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Distributive justice of housing in Amsterdam

Jonkman, A.R.

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Chapter 8
Conclusion

The housing stock, including its large share of social housing, has contributed significantly to the qualification of Amsterdam as an example of a Just City (Fainstein, 2010; Gilderbloom et al., 2009). Simultaneously, processes of privatization and residualization of social housing have triggered concerns (Kadi & Musterd, 2014; Klomp & Kromhout, 2013; Uitermark, 2009). Though related, a decrease in number or share of social housing does not necessarily mean the housing market produces less just outcomes. The way the affordable housing stock is used and the extent to which other tenures provide households with adequate housing also impact outcomes in regards of justice. This dissertation explored how normative ideals are understood and applied in practice through norms set in practice, how socio-spatial distributions of housing are shaped and how socio-spatial distributions of housing can be valued in terms of justice through norms distilled from theoretical knowledge.

As pointed out at the very start of this dissertation, housing associations know very little about their tenants and empirical studies are mostly confined at the regional level. The distributive outcome of housing markets, however, depend on how different households are served; on ‘who gets what?’. The normative valuation of the socio-spatial distribution of housing is therefore, in this dissertation, pursued through explicit operationalization of the standards by which the distribution of housing is consequently valued. Such standards can be rooted in different values, like beneficence, equality and efficiency. While conducting the exploratory study on the application of normative ideals in regards of housing justice—in order to assess socio-spatial justice as produced through housing—the distribution of housing in Amsterdam is studied.

In this concluding chapter the main findings of this dissertation are discussed. First, results are addressed that relate to the three sub-question and the overarching main research question. Second, the research is reflected upon. Finally, some additional implications and possible directions for further research are discussed.

8.1 Main findings

The three sub-questions have been addressed in five sub-studies presented in chapters three to seven. In this section, first the findings concerning the three sub-questions are elaborated on before describing the answers the study has generated in light of the overarching main research question.

Actors' application of normative ideals

The first sub-question is addressed in chapter three. The understanding and application of a normative ideal in practice—that of the ‘undivided city’—is studied for different housing actors in Amsterdam.

SQ1 How do local housing market actors understand and apply normative ideals concerning the socio-spatial distribution of housing in practice?

It was explored how the normative ideal of the undivided city was used by individual actors and within the local housing market actor network. Besides, this study was conducted to shed light on the extent to which the application of such an ideal could provide a starting point for the assessment of distributive justice. The concept of the undivided city is concerned with the socio-spatial distribution of housing and therefore could potentially provide an operationalization of distributive justice.

In Amsterdam, the undivided city has been a central policy aim since the mid-1990s. This aim has been shared by the different housing actors, including the City, housing associations and the tenants' union. There seemed to be a broad consensus over this policy aim among the different actors. A qualitative content analysis of policy and strategy documents, published from 2004 until 2014, and semi-structured interviews with representatives of different actors, also including private housing investors, revealed that the definition and operationalization of the undivided city differs among actors and changed over time. The understanding and application of the ideal varies among actors, especially concerning which aspect of this broad aim should be prioritized, what scalar level should be applied and what are acceptable costs for achieving this ideal.

On the one hand, the municipal government mostly stresses the undivided city is about keeping popular, central parts of the city accessible for lower-income households, for example by preserving the provision of social housing in these areas. On the other hand, housing associations are more concerned with the livability of less popular areas on the edges of the city, for example by attracting middle-income households with increased provision of owner-occupied housing. The scalar level addressed has been enlarged over time, along with market pressures making the provision of affordable housing in the most popular parts of the city more costly. Financial restrictions seem to result in changed perceptions on the level of scale at which the housing stock

should be mixed. Changing market realities and financial restrictions have resulted in changing priorities, for example shifting focus towards increasing the overall supply of housing.

Based on these findings, we have concluded that it is highly contextually bound. Despite a seemingly broad and continued consensus, different actors have diverging ideas on what it is they are striving for, how different ends are valued, what ends are prioritized, and what (partly) achieving these ends may cost. Definitions in policy and strategy documents are relatively broadly formulated, leaving space for different and changing interpretations. Consequently, the ideal seems to be adaptive and applicable under different and changing circumstances. It cannot be regarded a static standard to which socio-spatial distributive outcomes can be valued. The loose, different and changing understanding of the ideal does not provide a steady basis for policy evaluation. Therefore, the choice for a particular interpretation of the policy aim's definition and operationalization has to be made explicit, acknowledging other (possibly conflicting) definitions and operationalizations. Alternatively, a framework for the assessment of policy may be developed, related to the policy aim but primarily based on theoretical reasoning. After exploring the different input factors and processes of action that shape the distributive outcome of housing (see section 8.1.2), an evaluative framework for the valuation of distributive justice as produced by housing was developed and tested (see section 8.1.3).

Shaping distributive justice of housing

Especially in chapters three to five, but to some extent also in chapters six and seven, different input factors and processes of action that shape the socio-spatial distribution of housing in Amsterdam are studied. Most chapters addressed multiple of the influencing factors. Below, the contributions in regards of the second research question is discussed per chapter.

SQ2 How do changes in the input factors of strategy, policy, economy, and demography, through processes of action, influence the distributive outcome of housing systems?

In chapter three, as described in the previous subsection, the understanding and application of the concept of the undivided city was studied. The chapter shows especially the financial realities strongly restrict and shape actor decision-making. It is argued that more attention is needed for the financial realities and conflicting policies in discussing such ideals and policies, as well as

the practical implementation, since the scarcity of resources for governments and interacting actors makes the understanding and application of the concept highly contextual. This chapter has thus shown how economic, policy and strategy circumstances are interrelated. Even concerning objectives for which a continued consensus seems to exist, the understanding and operationalization of the objective may change under influence of context and circumstances for the different actors involved.

In chapter four the position of middle-income households on the Dutch housing markets has been assessed. The position of this group significantly changed due to a policy change limiting eligibility for social housing to households with an income not exceeding €36,165 a year (price level 2017). This policy change—issued after deliberations with the European Commission, subsequently to a state-support complaint filed by institutional investors—issued concerns about the access to adequate and affordable housing for (lower) middle-income households. These groups are thought to no longer have access to social housing while private rented housing options hardly exist and owner-occupied housing may be out of financial reach. By mining data from the market-leading housing advertisement website in the Netherlands, housing options potentially affordable for different segments of these middle-income households have been mapped for different regions in the country and within three regions. The adopted spatial analysis method shows to what extent and where lower-middle-income households have access to homeownership in the Netherlands and how the ‘squeezed middle’ varies among the Dutch regional housing markets. The analysis shows that in some regions there may be a group that is ‘squeezed.’ The study, however, also shows that the problem may be more qualitative than quantitative in nature: households may not be able or willing to trade-off location for access to more affordable or more appropriate housing. Chapters three and four are thus both concerned with the spatiality of what it means for a housing market to be undivided and accessible. A notion, as discussed above, that is context dependent and about which perceptions change under influence of circumstances. While the policy change was initiated to make way for more private investments in rental housing over time, the access to adequate and affordable housing for middle-income housing was affected at once. Limited market responsiveness and increased house prices on the level of the processes of action have further worsened the position of middle-income household on the Amsterdam housing market (see also chapter seven).

In chapter five the perspective shifted towards the strategic decision-making of housing associations. Rent controls and rent setting regulation incorporate and balance different aims. These measures may serve to secure affordability for households with a low to moderate income, but also to improve the effectiveness of the distribution of housing (affordability). The distributive socio-spatial effects of such measures are usually not regarded. The introduced rent-sum policy in the Netherlands alters the rate and distribution of allowed rent increases issued by housing associations. Housing associations are allowed to increase the total rent sum of their housing stock with inflation plus one percent. Housing associations, however, are granted strategic freedom to differentiate rent increases among tenants and therefore potentially can impact the distribution of affordability for different households. In the chapter, three possible rent increase strategies were backwards forecasted for the years 2008-2014 and compared to the actual development of affordability of different groups over the same period. This way, *ex-ante* and *ex-post* evaluations are combined. Results show the lower rent sum in comparison to the actual rent increases over the observed time period would result in affordability improvements. The different strategies, furthermore, all decrease the significant gap between new- and long-term tenants who are in general charged lower rents. The effects in terms of distributive justice, applying the sufficiency and priority standards, remains very modest. One reason for this is the limited information housing association have about their tenants prohibits housing associations to strategize more effectively in terms of impact on households.

In the last two chapters (six and seven), the primary aim is to develop and apply a methodology to assess the distributive justice as produced by housing. Nevertheless, the impact of both policy change and economic developments on the distributive outcomes are regarded, especially in chapter seven. The empirical analysis, confronted with major policy changes and income development over time showed the effects of the economic crisis were very significant and exacerbated, instead of mitigated, by policy changes. For example, scarcity points enabling housing associations to charge higher rents in high demand areas resulted in more expensive living for new tenants. Next to aggravating affordability issues of these tenants, the divide between long-term and new tenants was further enlarged. Besides, the effects are greater in areas with greater turnover of tenants, often areas with already lower average incomes. Effects of current policy changes thus interact with existing socio-spatial structures.

Together, the different chapters stressed the importance of economic changes. In addition, the interrelatedness between economic and other factors became apparent. The economic downturn after 2008 resulted simultaneously in a worsening of many households' budgets, but also in a cooling of housing markets putting pressure on housing associations. In this case, the Dutch government also introduced an extra levy for social housing providers as a retrenchment measure. In this regards, the timing of policy changes and the combined effects in particular have increased the impact of the economic crisis. The policy change that was the starting point of the study presented in chapter four is an example of the vast distributive effects policies can have. The reformulated social housing target group, under pressure of the European Commission after a state-aid complaint issued by private investors, changed the access to social housing of middle-income households. This has an especially significant impact in high demand areas with little affordable private rented and owner-occupied housing. While the argumentation is that for-profit housing providers will fill the gap by providing housing for middle-income households, supply changes take time and private investors may pursue other, more profitable, opportunities. The study has furthermore shown that policies and strategic behavior might aim to improve distributive outcomes, but that effects may be very limited due to, for example, limited information, as is the case with rent increase strategies studied in chapter five, or because changes only apply to new constructions or new tenants, while new constructions only take up a small share of the total housing stock and tenant turnover has been decreasing significantly over the recent decade.

Conceptualizing and assessing distributive justice of housing

Primarily in chapters three and four—and to a lesser extent also in chapter six—distributive justice in relation to housing was conceptualized and an analytical model to assess the (development of) distribution of housing in terms of justice was developed. This relates to the third research question:

SQ3 How can the distributive justice of the socio-spatial distribution of housing be conceptualized and assessed through theoretical operationalization?

The conceptualization of distributive justice in regards to housing and the application of a model for the assessment of housing distributions is subsequently discussed below.

Conceptualization

Accounts of justice in relation to housing underline the importance of housing for individuals and households. Housing is regarded a basic need, because of it being a necessary condition for other—more fundamental—ends. Fundamental ends include human dignity (Waldron, 1991), human flourishing (Friedmann, 2011; King, 2003), and physical health and autonomy (Doyal & Gough, 1991). The importance of housing is stressed by many governments by considering it a social right (Bengtsson, 2001; Bratt et al., 2013; Hartman, 1998). These rights—defined by Waldron (2007) as a legitimate claim an individual holds over others—can stem from the necessity of having access to certain degrees of the good. Crisp (2003) sees the basis for our concern for people not having enough in the compassion we feel for them. Complicating matters, however, is the other nature of housing as a market commodity (Bengtsson, 2001) for which people also hold desires for which they have certain preferences (King, 1998). In addition, housing is not an ubiquitously distributed good—as it is tied to space and mostly indivisible—all can be allocated an equal share of.

Next to concerns for the provision of a certain minimum standard of housing needed for the fulfillment of the more fundamental ends, there exists a concern for efficiency in case housing is provided making use of public means. In addition, the scarcity of available affordable housing in many contexts—next to being a strong argument for increased investments—calls for the effective use of these resources in order to optimize its use. This context of scarce resources—mirroring many cities in many parts of the world—makes the distributive justice question of ‘who gets what?’ very significant. First, in assessing whether minimal required amounts of the good are received. Second, to strive for better use of existing scarce resources in order to optimize output for those with a need. While Storper (2011) argues there is no single scale which combines standards of efficiency and justice to determine the optimal distribution, different standards to distributive justice can help to value and understand (changes in) distributions required to be able to propose effective improvements in distributive mechanisms.

Given the mentioned unequal nature of housing resulting from its boundedness to location and its indivisibility, and given the different characteristics and needs of households, the equal distribution of housing is impossible and in all likelihood counter-productive and unjust. Frankfurt (1987) argues, moreover, that there is no moral concern to provide people with the same, only with enough. While striving for equality may be an efficient way to provide people

with enough, this does not have to be the case. Redistributing means in some way may be necessary to be able to provide those with a significant need with enough.

In this dissertation a *sufficiency* and a *priority* standard have been applied. The sufficiency standard is concerned with the provision of enough in terms of the level that enables people to “live a life which is sufficiently good” (Crisp, 2003, p. 762). In regards to housing, a certain level of housing being deemed adequate is required for the application of this standard. The priority standard differs from the sufficiency standard as it prioritizes serving those worse off. It is assumed helping those worse off holds advantages of not doing so. This is an important difference, as following the sufficiency standard it may even be beneficial to concentrate efforts on those just below the threshold of what is considered enough. The assessment and implications for (policy) action, are consequently likely to diverge.

Assessing distributive justice development

In chapters six and seven an analytical model for the assessment of (mis)match between housing and households is presented and applied to the case of social housing in Amsterdam. An improved understanding of these mismatches based on a strong empirical base can be related to and evaluated against different principles of distributive justice. The (mis)match is assessed for two dimensions which Yung and Lee (2012) typify as the key dimensions in regards of the individual need for housing: affordability and adequacy. Affordable housing that is inadequate does not suffice and adequate housing that is unaffordable results in households having to cut-back on other necessary expenses (e.g. clothing and food). By looking at the scores of individual households in regards of these two dimensions, the relative distribution of housing is mapped. This distribution—the description of ‘who gets what?’—can subsequently be valued applying the different standards. Adequacy was operationalized in terms of room stress measuring the relation between the household composition and size and the dwelling size in terms of numbers of rooms. Affordability has been measured applying a relative residual income measure determining the extent to which households can afford their housing and other necessary expenses. Other necessary expenses are based on norms developed by the Dutch budget research institute (Nibud).

The exploration in chapter six revealed households in the least popular parts of the city comparatively do not live affordably and large inequities exist between

households based on length of residence. These findings offer a basis for further exploration of the complex of housing allocation, changing housing distributions and the resulting outcomes in terms of distributive justice. The empirical assessment for the case of Amsterdam was extended to a longer period of time (2004-2014) in chapter seven. Two distinct standards for the assessment in terms of distributive justice were applied to the longitudinal data-set. This approach enabled the confrontation of results with policy and contextual changes over time, although the assessment of the effects of a single factor proved difficult because of the complex context and delayed and intertwined effects of, for example, policy change. The different policy effects seem, however, to have amplified instead of mitigated the impacts of the global financial crisis. The occurrence of sufficiency (i.e. a standard for distributive justice applied) increased until 2008 and decreased thereafter. The position of those least well off (i.e. related to the other applied priority standard of distributive justice) follows the general trend of improvement until 2008 and a worsening thereafter. The number of households with a significant need having access to social housing, however, also increased after 2008. These households, though benefitting from access to social housing and below market rents, do often not meet the sufficiency standard.

The standards for sufficiency and priority, in combination with the measure of relative residual income, have also been applied for an *ex-ante* evaluation in chapter five. The distributive justice effects of different possible rent increase strategies housing associations may apply in response to the new rent-sum policy. The analysis showed that given restrictions of information, to which the forecasted strategies comply, housing associations can have only very little effect on the distributive outcomes in terms of the sufficiency and priority standards. Effects may be more significant over a longer period of time. The results underline the difficulty of reaching distributive goals through rent policy, given the strong protection of current tenants in addition to the very limited information housing associations have about their tenants. The limited information that was also mentioned at the start of the introduction (chapter one) limits possibilities of taking into account the affordability and physical adequacy of tenants in decision making that have distributive effects.

Changing distributive justice

The aim of addressing the three research question was to finally answer the following main research question:

RQ How does the socio-spatial distribution of housing—as the outcome of different input factors and processes of action, and assessed by standards of distributive justice—develop over time?

This question is exploratory in nature and concerns ‘how’ in terms of *distributive outcomes* and in terms of *mechanisms influencing distributive outcomes*. The study on the understanding and application of the ideal of the undivided city showed the interpretation and application of such an ideal differs among actors and responds to changing circumstances. Consequently, for the assessment of the development of distributive justice over space and time, an alternative evaluative model is developed and applied for the assessment of housing distributions in terms of justice. The distributions concerning the affordability and physical adequacy of housing for households were valued based on two separate standards, while also other standards may be used, that were distilled from theory and argued to correspond to housing as a basic necessity to which households should have access (see the sufficiency standard) and correspond to the moral concern over households that are worse off (see the priority standard).

In chapter four the multi-scalar approach revealed the impact of the changed target group settings for social housing was strongest in Amsterdam. While similar issues and spatial patterns were found for the Alkmaar and Zwolle regions, middle-income households in Amsterdam were most restricted in their opportunities and choice concerning owner-occupied housing. Choice was very limited in terms of the number of available potentially affordable units, location and attractiveness in terms of livability score of the neighborhood. While the wider region provides additional housing options, within the city of Amsterdam there exists significant diversity in types of neighborhoods. It is this differentiation within the city that was focused on in later chapters.

The three chapters in which the sufficiency and priority standards were applied (chapters five, six and seven) have shown changes in input factors or the processes of action may result in different effects regarding the two standards (see section 8.1.3). This further stresses the importance of applying standards of justice explicitly, but also that taking different standards into consideration may provide new perspectives on policy decisions taken or to be taken. This could for instance be the case as the sufficiency and priority standards explicate the effects of policy measures more in general and in regards of those least well off. Similarly, effects in regards to improving

the position of certain groups may be scrutinized in relation to improving levels of equality. Changes in input factors and processes of action may have opposite effects if different standards are applied.

The longitudinal study of chapter seven has depicted the very significant changes that may occur in regards to the affordability over time. The effects of policy and strategic decision making (as explored in chapter five), however, are difficult to distinguish from changing economic effects. The global financial crisis of 2008 has impacted household incomes directly, but also indirectly changed housing associations' rent setting. Together with retrenchment measures of the central government the affordability and levels to which sufficiency and priority standards were met fluctuated significantly. In this regards, housing policy has been pro-cyclical, exacerbating the effects of the economic crisis on households already in a vulnerable position. Especially the priority standard can have merit for acknowledging the position of those worse off, while at the same time assessing the effects on households meeting the sufficiency threshold.

8.2 Reflection

Over the years during which this study was conducted, much has happened concerning housing policy and the distribution of housing in Amsterdam. As described in chapters two and seven, in reaction to the global financial crisis—which greatly impacted government finances, house prices, household incomes and housing associations' balances—housing policy was reformed in several ways ranging from changes in mortgage lending regulation and rent setting policy to changes in social housing target group setting. Despite these changes, issues regarding affordability and accessibility of local housing markets continued to exist and so did debates on housing policy. Recently, for Amsterdam, focus has shifted to concerns about rapid house price inflation of owner-occupied and private rented housing, the growing use of housing as holiday rentals and the persistent gap between supply and demand of housing. These issues mean affordability is becoming a more pressing issue for more and more households. Related, accessibility of the Amsterdam housing market remains low. Next to structural developments (e.g. people moving to cities), economic (e.g. low interest rates) and conjunctural (e.g. pig cycle in housing production) exert influence. This dissertation showed the very limited effect the different policy changes have had in reshaping distributive outcomes of housing markets that are heavily affected by these influences.

Ideologically driven debates have resulted in demands for both deregulation (more space for private rented housing) and (re)regulation (increased regulation of rent setting of private rented housing). This dissertation, while not particularly arguing in either direction, provides lessons in regards of the importance to take into account exogenous factors (e.g. the mentioned interest rates and conjunctural cycles) and the business economics of (semi) private actors to assess potential distributive effects on (groups of) households. An example is the very limited influence housing associations can exert through rent setting strategies (see chapter five) due to a lack of information and the small impact of yearly rent increases as opposed to rent harmonization for new tenants. A second example consists of the redefining of the social housing target group. This was argued to result in an increasing supply of private rented housing. However, the supply-side did not immediately respond to the increase in demand for private rented housing. Planning and realizing urban development projects takes time and alternative investments may be preferred by investors and developers. So far the supply-side response has been inadequate. Meanwhile, house price inflation of private rented and owner-occupied housing—while the boundaries for eligibility of social housing remains stable—has resulted in an increase in the number of households that both are not eligible for social housing and cannot access (due to income and/or job-status requirements) private rented and owner-occupied housing.

The evaluative model developed in this dissertation was focused on the distribution of affordability and physical adequacy of housing, respectively determined by measures of relative residual income and room stress. Assessing the distribution in terms of these two key dimensions, the model is focused on the use of the current (social) housing stock. The relative residual income measure depicted significant differences and changes over time, space and different households. Room-stress scores were much more stable and revealed significantly higher shares of housing being housed adequately. Another crucial aspect in regards of the distribution of housing is the accessibility different (groups of) households have in terms of affordable and physically adequate housing. The studied issue is primarily defined as a distributive problem in which available means are to be distributed over households with a certain need in order to effectively and efficiently provide households with adequate and affordable housing. Defining the problem in terms of having access to the local or regional housing market has been given less attention in this dissertation, though the accessibility of affordable and physically

adequate housing for (lower) middle-income households is regarded in chapter four. The exploration of the accessibility for this specific group of households shows how the distributive justice as produced through housing depends on the alignment between the different tenures, depending on characteristics of demand and supply (shaped by policy, economic and demographic developments and strategic decision-making by housing actors) and how demand and supply are brought together by allocative mechanisms and rules.

By assessing developments in how the existing housing stock is used changes in socio-spatial distributions could be observed. It provides a broad picture on the outcomes of long-term developments. For example, it sheds light on the long lasting effects of rent-setting policies and practices resulting in increased differences between short and long-term tenants in different parts of the city. Alternatively, a study could focus on households seeking a place to live in the local or regional housing market, observing whether, where and/or how different households find a place to live and to what extent the dwelling caters to their needs. Such an approach may more clearly establish the pressing issues individuals or groups encounter at a certain moment or period in time. Both types of study, however, provide valuable information on the functioning of housing markets and the impact of housing policies on the distributive outcomes.

Considering the distributive justice of the use of the current housing stock, the study showed there is room for improvement in regards of the effective use of available means. Greater levels of sufficiency and priority could be achieved. However, bounded information and strong tenant protection significantly limit opportunities to take redistributive measures. This can be seen as a value conflict between distributive justice and the protection of tenant rights. For example, the effect on the number of 'skewed tenants' of the measures designed to nudge people to move (e.g. 'Van groot naar beter', 'Passend wonen', income dependent rent increases) is limited as they are restricted to new tenants or are based on voluntary action. While this dissertation may give some clues about how distributive justice can be improved through, for example, rent strategies (see chapter five), it also sheds light on the limitations for improving distributive justice outcomes if tenant rights remain prioritized. The insider/outsider problem cannot be fixed by only dealing with allocative mechanisms and regulations for new tenants.

While repeated proposals are focused on nudging or forcing 'skewed tenants'

to move out of social housing the limited housing opportunities for middle-income households mean this may result in shifting accessibility problems from one group to the next. Accessibility problems may consequently result in households trading off access for quality (including floor space), location and affordability. Increasing rents up to market rates, if feasible considering the household's composition and income, will not force a move but will result in the household making a housing decision based on preferences and quality (instead of the lowered price of the current house). Rent setting can become more transparent and predictable. A tighter relation between household and housing characteristics may require a more centralized rent setting rationale limiting housing associations' strategic freedom in that regards. Additional rent revenues can be redistributed (keeping other rents low), re-invested in new houses, or used to improve the existing housing stock (e.g. for the energy transition or increasing energy-efficiency). Since this would result in a decrease in the gap between insiders and outsiders, the entry requirements can also be loosened providing opportunities to all groups with significant lack of access to private rented housing and owner-occupied housing. This way, providing access to a household with a higher income would not have the potential long lasting effect as it used to have. Large and increasing geographical differences (as depicted in chapter four) can be taken into account by setting local entry requirements and it would provide the flexibility to mitigate temporary effects of policy changes. This direction has the potential to improve the distributive justice as the distribution of social housing would more closely be related to the needs of households. Room for adjusting entry requirements to temporal and local circumstances will provide space to mitigate temporary effects resulting from structural, economic and policy changes.

8.3 Implications and further research

This research can be continued in different directions. One of these directions is to further refine and evaluate the developed evaluative model by applying it in other contexts. Despite differences in housing markets and housing policy, the mechanisms identified may be in place in other contexts as well. Great attention, however, is needed for the transferability of norms of affordability and physical adequacy. The evaluative model provides flexibility for the application of, for example, other minimum household budgets and can therefore be tailored to other contexts. Application of other norms and standards, however, may reduce its use as a comparative tool. The extent to which cases from different policy and housing market contexts can be compared applying the evaluative model thus needs to be assessed.

This dissertation showed how economic developments and policy changes are related and how both affect distributive effects on (groups of) households. The large impact of economic cycles demands taking into account simultaneous effects of economic developments. Further research on the interrelatedness of economy, policy, and policy implementation strategies in the field of housing could offer valuable insights in how to better mitigate effects of policies on those already worse off.

The extent to which qualities of housing, other than its affordability and physical adequacy in terms of number of rooms, may also be subject of future research. Addressing other aspects of housing may reveal other tensions. For example, the right to enjoy one's house without the interference of others may be at odds with increased steering in order to redistribute housing means. Besides, as mentioned above, the accessibility of the housing market to different (groups of) households is an important dimension that is only partly addressed in this dissertation.

While individual household characteristics were used to assess the relative residual income and room stress of households, the capabilities approach (e.g. Nussbaum, 2011; Sen, 2009) could provide inspiration to further study what is the need for housing of individual households and what is sufficient for them. A more qualitative approach in this direction could provide insights on norms and standards to apply for policy (evaluation) and in studies applying larger sets of microdata. Thus, a capabilities perspective could, next to its intrinsic value, help to refine other studies and policies in regards of the adequate supply of housing for different households.