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REVIEW ARTICLE



Intersections between housing affordability and meanings of home: a review

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ABSTRACT

Research into housing affordability has flourished alongside growth in house prices, just as successive governments have used a range of policy levers to curb price increases. To date, however, these policies have met with little success. One persuasive explanation for that failure is that housing policies have been developed using affordability metrics in ways that have reinforced neoliberal prescriptions for the provision of housing, and that such policies are doomed to fail. Neoliberal policy settings continue to be influential, even in an environment where, under the current Labour Government, there is a rhetorical rejection of these prescriptions. Against this background, this review paper explores how a housing affordability research agenda might be bolstered by examining intersections between dimensions of affordability and meanings of home. Emerging research suggests that when housing is unaffordable it becomes an arena of struggle in which dwellings are transformed in ways that undermine the potential to provide security, stability and connection associated with meanings of home. The article concludes by suggesting research questions to examine that struggle in the pursuit of a sense of home, and in so doing gain a better understanding of the lived experience of unaffordability.

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Introduction

Questions of access to quality, secure, and affordable housing are key concerns in housing studies. Research into housing affordability in particular has flourished alongside the rapid appreciation of housing prices, declining rates of home ownership, rising rents, and associated increases in housing precarity for low-income households (New Zealand Productivity Commission 2012; Eaquab 2014; Adabre and Chan 2019; Anacker 2019; Galster and Lee 2021; Greenaway-McGrevy and Phillips 2021). Housing affordability is typically measured in economic terms, but affordability concerns encompass wider issues of home and homemaking. Within this context, the aim of this review paper is to explore how a research agenda on housing affordability might be bolstered by examining intersections between dimensions of affordability and the meaning

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of home – and how when examined together there is potential for a better understanding of the lived experience of housing unaffordability (James 2020, p. 5). While housing affordability research is concerned primarily with the relationship between the cost of house prices and rents on the one hand and household incomes on the other, research into the meaning of home has traditionally seen housing as more than physical shelter purchased to provide accommodation, and understands it as a multi-dimensional phenomenon that includes a complex mix of materials, ideas, identities and relationships (Sixsmith 1986; Dupuis and Thorns 1996; Mallett 2004). In addition to legal and economic meanings associated with investment and ownership of residential property, home is seen as having cultural and symbolic meanings, as well as social meanings associated with family and friends (Somerville 1997). This implies that in the Aotearoa New Zealand context there is also a need to recognise how Māori cultural norms translate into a distinctive set of values and meanings of home (Boulton et al. 2022), suggesting the more general need to recognise that intersections between housing affordability and homemaking are experienced differently by different groups. An awareness of these various interpretations has potential to reframe the issue of housing unaffordability and drive a research agenda that is cognisant of the homemaking implications of housing financialisation processes, these referring to the ‘increasing dominance of financial actors, markets, practices, measurements and narratives at various scales’ in the housing sector (Aalbers 2016; Wijburg 2020, p. 1).

The transformations in housing over the past 30 years, including the rampant house price appreciation, are marked by new intersections between affordability challenges, homemaking and the meaning of home. These are described by Smith (2008, p. 521) as new ‘entanglements between the materiality of housing, the meaning of home, and the mobilisation of money’ (see also Smith 2015). These new entanglements are evident in changes in the meaning of home ownership from that being something pursued by “property holding citizens” to “asset accumulating investors” (Murphy and Rehm 2016, p. 39). Alongside this financialization of housing is an emerging gap between people’s expectations and aspirations for finding and making a home, and their chances of actually realising them. At the intersection between affordability and the meaning of home are new tensions evident in what Crawford and McKee (2018, p. 182) describe as a ‘gap between subjective [housing] expectations ... and the objective chances for their realization’. The key argument in this paper is that our understanding of housing affordability challenges will be improved if we examine the intersection between the material circumstances of households understood as housing affordability challenges on the one hand, and the processes of finding and making a home on the other. How are households managing the tension between their hopes and expectations around home-making in unaffordable housing contexts? Additionally, as more people are excluded from opportunities for home ownership, they are forced to rent, suggesting benefits from also reviewing the intersection between unaffordability and the experience of renting. According to Fikse and Aalbers (2021), the experience of renting has also been transformed alongside processes of housing financialization in ways that have had a significant impact on how households establish and maintain meanings of home. It is widely accepted that housing costs are a greater burden for renters (Stats NZ 2020), and there is a substantial literature on the social and economic benefits of homeownership verses renting (Roskrug et al. 2013; Acolin 2020). Renters face

additional problems related to affordability and security of tenure (Routhier 2019), suggesting different entanglements between dimensions of affordability and meanings of home, and a need to distinguish these across tenure types.

What follows is a narrative review (Juntunen and Lehenkari 2021) of scholarship on housing affordability and the meaning of home. The aim was to read broadly across these two quite distinct fields of research, explore current thinking in each, reflect on the intersections between them, and draw on these to inform a research agenda into housing unaffordability that also takes account of the essence of home. The review is based on a combination of search methods to identify relevant scholarship that covers the topics of housing affordability and the meaning of home. Articles were retrieved using key search terms of 'housing affordability' (as distinct from 'affordable housing') and 'meaning of home' and variations of these, and search tools such as SCOPUS and Google Scholar, and the careful following up on reference lists of key works. This aspect of the search drew initially on major international reviews (such as by Mallett 2004; Ezennia and Hoskara 2019; Galster and Lee 2021), before focusing more closely on New Zealand sources in each area. The analysis involved summarising the key insights in each field, these being presented in the following sections on approaches to the researching housing affordability, and research on meanings of home. Much of this research assumes home ownership as the norm, but as the rental sector is the primary means by which a growing proportion of the population access housing, there is a need also to reflect on dimensions of affordability and meanings of home for renters. This is the focus of the next section. The paper concludes by reflecting on intersections between these topics and implications for research into housing affordability.

Measuring housing affordability

As problems of access to affordable housing have grown, so too has research on housing affordability. There are a number of measures of housing affordability used in New Zealand and internationally, and it is generally accepted that no one measure fully takes account of the range of issues affecting the ability of households to access decent housing (Robinson et al. 2006; UK Affordable Housing Commission 2019). At a fundamental level, measures of housing affordability are a way of expressing the material and social circumstances of people, organised within households, in relation to their housing situation. Measures of affordability are an attempt to express, according to Stone (2006, p. 1), 'the challenge of each household in balancing the cost of its actual or potential housing, on the one hand, and its non-housing expenditures, on the other, within the constraints of income'. Attempts to capture how households balance income to housing and non-housing expenses is not straightforward given income and costs are influenced by multiple factors at both household levels and wider economic and policy contexts including 'the distribution of income, the ability of households to borrow, public policies affecting housing markets, conditions affecting the supply of new or refurbished housing, and the choices people make about how much housing to consume relative to other goods' (Galster and Lee 2021, p. 8).

Despite this complexity, there are strong grounds for attempting to measure affordability, not least to predict the ability of households to meet housing costs, to define the level housing need for public policy purposes, and to identify households in particular

need for housing support (UK Affordable Housing Commission 2019, p. 13). In practice, as Bentley (2021, p. 150) says, most measures typically compare housing costs with household incomes, the most common housing affordability research approaches being housing expenditure to income ratios and residual income measures (OECD 2021; see also Meen 2018; Ezennia and Hoskara 2019; Stats NZ 2020).

The house price-to-income ratio is an indicator of the cost of housing relative to income levels. It refers to the ratio between the median house price and the median annual household income and is widely accepted as a simple rule-of-thumb measure of affordability (Robinson et al. 2006). Such ratios say little, however, about the distribution of affordability across different groups (Leishman and Rowley 2012, p. 379), and, as Meen (2018, p. 6) observes, some groups may ‘actually benefit from a rise in the house price-to-earnings ratio, notably those who have already paid off their mortgages and make capital gains’, while others, such as struggling first home buyers or low income older households are more likely to face additional cost burdens. While a ratio between prices and incomes is easy to produce, there is little scholarly support for the measure, it provides only a general indication of affordability, it reveals little about differences between households, and is therefore of little practical use to policy makers seeking to target housing support (OECD 2021).

The related housing expenditure-to-income ratio focuses on the proportion of household income spent on housing (Robinson et al. 2006, p. 7; OECD 2021, p. 1). It provides a clearer focus on low income households which spend a high proportion of incomes on housing, with a common measure of affordability being 30 percent of gross income. Critics, however, point to how the definition of 30 percent is somewhat arbitrary and not consistently meaningful across different income groups, for example spending even 20 percent of income on housing may leave little money for other consumption items for very low income households (OECD 2021, p. 2). Additionally, both price-to-income and expenditure-to-income ratios say little if anything about the quality of housing – households living in sub-standard or overcrowded housing which may consume less than 30 percent of a household budget.

The residual income measure does not focus on the ratio of income to housing costs, but the amount of income left after paying for housing costs. It is designed to account for a household’s ability to have enough income left over to cover basic non-housing costs after paying for housing (Stone 2006; Stats NZ 2020). Typically, it seeks to establish a household’s basic non-housing spending needs and then calculate if the residual income left is enough to cover housing costs (Meen 2018). There are problems with this approach inasmuch as it is difficult to calculate a standard set of non-housing costs – the metaphorical basket of consumer items – across different household types. Additionally, residual income cut-off points are subject to arbitrary determination, the can confuse general cost-of-living problems as cost-of-housing problems, and again such measures say little about housing quality in terms of things like overcrowding and maintenance deficiencies, and subjective assessments of the determinants of housing satisfaction (Murphy 2014; OECD 2021).

Despite these problems, housing expenditure to household income ratios and residual income measures remain the principal means by which housing affordability is assessed in New Zealand (Stats NZ 2020, p. 45). No single measure, however, captures the variety of concerns around the ability of households to access secure housing, this being a key

insight from international reviews of housing affordability research (Stone 2006; Fikse and Aalbers 2021, p. 13). In important respects, a consequence of the lack of consensus about and consistency in measuring affordability has been the marginalisation of attempts to address unaffordability (Dufty-Jones 2016).

In this regard, Murphy (2014) asserts that the contested nature of these measures has contributed to their political deployment in ways that have reinforced neoliberal assumptions about housing consumption and housing supply and demand. The potential for the politicisation of such measures is evident in comments by former Housing Minister, Nick Smith, who in 2017 when defending his government's performance in what was increasingly evident as a housing affordability crisis (White and Nandedkar 2019), said affordability was 'very much in the eyes of the beholder' (Tarrant 2017). The variability in approaches to measuring affordability both reflected and contributed to the politicisation of the issue unaffordability and how to respond. At that time the National-led government was intent on dampening down accusations of an affordability crisis, and Smith's comments illustrated how affordability metrics were a kind of an empty signifier which could be interpreted differently from different perspectives (McLeay 2019).

Critical housing researchers have asserted that the problematic and contradictory logics embedded within neoliberal discourses are implicated in the current affordability crisis given how these logics act as carriers of market-based interpretations of affordability problems and related policies (Murphy 2014, 2020b). Neoliberal confidence in markets imply only a residual role for government, and responsibility for meeting housing need is seen as laying primarily in the private and financial sector. When the dominant approach to meeting housing need for the majority of the population is through private-sector-led markets (Kadi and Ronald 2014; Clapham 2019; Murphy 2020a), housing policy research has been framed to address questions of market supply and demand and related house price trends (see for example the Massey Home Affordability Reports 2022). From this perspective, housing demand price signals create the right kind of supply, and well-functioning markets through the interaction of supply and demand are seen to be the solution to housing need (Jacobs and Manzi 2019; Wijburg 2020). A criticism of this type of research is that the resulting financially-focused metrics represent affordability problems in ways that obscure the human dimension of housing and homemaking, focusing only on trends in incomes and house prices.

It is in these terms that Murphy (2014) has critiqued the calculative practices used to assess housing affordability, particularly in relation to its use as evidence for the 2014 Special Housing Areas policy. Specifically, he observed how the house price-to-income ratio used in the Demographia International Housing Affordability Survey, which deemed housing to be 'severely unaffordable' when the price-to-income ratio exceeded 5:1, was embedded in a neoliberal frame of reference which emphasised market explanations for affordability problems. Murphy (2014) traced how these diagnoses led to the definition of housing affordability problems as resulting from resource management and land-use regulations, particularly land-use restrictions affecting supply, with the corollary that the loosening of these was the principal solution, as was the case in the Housing Accord Special Housing Areas Act. The strong correlation between housing unaffordability and land use regulations was also identified by Murphy (2016, p. 2533)

when he referred to how through ‘certain readings of mainstream economics, central government policy-makers are increasingly positioning land supply at the centre of housing affordability debates’. For example, MBIE (2013, p. 8) claimed, using the Demographia reports, that:

The results of the 2013 Demographia International Housing Survey ... show a strong correlation between restrictive land supply regulation and housing affordability, with housing affordability being lowest in countries and regions characterised by restrictive regulation.

The Special Housing Areas Act was informed by the market-led diagnosis that housing had become less affordable because of the restricting effect of land supply regulations on the number of newbuilds, but the subsequent history of house price escalation calls that diagnosis into question. Saville-Smith (2019, p. 79) observes that ‘house price rises cannot be accounted for by aggregated under-supply’, and refers to other explanations that take account of the complex interaction between the financialized context of housing, the impact of money supply, the cost of building materials, increases in the size of dwellings, and the impact of private covenants

A further dimension of this process relates to the way housing affordability measures are narrated. These narrative practices, in Bacchi and Goodwin’s (2016, p. 103) terms, impose a particular narrative on the housing sector, firming up a particular reality, emphasising some aspects and rendering invisible others, and prescribing a moral logic which directs the appropriate way to act (Barrett 2021). Such measures lead to an overly narrow frame of housing problems, reducing a multifaceted issue to a few variables, squeezing all substantive and conceptual dimensions into a narrow metric that does not actually account for the full social and economic reality. Moreover, the economic framing in this type of analysis distracts attention from ethical and justice issues, particularly notions of housing rights. The provision of a home is a complex mix of ideas about people’s identities and their relationships with one another, especially family, and with places, spaces and things (Mallett 2004), but such awareness is systematically concealed through the application of calculations that are neither designed nor able to capture the totality of housing experiences.

Research on meanings of home

Running parallel to growth in housing affordability research has been the proliferation of scholarship, in the late 1990s and early 2000s, on the meaning of home, contributing to the recognition of home as a repository of ‘complex, inter-related and at times contradictory socio-cultural ideas’ (Mallett 2004, p. 84). This body of research reveals home as having multiple meanings, with traditional notions referring to it as a place of shelter and security, as well as ‘a source of [identity], emotional wellbeing, comfort, and happiness’ (Porteous and Smith 2001, p. 31). The home is described as holding ‘considerable social, psychological and emotive meaning’ (Tester and Wingfield 2013, p. 71) that is socially produced and reproduced through relations beyond its physical space (Somerville 1992, 1997; Easthope 2004). The reference to home as a source of ‘ontological security’ (Dupuis and Thorns 1998) draws on Giddens (1991, p. 92) conceptualisation of security as ‘the confidence that most human beings have in the continuity of their self-identity and in the constancy of their social and material environments’. As

housing is a key aspect of one's social and material environment, Dupuis and Thorns (1998) emphasised how 'constancy in one's housing situation and the ability to feel in control over one's housing deeply affect[s] the ability to feel secure' (Acolin 2020, p. 5). Much of the research on the meaning of home, however, has approached it through a lens that assumes it is occupied by white, middle-class, heterosexual, nuclear families who are owner-occupiers (Manzo 2005; Meers 2021). New research in the Aotearoa New Zealand context has approached this question through different lens, taking account of Māori perceptions, and drawing attention to the impact of Māori cultural norms associated with the notion of home. These have emphasised meanings of home as a place of connection, particularly connection to land, whenua and the environment, and to themes of safety and security (Boulton et al. 2022).

While meanings of home continue to be characterised by security, stability and connection, more recent analyses have drawn attention to more contested and contradictory meanings, and this is reflected in a 'shift in focus from ... idealised notions of ... at-homeness and rootedness, to a more complex and ambivalent view of home as spaces of both belonging and alienation, intimacy and violence, desire and fear' (Blunt and Varley 2004, p. 3). Current disputes over the meaning of home reveal the contested nature of the ideal of a home and how it should be provided, and in this respect the notion of home has come to be recognised as an essentially contested concept, something that is 'heavily political', be that among scholars who debate the meaning of home, but also in a more fundamental way for 'renters, home owners, homeless people, [and] the government' (Meers 2021, pp. 10–11). As intimated in the previous section, the political nature of the meaning of home is evident in wider housing system logics, related policy settings and financial arrangements, and in the way it is approached in research.

Recent scholarship on the meaning of home has focused on evolving dynamics associated with the recasting of prevailing discourses on the nature of homeownership (Murphy and Rehm 2016). Much of this work is an elaboration on Smith's (2015, p. 61) observation that scholarship on the meaning of home 'rarely tackle[d] the hard edge of finance, and themes of housing economics, which underplay the wider meanings of dwelling'. It has led to a new body of research on interactions between finance, incomes, housing costs and homemaking. Smith's (2015) contribution has been to observe emergent paradoxes, or implicit contradictions, in the meaning of home ownership, identifying: a 'spatial paradox' in which housing is both a material shelter that is consumed and an asset with the expectation of financial returns; a 'financial paradox' arising from the way investing in home ownership is seen, self-evidently, as a wise use of funds and a source of security to such an extent that there is now a systemic concentration of investment in residential property, this running directly against investment portfolio principles which recommend diversification across asset types and avoiding investment concentration in single asset classes; and an ill-guided hope that mortgage-backed home-ownership will provide some kind of safety net when welfare needs appear. In the era of financialised home ownership cultures, then, home can be both a form of security and insecurity, where 'security and safety comfortably co-exist in the same space, place and time, as their demonstrably precarious opposites' (Smith 2015, p. 62).

In New Zealand, meanings of home have also been informed by a view that residential housing is a safe investment option when compared with speculating in shares or other

tradeable equities (Scobie et al. 2006). The decline in the stock of state housing and the increase in share of rental housing owned by private property investors has been a part of a paradigm shift in housing policy that has contributed to a significant concentration of wealth in residential property (Rehm and Yang 2020; Bentley 2021), with housing making up the largest component of wealth not only for households, but also the primary asset base for communities and the country as a whole. In this context, and reflecting a culture of homeownership, the meaning of home is now associated with the responsible investment figure, a risk averse, wealth seeking identity, and an ethos of property ownership as a source of security and stability.

Despite meanings of home based around responsible investment in housing, new insecurities associated with home ownership are evident in the way new mortgage products are providing access to housing, particularly home equity-based refinancing for those only marginally able to afford homes. Writing on the New Zealand experience, Mark Smith (2010, p. 176) observes that 'housing equity withdrawal is the most common means for households to extract funds from property assets'. Internationally, cash-out refinancing is less and less for reinvestment in properties, and more and more in other forms of consumption in ways that match equity borrowing with socio-economic characteristics of life cycle events (Smith 2015). Triggers include, increasingly, pressing spending demands related to life events – the arrival of children, relationship breakdowns, unemployment, and anticipated financial hardship. The impact is additional mortgage debt driven only by the need to realise finances for other things, while remaining in the same home. While equity borrowing may protect against personal risk and provide for increased spending power across the life cycle, it leaves heavily indebted households vulnerable to shocks (see Almaas et al. 2015).

The analytical focus on the meaning of home, therefore, has moved beyond the notion of security that goes with the material and affective dimensions of place and space (Dupuis and Thorns 1998), to financial dimensions of security and the social implications of these. Questions of affordability are central to questions of security, and the insights from this body of scholarship have much potential to address gaps in understanding nature of new insecurities associated with housing in the current crisis of unaffordability. While home ownership has been one of the pillars of the antipodean welfare system (Castles 1985), particularly as a form of equity which could be drawn down in later life, it is today more explicitly recognised as a form of asset-based welfare that protects against life's adversities (Murphy and Rehm 2016). It is a form of financial security that can be drawn upon throughout the life course, and in that respect it performs that same role as that of a welfare safety net, except it does so in a way that is highly individualised. So, while homeownership continues to represent an ideal form of secure citizenship in an asset-holding society, it is characterised by new vulnerabilities.

Homemaking in the rental sector: the importance of affordability plus regulatory considerations

Recent scholarship on the meaning of home, then, has detailed new insecurities among home owners in mortgage-backed home owning cultures. While high house prices and new insecurities for highly leveraged home buyers have become a key element of public

concern, so too have questions relating to the affordability of rents (Bentley 2021). Within the context of the affordability crisis, low income and vulnerable households are increasingly dependent on rented housing, and, in the context of this review, there is a need to consider questions about rental affordability and homemaking. Renting does not necessarily translate into insecurity (Hulse and Milligan 2014), and cross-nationally the evidence indicates that in well-regulated rental jurisdictions, ‘the ontological security experienced by renters may be more similar to that of owners’ (Easthope 2014; Bate 2018; Acolin 2020, p. 20). Renters, however, typically have lower incomes than home owners and spend a greater proportion of incomes on housing, and there is a substantial body of evidence documenting better outcomes for owners compared with renters (Stats NZ 2020). However, the extent to which owning offers benefits relative to renting is dependent in large part on the regulatory context which defines rights in rental markets. Tenancy agreements play a key role in determining the security tenants in rented properties. In this regard, the concept of security of tenure is important, referring to ‘the extent to which households who occupy rented dwellings can make a home and stay there, to the extent that they wish to do so, subject to meeting their obligations as a tenant’ (Fitzpatrick and Pawson 2014; James et al. 2020). Hulse and Milligan’s (2014, p. 638) notion of ‘secure occupancy’ extends the understanding of security for renters, taking account of ‘dynamic interactions between legislation/regulation, housing market conditions, public policies and cultural norms around renting, which shape security of occupancy for tenants’. Security for renters is therefore critical and refers to the right to remain in or leave a house, subject only to confirmed breaches of lease agreements that permit termination by landlords, and this influences the extent to which renters are exposed to involuntary, and often regular, moves.

New Zealand, by comparison with other jurisdictions, has a lightly regulated private rental sector, and prior to recent legislative changes, it has been one of a few countries allowing the termination of tenancies without grounds (Martin et al. 2018). Amendments to the Residential Tenancies Act have introduced greater specificity in terms of the grounds for termination and other changes to improve security for tenants, but recent research shows that renting continues to present threats to the ability to make a home through tenure insecurity, unaffordable rents, and the associated financial stress that drives vulnerable, low income renters to greater housing precarity (James et al. 2020).

For renters, insecure occupancy implies a higher risk of eviction, and shorter tenancies, less autonomy within a rented house, and fewer rights. This can also mean potential for renters to make adaptations and adjustments to spaces in response to family and household needs, and therefore to make a home. Vulnerability to eviction, according to (Slatter 2012), is a key difference between ‘housing’ and ‘home’ (Chisholm, Bierre et al. 2021), while residential mobility linked to insecure rental leases particularly affects low income families across the life course, with negative implications, for example, for children and older people (Oliver et al. 2017; James et al. 2020). Security of tenure is particularly important to low income groups who typically have little choice about renting over the long term, and who may lack control in other areas of their lives, as in the case of low income families with children who value stability in the child’s school and social lives (Phibbs and Young 2005), or older people who value a stable home base (Saunders 1989; Dupuis and Thorns 1998; Fitzpatrick and Pawson 2014; James et al. 2020). The key point is the critical role residential tenancy regulations

play in determining security of tenure, and that is closely linked to access to affordable rentals in finding and creating a home (Morris et al. 2017, p. 656).

As housing costs require higher proportions of incomes for renters, they are a greater burden and are linked with a variety of well documented vulnerabilities that undermine homemaking including overcrowding, poor weather-tightness, dampness, and inadequate heating (Chisholm et al. 2017; Oliver et al. 2017). Insecure tenure and a lack of autonomy and control over housing, all negatively impact physical and mental health and wellbeing. Such problems are interrelated and experienced simultaneously, but if renter experiences of finding and making a home are understood only in terms of the cost burdens or the proportion of income spent on housing, it is impossible to more fully appreciate the social and economic reality of the experience of renting and homemaking.

Housing has a special status amongst core welfare goods and services as it has a fixed cost which cannot be avoided. In recognition of this, the state housing provided by the welfare state of the mid-twentieth century set rents at a percentage of the household's income, while also providing security of tenancy. The neoliberal housing reforms from the 1990s were informed by the argument that long-term tenancies trapped households in dependency on the government to meet housing needs. New behavioural agendas informed by neoliberal norms were a part of a move to the residualisation of social housing and the fostering of greater individual responsibility in meeting housing needs, preferably through markets (Dodson 2006). The reforms were directly focused on challenging existing notions of security of tenure within the social housing sector, and social housing was to be ambulatory and temporary with the threat of being ejected used to incentivize renters to engage in labour markets and be more industrious and prosperous, citizens (Morris et al. 2017). While the more egregious aspects of the responsibilisation agenda have, again at least rhetorically, been tempered and are expressed now in terms of helping state house tenants to 'sustain their tenancies for the duration of their need' (Kāinga Ora 2020, p. 38), these points illustrate the strong links between affordability and security of tenure for renters.

It is, therefore, both affordability and regulatory arrangements that shape the ability to renters to find and make a home. The ability to meet the cost of rents determines access to housing, while regulations define the different legal rights and responsibilities of landlords and tenants, especially the right to occupy, control and alter dwellings.

A research agenda on intersections between housing affordability and the meaning of home

This article is in part a response to the challenge by Smith (2015, p. 61) that housing researchers need to tackle the intersection (she referred to it as the 'hard edge') between finance, economics and meanings of dwelling. It has approached that challenge by reviewing scholarship on housing affordability and on the meaning of home, the aim being to look for insights in an attempt to rethink a research agenda into housing affordability that takes account of the essence of home, and in so doing move beyond limited financialized notions of housing that have informed much housing policy. What, then, might such a research agenda involve?

As indicated above, housing affordability research is concerned with the material circumstances of individuals and households in terms of their ability to meet both housing and non-housing costs within their incomes. Most approaches to measuring housing affordability involve specifying housing expenditure to household income ratios or measuring residual income after housing expenditure. While such research plays an important policy role in predicting the ability of households to meet housing costs and in identifying households in particular need of housing support, it is criticised as confusing cost-of-living problems as cost of housing problems, the residual income cut-off points tend to be arbitrary, and the resulting housing affordability measures say little about the quality, standard and suitability of a dwelling. Importantly, these measures neglect questions of housing as home, and in this regard the observation by Saville-Smith (2019, p. 76) is relevant:

A dwelling that is an affordable home is not simply a matter of price, but the data shows that a dwelling that costs more than an individual or household can afford undermines its security and compromises the dwelling as a home. A dwelling that is priced more than can be afforded is transformed from a place of comfort to an arena of material struggle. It is associated with under-investment in many of the goods and services that generate wellbeing, it contracts rather than expands life chances, and makes precarious social, cultural and economic participation.

When housing is unaffordable it becomes an arena of material struggle where dwellings are transformed in ways that undermine their potential to provide security, stability and connection associated with meanings of home, threatening the wellbeing of household members. That is not to deny the capacity of individuals and households to cope in positive ways with unaffordable housing contexts and establish a sense of place and connection (Hulse et al. 2019), but it does point to tensions between expectations within broader housing systems and the prospects of achieving them.

The review of research on the meaning of home uncovered how such meanings continue to reflect notions of security, stability, and connection, as well as socially powerful narratives around the superiority of ownership and of the responsible investment figure who pursues the right kinds of steps in a housing career to achieve ownership. While researchers have recognised the contested nature of these meanings and have identified new insecurities in mortgaged-backed homeownership cultures that co-exist with traditional notions of home, these meanings continue to be powerful drivers of expectations and aspirations around ideal forms of housing. In affordability constrained environments, however, an increasing number of individuals and households across tenure types, but particularly renters, experience dwellings as arenas of material struggle. This leads to questions about the experience of struggle in environments where dwellings cost more than can be afforded.

An important aspect of this struggle is captured in the notion of a housing ‘aspirations gap’ (Crawford and McKee 2018; Parkinson et al. 2019; Preece et al. 2020). Researchers who have examined this observe that home ownership retains symbolic importance and continues to shape housing aspirations, but also that there is a gap between these aspirations and the objective chances of realising them. The notion of a housing aspirations gap ‘situates enduring and/or changing aspirations’ within affordability constraints, and it seeks to capture the disparity between expectations in an ideal sense and the reality of

achieving them (Parkinson et al. 2019, p. 22). Much of this research has focused on aspirations as experienced by the current generation of young adults who no longer have the same opportunities for home ownership that was open to their parents. As indicated above, renting does not necessarily translate into insecurity, this depending in large part on the regulatory context and associated rights to occupy a dwelling. While renting has potential to provide many of the same benefits of ownership, there is a case for examining the implications of an aspirations gap and the implications for the ability to establish meanings of home in rented dwellings. This would need to be extended beyond young adults to other social groups experiencing gaps between housing aspirations and the means to realise them.

An important insight from research into aspirations gaps, and an example of how focusing on these gaps has the potential to challenge financialised housing models, is the way they reveal a ‘fallacy of choice’ (McKee et al. 2017). Given the impossibility of realising the ambition to own a home, many people have little if any choice. Not only is this a challenge to neoliberal assumptions that the exercise of choice in housing markets is the best way of meeting people’s housing needs, it leads to new questions about how households are experiencing and responding to this disparity between housing hopes and reality. Moreover, the power of normalised discourses of choice in housing markets implies those ending up renting are somehow deficient as housing citizens, with renting viewed as a type of flawed housing consumption. Such victim blaming ignores historical and structural factors that drive inequality in access to home ownership for different social groups, and in the New Zealand context particularly Māori and Pasifika, leading to questions about homemaking in environments of limited and constrained choices.

The experience of unaffordable housing as an arena of material struggle is very much one of having to level down expectations and make trade-offs in constrained choice environments, while still pursuing values associated with the essence of home (James 2020). Trade-offs imply making a choice from one of an array of options and in so doing forgoing a benefit or opportunity of another. Research on the aspirations gap has focused how young people have responded to the issue of tenure, and the trend towards a generation that only ever rents (McKee et al. 2017). That research has identified trade-offs in terms of delaying the starting of families, location, and in household composition. We can expect other social groups to make different trade-offs, these reflecting different life cycle stages or ethnicities, and underlying values around, for example, the meaning of family and whanau and attachment to place. This raises further questions around how different social groups experience the tensions between unaffordable housing and homemaking. Given different values and needs across different groups, what are the different trade-offs different groups make in pursuit of a sense of home? What, for example, are trade-offs in factors like household size or housing quality and level of maintenance as people seek to be close to specific locations with family or cultural significance? The kinds of things that might be traded off also include housing condition and weather-tightness, energy efficiency, location, access to transport, and access to amenities such as education and health services.

Alternative forms of tenure to that of full ownership are increasingly presented as ways for low income households to have access to secure occupancy and the stability associated with meanings of home (BRANZ 2019). Alternative tenures are aimed at providing

access to housing through new property holding arrangements, for example, papakāinga and marae-based housing, housing cooperatives, shared equity ownership models, and deed-restricted housing (Chisholm, Pierse et al. 2021). This does lead to questions about whether and how traditional meanings of home can be achieved through alternative tenures to that of ownership, questions relating to autonomy and control within these arrangements, and questions about the features of alternative forms of tenure that provide the security, stability and connection of home.

While references to unaffordable housing as an arena of struggle and an aspirations gap might imply a deficit perspective or lack of ability to cope, as implied in the idea of a flawed consumer, a new research agenda also has potential to capture the way individuals and households exercise agency in as they seek to find and make homes. How are do individuals and households negotiate tensions between normalised discourses around the meaning of home and the objective realities that these will be difficult to achieve in unaffordable contexts? How is agency exercised in the pursuit of a home in financially constrained contexts? What dimensions of the meaning of home can be realised when housing is unaffordable?

Conclusion

From the early 2000s, successive governments have used an array of policy levers to act on both housing supply and demand to improve housing affordability, but these have met with little success (Greenaway-McGrevy and Phillips 2021, p. 1). One persuasive explanation for that failure is that housing policies have been developed using affordability metrics in ways that have reinforced neoliberal prescriptions for the provision of housing. These accounts construct affordability problems as market failures, and critiquing this perspective, Easton (2021, para 15) writes,

“the mainly neoliberal regime for ... housing ... since the early 1990s does not work: it has under-supplied quality housing, generated unsustainable house price inflation and excluded many ... from home ownership (while giving a rough time to those who depend upon rental accommodation).”

The assumptions underpinning standard market analysis, Easton continues, are not applicable to the housing market, just as the policies that stem from such assumptions are doomed to fail. Policy analysis informed by financialisation logics that focus only on trends in prices and incomes reflect and impose a particular rationality on the housing sector that detracts from a fuller social and economic perspective on issues of financial stress. There is a need, therefore, to move beyond limited research on housing supply and affordability. This article has approached the question of the intersection between affordability and the meaning of home by exploring what a housing affordability research agenda might look like if it is informed by scholarship on meanings of home. It has suggested that when housing is unaffordable it becomes an arena of struggle in which dwellings are transformed in ways that undermine the potential to provide security, stability and connection associated with meanings of home. A deeper understanding of the nature of that struggle across different social groups will provide a fuller perspective, including the experience of needing to lower socially driven expectations and make trade-offs on dimensions of home that enhance wellbeing and

connection. This type of research has potential to draw attention to the human struggle of finding and making a home in financialized housing contexts, and drive policies that respond to this fundamental human need.

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