

## Housing vulnerabilities unravelled

### impact of housing policy changes on Dutch households that have difficulties making ends meet

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#### Publication date

2018

#### Document Version

Final published version

#### Published in

Conference papers of the European Network for Housing Research (ENHR 2018)

#### Citation (APA)

Haffner, M., & Elsinga, M. (2018). Housing vulnerabilities unravelled: impact of housing policy changes on Dutch households that have difficulties making ends meet. In *Conference papers of the European Network for Housing Research (ENHR 2018): More together, more apart: Migration, densification, segregation* ENHR.

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## **Housing vulnerabilities unravelled: impact of housing policy changes on Dutch households that have difficulties making ends meet**

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### **Abstract**

*While Dutch housing policy has been moving towards 'more market' influences in this century, in response to the triple recession that the Netherlands underwent in the period 2009-2013, government started promoting a participation society. In order to analyse the impact in practice of these developments on vulnerabilities of households, a Dutch case study of the RE-InVEST<sup>1</sup> project (Horizon 2020) studied their (perceived) housing choices. Rotterdam citizens who had difficulty making financial ends meet participated in the study, which aimed to determine their perceptions of the impact of these developments on their capabilities; e.g., their freedoms to choose their (future) housing.*

*By describing the impact based on the three anthropological roles developed by Bonvin and Laruffa (2017a, b) – the doer, the receiver and the evaluator – the vulnerabilities in relation to the capabilities were unravelled. The participants were able to indicate in which roles they had become more vulnerable and in which roles they identified opportunities to reduce their situation of housing deprivation. Especially, in the role of the evaluator, voicing their concerns about the real housing choices and building support for these concerns remained a wish. More generally, basing housing policy on capabilities and the elaboration of the roles allows to depart from the wellbeing definition of the individual instead of 'paternalistic' policy aims. Moreover, it allows to go beyond the monetary and non-monetary deprivation measure that are relevant for the receiver role to the doer and judge roles.*

Keywords: Capability, Netherlands, Poverty, Recipient, Rotterdam

### **Introduction**

The Dutch recessions of 2009, 2012 and 2013 kicked off a series of spending cuts in the social welfare mix. In housing, government's retreat from social renting had been kicked off with the cut of the financial ties between the social landlords and the government in the early 1990s in the slipstream of the

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<sup>1</sup> This publication is based on RE-InVEST (**Rebuilding** an inclusive, value based Europe of solidarity and trust **through social investments**), which has received funding from the European Union's Horizon 2020 Research and Innovation Programme under Grant Agreement No 649447 (<http://www.re-invest.eu>).

privatization movement of the late 1980s (Priemus, 1995; Haffner et al., 2014) and was revived coinciding with the recession (Haffner et al., 2018). The revival retreat embodied more strictly defining the tasks for social rental housing providers and creating a less strict rent control system for the more the middle-to-higher rent segment of the rental market in order to allow for more attractive investment opportunities for non-social investors (Haffner et al., 2018 forthcoming). In the aftermath of the recession, government started promoting the participation society, intending to shift responsibilities for personal initiatives to citizens by moving in the direction of a safety net welfare mix for those that cannot take part in the new society (Rutte, 2014; Blommesteijn, 2015).

In order to analyse the impact in practice of these developments on the capabilities of households –e.g. the real freedoms to choose the life they want to live (based on Sen, 1999) – a Dutch case study conducted in the Horizon 2020 RE-InVEST project studied their (perceived) housing choice options. The study aimed to determine their perceptions of the impact of these developments on their capabilities (Sen, 1999), e.g., their freedoms to choose their (future) housing. The case study aims to illustrate how the capability approach allows to unravel the well-being of an individual, of his/her housing situation in this case, which is a relatively new approach to the field of housing (see Coates et al., 2015).

By analyzing the impact based on the three anthropological dimensions or roles developed by Bonvin and Laruffa (2017a, b) – the doer, the receiver and the evaluator – the participants in the study were able to unravel the vulnerabilities in relation to their capabilities. Each dimension or role expresses “a valuable way of being human” (Bonvin and Laruffa, 2017b: 5). The participants – Rotterdam citizens who had difficulty making financial ends meet – were able to indicate in which roles they had become more vulnerable and in which roles they identified opportunities to reduce their situation of housing deprivation. The extent to which participants considered that developments had made them more vulnerable in their freedoms to choose housing can also be expressed as a perceived weakening of their right to decent and affordable housing; having less access to affordable housing in reality than before.

The remainder of this paper reports the results of this cases study. The next section explains the approach, followed by a section that introduces the starting point for the present case study. Sections 4 through 6 highlight the outcomes of the discussions of the participants about the three anthropological roles, which are one way to unravel the vulnerabilities in the capability set of the participants: the receiver, the judge and the doer.

## **Approach**

### *Capabilities*

The capability approach has been positioned by Sen since the 1980s as an alternative to mainstream welfare economics (Van Staveren, 2008, 2010; Robeyn, 2005; Bonvin and Laruffa, 2017b). The capabilities approach, as normative framework, therefore leaves aside the subjective measure of the utilities-based preferences, as well as the objective measure of the commodities-based resources. Rather, it focuses on choice sets that people value in relation to what they are able to be and do. It focuses on the wellbeing of individuals and the impact of social policies on the wellbeing.

More specifically, Capabilities refer to the opportunities or freedoms of persons to opt for specific forms of functioning – beings or doings – based on a person’s resources (Sen, 1999; Vizard and Burchard, 2007; Nussbaum, 2011). Or more broadly, they are defined as ‘*the real freedom to lead the kind of life people have reasons to value*’ (Sen, 1999: 18 based on Bonvin and Laruffa, 2017b: 6).

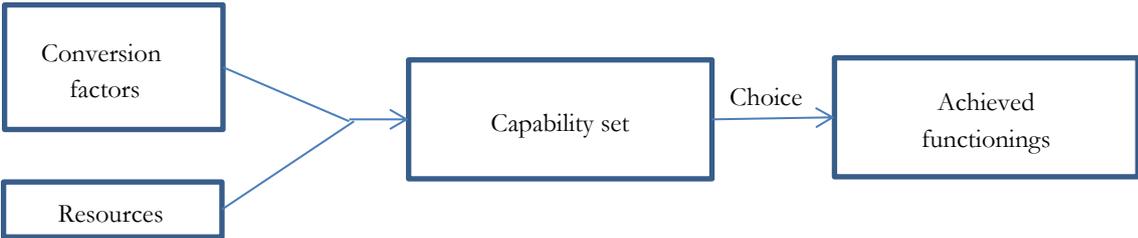
For the realization of the opportunities, capabilities need the input of resources and conversion factors that convert resources into functions (Figure 1). Resources refer to the material aid a person can mobilize (income, goods and services). Personal conversion factors, such as skills, social conversion factors, such as social norms, institutions and/or government policies and environmental conversion factors such as climate and geography are needed to transform resources into functionings which determine a person’s wellbeing (see also Robeyns, 2005).

Having defined the concepts, it must immediately be noted that these definitions may not always be as clear-cut as they seem (Robeyns, 2005; Haffner et al. 2018 forthcoming). For example, resources and conversion factors can be grouped in different ways: Assets can be imagined to include the personal conversion factors; while immaterial resources may include the social conversion factors (including norms and values) including the social network of an individual. Policies as institutions, especially those that effectuate a subsidy to a household lowering the cost-price of a product or service, will embody a material resource to a household, especially if it is available for as long as it is needed.

When human or social rights, as in the case of the right to housing, are defined as institutions (Williamson, 1998), they can be considered conversion factors. When they are realized, one might consider them a resource for a subset of capabilities. Human or social rights are socially constructed and to embody the universal values for well-being and a good life; they are also referred to as fundamental, basic rights (Fitzpatrick et al., 2014; Nicaise et al., 2017) These rights are laid out in international treaties and widely supported. However, their realization depends on government support. If they effectively realized, human rights can be considered as a part of a person’s resources impacting positively on his or her capabilities.

Whatever the classification of different resources or conversion factors, capabilities will be compromised as a result of less effective ‘support’ to a person in question; e.g., caused by austerity measures or less protective regulation. Such measures take away choice opportunities that were previously enjoyed, weakening capabilities in the process, as they consequently allow the individual less freedom to choose. Such developments may be detrimental to the 'good' life of the person in question with increasing uncertainty about choice options to be realized and reducing personal well-being as a result (Haffner et al., 2018 forthcoming).

**Figure 1 From resources and conversion factors to achieved functionings (individual well-being)**



Source: developed for RE-InVEST based on Sen’s work (see for example Haffner et al., 2016, 2017)

*Anthropological conception of roles – capabilities as multi-dimensional opportunities<sup>2</sup>*

To get to grips with the concept of ‘exhaustion’, ‘vulnerability’ or ‘deprivation’ in relation to capabilities, not only concepts like resources and conversion factors will help, but also the approach to capabilities as a multi-dimensional concept in another way. The roles that a person can fulfil according to the anthropological conception of the capability approach, which Bonvin and Laruffa (2017a, b)

<sup>2</sup> From here on the text about the case study is taken from or based on Haffner et al. (2018 forthcoming), except for the wider applications for the field of housing.

proposed, allows for qualitatively unravelling the multi-dimensional and dynamic aspects of capabilities. Each role sheds light on different facets of the capabilities that can be considered as limited or hampered for an individual. Such a limit will deprive that individual in his/her freedom to choose.

Bonvin and Laruffa (2017b: 8) identify the role of the **doer**, which can be regarded as the role in which a human being can act to strengthen his or her capability set. It shows which options and individual has to strive actively for aims and values that he or she regards as important. With this definition Bonvin and Laruffa (2017a) follow the agency definition of Sen (1985), however. It includes any action by an individual (individual agency) or a collective (collective agency), and not only those actions that heighten well-being through the capabilities.

In the **receiver** role the individual makes use of what Bonvin and Laruffa (2017b: 8) describe as 'material goods' and 'help and support'. The material goods provide the material resources (income, assets) that a person can draw from, while the immaterial resources refer to support and care. So-called conversion factors (skills and institutions; Figure 2) help turning resources into wellbeing. Social rights could be interpreted as a resource or as an institution. In either case it functions as input to the set of capabilities.

In the role of **judge/evaluator** an individual expressed his/her '*capability for voice*' (Bonvin and Laruffa, 2017b: 8-9). This role embodies the ability to formulate evaluations/ opinions/ thoughts/ aspirations in combination with the ability to build support/ acceptance/ consensus. Each of the roles is associated with a different type of deprivation (Bonvin and Laruffa, 2017b: 10). While being deprived for the doer implies a lack of opportunity to act also called a '*lack of opportunity for action/agency*', the disadvantage for the receiver implies a lack of material resources. The judge will be confronted with a '*lack of capacity to aspire and [or] lack of recognition*', if an evaluation cannot be formulated and/or support be built.

By specifying the capability approach via the roles and their associated concepts of deprivation/vulnerability will allow to unravel further the different dimensions of vulnerability from the point of view of the freedom to choose for a way of life: resources, voice, etc. The way of life will be impacted by individual as well as societal or collective actions.

## *Methodology*

The vulnerable households participating in this study<sup>3</sup> of the RE-InVEST project in the Netherlands were seven residents of Rotterdam who were having difficulty making financial ends meet at the end of 2015 (Haffner et al., 2016). Their experiential knowledge guided the project based on the framework set out above.<sup>4</sup>

Two meetings took place in March and April 2017. In the first meeting the research group discussed the housing policies, how housing is organized, how the group evaluated the organization of the housing provision, the city's strategy and affordability of housing, and how one could be active in the provision of one's own housing. The framework of discussion was the capability approach.

For the second meeting, the topic was affordable housing and the seven participants actively discussed with three representatives from political parties and local government and three representatives of social rental housing providers. The group split up in three groups each consisting of participants from each of the actors. The groups analysed the situation on the housing market from the point of view of the occupier of the dwelling, the social rental housing provider and the local government, respectively. The main question was: How can we achieve an effective right to housing?

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<sup>3</sup> Six out of the seven participants had contributed to an earlier study in the project (Haffner et al., 2016, 2017).

<sup>4</sup> The conclusions on social investment were removed as they were not discussed as such with the participants.

## **Effective right to housing**

In an earlier stage of the project (December 2015 to March 2016), the participants discussed more generally the impact of the global financial crisis, which led to a first recession in the Dutch economy in 2009, on a number of social rights, such as the right to an adequate standard of living or the right to health (Haffner et al., 2016, 2017).

The experiences that the participants articulated in these earlier meetings about their perceptions of the right to decent housing functioned as the starting point for subsequent study for which the results are presented in this paper (Haffner et al., 2018 forthcoming). The previous study showed that changes in capabilities were reported and/or perceived as the result of less financial resources and less options or alternatives to act. These decreases were perceived to result in a more limited access to (decent, affordable, etc.) housing. On the other hand, the realization of certain basic rights had become more difficult, as the participants ended up in a less favourable financial situation than in the previous years. The participants also indicated that it had become more difficult to take personal initiatives.

In terms of Bengtsson (2001), the participants noted the move away from a so-called universal right to an adequate housing standard. Such a right can be considered to have been effective in the era in the last century where large segments of the population had access to affordable housing and there was broad societal support for this policy.

The right to housing in the Dutch Constitution (*Grondwet*) in Article 22.2 proposes '*Bevordering van voldoende woonelegenheden is voorwerp van zorg der overheid*', which translates as: encouraging an adequate housing supply belongs to the responsibilities of the government. Even though it does not literally contain an enforceable right to housing<sup>5</sup>, broad societal support resulted in the co-construction of the definition and implementation of acceptable housing standards by means of the largest social rental sector in the European Union.

Since the 1980s housing policy moved towards 'the market' in various ways (Haffner and Elsinga, 2015). Increasingly, the aim became to reduce government involvement in the rental market and to allocate the risks of housing investment to private and non-profit actors. Furthermore, financial support became more targeted on those in need in line with the values linked to the participation society. As the RE-InVEST participants noted, it was difficult to determine at what point the right to housing can be considered compromised: when would it no longer be considered to provide for an adequate standard in a context of a continuing exhaustion of personal resources and skills? When would it no longer be considered effective? A deeper analyses of the anthropological roles (receiver, judge and doer) in order to unravel the role dimensions of vulnerability was the result.

## **Impact on capabilities – the receiver**

To make the right to housing more of an effective right to housing, thereby strengthening the capability set, participants expressed that for the homeless a right to housing should be legally enforceable, but that a minimum standard should be available for everyone. This would include the material needs (roof above the head), but also social needs. The discussion about the minimum level of quality (leakages acceptable or not, etc.) was concluded with the wish '*to keep everything in balance ... be normal ... not too trendy*' (Kathy) and '*fair*' (Angel) in the price-quality dimension of housing.

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<sup>5</sup> Vlemminx (2013) argues based on the Explanations of the Dutch government about the right to housing that the right to housing should not only be interpreted as a long-term right to promote. As the Explanations indicate that only in times of emergency a housing shortage may exist, an obligation to ensure is implicitly within reach. Furthermore, on behalf of Dutch municipalities, 43 bigger municipalities were made responsible for a legal obligation to temporarily shelter those without a roof above their head.

Furthermore, basing rents directly on income would make easier a future transition towards a 'basic income', the participants proposed. Such a way of setting rents would also prevent the present problems with the tax authorities which are responsible for paying out housing and other allowances and base these payments on the income estimates by the applicants (Haffner et al., 2016, 2017). Allowance bureaucracy, which results in processing delays, therefore causes undue hardship (poverty) and worsening of the already financially precarious situation of the respective recipient, when the recipient has to repay 'unjustifiably' received benefits.

In the traditional role of the recipient or receiver of financial support, Lennartz (2017: 116-122) identifies so-called '*protective public spending*' which refers to spending on the classic pillars of the welfare state, e.g. on unemployment, old age, etc. So-called '*productive public spending*' impacts on education, childcare, pre-schooling, active labor market policies, etc.

In the traditional version of financial support, participants shared their worries about the future. The recent austerity measures led to higher costs for households. These involved paying the tax for protection against the water (instead of being exempted because of a low income), paying a higher contribution to health care costs, and losing some financial support (like long-term unemployed allowance and/or chronic illness allowance, further austerity measures and/or worse access to affordable housing, made life more difficult for the participants in the past years (Haffner et al., 2016, 2017), as indicated by Eric: '*I'm being squeezed and therefore worry about the future*'.

As the participants who had difficulties making ends meet mostly lived in a social rental dwelling with a right to housing allowances, they generally expressed that at the time of group discussions they observed their situation as still doable. Rents are regulated by government, while rental contracts are indefinite. However, the participants - as a receiver of assistance - worried about the future and the impact of the total of all austerity measures, including those not yet designed and/or implemented (insecurity), also outside the field of housing, while income generally stagnated.

As for those not living in a social rental dwelling, access to a social rental dwelling in (popular neighborhoods in) the city had become more difficult, the participants observed. For the latter a clear erosion of the capability set was identified.

## **Impact on capabilities – the judge**

The role of the judge involves firstly the voicing of opinions, which the participants clearly did about the right to housing. They noted that the access to housing had become increasingly difficult. For Rotterdam, their home city, they concluded that an adequate housing standard (in cities) was increasingly no longer as self-evident as it used to be in the past: '*Housing has become a luxury, hasn't it, particularly to live in the city, ... nowadays it has become very trendy and to live or remain in your own working-class neighborhood is becoming therefore more expensive ... it is the elite*' (Kathy<sup>6</sup>).

The participants identified a chain of causes for this outcome. The increase of the Dutch population from 10 million in the 1960s to 17 million now has contributed to the pressure on the house prices in cities. Therefore, the participants evaluated negatively from the points of view of housing affordability and availability of dwellings the plans of the municipality to demolish 20000 social rental dwellings and replace them with better quality and more expensive dwellings. This would lower the supply of affordable dwellings, while the competition for the remaining affordable dwellings would become fiercer at the same time. This plan constituted a new round of demolition of affordable housing which had been taking place earlier in order to change income mix of the population in neighborhoods.

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<sup>6</sup> Participants' fictitious name.

Furthermore, the participants observed a decrease in affordability as a result of the relative high rent increases that national government implemented annually, and, which, as the participants elaborated on, put households they know into financial problems, while the access to the system of housing allowances had become less client-friendly (Haffner et al., 2016). Also, the participants had observed a targeting in housing policies by the introduction of income caps for the allocation of social rental housing and the tightening of these in relation to housing allowances.

Participants also observed that people have come to realize that they can earn money by investing in housing in the city, like housing provided via Airbnb or rented out by the room. Subsidization of trendy shops (instead of affordable housing) and prescribing certain lifestyles, like artists or people working in schools, for the allocation of housing, reinforce this trend. The aim of the municipality was regarded as upgrading neighborhoods, even to the extent of creating house price bubbles, a phenomenon which a participant called '*turbo capitalism*'. The recent past has shown that such policies chase away those that do not fit into the aims of gentrification of this new policy. As 'commercial' interests seem to dominate the social interests, about 30% of tenants in Rotterdam were doomed to increasing affordability problems, while on average 'only' about 18% of Dutch tenants would be affected.

Last, but not least, participants argued that the reasoning that had come to steer the financial arguments are '*illogical*' (Herman). They are especially inappropriate for social housing, if not for city government as a whole. Social landlords should not participate or be made to participate in these commercial activities, nor should they sell their stock. They should go back to their roots and provide housing for those who cannot do that themselves. They should have less power in determining where households are to live.

In conclusion, the participants observed that access to affordable housing has become, and is expected to become worse in Rotterdam. The more difficult access to an adequate standard of housing therefore curtails their options to choose. In the sense of human rights functioning as part of the resources of households to support vulnerable people in particular to realize their capabilities, the access to the right to adequate housing, is considered to be impeded. This was observed to be especially crucial for those that need to find housing, not necessarily the sitting tenants with indefinite rent contracts. But also for sitting tenants, incomes stagnated while expenses, including for rent and energy, increased, the participants argued.

The extent to which the described value judgements of the participants are taken into account in local policies is much more of grey area than the ability to voice an opinion as judge. The poverty organization, which has been supporting and participating in the RE-InVEST project, regularly organizes meetings about relevant topics. It is also in contact with the municipality and the politicians and makes use of its right to contribute to hearings of the City Council or to provide official input to Council Committee meetings. The network is also participating in a citywide initiative in which many organizations that fight poverty joint forces. It remains difficult to attain and measure 'general' successes, in the sense of impact on policies or changing protective measures for the poor in local politics.

In practice, the network, has impact as it has taken on a role in finding solutions for individual cases of harshness. The poverty organization itself has had to step in and provide help (Herman):

*'The biggest two problems are evictions and disconnections of electricity and gas. We need to solve those problems within 2 days – a week ... we have to call the social landlord, the creditors, the organization for special needs ... 10 – 15 phone calls in 3 to 4 days trying to organize'*

The participants considered this type of activity as a new role, as it was observed that social organizations and the municipality are (no longer) able to provide a quick answer, a safety net in urgent cases (Herman):

*'We are then 'the social worker of the social workers' we were told recently... Some social workers are not able to do this. Providing this type of support is an art form!'*

However, the participants observed that it is often difficult to activate people. A case in point is the 2017-referendum that the city of Rotterdam organized about the 2016 housing strategy document. It announced the demolition of 20000 affordable units (see above), the participants observed that it was difficult to organize the votes against this proposal, because of several reasons. First, the participants thought it *'sneaky'* (Herman) to ask the voters to vote for or against the housing strategy document instead of for or against the demolition of the 20000 dwellings. Furthermore, it was difficult to activate voters as the housing strategy document did not make clear the location of the dwellings that were to be demolished (and therefore the tenants to be affected). In the end housing quality will improve, but is it worth the price of higher housing costs and lower-income households not being able to live in the city?

In preparation of the referendum, different meetings were organized throughout the city, but not many voters showed up. Possibly the limited interest in the referendum was also caused by a general feeling of 'not being listened to'. Next to these reasons, municipal subsidies which were provided to finance campaigns, turned out to be unreliable as the budgets were limited and not extended when the total amount of the applications surpassed the budget. The end result was an insufficient number of votes for the referendum to make it an eligible outcome – allowing the municipality to go ahead with the strategy of demolition. Participants observed that such a strategy also appears to be throwing away investment based on past experiences, even when dwellings had been renovated and not yet written off.

More generally the participants broadly agreed with the point about the power of the establishment. Those in power would hamper initiatives. The way the referendum was handled did not increase the trust in the authorities; it looked like *'rules and the like are in place in order to lie to the citizen'* (Herman). To circumvent those in power that often are attributed *'too much power'* (Angela), participants should act themselves and should collectively act in order to effectuate a strengthening of the capability set.

## **The impact on the capabilities – the doer**

To counter housing affordability problems now and in the future, the role of the doer, in this case the active occupier of a dwelling/home, is the third role that Bonvin and Laruffa (2017a, b) identify. A person can act to enhance his or her capability set: which options are open to the individual to strive for aims and values that he or she regards as important for his or her housing situation.

Participants had used several temporary options when the financial situation was difficult (see also Haffner et al., 2016, 2017): being one month in arrears with the rent, borrowing on the credit card and/or reaching agreement on payment schedules when repaying benefits. Participants found knowledge about the opportunities offered by the system increasingly indispensable.

Seeking a rental home that needs work (*klusuurwoning*) was suggested as one way of reducing housing costs in order to access a dwellings in a neighborhood that otherwise one would have had to consider as a luxury ('too expensive'). However, this does require, not necessarily material goods, but a certain set of skills, personal conversion factor, being the ability to carry out the do-it-yourself (DIY) activity. It also requires negotiation skills for discussing renovation options with the social landlord in exchange for lower rents. Last, but not least, it requires knowledge to know when an expert needs to be hired.

Other options that participants listed to reduce housing costs were numerous. What was called *'right to challenge'* was discussed in various variations: Challenge the landlord, the government or the energy company to do tasks more cost-effectively; trade-off of service tasks (cleaning the hallway) (not popular) or repairs and rent/service costs. In the latter case one can do this together with neighbors, helping each

other or exchange help or goods via barter, or bring together people who can and people who do (short: 'Can? Do!'). Training tenants as energy coaches to spread knowledge about cost savings and strengthen social networks to effectuate emancipation were reported not to be so successful in Rotterdam.

Furthermore, participants offered the following 'do-it-yourself' housing options:

- Share your dwelling (with brothers and sisters)
- Shop collectively (for example solar panels, but also normal groceries)
- Have vloggers promote collective intelligence in the neighborhood and help each other with information
- Organize activities with like-minded people to prevent loneliness, among others
- Make dwellings energy neutral or make dwellings generate energy by what was called a '*sustainable dancefloor*', for instance which invites people to be mobile as well, and thereby create a win-win situation for energy and health
- Be able to test a 'more suitable' dwelling and neighborhood before definitely moving house
- Trade dwellings horizontally (to move into a more suitable dwelling without rent increase)

The participants weighed a number of options of action as realistic, if a person is active. Sharing was argued to become more important in the next economy with a focus on trading instead of owning. Participants, however, put the question on the table whether people indeed want to share so much, while an option as trading dwellings horizontally was said to work in Amsterdam and was being experimented with in Rotterdam.

Furthermore, sharing a dwelling runs into legal barriers preventing solutions. Recipients receiving welfare benefits will lose part of those benefits once they live together (e.g. parents and children). Also, rules prevent one from renting out a room in a social rental dwelling. A participant from local government or a political party commented:

*'Via Airbnb ... I find this an interesting option, as the city is getting more expensive, and housing for households with the lowest income is becoming inaccessible ... why don't you offer this option especially to this group for a maximum period of time ...?'*

Some alternatives were regarded as not so realistic, such as for instance the option to make dwellings fit to the lifecycle of households (reaching old age or coping with a handicap). Participants thought it too expensive for someone with a low income, while as pro-argument participants observed not having to move house.

These examples show that in order to realize a broadening of the capability set as a doer, an individual often needs to find 'partners'. These partners could either be the like-minded individuals, the (social) landlord, social organizations, or facilitating and/or supporting local government (rules, regulations, financial support, social work, etc.).

## Conclusions

In contrast to the traditional welfare economics and welfare state which emphasize the role of the citizen as a receiver as being a human being lacking resources, the "anthropological understanding" (Bonvin and Laruffa, 2017: 5) of the capabilities approach allows for unravelling the nature of deprivation of the individual concerned. An anthropological dimension interpreted as "a valuable way of being human" (p.5), not only expresses itself in the role as receiver, but also as judge and doer. The doer that is deprived will lack certain opportunities for action, while the judge will lack opportunities to form an opinion and aspire and/or to voice this opinion.

The participants in the Rotterdam RE-InVEST case study, who had difficulty making financial ends meet, discussed these roles in relation to affordable housing.

As the participants mostly lived in a social rental dwelling with a right to housing allowances, they generally expressed that at the time of group discussions they observed their situation as receiver still as doable. Rents are regulated by government, while rental contracts are indefinite. However, the participants - as a receiver of assistance - worried about the future and the impact of the total of all austerity measures, including those not yet designed and/or implemented (insecurity), also outside the field of housing, while income generally stagnated.

As for those not living in a social rental dwelling, access to a social rental dwelling in (popular neighborhoods in) the city had become more difficult, the participants observed. For the latter a clear erosion of the capability set was identified.

As evaluator the participants were clearly able to form an opinion about trends in the housing market. Marketization - a move towards the market in the past few decade was observed in several policies: more market-conforming rents, sale of affordable housing and more targeting of aid, while the loss of affordable housing was being replaced by less affordable housing. These developments were regarded as impacting on the housing choices of the lower- and middle-income households in Rotterdam. Housing policies had shifted towards a weakening of the traditional universal implementation of the right to adequate and affordable housing, thereby impeding their freedom of choice: *'Housing has become a luxury, hasn't it, particularly to live in the city'* (Kathy).

The extent to which the value judgements of the participants as evaluator were taken into account in local policies was much more of grey area than the ability to voice an opinion. The realization of a true participative society can therefore still be considered weak.

As a doer the participants generated many ideas on how to compensate for some loss in freedoms to choose: how to access affordable housing and how to lower housing costs. However, for many of the ideas, acting together, the participants considered key for success: either voluntarily with like-minded individuals/households in formal stings like a tenant client board, or informal settings, such as in a poverty network, or in more dependent relations with social organizations (social landlords) or local government assistance. Collectively strengthening the tenants' capability for voice may move truer version of a participation society one step closer.

In the context of housing studies, the capability approach in its anthropological meaning will have added value as an evaluation tool for human wellbeing as defined by themselves (and not others). This definition requires as point of departure knowledge about the life an individual values and (s)he would choose as the life (s)he wants to live. Moreover, it allows to go beyond the 'receiver's' subjective preferences and commodities and beyond the associated monetary and non-monetary deprivation towards a more complete understanding of the capability set.

Options to strengthen the individual's capability set do not only include the state support to the individual as a receiver, but also the individual's action as doer and the realization of the capability to voice as judge. As a result, some of the solutions to housing problems will be in the hand of the individual(s) argued from a positive point of view, rather than one based on austerity measures.

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