

## Open Lecture

### How to Provide Affordable Housing

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Thank you, Professor Shimada for your kind introduction, even though I did not understand it.

And I also thank the Center for Urban Studies for their very kind invitation to speak to you. I'm very interested in the setting up of such a center.

In talking about the provision of affordable housing I have chosen to speak about this because almost all countries have problems of affordability. But there are considerable changes in the way people are thinking about problems of affordability.

Historically, many countries have seen the problem of housing more in terms of measuring housing need and discussing mechanisms by which government can directly assist people to obtain adequate housing. But over the last twenty years there has been a much greater movement towards thinking of housing as a private good which should be provided on the market. Therefore, the problem that comes to the forefront is the problem of whether people can afford adequate housing. And so, instead of using the term 'need' we start to use the term 'affordability'; and that has been the case in most of Europe; while America has always been more market-oriented and has led the way in terms of affordability discussions.

In terms of definitions of affordability one needs to look at four major elements. First of all, we have to ask what is being afforded; in other words, the standard of the accommodation that people can be expected to purchase or to rent. So, the standard will be in terms of numbers of rooms or square meters plus services such as heating, bathrooms, kitchen. And we will often define different standards for different types of household.

The second element which obviously must be included is the income of a household and thus the capacity to pay, gain that may vary between different types of household, whether, for instance, you take into account the wife's income or income which is variable one month with another, so, do you take average income or do you take just the income each month?

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And thirdly, need to take account of the household's structure, because, clearly one person with a given income can afford a given standard of housing more easily than a family of two adults and five children. We may also want to take account of more complex questions such as whether people have some sort of illness or handicap or other responsibilities which mean that their income must be used for other things than housing.

And finally, in terms of the definition, obviously the cost of housing, whether that is the rent — if the person is a tenant — or whether it is the house price, or the payments per month that an owner occupier has to make, must be included. So we are looking at the rent or payments in relationship to income taking account of the different responsibilities that the household has to face.

In terms of definitions of affordability there have been two major approaches. The simpler one, the one I think which is more internationally accepted, is the proportion of income that people should be expected to spend on housing. There are a number of difficulties associated with that for example whether we are talking about the average household, or whether we are talking about the maximum proportion that people should be expected to pay. This is originally an American concept, and if you look at the history of those proportions in the American context, you will see that they started at 20%, and now in the discussions around legislation they are between 35 and 40%.

Of course, one of the reasons why that figure is so high in the United States is that the definition of rent is very different; it includes water, electricity, gas, property taxes, and all the costs associated with the housing, not just the rent.

In Britain, the equivalent proportion is 20% at the present time, but the government is beginning to say that people should be, at the margin, expected to pay up to 25% of their income. That is for a narrower definition of housing cost, including only rent and immediate services, not heat and light and water or property taxes.

The owner occupied sector is different in that it is normally assumed that people who go into owner occupation choose to spend the amount which they have to spend. And so it is quite normal to assume initial payments for the first year of up to 40% of income because this is expected to decline over time as incomes rise and perhaps inflation reduces the value of the costs.

The alternative definition of affordability, which is gaining ground in Britain and America, is one which sees housing as being only one required good, and so it is important that what is left of income is enough to buy the other necessities of life: clothing, food, education, et cetera. And, clearly, that will vary between different incomes and different households. So, instead of taking a percentage of income you ask: how much housing can you afford to buy given that you are able to buy all the other necessities of life?

In most countries — well, it is difficult to be certain because the definitions are so different, but, probably in Europe most countries would argue that between 15 and 20% of households cannot afford to pay for the standards of housing that the government says these people should purchase using the simple definition of 20% of income.

These percentages stay surprisingly constant over time as well as between countries. In

part this is a matter of changing definition of quality so that everybody perceive continuing housing problems and definitions, therefore, change to ensure that problem remains.

The first underlying factor determines why there is a continuing affordability problem relates to the distribution of income. Obviously the more unequal the distribution of income the larger the proportion of people at the lowest income level who will not be able to afford housing of an adequate standard for society's calculation of standards.

Secondly, the costs of housing normally increase at least as rapidly as other costs in the economy ; and in fact normally a little bit faster than general prices because housing uses land and the value of land increases as the productivity in the economy increases.

Also, housing is a capital good ; people have to finance it over a long period of time, and therefore, housing costs are dependent upon the finance market in general, and housing must compete with other productive uses of capital in order to obtain the new required finance.

Also, the housing market often adjusts very slowly ; it is difficult to change supply in response to demand. And so, house prices, and therefore rents, may be very out of line or very different from the underlying costs of production.

And finally, there is the problem in terms of defining affordability that societal aspirations increase so that, even if we meet the requirements of ten years ago, we are not happy with that, and so, we worry about the affordability of higher standards for everybody. So, certainly in Britain twenty years ago, it was acceptable for people not to have central heating, but now, we would not regard it as acceptable for there not to be central heating, and therefore, that must be included in the cost of the standards for lower income households.

In Japan, twenty years ago, you were prepared to accept very small space standards. Today, your space standards in your plan are as high as in Europe so that the costs of meeting those standards for lower income households are very much higher than they were twenty years ago.

So, the social definition of acceptable housing helps to determine the cost of housing, and the distribution of income in relationship to that cost must mean that there will always be people who are unable to afford the housing in societal terms.

How, then, can governments attempt to minimize the problems and to minimize the cost to government of ensuring that people have affordable housing ? I would argue that there are five main ways, of which the first is by far the most desirable but also the most difficult. And the first is, of course, to reduce the real resource cost of providing housing, to provide housing more efficiently, and therefore, at lower cost of society for the same standards.

To do that governments must aim to reduce the constraints on the market working effectively. And the two most important constraints in most countries have been on the availability of land and the provision of services for that land. And secondly, on the provision and price of finance.

In most countries or many countries, the land use planning system operates to constrain

the quantity of land that can be used for housing purposes. This is often done for very positive planning reasons to do with ensuring long-term good urban structure minimizing the costs of provision of services, and sometimes for equity reasons. But in many countries the result is that the price of housing land may be many hundreds of times the price of its alternative use in agriculture so that the land use planning systems constricts the quantity of housing land available.

In the finance markets, traditionally, there have been special circuits of housing finance, restricting the quantity of finance for housing for keeping the price lower for those people able to obtain that finance so that those people who can get finance get it cheaper, but many people are excluded and, therefore, have to pay much higher prices.

And similarly, in many countries, the prices and rents are controlled, which help those people who achieve housing but mean that the prices for those people outside the regulated system, usually in the private rented sector, are very much higher than in the controlled part of system.

Economists argue that, if you can make markets work better so that the prices directly reflect real resource costs, then the housing system will operate more effectively that real resource costs of provision will be lower and more people will be able to afford adequate housing: not everybody, but more.

In most countries, however, the way in which governments have chosen to try to assist affordability have been very different. Traditionally, governments have in fact regulated prices, reduced rents, reduced the costs of finance — and in rare occasions reduced land prices — in order to ensure cheaper housing for those people able to benefit. But governments have not normally been able to provide enough houses to ensure that everybody can benefit. So, one group in society benefits from the regulated prices, but those people, who are outside that system, who are often the very poor, have to pay higher prices and live at lower standards.

There is now very considerable international agreement reflected in discussions at the United Nations and at OECD, that housing markets, where possible, should be deregulated in order to allow the proper flow of resources into the housing systems.

But if you do that, even if you do that effectively, housing will still be expensive in relationship to average incomes and particularly for those at the lowest end of the market, because the resources that are being used for houses are valuable and can be used elsewhere. The richer the society the more expensive, on the whole, housing will be.

So, in that case, governments have to do something in addition, and mainly they will choose either to subsidize or to provide housing, which is implicitly also a subsidy.

Again, most countries choose to subsidize all housing or the majority of housing through, for instance, interest rates subsidies or tax benefits of one form or another, as well as through the direct provision of housing by governments and governments agencies.

But, if these subsidies are widespread, if they go to everybody in the system or to the majority of people in the system, and government simply subsidizes people in the market to generate more demands, unless the supply of housing can adjust, what will happen is simply

that it will come out in higher prices for housing structures and higher land prices.

If the system can adjust — so, for instance, we have an effective supply subsidy then we can generate additional housing. Yes; there will be some higher prices, but we can generate additional housing. But, if we can not adjust the supply, then what will happen is that it will come out in higher prices. So we come back to the real resource cost of capacity to adjust supply.

Many people would argue that that is the effect that has been achieved in Britain by subsidies and many tax benefits to owner occupation in the British system, but also some people would argue that it has been achieved in the Japanese system via your financial subsidies through the Home Loan Boards and others. But the more general the subsidy, the more likely it is that we will just push up prices rather than increase output.

In those circumstances, governments choose one of two options. They can try to provide housing for lower income households directly so that they can both increase the supply and maintain lower prices or lower rents, in this case subsidy goes to the public sector, to the social sector, and generates additional houses at lower rents. They can provide the houses themselves or through government agencies, and in that way the subsidy goes to produce additional houses, and the rents are set administratively and the houses go to the needy as long as the allocation system works to provide those houses.

The alternative is to rely on the market to adjust, and to attempt to make what changes you can to ensure that there are more houses through the market system. In this case its objective is to subsidize not everybody, but simply those people lower down the market who have an affordability problem. So, you subsidize the incomes of the lowest income households to allow them to compete on the market for housing.

In Europe, the pressures in almost all countries have been away from large scale government provision and lower rents for everybody in the social sector together with regulation of rents and general subsidies, which has been the traditional mix towards higher rents, rents more related to the cost of production, deregulation of both rents and finance markets, and much greater targetting of subsidies to the lowest income households.

One extreme is the American system, which has never had a large public sector. There, the emphasis is on deregulation, on freeing up the finance market, and particularly on freeing up land markets and reducing the regulatory pressures on building and on standards, while maintaining, at least to a limited extent, a rent allowance system which helps those at the bottom end of the market to achieve minimum standard houses. This emphasises lower resource costs and specific help ones to the very poorest.

But it is very clear in the American system that the lowest income households cannot achieve adequate housing. There is very large-scale homelessness problems and very large-scale problems of people living too densely, too close together, and in too low standard housing in comparison to the standards set by the government. The American Government would agree with that.

At the other extreme in Europe is, of course, the Eastern European countries — Czechoslovakia, Hungary, these sorts of countries, where for many years housing has been

part of what is called the social wage, it has been almost free but directly allocated by governments. That is now being changed totally to a system of privatization of individual ownership and higher rents. This is allowing people to move to more suitable accommodation: to nearer their work or allowing older people to move to smaller accommodation and younger people to larger accommodation. But the process of adjustment is very difficult indeed.

In Japan, as I understand it — and I understand that I do not understand the Japanese system — the emphasis still remains on helping needy households, of government provision, local authority provision of housing, and lower rents for that housing, together with subsidies for construction and for finance, and continuing regulation of rents and finance markets. The result is that those people who are able to achieve local authority housing, government housing, or to gain access to the owner occupied market do have good housing, it maybe at high prices in the owner occupied market. But there are many people who find it difficult to gain access to either the government sector or into the owner occupied sector; so you have a big affordability problem particularly at the margins of owner occupation and at the lowest end of the private rented sector.

Why has the emphasis changed so much in Europe, and why is it different between Europe and Japan? Well, the first thing — I think this is the same in Europe and in Japan — is that the balance between households and dwellings, the number of households and the number of dwellings has changed very considerably. There are now more dwellings than households in most European countries. The only exception is Germany.

In Germany there are still more households than dwellings mainly because of big immigration from Eastern Europe, from Yugoslavia and other European Countries. In America there are very many more dwellings than households, perhaps 5 or 6 million more dwellings than households. In Britain, where the number of households is about 2.5 million, there are about one million more dwellings than households; so, about 4% more dwellings than households.

So, the governments feel — except in Germany — that there is no longer a strong reason for emphasizing subsidies for additional new buildings. The question, then, becomes whether they should spend subsidy on assisting households or increasing the quality of the existing stock.

In Japan, I think that the situation is different because you have so many older wooden houses which have to be replaced if your standards are to be achieved and because you are changing your space standards so rapidly. Also, the second item, I think, which differs between Europe and Japan is that most European governments now no longer regard housing as a high priority for public expenditure; they do not see housing as being an important part of the macro economic cycle, so, they do not see housing as being a particularly important part of getting out of recession, for instance. But, I think, in Japan construction including housing construction is still seen as being very important in this way. So, the emphasis in Europe is very much more on reducing public expenditure and allowing more private consumption and investment. And part of reducing public expenditure has been to reduce public investment in housing and public subsidy to housing; and that is true across

almost all European countries.

Another important reason has been a change in the view about housing in that, once minimum standard has been achieved, people should have much freer choice about the type of housing that they live in, and that this free choice can be best provided by the market rather than by government.

There is also a strong belief held by many European governments, an even stronger belief in the United States, that the public sector is not very efficient at producing and managing housing — much more that they are not efficient at managing housing than at producing housing — because the incentive structure is inadequate to ensure low costs of production and management. So, as the problem becomes much more that if managing the housing they argue that it is better done by private contractors.

So, the emphasis has been very much on taking away subsidy from construction, from finance, from general subsidies towards emphasizing subsidies to the lowest income households, and also to the lowest quality dwellings so that those are up-graded to acceptable standards.

I will take British experience as an example of the types of change that have taken place, but I will not say that the British experience is necessarily a good one. There have been some good parts and some very bad parts, but I will go through it very quickly and then that may be something that you would want to ask questions about.

First of all, the government has privatized and deregulated with a very strong emphasis on deregulation in the finance market so that housing finance is now part of the overall finance system, and that overall finance system is open to global competition.

And secondly in relationship to rents in the private sector and housing association sector, where, instead of controlling rents, rents are allowed to be at market levels in the private sector and set by associations to cover their costs in the housing associations sector.

Secondly, the government has reduced the size of the local authority rented sector very considerably from one third of the total stock to less than one quarter, and they have done that by transferring over a million and a half units to owner occupation giving people — they say — the choices that they want, more freedom to buy themselves and to have the type of housing that they want.

They have also shifted the responsibility for new social housing away from local authorities, away from municipalities to housing associations that are technically private organizations, although charitable in that they may not make profits, which will normally get some of their finance from the private sector and some from government.

Local authorities remain the largest provider of rented housing, but housing associations now spread any new development and additional provision. So local authorities now act as enablers in that they may help to provide land, they may provide some subsidies, but basically their job is to ensure that lower income households obtain a house but not necessarily from themselves. They may be housed by housing associations, private landlords, or in the owner occupied sector, as well as by the local authorities.

So there is still a large part of the rented sector, which is under the direct control of local authorities or charities working with local authorities. And government attempts to

ensure that housing is allocated to the neediest households, to the homeless, to those with difficulties in the household, the unemployed, ill, or those with other problems of that sort. So the allocation to social housing goes more to the needy than it used to.

But the major emphasis has been on increasing rents, reducing general subsidies so that rents are more related to cost — although they are still well below cost except in the private sector — and providing housing benefit, which is an income related subsidy to those on the lowest incomes.

Housing benefit is paid to about 60%, maybe a little more, of social sector tenants, and probably much the same, actually — well, a little less than that in the private rented sector. So, one could say very roughly that the total rented sector now accounts for one third of households, of which about two thirds of that is social rented — a little bit more than two thirds of that is social rented — and about 60% of those households receive income related benefit; so about 20% of households in Britain receive income related benefit.

67% owner occupiers are receiving no income related benefit except social security under certain circumstance. 33% of the stock is rented about — these figures are very rough; about 22% local authority, 3 or 4% housing association, 8% private.

One of the effects, very very quickly, were clearly higher rents and higher financing costs for most people, but better access to housing in the sense that you can become an owner occupier more easily, you can become a tenant more easily, and the subsidy goes more to the poorest. But, it does depend on reducing real costs if this approach is really to be effective and adequate assistance is to be provided to the needy, and that assistance is very transparent because the government is paying money; and that is very uncomfortable for most governments. So there is a difficulty in making that assistance adequate.

So there still remain big problems for some groups of households because the assistance is not large enough. And some people have affordability problems in the owner occupied sectors because their mortgages costs are too high, and some people still cannot gain access even to the private rented sector because our private rented sector is so small.

I apologize; I have overrun slightly, so, I will stop now.

Can I thank you, Professor Shimada for such a useful and pleasant experience.



## 「アフォーダブルハウジングの供給策」解説

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## 講演要旨

世界中の主要な国々が、住宅のアフォーダビリティ（解説者注：支払い可能性、取得可能性というような意味で、賃貸、購入のいずれに対しても使われる。）の問題をかかえているが、この問題に対する考え方も次第に変化してきていると思う。

歴史的には、多くの国の住宅政策は、まず、人々の住宅ニーズを把握し、政府がそのニーズに応えていくためのメカニズムを作り上げて行くという形で展開してきた。

しかし、この20年間ぐらい、住宅を一般の商品と同じように、市場メカニズムの中で扱うべきだという考え方が強くなってきた。つまり、人々が余裕を持って適当な住宅に住めるかどうかという点が問題にされるようになってきたのである。

従来の「ニーズ」に替わって、「アフォーダビリティ」と言う言葉が出てきたと言えよう。ヨーロッパのほとんどの国において、そういう傾向が見られるし、とくにアメリカにおいては、もともと市場志向の強い国であるという事もあり、盛んにこのアフォーダビリティについての議論が行われている。

このアフォーダビリティについては、次の3つの要素について考える必要がある。

1) 買うにしても借りるにしても、実際に入居する住宅の水準がどうか。この場合、水準としては、部屋数や面積、暖房、浴室などが、世帯の条件に応じてその水準を決める。

2) 世帯所得は支払い能力の基盤として重要である。妻の所得を含めるか否か、月毎に考えるか、年間の平均をとるかといった、定義を明確にして考える必要がある。

3) 世帯構成については、世帯人員のほか、病

人や身障者を抱えているか否か、その他の支払い責任を負っているか否かなど、支払い能力に影響する様々な要因を考えておく必要がある。

次に、このアフォーダビリティのとらえ方については、2種類のアプローチがある。

まず、簡単な方法として、所得に対して何割を住居費に当てられるかを考える。定義の問題もあるが、およそ20%ぐらいという数値が良く問題になる。アメリカでは、35ないし40%という数字になっているが、定義が異なっており、家賃以外の水道、電気、ガス、税金、その他、住居にかかるすべての費用が含まれているためである。

また、持ち家所有の場合は、賃貸住宅の場合と異なっていて、ローン返済が初年度で40%を超していたとしても、いずれれ所得が増えてくれば、負担率は下がって行くと期待できる。また、インフレによって負担が軽減化される場合もある。

これとは異なって、イギリスとアメリカで定着しつつあるアフォーダビリティのもう一つの考え方は、所得から住居費を払っても、その残りで衣食、教育といった費用を負担して行けるかどうか、という見方をとる。住居費の比率は、世帯構成や所得によって変わる事になる。

どこの国でも、このアフォーダビリティの問題がなかなか解決できない理由としては、その第一が所得分布にある。所得分布が不均等になるほど、その社会の価値基準に見合った住宅に住めない低所得層が増えるからである。

第2番目に、住居費の上昇が一般物価以上になりやすいと言う問題が挙げられる。住宅はその資金調達に関して、他の資本財との競争を強いられるから、それが供給コスト上昇の一要因になる。また、長期耐久財の特質として、需要と供給のバ

ランスが回復しにくい。住宅価格や家賃がその算出根拠となる生産コストから、乖離しやすいのである。

最後に、住宅に対する社会一般の要求水準が上昇し、結果として、アフォードビリティの問題がいつまでも解決しないと言う形になる。所得の上昇が、要求水準の上昇に追いつけないのである。

それでは住宅政策として、この問題に対して政府に何ができるのか。その第一としては、難しい事だが、住宅供給のコストを下げると言うことである。具体的には規制を緩和して土地の供給を増やし、水道やガス、電気の供給を行い、さらに資金の供給をして住宅の価格を下げていくということである。どこの国の土地利用規制も住宅用の土地供給を抑える傾向があり、結果として地価を引き上げている。

次に住宅金融に関しては、大体どこの国でも、何らかの特別扱いをし保護しているものだが、実際にはこの金融システムから除外されてしまう人々も多く、こういう人々の負担は過重になってしまうのである。また住宅価格や家賃も多くの国において、なんらかのかたちで管理されているが、これもその恩恵を受けられない人々の負担を過重にしている。

経済学者は市場メカニズムを円滑にすれば良いと言うが、多くの国の住宅政策は、逆に市場介入的な方法をとっている。国連とOECDの議論では、住宅市場の規制を緩和する方向の意見が出ている。しかし、かりにそれがうまく行ったとしても、住宅投資の資金は他の部門と競合するから、貧困層にとっては住宅は相変わらず高価なものになってしまう。

そこで、政府はまた、直接供給、あるいは減税、金利助成などの手を打たねばならなくなる。こうした恩恵を一部の人でなく、広く一般のひとに拡げるとなると、住宅の需要は増えるが、供給が追いつかなければ、住宅の価格の上昇を引き起こすことになる。

結局、こうした状況の中で政府のとれる方策は貧困層を対象にした直接供給に徹するか、供給は

民間市場に任せ、政府はアフォードビリティの問題を抱えている中低所得層の人々に助成をしていくか、のいずれかにならざるをえない。

現在、ヨーロッパの多くの国では、政府による直接供給や家賃助成等によって安い家賃を実現する、規制と補助金支給の混合方式という政策を断念し、市場の生産コストを反映した家賃、規制緩和による民間供給の促進、低所得層にたいする集中的助成といった政策へと移行しつつある。

アメリカは伝統的に後者のタイプであったが、ホームレスの問題が深刻化しているし、チェコやハンガリーでは、かつて社会主義的な住宅制度であったが、今では個人による持ち家制度と民営化による高家賃の問題が起こっている。

ヨーロッパにおける、このような住宅政策の力点の変化の理由として、住宅数の増加により、世帯数を上回る住宅がストックされ、新住宅を建設し続ける必要を感じなくなっていると言う事がある。また、住宅を公共投資の対象として重視しなくなってきた。更に、最低限の住宅が概ね確保できた後は、住宅の選択の自由を拡大すべきだとも考えられている。

ヨーロッパやアメリカの政府は、公共部門の住宅供給は非効率で、とくに住宅管理の効率が悪いと考えている。直接供給に無駄なお金をかける代わりに、低所得層に集中的に助成していくと言う考え方になっているのである。

イギリスの保守党政治は、住宅政策においても、民営化と規制緩和を行なった。金融については住宅部門の特別扱いを止め、一般金融の一部に組み入れた。家賃統制を解除し、ハウジング・アソシエーションはコスト・レベルでの家賃設定をできるようになった。公営住宅への補助金も減額した。結果として、家賃は値上りし、この高い家賃を払えない階層が出るので、低所得層には住宅給付金を支給したのである。現在ではイギリス全体で約20%の世帯がこの住宅給付金をもらっている。また、公営住宅の居住者にその住宅を売却した。

こうした一連の政策の結果、全体として家賃も金利コストも上がったが、持ち家が手に入りやす

くなったとか、住宅が借りやすくなったとか、貧困層に給付金が支給されるようになったなどの効果が上がったのである。今なお、持ち家を所有していても住宅ローンの返済に苦しんでいる人がいたり、借家層にもまだ問題が残されている。貧困な世帯に十分な援助をするためには、従来型の住宅政策にかかる費用をさらに削減していく必要がある。

### 解説（紹介と感想）

クリスチーナ・ホワイトヘッド女史は、ロンドン大学経済学部の学部長であり、ハウジング・コースの責任者（ヘッド）でもある。また、イギリス保守党の住宅政策のブレーンの一人として、その住宅政策の展開に重要な役割を果たしている。ケンブリッジ大学の出身であり、その学問的背景はランド・エコノミストで、自らも経済学者とは一線を画した位置付けをしている。英国を代表するハウジング・エコノミストであると紹介するのが一番適切であろう。その講演の論旨は明解であり、住宅に関する諸制度の詳細を実に良く熟知しておられる。今回の講演はアフォーダビリティという視点から、各国の住宅政策の動向とその考え方の変化を解説していただいたものである。

その内容は、上記の講演要旨のとおりであるが、日本の住宅政策の現状を考える上でも、示唆に富むことの多いものになっている。

講演内容についての解説は不要だと思うので、ここでは日本の住宅政策との対比において、筆者の感想を記すことにする。なお、英国住宅政策の動向について一応の理解がないと、本講演の一部は少し理解しにくいところがあるかもしれない。これについては、他の文献を参照して頂きたい。わずかの紙幅で解説しきれないことをご理解いただきたい。

まず印象に残ったのは、アフォーダビリティという概念が、世帯所得の何%であるべきかといった負担力の問題であると同時に、社会的に承認される住宅の水準自体が大切であると言うくだりで

あった。この考えを突き進めると、住宅政策として立派な住宅を安価に直接供給すれば、それだけ住宅政策の負うべき責任は拡大すると言わざるをえなくなる。国民全体に同水準の保証をするとなると、膨大な資金が必要になる。本講演の中では、はっきりとは言っていないが、私的な対話の中では、そういう事を言っていたのを記憶している。

日本の住宅政策では、今でも「住居水準の向上」がその最大の課題とされている。これに対応してとられている、公団、公社、公営といったいわゆる階層別住宅供給政策の中では、アフォーダビリティというような割り切った政策理念は、ぼやけざるを得ない。

外国で多用される用語が、すぐに受け入れられる日本の住宅問題関係研究者の間でも、このアフォーダビリティという言葉に関してはいままって定訳がないというか、はなはだ歯切れが良くない。住宅問題研究の日本の特質と言って良いかもしれない。

日本の住宅政策においても、最低居住水準という物差しが設定されているのだから、これを達成するための供給コスト、収入階層に応じた適正負担、アフォーダビリティを保証するための財政負担の限界といった議論は可能なはずである。しかしながら、我々の場合、最低居住水準という概念は、一種の誘導居住水準のように理解されることが多い。新規供給を重視した階層別供給と言う住宅政策が最低居住水準と言う概念に馴染まない。最低居住水準についての社会的合意がないと、アフォーダビリティの議論がしにくいのである。

次に興味を引いたのは、市場メカニズムによる住宅供給の限界を明確に踏まえた視点が述べられた事である。住宅市場というのは、長期の耐久財であるとか、土地にかんする諸制度と結合していること、需給メカニズムの機構が円滑に機能しない事が多いこと等、楽観的な市場活用論者とは異なる視点に立っていることにも注意すべきであろう。講演後の私的対話の中でも、経済学者一般に対するやや批判的な発言をしていたことが思いだされる。

全体的な印象として、英国の保守党ブレーンとして重用されるだけあってのたしかな政治信念、英国的な知性、現実的な政治的価値感覚といったものに深い感銘を受けた。

外国のことであるから、あまり細かな技術論よりも、全体的な流れとか、講演者の知的雰囲気といったものを、まずは感じ取るべきなのであろう。

以上、簡単であるが、紹介と感想をもって、解説に替えさせて戴く。