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Viewpoint

Multiple housing problems: A view through the housing niche lens

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ABSTRACT

This paper presents an alternative view on the patterning of housing problems – across populations and within people. The conceptualization of housing problems through a 'housing niche' lens allows the cumulative influence of multiple housing vulnerabilities to be better visualized and understood. Using a large, representative sample of the Australian population, the analysis describes and models patterns of multiple housing problems, the characteristics of the population at risk, and reflects on the implications for how policy might better understand and respond to multiple housing problems.

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1. Introduction: the problem with housing problems

Throughout the post-WWII period Australia was a nation characterised by good quality housing for all, with a strong public housing safety net for those unable to compete in the private market. Relative to almost all other nations, Australians enjoyed very high housing standards, and most of our population attained "The Great Australian Dream" of home ownership (Badcock & Beer, 2000). However, Australia's housing honeymoon seems to have ended. We now have around two million Australians living in unaffordable housing (Bentley, Baker, & Mason, 2012), a rapidly shrinking public housing safety net (SCRCSSP, 2001 and 2013), decreased outright ownership (Flood & Baker, 2009), substantial pockets of concentrated poverty and disadvantage in the private rental market (Hulse, Burke, Ralston, & Stone, 2012), and each night more than 100,000 Australians are homeless (ABS, 2012). In this context, Australia has an increasing concern with housing problems, including homelessness, a housing affordability crisis, housing insecurity, decreasing home ownership, and undersupply in the private and social rental markets (ABS, 2012; Wood & Ong, 2011; Flood & Baker, 2009; Hulse et al., 2012; Commonwealth of Australia, 2011). In response to these problems there is substantial research, policy and media attention focused on measuring, understanding effects, describing vulnerability, and developing interventions to address Australia's housing problems in our cities and regions.

Though the importance of responding to housing problems is clear, the conceptual focus on separate housing problems limits our

understanding and may have substantial impact on the effectiveness of our responses. Even though we tend to focus analysis and understanding on separate and distinct housing problems (for example analysing the mental health effects directly attributable to unaffordable housing costs (Bentley et al., 2012), or the effect attributable to tenure mix on labour market outcomes (van Ham & Manley, 2009)), it is important to remember that they are often experienced *in combination* – for example many people with affordability problems also have housing quality issues, and they may also be precariously housed. Because housing fulfils many roles in individual lives – across and beyond shelter, wealth creation, ontological security, and locational advantage – households may be able to adjust to separate housing problems within a set of problems. As an example, housing affordability alone may have limited impact on a household if they are able to adjust the household budget or their rental costs. But multiple housing problems are much more difficult to adjust to. This means that a conceptual focus on housing problems may underplay their impact on people, incorrectly describe who is most vulnerable, and result in mis-formulated intervention responses. Acknowledging multiple housing problems infers the need for work that shifts conceptual focus from separate 'housing problems', to 'people at risk'. An analytical focus on people experiencing housing problems allows us to account for multiple housing problems, but also to acknowledge the structures and processes that make people vulnerable, better identify those in our population who are especially susceptible, and directly address (or at least better protect) people from the negative effects.

The paper considers Australian housing problems using the 'conceptual lens' (Smith, 2012) of housing niches. The niche framework is a valuable new conceptual approach for understanding the cumulative effects of multiple housing problems in Australia, potentially allowing us to visualise the niches where complex bundles of housing problems

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are caused, reinforced, and mediated by the social, economic and physical environment. Building on earlier work within social epidemiology, an ecological conceptualisation was compellingly first applied to housing in the US by Saegert and Evans (2003). Within Saegert and Evans' work proposing a housing niche framework, housing is regarded as being bound within a web of social conditions and fundamental causes. Here, resources, neighbourhood conditions, housing characteristics, societal and structural processes are seen to filter some groups into housing niches. Attributes within these niches may then act to reinforce existing disadvantage and inequality.

This paper utilises the housing niche framework to re-examine the pattern and accumulation of housing problems across and within a population. Applying the niche approach to a large Australian dataset, the analysis explores relative vulnerability to multiple housing problems and the implications for the design of interventions, of a focus that is shifted from separate housing problems, to people at risk.

2. 'Risk' and the conceptual evolution of housing niches

There are substantial parallels between the way that we view housing problems and the evolving conceptualisation of risk. The early work of Link and Phelan (1995) is an important basis for the modern understanding of risk. This cornerstone work moved the focus in social epidemiology research from the investigation of separate 'proximal' causes (the closer and often easier to measure items, such as poor diet or smoking) alone, and highlighted the importance of broader 'fundamental causes' (the more distant and complex items such as socioeconomic status, and welfare) in the production of ill-health. Importantly, they suggested that we could not properly understand the causes of disease without understanding the interplay of direct risk factors and social and structural causes which put people at risk of disease. These 'fundamental social causes' are well described in Phelan, Link, and Tehranifar (2010). A major policy implication of this conceptualisation is that it suggests the need for more complex responses to addressing health inequalities that go beyond addressing just intervening risk factors between the underlying cause and the health inequality (Phelan et al., 2010). The multi-dimensional understanding of risk proposed in their work is of substantial potential to housing research, challenging a consideration of the means by which housing problems, and broader vulnerabilities work together.

Just as (ill) health can be seen in the context of multiple, direct and indirect risk factors, housing problems can be conceptualised similarly. Relating Link and Phelan's conceptualisation of risk of ill-health to housing problems, Saegert and Evans (2003) described the presence of housing niches as an outcome of risk. In their model, housing niches are "particular locations in the ecology of residential settings that can be occupied by specific groups" (p. 571). They suggest that, on the basis of their individual characteristics, people are actively filtered into particular residential situations (dwellings and places) by societal processes, access to income and wealth, and the structural and policy environment. Once in a disadvantageous housing niche, the resulting locational and social exposures accumulate, and affect health, wellbeing and broader life chances.

Subsequent to Saegert and Evans' initial description of housing niches, Saegert and others have notably applied the model to analyses of poor residents (especially children) in rental housing (Saegert & Evans, 2004), mortgage foreclosure among African American households (Saegert, Fields, & Libman, 2011), and low to moderate homeowners in the US Foreclosure Crisis (Greer, Saegert, & Thaden, 2014). Throughout the development of this work they have built a picture of the structural variables that affect tenure and housing investment opportunities, broader economic influences and neoliberalism, the role of housing policies, differential access to quality, location, locational advantages, opportunities and effects of asset accumulation (Saegert & Evans, 2004, p. 83; Libman, Fields, & Saegert, 2012a, 2012b) in creating and reinforcing housing niches. This social ecological

approach encourages consideration of the breadth of housing related influences on individuals and their households, rather than measuring specific parts of the relationship. Ultimately, such a focus allows the complex processes that create and reinforce disadvantage to be examined, and potentially allows us to think about policy responses in different ways (Saegert & Evans, 2003).

In concluding their 2012 paper, Libman, Fields and Saegert call for future research that applies the niche model. This current paper takes up that call in the Australian context, providing an Australian housing niche analysis. Following a discussion of the conceptual basis for housing niches, the paper describes and models a disadvantageous housing niche, examines the characteristics of key groups occupying this niche, and reflects on the implications of the housing niche framework for how we might understand and respond to housing problems.

3. Materials and methods

Filtering membership to housing niches are the cumulative social and structural processes of housing-related advantage and disadvantage (such as access to resources, advantaged neighbourhoods, and good housing). In this analysis we characterise cumulative niche risk across six characteristics – affordable and secure housing, relative locational advantage, employment in the household, welfare recipient, and disability in the household. These were selected to reflect the web of resources, neighbourhood conditions, housing characteristics and vulnerabilities that may filter people into housing-related disadvantage in the Australian context, detailed below. As will be noted in the conclusion of this paper, the analysis described here is confirmatory, undertaken to test the validity of a conceptual shift of focus from separate to multiple housing problems, and explore what this might mean for our understanding of, and responses to, accumulations of vulnerability within the population.

Housing affordability is an important membership characteristic. It is a key determinant of housing market position, and the ability to obtain adequate and appropriate housing. Housing affordability has been shown in both quantitative (Bentley, Baker, Mason, Subramanian, & Kavanagh, 2011) and qualitative (Burke, Pinnegar, & Phibbs, 2007) studies to directly affect health and wellbeing. The measure of affordable housing used in this analysis is based on the '30/40 measure', which is widely used (Baker, Bentley, & Mason, 2013; Baker, Mason, & Bentley, 2015; Mason, Baker, Blakely, & Bentley, 2013; Whitehead, 1991) as a robust and reliable estimation of housing affordability (Nepal, Tanton, & Harding, 2010). The 30/40 measure classifies individuals and their households as being in unaffordable housing if they are in the lowest 40% of the income distribution and expending more than 30% of their equalised disposable household income for rent or mortgage costs.

Housing (tenure) security was selected as the second housing niche membership characteristic in this analysis. Tenure security has been shown across a number of studies to be an important determinant of health, wellbeing and economic security (for example Burgard, Seefeldt, & Zelner, 2012). Following previous work on insecure and precarious housing (Mallett et al., 2011), an individual was defined as living in insecure housing if they were part of a household that satisfied at least two of the following three criteria: paying more than 30% of their household income on rent or mortgage payments; in private rental; and having experienced a forced change of residence (through eviction, property becoming unavailable or being required to relocate between social housing properties) in the past 12 months. A combination of two or more of these defined housing that was insecure (for example forced moved and private rental).

A large and growing body of work highlights the importance of locational advantage/disadvantage in creating and alleviating broader vulnerabilities (see Pawson & Herath, 2015 for a comprehensive discussion). To reflect locational vulnerability in this analysis we utilise an Index of Relative Advantage and Disadvantage (IRAD). This index is

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