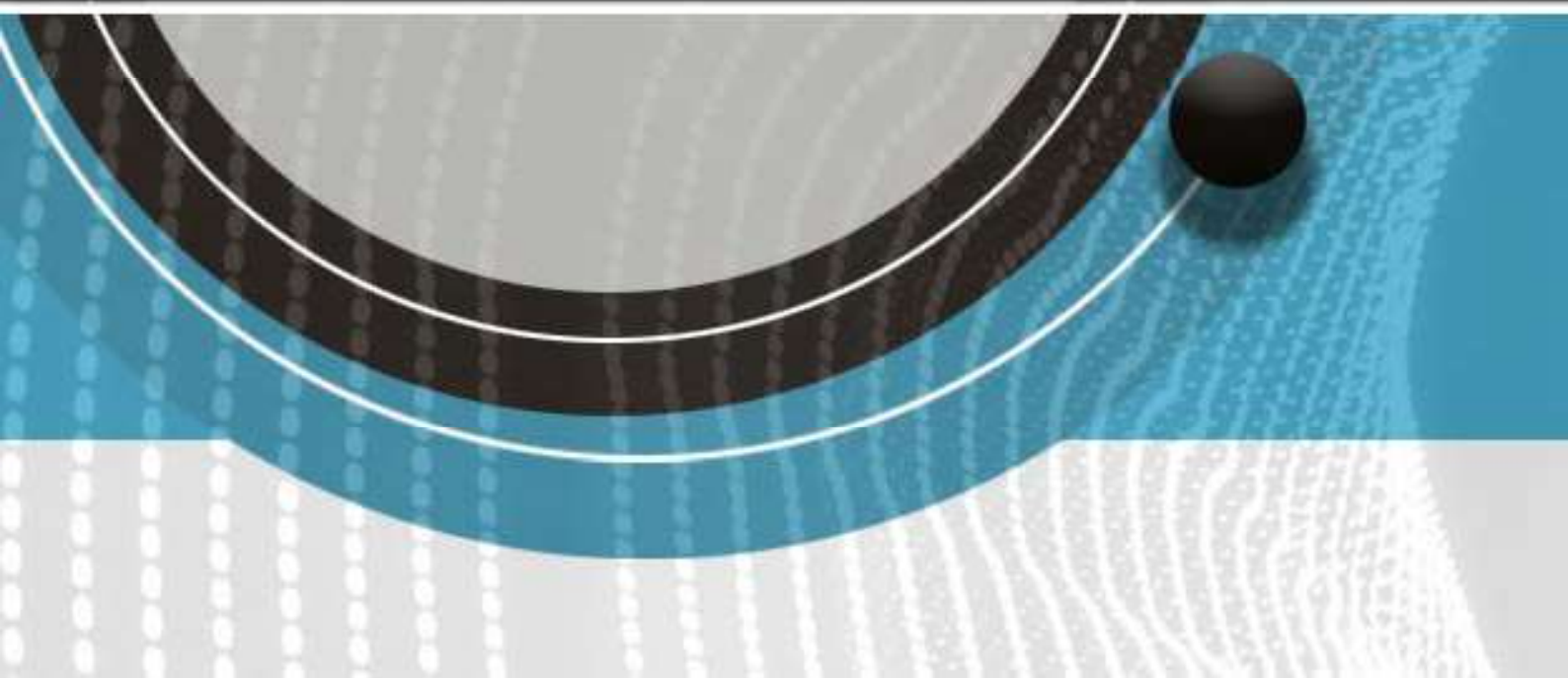




# ENHR 2021

## Conference Proceedings



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## Housing affordability and the city. Disentangling the urban and spatial dimensions of housing affordability in Europe

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### Abstract

*This article deals with the multidimensional and contested notion of housing affordability (HA). In the past century, scholars (especially in Anglo-Saxon countries) have widely debated on definitions, measurements and problems related to HA. The result of this debate is an extensive, complex, and often controversial body of literature that explores increasingly multidimensional approaches to the analysis of HA at various levels. The attention on the urban - rather than on the national - scale of housing problems is relatively recent and remarkably growing. Recent research has discussed the so-called “global urban affordability crisis” (Wetzstein, 2017), which is increasingly affecting especially attractive and growing global cities. While studies have analyzed HA in connection to a variety of different issues, ranging from poverty and social policies to financialization and socio-spatial inequalities, its spatial and urban dimensions and implications have not been dealt with enough in research (Haffner, Hulse, 2021). The paper contributes to expanding this knowledge by exploring the European context and focusing on the urban and spatial implications of HA, in terms, among other themes, of spatial filtering, suburbanization of poverty, spatial mismatch and accessibility to various urban opportunities. Against this backdrop, specific aims of the article are: (i) providing orientation between the different themes and issues connected to the multifaceted concept of HA from an urban and spatial perspective; (ii) highlighting advancements, unresolved issues, and possible pathways for future research; (iii) breaking new conceptual ground for the analysis of HA (and HA policies) at the local level, especially aiming at scrutinizing its spatial dimension and outcomes.*

**Keywords:** Housing affordability, affordable housing, urban housing affordability, socio-spatial inequalities, housing policies.

## Introduction: searching for the state of the art of research on housing affordability

Housing affordability (hereafter, HA) refers generically to the sustainability of housing costs in relation to socio-economic conditions, in particular incomes. The debate on the concept of housing affordability originated at the end of the nineteenth century - at the latest with “The Housing Question” by Friedrich Engels (1872) - with studies on poverty and on the rural-urban drift concerning industrial cities. The relevance of affordability has exploded several times, especially in relation to housing shortage issues (e.g., with the inflation of the first post-war period, the crisis of 1929, the destruction of the second post-war period). In the thirty glorious years of the welfare state, HA has become central both in the claims of political and trade union movements and in public policies in many European states. With the advancing homeownership society and the residualization of housing policies, the issue of affordability has not disappeared, but has rather tended to concentrate in the weaker parts of the society, losing, at least in part, its previously broad relevance. However, with the increasing commodification of housing (where home becomes real estate) determining a continuous condition of “housing crisis” (Madden, Marcuse, 2020), also characterized as “global urban affordability crisis” (Wetzstein, 2017), the issue of affordability has returned central in both policy arena and research.

Compared to the tradition of the affordability debate, today research needs to deal with phenomena that are extremely different from the past: economic stagnation, financialization, increasing urbanization, concentration of economic flows, and gentrification. Intertwined with these dynamics, affordability, as a phenomenon and a concept, has become more complex and multifaceted. Against this backdrop, traditional theoretical and analytical tools appear often too limited to interpret affordability in its complexity, and some authors call for comprehensive approaches and “fresh” looks (Haffner, Hulse, 2021).

Research on affordability is multidisciplinary - it crosses the fields of housing studies, sociology and social policies, economics, urban planning - and makes use of extremely diverse analytical lenses and points of view. Conscious of these complexities, with the series of seminars *Housing affordability and the city*, held between March and April 2021 and still ongoing<sup>1</sup>, we have involved researchers who deal with the issue in various ways and asked them to address and discuss affordability from the point of view of their research.

The paper builds on two main sources: a review of the recent literature on housing affordability and the contents of the seminar series. Integrating and discussing the contents of the seminars in the light of the recent literature on housing affordability, the purpose of the paper is to draw a contemporary narrative of HA as a concept and an urban phenomenon.

The literature review draws on both theoretical and empirical contributions. Several valuable reviews on the concept of affordability already exist (Haffner & Hulse, 2021; Addinson et al., 2013; Galster & Lee, 2020), but affordability is not something fixed. The underlying mechanisms that affect it, as well as its implications, change over time and contextual conditions, continuously opening to new perspectives, interpretations, and approaches. Thus, new and fresh reviews on housing affordability are needed in order to provide orientation among the multiple emerging dimensions of this concept, especially in connection with its changing urban and spatial dimension. This latter aspect, as the literature review reveals, still lack of in-depth research.

The second source on which we elaborate for this contribution is the mentioned seminar series *Housing Affordability and the City*. The series was articulated around the contributions of three expert scholars in housing affordability and housing matters: Christine Whitehead, Melissa García Lamarca and Marietta Haffner. The seminars have touched upon different scales, contexts, and topics, many of which were recurring in the narratives of the three researchers. Even though the number and the specific topics of the seminars give limited possibility for generalization, the seminars have somewhat offered complementary perspectives that allowed us to build a first, still partial, frame for exploring contemporary urban socio-spatial issues through the lens of HA.

Specific aims of the article are: (i) providing orientation between the different themes and issues connected to the multifaceted concept of HA from an urban and spatial perspective; (ii) highlighting

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<sup>1</sup> The article builds on the seminars of the first round of the series only. The second round will take place in the fall 2021.

advancements, unresolved issues, and possible pathways for future research; (iii) breaking new conceptual ground for the analysis of HA (and HA policies) at the local level, especially aiming at scrutinizing its spatial dimension and outcomes.

The paper is structured as follows. In section 2, we summarize the findings from the literature review. In section 3, we briefly present the contents of the three seminars and in section 4 we discuss the main themes that have emerged, focusing specifically on the urban dimension of housing affordability and on its spatiality. In section 5, we delineate a research agenda to address the underlined aspects and we finally propose some concluding reflections.

## 2. Literature review

Our search on Scopus with the keyword “housing affordability” initially produced 2563 results. Then, we filtered the search according to the following criteria: keywords (including all those with “urban” or a spatial connotation), year of publication (from the Global Financial Crisis in 2008), geographical context (limited to Europe), and research field (social and environmental sciences, economics). The final result was 82 papers. Scrutiny of the abstracts resulted in 53 relevant papers for this research.

Subsequently, we extracted the most relevant themes connected to HA and its urban and spatial dimensions, and we grouped the papers accordingly.

(1) *housing supply* (Fingelton, 2008; Cheshire, 2008; Gallent, Durrant, May, 2017; Coelho, Dellepiane-Avellaneda, Ratnoo, 2017; Fingleton, Fuerst, Szumilo, 2019). The theme of housing supply is explored in terms of quantity of housing provision in relation to the demand. The papers we scrutinized explore housing supply also in relation to other aspects such as how and what kind of housing is provided (housing submarkets, price and rent levels), but also *where* housing is supplied. Affordability is therefore analyzed as a character of the housing supply, often within urban housing markets and with a spatial approach.

(2) *social mix* (McIntyre, McKee, 2012; McIntyre, McKee K., 2018; Alves, 2019). HA is considered in these papers as a fundamental determinant of social mix. Social mix brings inherently spatial factors in connection to affordability, such as the spatial filtering of different social groups through housing prices. Additionally, exploring social mix opens reflections on the actual effectiveness of social mixing policies in providing affordability for various population groups.

(3) *employment and labor market* (Fingelton, 2008; Andrew, 2012). HA is explored in relation with local employment and labor market conditions, looking for spatial mismatches between affordability conditions and job opportunities. HA and local labor markets might be considered as mutually influencing factors. On one hand, the lack of housing affordability in central locations can generate spatial mismatches and strong inequalities. On the other hand, attractive job markets are fundamental factors affecting local housing markets and HA.

(4) *urban renewal and regeneration* (Arbaci S., Tapada-Berteli T., 2012; Leccis, 2019). Transformations in the urban fabric usually involve consequences on the housing conditions and on the social groups that are housed, for which HA is a crucial variable. Urban renewal is deeply entangled with gentrification dynamics, various types of displacement and exclusionary effects.

(5) *housing financialization* (Fields, Uffer, 2016; Lestegás, Seixas, Lois-González, 2019). The financialization of housing, meaning that housing prices are detached from local dynamics (e.g. incomes, labor conditions, etc.) and hooked on international capital dynamics, deeply influences HA.

(6) *urban land rent and land policies* (Berto, Cechet, Stival, Rosato, 2020; Debrunner, Hartmann, 2020). Land prices have the most important influence on housing prices (in relation to other production costs) and have an inherently spatial effect on HA.

(7) *transportation costs* (Coulombel, 2018; Cao, Hickman, 2018; Bohman, 2021). Transportation costs are associated with the housing localization of households, which is often determined also by HA conditions.

(8) *ecological retrofitting* (Golubchikov, Deda., 2012; Chatterton, 2013; Lind, Annadotter, Björk, Högberg, Klintberg, 2016; Macmillan, Davies, Shrubsole, Luxford, May, Chiu, Trutnevyte, Bobrova, Chalabi, 2012). The emergence of a strong environmental agenda has triggered a massive wave of actions of housing retrofitting, which has often unexpected and uncontrolled effects on HA and related gentrification dynamics.

(9) *short-term rental* (Yrigoy, 2019; Franco, Santos, 2021). It is nowadays widely acknowledged that Airbnb and other forms of short-term rental have deep local effects on housing prices and therefore on HA where tourism is a major industry.

(10) *affordability measurement at local level* (Jones, Watkins, Watkins, 2011; Argiolas, 2013; Argiolas, 2014). Measuring affordability at the local level, including spatial factors, involves numerous methodological issues.

(11) *community land trusts* (Moore, McKee, 2012; Moore, 2018). HA problems are frequently linked to market dynamics and to housing (and land) commodification, and solutions are proposed to improve it by taking land and housing out of the market.

(12) *housing governance and local planning* (Jones, Coombes, 2013; Bramley, Watkins, 2014; Bramley, Watkins, 2016; Wijburg, 2021). HA is also an outcome of housing governance and planning.

(13) *urban focus* (Wetzstein, 2017; 2021). HA is identified as a mainly urban phenomenon.

(14) *urban sprawl* (Ehrlich, Hilber, Schöni, 2018). The form of the city is also shaped by the housing market and HA (and the other way around): a high demand can trigger urban expansion and providing affordable housing can involve urban sprawl.

(15) other themes: “spatial consequences” (Szumilo, 2019), history (Carmona, Lampe, Rosés, 2017), temporary housing (Debrunner, Gerber, 2021), residential location choices (Frenkel, Bendit, Kaplan, 2013), livability vs affordability (Cramer-Greenbaum, 2021), key worker concept (Morrison, 2013), homeownership (Radzimski, 2014), community sustainability (Winston, 2014), integrated rental markets (Matznetter, 2020), “Nimbysm” (Matthews, Bramley, Hastings, 2015), studentification (Kinton, Smith, Harrison, Culora, 2018).

### **3. The seminar series: three possible approaches to researching housing affordability**

The heterogeneity of topics emerged from the literature review reveals the complexity and multidisciplinary nature of the research on HA. It crosses the fields of housing studies, sociology and social policies, economics, urban planning and makes use of extremely diversified points of view. The organization of the seminar series *Housing affordability and the city* was driven by this awareness and by the discussions and exchanges on our personal research. The series has explored the topic of affordability in Europe both conceptually and empirically, trying to give orientation on the state of the art and with the aim of triggering discussions about current issues, for research, policy and practice. The three different, and yet coherent, contributions are summarized in the following paragraphs.

#### *3.1 Marietta Haffner. Grasping the urban dimension of housing affordability from a comparative European perspective*

Marietta Haffner's lecture, based on a recent publication (Haffner & Hulse, 2021) proposes a *fresh look* on affordability, highlighting emerging themes and challenges. The issue of affordability is addressed in its complexity, exploring multiple dimensions on a national scale (with a particular focus on the



connections between income and the two main segments of the housing market: rental housing and home ownership) and in a comparative perspective through four geographical clusters (Western, Eastern, and Southern Europe, and Nordic countries). Haffner's narrative, built on the basis of EU-SILC data and indicators, offers a critical perspective on the limits of considering affordability as a mere relationship between income and housing cost (fig. 1). Haffner tackles the issue of what Wetzstein (2017) has recently defined *global urban affordability crisis*, highlighting its main trends: a sharp increase in housing prices, which can be found mainly in urban contexts<sup>2</sup>, and in particular in global cities; the evolution and the complexification of housing financialization and gentrification processes, which are strongly interconnected; and the emergence of new social and spatial inequalities linked to commuting poverty, the suburbanization of the most vulnerable social groups, and a profoundly unequal intergenerational distribution of wealth. These are dynamics, which disproportionately affect low-middle-income households, young people, first-time buyers and tenants.

Two main issues emerging from Haffner's speech have highlighted both the complexity of the concept of affordability and the importance of addressing it in its multidimensionality. The first is the transport costs, generally more onerous with increasing distance from the central business district (CBD) and which require an in-depth study of the spatial dimension of affordability - generally the least explored. The second is the quality of housing - which is crucial in housing affordability research - both in terms of conditions and size of dwellings.

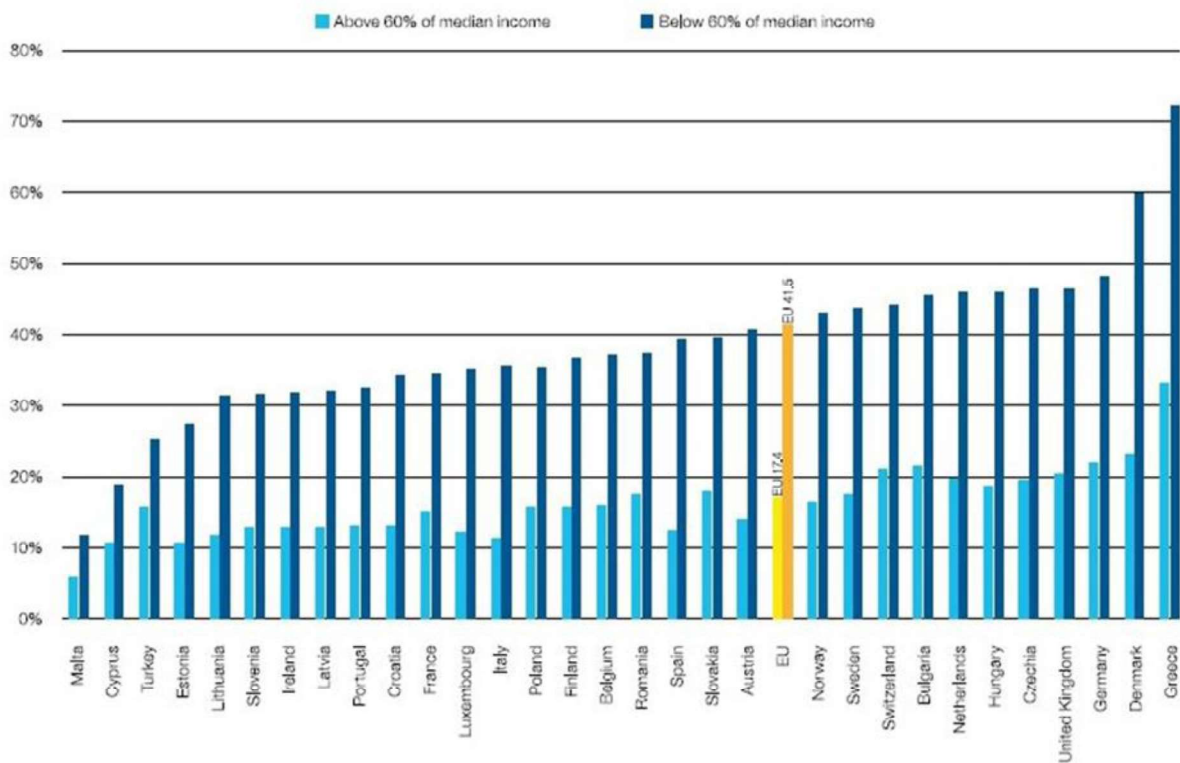


Fig. 1: Housing Europe, Share of housing costs on households' available incomes (above and below 60% of the median income) per European country in 2017, 2019.

### 3.2 Christine Whitehead. A comprehensive vision of affordability within a local (metropolitan and globalised) market

The contemporary character of the housing issue in Greater London (fig. 2) - a metropolitan agglomeration with a 50% population increase between 1980 and 2020 - is made explicit by Christine Whitehead in her contribution with a few data apparently paradoxical for the (quantitative) categories

<sup>2</sup> EU-SILC data on housing cost overburden rate by degree of urbanization [https://ec.europa.eu/eurostat/cache/digpub/housing/vis/housing\\_02\\_02\\_01/](https://ec.europa.eu/eurostat/cache/digpub/housing/vis/housing_02_02_01/)

of classical housing research. The median residential price is in continuous growth (from £100,000 in 1980 to over £450,000 per average dwelling in 2020) and affordability for median incomes in continuous decline, despite the number of dwellings now exceeding the number of households. The British researcher - a recognized pioneer on the topic in Europe (see Whitehead, 1991) - articulates a “comprehensive” analysis that frames the issue of affordability within a discourse on the structure and dynamics of the London residential market, phenomenologically intertwined with other issues that are not primarily in the field of residential research: transport policies and infrastructure (e.g. congestion charge); growth of online commerce and conversion of commercial premises into housing; tourism (demand flows, Airbnb); incomes and unemployment. Finally, Whitehead hypothesizes some determinants of affordability in the future of the city focusing on some fundamental factors affecting the dislocation of workers: the *brexit*, the pandemic, the expansion of remote work (in her words, “people leaving the country and people leaving *to* the country”) and urban policies such as the historic green belt or the recent liberalization of change of use of housing units -. Taking advantage of the rich availability of data provided by the various (public) agencies that deal with the housing market in the British capital, the researcher then narrates affordability as the result of the intertwining of complex dynamics that unfold across different geographies and phenomenologies, composing an articulated metropolitan portrait for the specific reality of London.

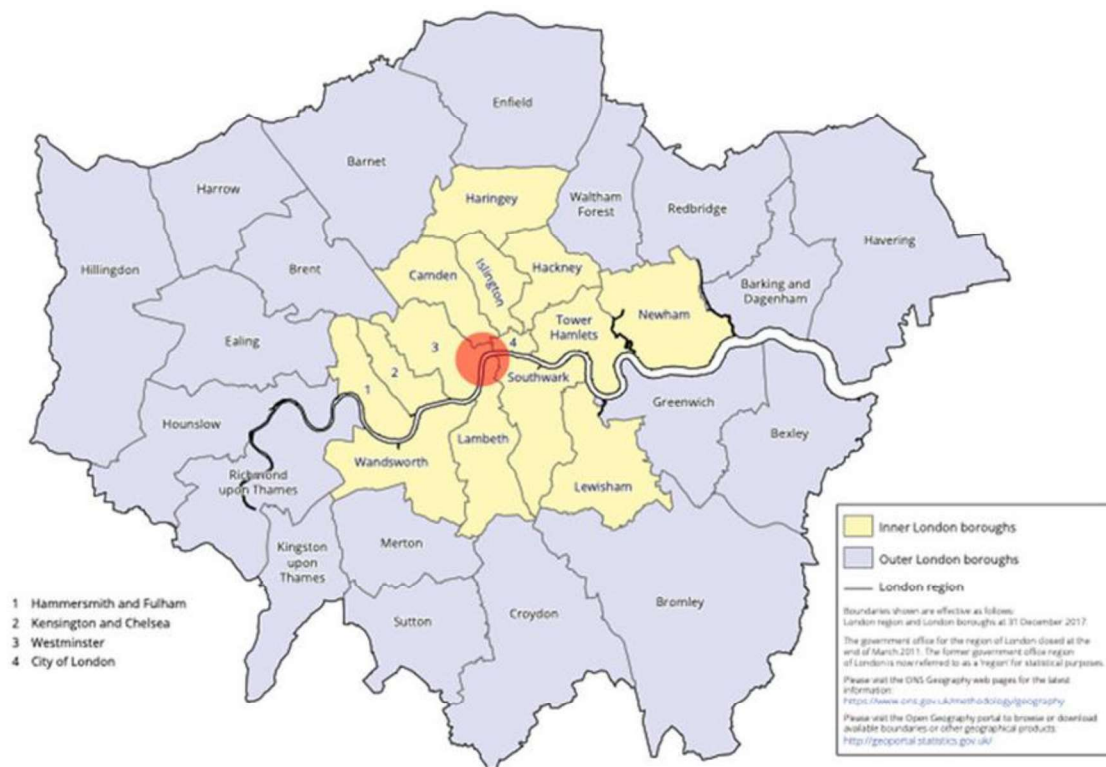


Fig. 2: Office for National Statistics, The Great London urban region, with the boroughs, 2017.

### 3.3 Melissa García Lamarca. Housing financialization and urban inequalities.

The issue of affordability was explored by Melissa García Lamarca in relation to a global phenomenon, the financialization of housing. Her lecture explored the role of real estate investment trusts (REITs) and corporate landlords in some historically disadvantaged neighborhoods of Barcelona. Three fundamental themes have emerged from her narrative. The first concerns the intrinsic relationship between financialization and affordability. The issue of financialization, indeed, raises political matters related to speculative practices. In the case of Barcelona, such practices are specifically manifested in terms of rent value extraction by corporate landlords (in particular the hedge fund Blackstone) and have involved national and supranational governments, especially after the economic crisis of 2008. The second issue concerns the overlap between speculative financial practices and the deregulation of rental

policies, which in Barcelona dates back to 2013. The conjunction of such events even exacerbated the affordability issues that the city was already facing. Finally, in García Lamarca's narrative the spatial dimension of affordability acquires a central role. Her neighborhood-scale analysis on the housing markets generated by Blackstone properties gives important insights about the socio-spatial inequalities generated by financialization processes, especially in the rental market. The figures she presented are alarming. Blackstone properties soar with costs 38% higher than neighborhood levels. The issue of affordability is therefore intertwined with the creation of new and unjust urban geographies, forged by what David Harvey has defined as dynamics of accumulation (of financial capitalism) by dispossession (of the most vulnerable social groups). Such dynamics have generated, in the case of Barcelona especially in the last 10 or 15 years, strong local reactions and mobilizations (fig. 3), a "resistance" that is also at the center of her analysis of HA problems.



Fig.3\_Sindicat de Llogateres, Protest against rent increase in Sant Joan Despí (municipality in the metropolitan area of Barcelona), 2018.

## 4 Gap analysis

HA is connected in the recent literature to a variety of themes that are not typical of Housing Studies. It seems that there is increasing awareness over the multidimensionality of HA and in particular to its noticeable urban and spatial dimensions. In this section, the paper builds an urban and spatial reading of housing affordability, with the aim of providing a narrative that is more coherent with the themes that emerge from the literature and the seminars.

### 4.1. An urban reading of housing affordability

#### 4.1.1 Disentangling the "urban" dimensions of housing affordability

Recently, researchers have referred to an urban affordability crisis, or to urban housing affordability, pointing as cities as the fulcrum of the contemporary affordability crisis, but without explicitly unpacking the "urban", its nuances and theoretical dimensions (Wetzstein, 2017; Haffner & Hulse, 2021). What does the reference to an "urban" character of affordability exactly mean? Here, building on our data, we hypothesize some possible interpretations.

The first dimension concerns geography and territory. Since Engels (1872), the housing question has been primarily seen as an urban phenomenon, linked to the urbanization of the population pushed by the industrialization process and the housing shortage for a growing urban population. One century later, a new wave of housing shortage and affordability crisis has hit urban contexts in a very differentiated way, with housing costs being much heavier in cities and especially in attractive and global ones. This issue has been clearly highlighted by Marietta Haffner in her lecture where, through EU-SILC data, she showed that in most of the European countries (eastern Europe seems to make an exception in this respect) housing overburdens predominantly hit urban contexts (fig. 4). In this sense, a primary dimension of the urban character of HA is a geographical one, characterizing some (more urban) territories with a stronger intensity.

However, it is important to underline, coherently with the “new political economy of scale” proposed by Brenner (2004), that when we talk about the urban scale (local, municipal, metropolitan or regional depending on the context) is not a fixed and unique scale of analysis and intervention for tackling housing affordability. Instead, we are aware of the multiscale of phenomena (and policies) that influence and affect HA in the light of current research. Moreover, the urban “scaling” should not be intended as a fixed and immobile arrangement, but - coherently - as a process in which multiple decisions made at different levels (individual, corporate, regional, national or global) converge in determining relevant effects on HA at the urban scale.

## Housing cost overburden rate by degree of urbanisation, 2019

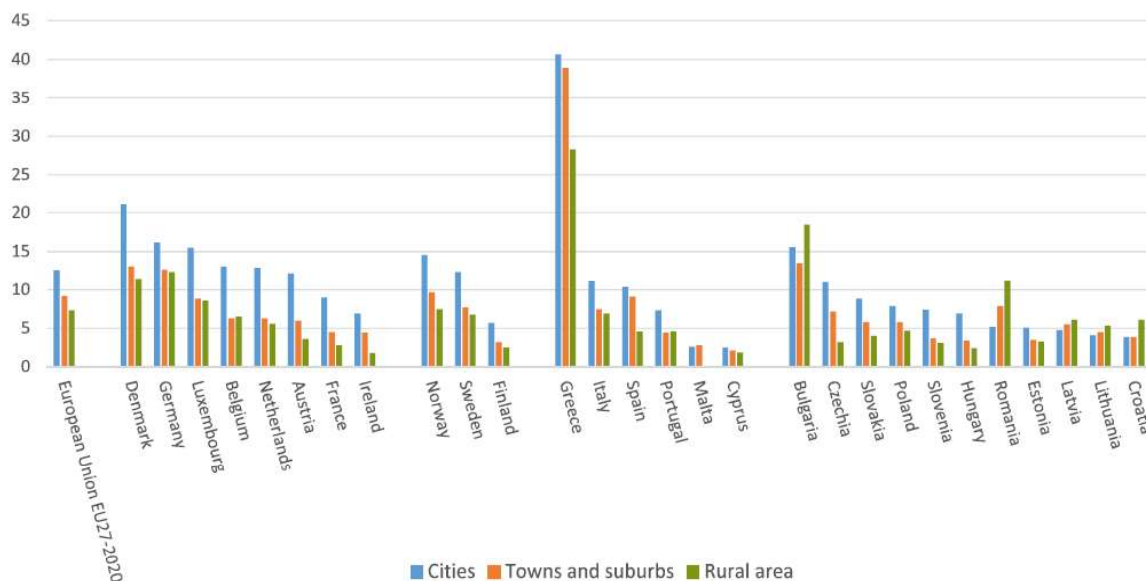


Fig. 4. Housing cost overburden rate by degree of urbanization, 2019. Source: EU-SILC 2019.

The second dimension concerns governance. As statehood has been at least in part rescaled and urban governance has become a more important scale of state intervention (Brenner, 2004), the competence for housing has also increasingly been devolved to the urban level. Together with that of HA problems, also the scale of intervention has shifted from a national to a local (regional or urban) one. In this sense, we could interpret the urban dimension as referring to a specific level in a multilevel governance arrangement and to an unprecedented role and responsibility of urban governments in responding to supra-urban dynamics of the contemporary housing crisis. This point has been addressed in all three seminars, with Whitehead highlighting the specificity of the Great London housing issue and the various policy levels that intervene on that and García-Lamarca showing how global dynamics (tourism, short term lettings) are dealt at a local level.

The third dimension concerns the issue of urban citizenship and the emergence of what Kazepov (2005) called “cit(y)zenship”, stressing “the territorial dimension of social citizenship as well as the role of cities as building blocks of social inclusion strategies” to counterbalance the protagonist role given to



the national scale in social studies<sup>3</sup>. In this sense, the adjective “urban” could refer to the fact that HA, at the same time is influenced by urban dynamics (e.g., agglomeration, infrastructures, etc.) and influences and defines the borders of social cit(y)zenship, being a primary condition for accessing urban citizenship. These borders are inherently spatial, as the possibility of accessing urban opportunities highly depends on the location, an issue that will be addressed in the next section.

The last dimension concerns culture. Urban living has become popular and has shaped, from the 1970s on, a “great inversion” that saw middle class people attracted in downtowns. These dynamics have overlapped with the transition from a Fordist to a post Fordist society, with deindustrialization processes and gradual professionalization of urban societies (Hamnett, 2003), with the succession of gentrification waves (Hackworth & Smith, 2001), and have been reinforced with the rise of the creative class (Florida, 2005) and the renovated interest for urban lifestyle and its consumption habits. Consequent transformations have triggered changes in the housing market and in the targets of urban policies that have made cities more suitable (and affordable) for urban elites.

#### *4.1.2 New urban poor and the uneasy relationship between housing affordability and housing quality*

Among the consequences of the urban housing affordability crisis, central is the emergence of new urban poor. In the comprehensive contribution of Marietta Haffner, some social groups emerged as the most hardly affected by the urban affordability crisis: low-medium income (often unemployed and part-time workers), renters and first-time buyers. In all these groups there is often an overrepresentation of immigrant population and young people. For several years now, young people have been among the most affected by European dysfunctional housing markets (The expression “generation rent” was coined in the UK in the 2010s – and refers to young adults in the new generations remaining longer in the rental sector than the previous generations) and the situation has even exacerbated as a result of the Covid-19 pandemics. The 2021 overview of housing exclusion in Europe from Feantsa (2021) has pointed out worrying trends of increasing homelessness and housing distress among young people in all the European countries.

More in general, diverse phenomena (increasing urban housing prices and rents, residualization of social housing, privatization of public housing etc.) have exacerbated social and spatial inequalities in the way different social groups access the housing market, being increasingly dependent on capital and wealth. Another related trend emphasized by Haffner, is that new social-spatial dividing lines are forged, for example, through the intergenerational transmission of wealth and housing assets. Especially for young first-time buyers, “parent banking”, inheritances and gifts - which are obviously not evenly distributed - mark new social divisions (Galster & Wessel 2019). In their study of poverty suburbanization in Amsterdam and Rotterdam, Hochstenbach and Musterd (2018) considered young graduates entering the labor market as part of the “working poor” group. They observed that over a time span of 10 years (2004-2013) before and after the GFC, this category increased in both central and peripheral areas of both cities. While the suburbanization trend was explained through housing price and rent surge, shrinking of the social rental sector and gentrification, their main explanation for increasing working poor in central areas (even in gentrifying neighborhoods) concerned the spread of collective and shared forms of living, acting as coping strategies. Households for which the location within the city is important for several reasons (job, study, urban opportunities) may accept housing cost overburden and low quality/reduced space/not pleasant sharing conditions - see Bricocoli and Sabatinelli (2016) - or could fall into “residual income” unaffordable conditions. In such dynamics, the trade-off between housing affordability, housing quality, and location, sharply illustrated by Marietta Haffner in her contribution, becomes evident. Haffner illustrated the “misunderstanding” that affordability assessments that do not include quality and location may generate: “*if you under-consume housing, that housing might look affordable*”. However, it might not provide decent living conditions, and this is a matter of both quality, size of the dwelling and location. Renters, overrepresented among the low-income, young and immigrant population, are particularly affected. The case presented by Melissa García Lamarca has documented the incredibly low quality and substantially decreasing affordability of Blackstone properties in Barcelona and is representative of a widespread condition in which corporate landlords all

<sup>3</sup> See as a reference: <https://arc.commons.gc.cuny.edu/2014/11/01/from-citizenship-to-cityzenship-cities-as-laboratories-of-social-innovation-against-poverty/>

over Europe (see, for instance the Swedish Akelius or Deutsche Wonen in Berlin) inflate rental prices without providing decent housing.

Overcrowding is as well an increasingly problematic issue, as the COVID-19 pandemic has made explicit in the last year, illustrating how people living in crowded conditions are more exposed to poor health conditions and more likely to get infected on average. 16,7% of European households live in overcrowded conditions and of these, 23,5% are young people between 25 and 29 years old (Feantsa, 2021).

## **4.2. The spatiality of housing affordability. Disentangling the socio-spatial implications of a urban phenomenon**

### *4.2.1 Disentangling the “spatial” dimension of housing affordability*

In the previous section, we unpacked the urban dimension of housing affordability. Here, we build a spatial narrative of housing affordability, driven by questions such as: what is the spatial dimension of housing affordability and how can we ontologically define it? Where are the affordability issues and what are their spatial consequences in urban contexts? Who is mostly affected?

More than 10 years ago, Edward Soja (2009) has argued about the importance of exploring in a much more explicit and active way the spatial dimension of justice, not as an alternative to other conceptual forms of justice but as a way to look at it from a critical spatial perspective. Extending the same critical spatial approach to housing affordability can open to a better understanding of the mechanisms behind housing affordability issues as well as of their outcomes in urban contexts, with potential enrichments for research, both empirical and theoretical.

A first point is that housing affordability issues are intrinsically spatial. Housing, its value, and the opportunities it produces are necessarily linked to location and space. In this sense, Urban Economics provide helpful conceptual and analytical material to disentangle the spatial dimension of HA, especially the concept of urban land rent - the monetary counterpart of the advantages of urban locations - and that of “filtering” (Camagni, 2016): wealthier households locating in better and more expensive areas (filtering up) and poor households locating in cheaper and less accessible areas (filtering down). Geographies of housing affordability and land rent (with generally decreasing values from the center - see the Burgess model) tend to overlap and to be causally linked (Berto et al., 2020; Peverini, 2021). Therefore, housing affordability is not just a matter of ratios such as cost/income or demand/supply. It is also a matter of *what* housing is provided *where* and *at what cost*.

Additionally, a critical spatial approach to housing affordability is fundamental to understand and disentangle its spatial implications, which might go further the urban scale and require nuanced and multi-scalar conceptual and empirical approaches.

Housing affordability issues have been traditionally linked to poverty (Bunting et al., 2004). Exploring housing affordability issues today means taking into account, among other things, the changing urban social geographies, with the major trends of poverty suburbanization and increasingly financialized and exclusive inner cities. These aspects have emerged as central during the seminar series and we explore them in the next paragraphs, highlighting the narratives of the seminars’ contributors. We argue that a deep engagement with the spatiality of affordability is important not only for research but also for a spatially informed political action.

### *4.2.2 Suburbanization of poverty and uneven urban affordability geographies*

In her contribution “*Housing developments in Europe*”, Marietta Haffner has clearly framed poverty suburbanization as one of the main spatial consequences of the urban housing affordability crisis and related gentrification processes. Mainstream gentrification processes and upward pressure on housing costs (spillover from the urban center into areas previously deemed unlikely candidates for gentrification) have forced lower-paid service workers to suffer from ‘poor housing, longer commute times, and poor working conditions’ (Gibbs & Krueger 2007; Hochstenbach & Musterd 2018).

Therefore, while central and attractive areas have become increasingly inaccessible and unaffordable, other areas - typically downgraded peripheries - have seen stronger concentrations of poverty.

In the European context, cities have been historically characterized by lower levels of socio-spatial segregation and inequalities compared to other continents (Kazepov 2005). For instance, with respect to the highly segregated residential patterns of US cities, where the suburbanization of the elites has been a traditional trend (see Burgess model built on the city of Chicago) strongly related to a sprawling development, European cities did not experience such divisive suburbanization (Arbaci 2019). They rather followed, even if with mixed and fragmented patterns, an opposite trend (see the “inverse Burgess theory”) with the bourgeoisie never really abandoning the center and the working-class predominantly locating in the peripheries (Leontidou et al. 1990). Increasingly, scholars have discussed the exacerbation of this trend (Cucca & Ranci 2016; Van Kempen & Murie 2009), illustrating how suburbs are increasingly becoming home for urban poor, especially after the GFC (Hochstenbach & Musterd 2018).

As recently noted by Arbaci (2019) spatial concentration (of a social group) is not necessarily a problem *per se* but deepening social inequalities and residential marginalization are (Wetzstein, 2017). Poverty suburbanization, as a central consequence of the urban housing affordability crisis, can produce several unjust outcomes. As clearly explained by Whitehead in her contribution focused on the case of London, the poverty suburbanization trend has been particularly strong in this context, with significant consequences in terms of commuting poverty and spatial mismatch (i.e. the spatial gap between the living place and the working place). The strong protection of the peri-urban areas (by the Green Belt law) may trap the poor, who usually have less resources to be mobile, behind the city, triggering a “lock-out” effect, configuring a contentious trade-off between green infrastructure and the production of accessible housing. London, but also other contexts such as Manchester or Le Hague region are significant examples of such phenomena (Westerink et al. 2013). As the city expands while functionally remaining monocentric, those living further out must face longer trips and travel time and expense increases. According to the report “Living on the edge: the impact of travel costs on low-paid workers living in outer London” (BDRG Continental, 2015), transportation costs are prohibitive for those living outside the inner city but still in need of reaching central areas for their job. Low-paid workers spend on average almost 10% of their monthly income for commuting, which, translated into working hours, is from 44 minutes up to 2 hours of work per-day.

Coulumbel (2018) found that prudential affordability measures translated in policies capping only on housing overburden rates (usually housing costs=30% of the household income) might have an involuntarily relocation effect, encouraging especially low-income households to settle in distant locations with low housing prices, but high *housing+transportation* burdens. Cheaper housing (which can still imply a cost overburden for the most disadvantaged) but higher transportation costs in peripheral areas reveal the importance that affordability measures (commonly reduced to the mere “housing cost to income” ratio) include other dimensions. In this respect, there is increasing consensus that affordability measures should include both housing and transportation costs. Haffner & Hulse (2021), for instance, refer to the Location Affordability Index (LAI) of the US Department of Housing and Urban Development (HUD), which takes housing and ‘transportation’ costs into the picture of affordability.

Long and expensive commuting is a great source of socio-spatial inequality between those living in well served areas and those living further out (Aquino & Gainza 2014) also in terms of accessibility to urban opportunities. This might be a matter of job, as we mentioned, but also of accessibility to amenities and various facilities. Access to green, to good quality schools, to health care might be profoundly unequal and unaffordable housing might represent a social and spatial barrier which filters who can and who cannot access, affecting lifestyles, choices, and life paths.

Spatial inequalities deriving from poor housing affordability are not just a matter of urban/suburban divisions. Intra-urban inequalities are, indeed, central in understanding the consequences of affordability issues where processes of financialization are increasingly recognized as fundamental mechanisms (Fields & Uffer, 2016; Lestegás et al., 2019; Yrigoy, 2019). In this respect, the lecture of Melissa García Lamarca “*Residential real estate investment trusts: socio-spatial inequalities and resistance in Barcelona*” offered a picture of the socio-spatial consequences of housing financialization, an increasingly common phenomenon in the European context. The lecture shed light on widespread dynamics in European cities, where the increasing demand for rental solutions has influenced the flows

of capital investments into the residential real estate market, often through speculative practices operated by corporate landlords, private equity funds, pension- and investment-funds. Lamarca's spatial mapping of Blackstone properties (acquired as a result of mass mortgage foreclosures and evictions after the GFC) illuminates on the capillarity of the financialization phenomenon, which has hit in particular historically affordable lower income areas of Barcelona, dramatically impacting on the affordability of the housing stock. Forced evictions, rent increases, empty properties - which impact on the growing housing demand - housing distress, exclusionary displacement, and low-quality housing, are some of the results of increasingly financialized urban areas and shape profoundly unjust urban affordability geographies.

The geographical trajectories that we have just traced and the emerging inequalities - in relation to location of housing, economic burden, poor quality of the dwellings, socio-economic profile of the dwellers - that we have highlighted, illuminate on how a spatial reading of housing affordability is highly interconnected with a spatial reading of injustice. Housing affordability is not merely translatable in terms of housing cost overburden but touches upon several other aspects that require researchers to actively ask: what kind of housing is affordable and where?

## 5. Agenda setting and concluding remarks

The urban and spatial narrative constructed in the previous two paragraphs, based on the results of a review of the literature and on the debate resulting from the first round of an ongoing series of dedicated seminars, delineated useful directions for research and policy in addressing the contemporary urban housing affordability crisis. What we attempt in this paper is therefore to highlight concrete gaps in the understanding of the urban and spatial dimensions of housing affordability (section 4) and propose directions for research and policy making in order to address them (Table 1).

The contents of the three seminars, discussed in the light of contemporary research on housing affordability highlighted by the literature review, give an idea of the complexity of the concept and of the variety of connotations it assumes, if observed from different scales and theoretical perspectives. This complexity opens up challenges for research and policy-making that concern two main aspects: 1) the limits of enclosing the concept of affordability within theoretical boundaries, specific metric and indicators; 2) the difficulty of framing the scale and the extent of the impacts that housing affordability, and its changing patterns and dynamics, may have.

Some aspects repeatedly emerged in the seminars, such as: the transformation of the intrinsic value of the house (from use to exchange); housing distress - linked to the dwelling itself or its location; the break of the constitutive link between individual/households and their dwelling that generates vulnerability and social emergency, but with varied outcomes in different contexts. This complexity of phenomena makes us think that the concept of affordability can be a key to reading not only the housing question but, more generally, the contemporary urban question, shifting the problem of housing from individuals to the society, its changes and spatial organization. In this sense it seems appropriate, rather than using stringent definitions, to keep a comprehensive look at the concept of housing affordability, embracing the variety and heterogeneity of scales and characteristics of the contemporary housing and urban issue. In doing so, we individuated some research and policy gaps that we grouped in two main branches: the urban dimensions and the spatial dimensions. For each of those, in table 1, we identified specific theoretical and empirical gaps in current research and challenges for policy making, and we set an agenda for further future research on the topic of contemporary housing affordability. We hope with this paper to provide some orientation to dive in the complexity of current research on HA and some possible pathways for future research.



Table 1. A research and policy agenda for addressing gaps in the urban and spatial understanding of housing affordability

	Research needs		Policy needs
	theoretical	empirical	
<b>Urban dimensions</b>	Defining and unpacking the dimensions of the “urban”.	Engaging with data limitations and spatial definition of the urban (municipal administrative borders, metropolitan areas, functional urban areas)	More active inclusion of housing affordability strategies in planning documents, e.g. municipal plans?
	Addressing housing affordability implications in terms of right to the city urban social cit(y)zenship	Investigating the “borders” of social citizenship, connected to the urban dimension, that are defined through housing affordability (e.g., spatial filtering, spillover effect, suburbanization of poverty, etc.)	Implementing policies that address housing affordability as a cause of exclusion by the right to the city and social citizenship
	Unpacking the complex (multi level) governance mechanisms that govern urban housing affordability	Developing new analytical and conceptual models for housing affordability governance that could apply to specific cases	Designing governance systems and housing regimes that are able to address housing affordability at the urban level within the multi scalar hierarchies
	Addressing the housing quality-affordability trade off	Investigating the concrete choices patterns and pathways of households in choosing among better or more affordable housing (motivations, consequences)	Policies that contemporarily address quantitative and qualitative targets and avoid incoherent “crossfire” (e.g. norms for adequacy that prevent affordable housing provision)
<b>Spatial dimensions</b>	Better engagement with transportation affordability in the European context	Analysis of transportation affordability and its implications in the more compact European cities	Development of indexes and measurements of affordability that more actively include locational components and transportation costs.
	Definitions of critical geographies of urban housing affordability	Neighborhood-scale analysis and definition of affordability-shaped intra-urban inequalities. Qualitative analysis of people experiencing the urban affordability crisis	Including spatial components in housing policies that address housing affordability (e.g., accessibility, amenities, etc.)
	Addressing the housing quality-affordability-location trade off	Investigating the concrete choices patterns and pathways of households in choosing among better, more affordable or better located housing (motivations, consequences)	Policies that contemporarily address quantitative, qualitative and spatial/locational targets and avoid incoherent “crossfire” (e.g. affordable housing provision in inaccessible locations)

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