing accessibility concept we are proposing.

Paris (2007) is also critical of the ratios approach whose core problem, according to him, lies in the failure to take into account life cycle changes, pointing out that normally higher proportions of income are spent on house purchase during the early years of a mortgage repayment while this is usually followed by much lower real costs and growth in equity in time. This view is supported by Quigley and Raphael (2004) who also point out that income can be a misleading measure of housing affordability as, for example, many retirees have low annual incomes, yet own their homes.

Quigley and Raphael (2004:191-2) have also pointed out several weaknesses of the notion of affordability, the way it has been debated in the literature:

Affordability ... jumbles together in a single term a number of disparate issues: the distribution of housing prices, the distribution of housing quality, the distribution of income, the ability of households to borrow, public policies affecting housing markets, conditions affecting the supply of new refurbished housing, and the choices that people make about how much housing to consume relative to other goods. This mixture of issues raises difficulties in interpreting even basic facts about housing affordability.

In addition to these observations we may also draw attention to the frequent problem of equating the terms 'housing affordability' and 'affordable housing' in both the academic literature and policy practice. The interchangeable use of the terms indicates a non-recognition of the differences of meaning between the two. The term affordable housing ought to be used to refer to the housing stock that can be purchased by those households who can afford to pay for it. Housing affordability, on the other hand, is measure of capability, or not, to purchase housing or pay housing costs. In other words, affordable housing implies an economic category while housing affordability refers to an income-related situation. Affordable housing is a real market concept while housing affordability is mostly a theoretical notion which, as has been stated, is often treated to subjective interpretations. A similar viewpoint regarding the subjectivity of the housing affordability notion is also expressed by Gabriel et al. (2005) who argue that housing affordability may be best viewed as a contested term in which different interest groups struggle to impose their own definition of the problem and the solutions to address it: 'The contested nature of the debate is also apparent in discussions of how to measure housing affordability, as different criteria play an important part in framing the type of policy solutions advanced. Notably, housing affordability can never be defined in any objective sense; it will always be subject to reinterpretation and critical analysis' (Gabriel et al., 2005:6).

In conclusion to this section of the paper, we quote Green and Malpezzi's (2003:136) very precise definition of affordability: 'If households are observed to pay a given amount, then, from the economist's viewpoint, they can afford to do so.'

This definition appropriately sums up the essence of the notion of affordability. Housing affordability basically relates to the ability to purchase housing or pay housing costs. This clarification leads us closer to the principle argument of this

paper, which seeks to shift the emphasis from affordability to accessibility. If affordability means capacity to pay for housing, then inability to pay means not being able to access housing. And if housing affordability is such a contested, theoretical and sometimes even an abstract notion, then its substitution with the concept of housing accessibility is urgent. As Forrest and Lee (2003:135) concede in their discussion on affordability: 'The fundamental difficulty remains that many households in all societies cannot afford adequate housing either at some stages of their housing careers or at any stage.'

4. The concept of housing accessibility

In one of the rare contributions to the current literature that discuss accessibility rather than affordability, Neuteboom and Brounen (2011) define accessibility as a notion covering two sides of the market, i.e., the demand side and the supply side. In their definition, the demand side is characterised by the purchasing capacity of households, therefore, relates to affordability. They define the supply side as 'absolute quantities of housing services on offer in relation to demand and, crucially, the price distribution of the housing stock' (Neuteboom and Brounen, 2011:2232). Our argument in this paper is that while affordability may indeed enable accessibility for those who can afford, the concept of affordability cannot be treated as the norm for guaranteeing housing accessibility for all. According to the affordability principle, those who cannot afford to purchase housing or pay housing costs cannot be able to access housing. Given that something is affordable only when one can pay for it, we agree that affordability is indeed a demand side concept. At the same time, however, we are advancing an alternative opinion that accessibility must be viewed as a supply-side concept. As such, the notion of affordability accessibility should not be equated with or treated as an alternative for the notion of accessibility as is apparently suggested by Neuteboom and Brounen (2011). Accessibility, in our discussion, is about allocation. Accessibility does not relate to demand, it relates to need. In other words, we equate housing accessibility to housing need.

It is, at this point, necessary first of all to clarify what 'housing need' means. Whitehead (1991:874) suitably defined housing need as the quantity and type of housing that society regards as minimally acceptable for each household. It is therefore a set of standards which will normally vary between different types of household because the housing attributes regarded as necessary vary with household size, age and other household characteristics. Households in housing need are those whose conditions fall below the appropriate standard.

It is vital to note that the above definition specifies several key elements (household type, size and age) but does not mention economic characteristics or housing costs. This is the nobility of this definition. And most importantly, housing need is defined, above all, in terms of a 'minimally acceptable' standard of housing that a particular society aspires to maintain. The right to a standard of living adequate for health and well-being of oneself and one's family, including housing is also provided for by Article 25 of the UN Declaration of Human Rights. It is, as such, generally recognised

that an acceptable standard of housing is a necessary condition of full membership of the community (Bengtsson, 2001).

The idea of minimum acceptable housing standards has been discussed in the debate on housing provision by various scholars. One of the major problems identified in this regard has been the cost of the minimum standard. The key question has been, who pays for the minimum housing standard in the event that the household is not capable of covering the extra cost? This has prompted scholars to explore and advance solutions that rely on the concept of 'merit good' that was first introduced by Musgrave (1959). According to Musgrave (1959:13): "merit goods are goods that are considered so meritorious that their satisfaction is provided for through the public budget, over and above what is provided for through the market and paid for by private buyers".

As important and common examples of merit goods, Musgrave identifies education, free school lunches, health care and low-cost housing. He develops the concept of merit goods through drawing a distinction between 'public' and 'private' wants.

Before noting the difference between the two, let me emphasize an *essential similarity*. As I see it, both are part of one and the same subjective preference systems of individuals; in other words, both are individual wants. Recognition of this similarity is basic to our entire approach. Beyond this, there is a *fundamental difference*. Goods and services supplied in the satisfaction of *private wants can be purchased by individuals in varying amounts*. Goods and services supplied in the satisfaction of *public wants must be consumed in equal amount by all* (Musgrave, 1959:334).

The concept of merit good is applied to housing provision in the literature (Whitehead, 1991; Hancock, 1993) in relation to the recognition that while society may determine levels of housing consumption that are acceptable to the particular society at a given time, these standards may not be necessarily chosen by individuals given their preferences or indeed income levels. In market economy systems, households are expected to satisfy their housing needs on the market by acquiring those determined housing standards. The desirable housing standard is, according to this theory, a public want, therefore a merit good. However, the problem arises when certain households are not capable of paying for such housing as matches the prescribed standard. It has, therefore, been suggested by Musgrave that if housing is provided to meet social objectives, society should pay for the merit good element. Here, Musgrave sees the provision of merit goods as in-kind allocation of consumption goods that are identified as important by those who are funding the transfers.

The housing accessibility concept we are proposing would be structured within the unitary rental market model identified by Kemeny (2001:66), described as minimizing the legal distinction between profit and non-profit housing. Kemeny defines the unitary rental market as:

The state is either not a major provider itself or, if it is, access to such housing – often provided on a 'not-for-profit' basis – is not limited to households in need.

Instead, it is encouraged to compete with profit-rental housing on the open market for tenants and thereby set standards, ensure that all households have security of tenure and competitively hold rents down.

A housing accessibility concept implemented within the framework of the unitary rental market model would enable both high and low-income households to satisfy their housing needs in the same housing market. This concept also presents an additional advantage in that it reduces the pressures to enter the homeownership market which have characterized the era of the housing affordability movement. And while the concept of affordability is primarily concerned with the notion of the opportunity cost of housing (Hancock, 1993), the essence of the notion of accessibility, on the other hand, is the right to adequate housing, irrespective of capacity to afford.

In addition to the concept of merit good, therefore, the proposed housing accessibility concept also heavily relies on the notion of 'right to housing'. Various authors have discussed the notion of right to housing from various perspectives. Kemeny (2001) states that the housing subsidies commonly provided by the state in various important ways render housing to be considered as a universal right, a statement that implies a right to housing. Bengtsson (2001:259), discusses the meaning of right to housing as a 'social right', facilitated by state correctives to the market. In order to realise this right: 'The dominant housing policy theory is that the state provides correctives to the market, which is seen as the basic mechanism of distribution. These correctives should contribute towards the simultaneous fulfilment of households' demand and their housing needs.

Bengtsson provides a concrete definition of the right to housing as:

More precisely, 'housing as a social right' should be interpreted as meaning that all citizens should be able to solve their housing question through voluntary transactions in the market....This would imply that citizens are in fact able to find decent housing in the market ... the state cares about their capacity to provide for themselves in the market (Bengtsson, 2001:265).

The market that Bengtsson refers to may, at first thought, appear to be an utopian, theoretical fiction. But if we reflect back to Magnusson's (2008) statement, cited earlier on in this paper, Sweden pursued, over several decades, a housing policy that guaranteed access to housing for diverse groups without socio-economic differentiation. This is the type of housing market that Bengtsson is referring to. Such is also the unitary rental market that Kemeny (2001) describes above. It is, of course, fair to note that all three authors come from Sweden.

However, Bengtsson's classification of the right to housing as a 'social right' has been refuted by King (2003) who has argued that: this reduces the right to housing to little more than a part of the policy process. It places policy priorities, even though they may be based on housing market conditions, ahead of any sense of the interests of citizens (King, 2003:664). Instead of being a social right, King argues that: the right to housing is a natural right and is thus attached to all persons. It is

not a relative condition, depending on circumstances and resources, but a universal condition.

Whatever the differences of opinion, both writers are essentially arguing for the right to housing as a universal right, the only difference being that King's is a philosophical approach while Bengtsson's is a pragmatic one. The right to housing may indeed be a natural right, but that natural right can only be realized in practice through policy processes.

The concepts of merit good and right to housing thus present the backbone to the housing accessibility concept and, consequently, lay the fundament for the universal housing care system we are proposing in this paper. The notion of housing accessibility essentially implies the objective to guarantee the right to housing for every individual. It recognizes that housing is not a market commodity, but a right that must be guaranteed for every human being without the precondition of capability to pay. Bengtsson (2001) and Magnusson (2008) have described the previous Swedish housing system as a good practice which we propose to be adopted as the basis for the implementation of a universal housing policy that enables 'all citizens to find decent housing in one and the same general housing market' (Bengtsson, 2001:270). In contrast to a selective housing care system which operates on the principle of capacity to pay, we are proposing a housing care system of universal allocation, which ensures that benefits and services cover the entire population throughout the different stages of life, and on the basis of uniform rules (Rothstein, 1998). It is important to stress here that the notion of housing accessibility applies to the entire population and not only to groups (the so-called vulnerable) that are, in various ways, often restricted in realizing their right to adequate housing. The notion of housing access also covers households or individuals that may be housed but whose housing conditions at a particular moment in time exhibit a lack of access to adequate housing. Adequate housing here means housing that conforms to basic standards with regard to security of tenure, availability of services, facilities and infrastructure, habitability. The promotion of the concept of a universal housing care aims at ensuring that goods and services supplied in the satisfaction of public wants are 'consumed in equal amount by all' (Musgrave, quoted above).

5. Conclusion

This discussion has highlighted the fundamental differences between the concepts of housing affordability and housing accessibility. It has also been pointed out that housing affordability is more or less a relative notion that is often subjected to ad hoc interpretations. More importantly, however, we have argued that affordability is a market concept related to capacity to pay while accessibility is a humanitarian concept related to the right to housing.

In order to be able to achieve the realization of the right to housing, we have suggested that there is a need to shift the emphasis from the currently popular concept of housing affordability to a more appropriate concept of housing accessibility. This

re-adjustment will enable housing researchers and other experts to explore other avenues and policy alternatives beyond those restricted to the confines of the market.

Premised on the concepts of 'merit good' and 'right to housing' we have proposed the introduction of a universal housing care system that would operate within the framework of the unitary rented market model. The universal housing care system would be similar to the universal health care system that has been effectively implemented in Europe and other parts of the world, since the period following the Second World War. Like universal health care, universal housing care would be introduced as a government system intended to guarantee that every citizen or resident has access to adequate housing. The principle mission of the system would thus be to ensure universal coverage in guaranteeing access to housing for all, irrespective of economic or social circumstances, as is the case with universal health care. The essence of the universal housing care system may be perfectly demonstrated by the statement:

What is characteristic of a universal market policy is that worse-off households are expected to be in a better position if they have a chance to demand housing in the same market as other households, just as the aim of a universal education policy is that working class children should go to the same schools as middle class children (Bengtsson, 2001:271).

As is the case with universal health care, the organization and implementation of universal housing care systems would vary from country to country. The common denominator would be some form of government involvement in the financing of the system. In this paper, the proposal to introduce a universal housing care system remains at the stage of a theoretical concept. The aim here has not been to suggest concrete policies but contribute to the housing provision theoretical debate and to encourage the exploration of potential alternative mechanisms and solutions to the growing problems of housing accessibility. The practical organization and implementation of the system would, of course, require conducting detailed preliminary analyses. This should be the next task for researchers engaged in the search for solutions for guaranteeing access to adequate housing for all. Shifting the focus of the debate from affordability to accessibility is an essential starting point.

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Dva koncepta stanovanja: dostupnost i pravo stanovanja svima (housing accessibility) nasuprot stanovanju vezanom uz sposobnost plaćanja (housing affordability) - traganje za alternativnim pristupom stambenom zbrinjavanju

Sažetak

U diskursu o stanovanju desetljećima je dominirao pojam *housing affordability* (stanovanje vezano uz sposobnost plaćanja). Ovaj rad, međutim, ukazuje na potrebu da se naglasak preseli na pojam *housing accessibility* (dostupnost i pravo na stanovanje svima). Analizom literature koja je promišljala i promovirala koncept stanovanja vezanog uz plaćanje kao adekvatan instrument stambene politike, rad pokazuje da taj koncept nužno ne osigurava svima krov nad glavom. Započinjući s pregledom recentnih promjena u stambenoj politici diljem Europe, središnji dio rada se fokusira na karakteristike i neprimjerenost koncepta te uvodi koncept dostupnosti stanovanja za sve. U zadnjem dijelu rada na teorijskoj bazi pojmova "obavezno (meritorno) javno dobro" i "pravo na stanovanje", predlažemo uvođenje univerzalnoga sustava stambene skrbi/zaštite, prema principu univerzalne zdravstvene zaštite koja se provodi u mnogim razvijenim zemljama.

Ključne riječi: dostupnost i pravo na stanovanje svima (*housing accessibility*), stanovanje vezano uz sposobnost plaćanja (*housing affordability*), pravo na stanovanje, obavezno (meritorno) javno dobro, univerzalna stambena zaštita/skrb, socijalna država, stambena politika.