
A SYSTEMATIC REVIEW OF THE NEOLIBERAL HOUSING POLICY: AN INTERNATIONAL PERSPECTIVE

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ABSTRACT

In recent years, there has been a burgeoning discourse surrounding the influence of neoliberalism on housing policy, governance, and affordability. The evolution of housing policies has coincided with the global ascent of neoliberal principles. The ideological underpinnings of neoliberalism, characterized by a focus on private property rights, unrestricted flow of capital, reliance on self-regulation in free markets, and the process of deregulation, exert a substantial impact on the trajectories of housing policies and urban governance in numerous countries. This article conducts a comprehensive review of the existing literature on housing policy and neoliberalism, adhering to the PRISMA guidelines and systematic review statements, utilizing 'housing policy and neoliberalism' as keywords. The objective of this study is to identify prevalent research themes within the realm of affordable housing and neoliberalism. The primary themes influencing affordable housing policy, as indicated by the results, encompass privatization, deregulation, and privatization once more. Subthemes within this context include the privatization of public housing, the elimination of zoning restrictions or the adoption of inclusionary zoning, and the adoption of a market-driven approach. The outcomes of this study aim to streamline existing research, offering valuable insights for future research endeavors and aiding relevant stakeholders in formulating effective affordable housing policies and enhancing the governance of housing delivery mechanisms.

Keywords: Affordable housing, Policy, Neoliberalism, PRISMA framework, Governance.

1. INTRODUCTION

In the past two decades, scholars wrote extensively about the issues related to affordable housing (Chaplin & Freeman, 1999; Stone, 2006), low-cost housing (Özsoy & Gökmen, 2017; Ward, 2019), and public housing (Qian, Chen, & Cheung, 2019). Although much of the earlier writing reported on the megacities experiences such as Hong Kong, New York, London, and Tokyo (Metcalf, 2018; Toly, 2017), by the 1990s, housing affordability issues were well documented in most regions in the world and diverse context. Efforts to explain housing issues primarily related to affordable housing often focused on the "income" vs. "price" (Li, Qin, & Wu, 2019), spending habit of millennial (Eastman, Iyer, & Thomas, 2013), size of the dwelling unit, household wealth and housing choices (Gopalan & Venkataraman, 2015). However, the factors that determine housing affordability vary by location and institutional structure of one particular country and require explication.

Future studies will undoubtedly concentrate on political economy given the significance of neoliberalism and how it affects housing. Therefore, this study seeks to review the research on housing policies and neoliberalism and to provide a comprehensive representation of existing knowledge. Systematic reviews have been developed to summarise earlier studies and conclusions. The growing importance of systematic reviews and meta-analyses can be seen in a variety of research fields (for example, scientific studies, urban or engineering studies). This study achieved this by conducting a meta-analysis and content analysis of journal articles on "Housing Policies" and "Neoliberalism." The purpose of the study was to identify key research themes emerging from recent publications on the intersection of housing policies and neoliberalism. Thus, a systematic review of articles on housing policies and neoliberalism was carried out.

2. LITERATURE REVIEW

Literatures on affordable housing were primarily debated on increasing material and labor cost, expensive land, and limited access to financial support for low-income households (Festus & Amos, 2015; Hulchanski, 1995). Although many scholars promoted the term "right to housing" (Bengtsson, 2002; Yung & Lee, 2014), many urban residents in developing countries face issues with homeownership and housing affordability. In Asia cities, affordable housing has become a real challenge as four out of five of the most expensive cities based on the "price-to-income ratios" worldwide are in the Asia region (Y.-L. Chen & Shin, 2019). For instance, in Taiwan, the government was unsuccessful in providing public housing to socially disadvantaged individuals as Taiwan's public housing policy is typically used by the administrators to control or delegate political interests in the development (Chang & Yuan, 2013).

In recent decades, scholars wrote extensively about the role of neoliberalism on urban development and governance (Friedman & Rosen, 2019; Hackworth & Moriah, 2006; Peck & Tickell, 2002). According to Harvey (2007), neoliberalism is a political economy theory that believed human well-being could be improved by liberating individual and entrepreneurial freedoms within an institutional framework characterized by free markets and free trade ideology. The convergence of global economic impacts and influences, as well as the generic policy processes of deregulation, liberalization, and privatization, interact with local policy regimes, institutions, and social and economic conditions to produce a range of outcomes at the local level, both temporally and spatially (Forrest & Hirayama, 2009).

The debates and conflicts surrounding affordable housing are linked to the neoliberalization of urban governance, which has a significant impact on housing markets and policies. Neoliberalism has dominated political and economic thought in West Europe, North America, and expanding regions of the world over the past thirty years. Neoliberalism has resulted in the institutionalization of government's engagement in the market, deregulation of capital flows, privatization of public programs, and numerous other interventions at various scales, from international to local level (Marom & Carmon, 2015). Many researchers argued that neoliberalism induced new challenges in governing affordable housing (Friedman & Rosen, 2019; Hackworth & Moriah, 2006; Peck & Tickell, 2002). Neoliberalism has shaped housing systems and housing prospects in particular, and it has in some respects dominated policy discourse and formulation worldwide. Thus, Neoliberal-induced economy can have adverse impacts on formulating affordable housing policies worldwide.

3. METHODOLOGY

The research methodology employed in this study encompasses a thorough and systematic longitudinal literature review. This approach integrates elements such as historical trend analysis, citation analysis, and thematic analysis, with a focus on selected articles extracted in adherence to the PRISMA guidelines. The systematic review, also known as meta-analysis, is explicitly characterized as a methodological tool designed to effectively amalgamate and succinctly summarize the findings derived from an extensive array of studies. This rigorous method aims to provide a comprehensive understanding of the subject matter and facilitates the synthesis of diverse study outcomes, contributing to a nuanced and informed exploration of the research topic (Biolchini et al., 2005).

The systematic review process involves several key stages to ensure a rigorous and comprehensive examination of the research landscape. These stages include formulating precise research questions to guide data extraction, meticulous planning, which involves creating a protocol and developing a search strategy, conducting a thorough search and screening process across databases and relevant literature, managing the results with transparency and checking for search duplicity, synthesizing the information gathered, and finally, extracting meaningful results from the compiled documents.

Various methods are available for conducting systematic reviews, each tailored to meet specific research objectives. Notably, resources such as the Agency for Healthcare Research and Quality's (AHRQ) Guide for Effectiveness and Comparative Effectiveness Reviews, along with the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines, serve as invaluable tools for researchers. These guidelines offer a structured framework that aids authors in improving the reporting quality of systematic reviews and meta-analyses, enhancing transparency, and ensuring methodological rigor in the review process (The University of Texas, 2020).

PRISMA, as outlined by Moher et al. (2009), serves as a valuable resource for authors seeking to enhance and standardize the reporting of systematic reviews and meta-analyses (Moher et al., 2009). Acknowledging its utility, the present systematic review rigorously adhered to the PRISMA guidelines, also known as the Preferred Reporting Items for Systematic Reviews and Meta-Analyses. These guidelines, characterized by a four-phased flow diagram, were instrumental in determining the inclusion and exclusion criteria for the items considered in this systematic review. By adopting this structured approach, the study endeavors to critically evaluate and identify the factors associated with neoliberal housing policies. The overarching goal is to elucidate how these policies have been implemented, shaped, or are currently influencing the prevailing landscape of affordable housing in urban areas. Through this comprehensive analysis, the study aims to contribute nuanced insights to the discourse on housing policies and their impact on urban affordability.

3.1 Data Source and Retrieval

Following the guidelines set forth by the PRISMA, the systematic review seeks to identify relevant studies in the field of housing policies and neoliberalism. A PRISMA flow diagram (Figure 1) illustrates the steps, this study review adopted in accordance with the PRISMA methodology. Using the Web of Science (WoS) database, a keyword search covering research articles from 2013 to 2022 was conducted on January 10, 2023. The initial number of relevant searches was determined using the search terms "Neoliberalism" and "Housing policy" on the specified database. Subsequently, through an examination of abstracts, publications that did not meet the criteria linking "neoliberalism" and "housing policies" were excluded.

Figure 1 illustrates the number of articles retrieved from the database and the inclusion criteria. Across the entire database, a total of 97 articles were retrieved as shown in Figure 1. From them, 71 were screened using full-text open access and English language filters and a time span ranging from 2013 to 2022. Upon scrutinizing the abstracts, four articles were identified that did not align with the inclusion criteria, focusing on aspects such as energy conservation hazards, living conditions, developer perspectives, or discussing neoliberalism generically without a specific focus on housing policies.

As a result, 22 publications emerged as shortlisted for thorough review and further analysis. This systematic approach, guided by PRISMA, ensures a methodologically rigorous and comprehensive review of relevant literature in the intersection of neoliberalism and housing policies.

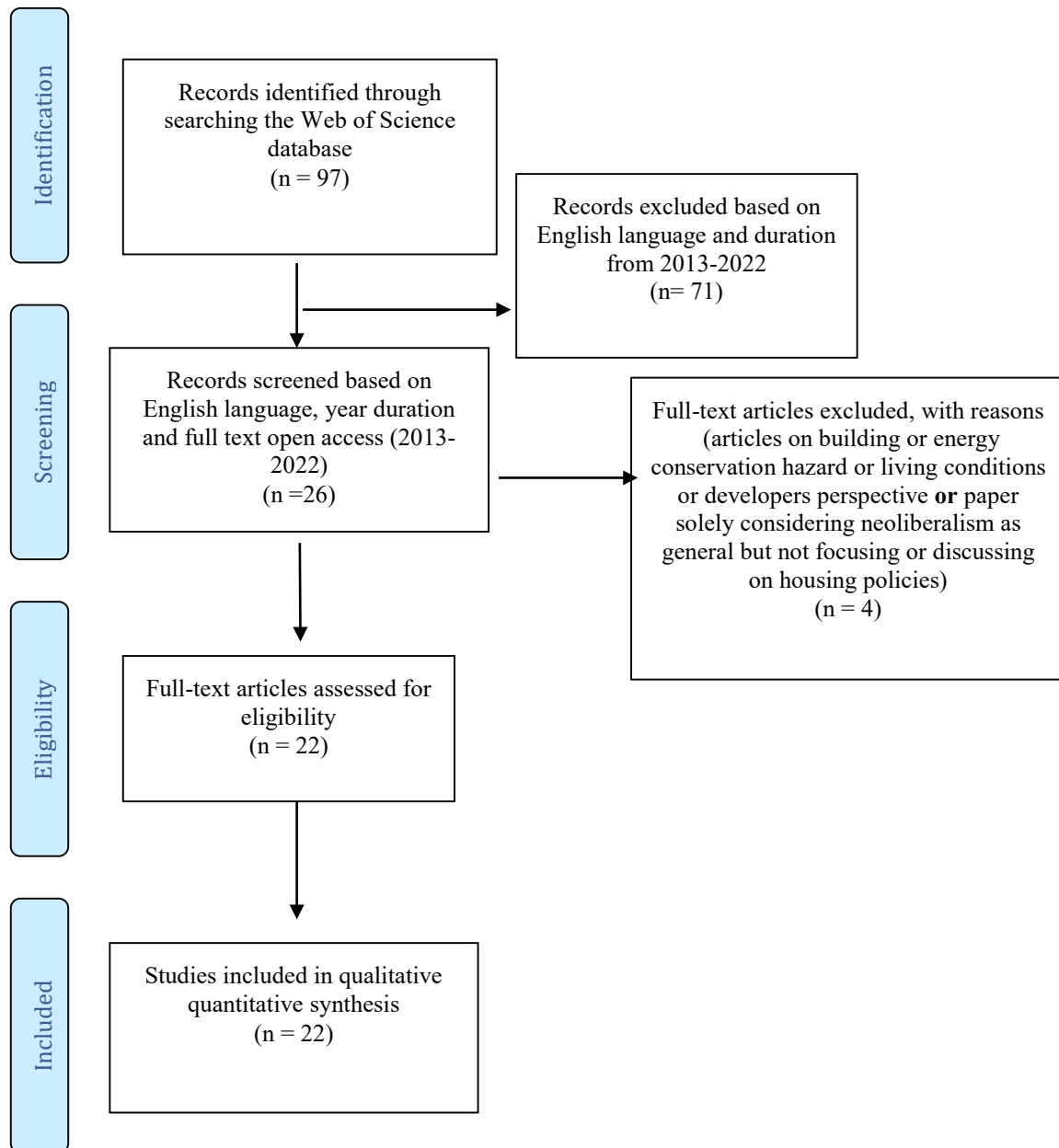


Figure 1: Retrieved articles for systematic review by using PRISMA flow chart

3.2 Thematic Analysis

Thematic analysis is situated within the framework of a qualitative descriptive research design, serving as a methodological approach for coding, scrutinizing, and describing social reality through the creation of themes. To ensure the attainment of high-quality findings, a four-phased theme development process is employed. This process involves the systematic identification, selection, and naming of thematic areas, comprising the Initialization, Construction, Rectification, and Finalization stages. This structured approach enhances the rigor and depth of the analysis, contributing to a nuanced understanding of the qualitative data under examination (Vaismoradi, et al., 2016).

The initial phase of the thematic analysis process involved a comprehensive review of all published articles and the generation of provisional ideas. During the preliminary stage, coding was conducted to identify generic themes derived from the published articles, employing an inductive approach, also known as open coding, without pre-determined codes. This iterative process was repeated three times to revisit articles and ensure the identification of any missed codes or themes. Consequently, these constructed themes underwent a thorough review, iteratively refined until distinct themes were merged as sub-themes under the overarching major themes. The consolidation of sub-themes involved in-depth discussions within the context of each finalized theme, ensuring a comprehensive and nuanced understanding of the data.

4. RESULTS AND DISCUSSION

This section covers the findings of the systematic review along with the historical trend of the publications and citation analysis on the selected topic.

4.1 Historical Trend and Citation Analysis

All the included articles have been studied in detail and extracted relevant data such as historical trend of publication year-wise and most cited articles.

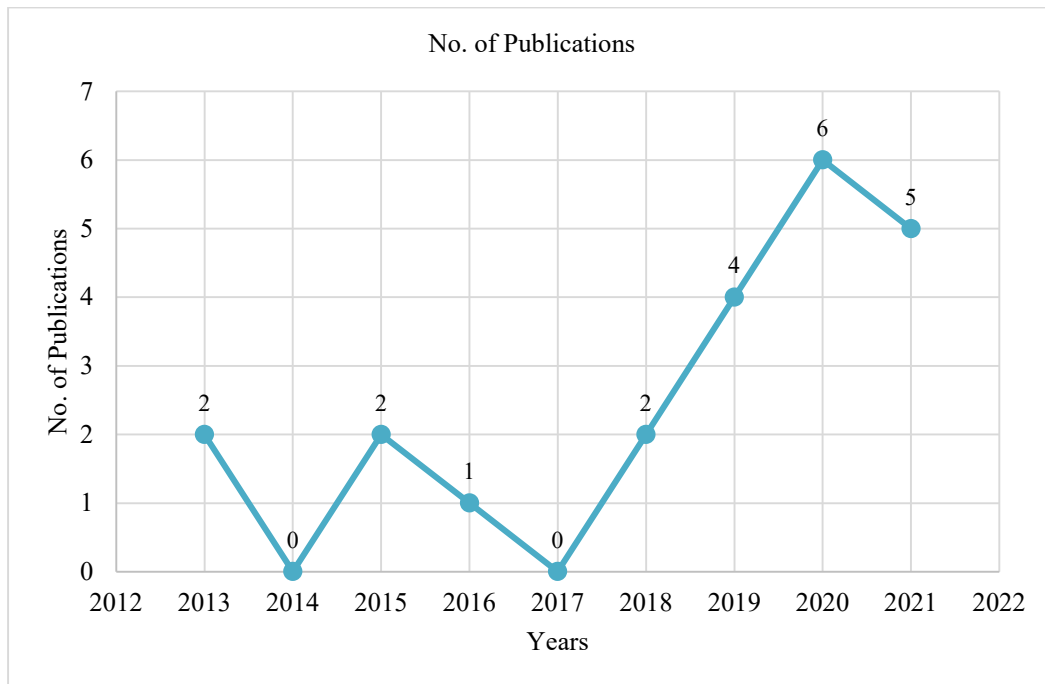


Figure 2: Historical trend of selected published articles
Source: Web of Science

Figure 2 shows that number of publications on “Neoliberal Housing Policy” increased from year 2013 till 2020 and then decreased in 2021. Table 1 depicts top 5 most cited articles with 120 citations at peak on selected topic.

Table 1: Top 5 Most Cited Articles

Sr. No.	Article Name	Citation
1	The Prehistories of Neoliberal Housing Policies in Italy and Spain and Their Reification in Times of Crisis	120
2	Zombie socialism and the rise of neoliberalism in post-socialist Central and Eastern Europe	87
3	The return of class war conservatism? Housing under the UK Coalition Government	61
4	Reproducing authoritarian neoliberalism in Turkey: urban governance and state restructuring in the shadow of executive centralization	61
5	Procyclical Social Housing and the Crisis of Irish Housing Policy: Marketization, Social Housing, and the Property Boom and Bust	27

Source: Web of Science

4.2 Themes and Subthemes

Thematic analysis has proven to be an invaluable tool for discerning recurrent themes within the realm of neoliberalism and housing policy with an emphasis on affordable housing. This qualitative data analysis technique entails extracting themes from a given dataset. Following an exhaustive examination of the chosen articles (n=22), Figure 3 illustrates the identification of thematic areas and their corresponding dimensions within the current research.

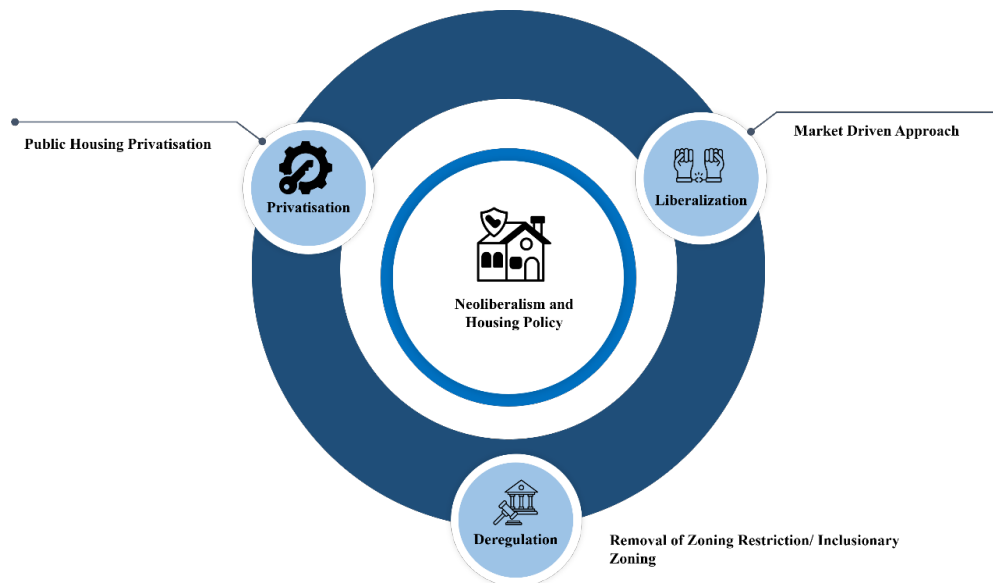


Figure 3: Themes and Sub-themes extracted from selected articles

Three overarching themes and three corresponding sub-themes have been extracted, as summarized in Figure 3. Neoliberalization, characterized by variations across geographical and institutional contexts, does not lead to a simplistic outcome of deregulation, marketization, and privatization. Instead, deregulation and privatization are mechanisms aimed at reducing public expenses through the facilitation of free markets and selective state interventions. The subsequent section delves into the intricate dynamics of government, governance, and governmentality in their interaction with affordable housing provision within the neoliberal paradigm.

4.2.1 Liberalisation

Governments are struggling to limit the adverse impacts of market forces on affordable housing production and policy owing to the current global trends on economic liberalisation (Jacobs & Pawson, 2015; Felicianantonio & Aalbers, 2018). In response, the state assumes a facilitative rather than a regulatory role, discontinuing direct production activities and instead encouraging the private sector to take the lead in delivery. The effectiveness of such a shift hinges on the implementation of macroeconomic and sectoral policy reforms, considered essential for optimal operations (Kadi, Vollmer & Stein, 2021).

A series of countermeasures has been proposed to address these challenges, encompassing the elimination of price distortions, liberalization of government controls over prices, exchange rates, interest rate ceilings, and credit restrictions (Allegra, et al., 2020). Additionally, strategies involve opening the market to foreign capital, products, and competition by removing protective tariffs and import quotas. These proposed measures collectively aim to navigate the complexities of the contemporary economic landscape and enhance the overall dynamics of affordable housing production and policy (Kadi, Vollmer & Stein, 2021).

In the late 1970s and early 1980s, nations embarked on economic policy reforms, aligning themselves with the global economy through the adoption of neoliberal principles, as advocated and promoted by the World Bank (WB) and the International Monetary Fund (IMF). This process of structural adjustment necessitated countries to undertake institutional changes, including the streamlining of administrative procedures, the reform of supervisory structures, and the establishment of pro-market arrangements to effectively implement the neoliberal agenda.

A notable instance of such structural adjustments occurred in Latin America and Sub-Saharan Africa during the 1980s, where both the WB and the IMF executed economic stabilization and structural adjustment programs. Governments were provided with loan financing to facilitate the implementation of economic reforms, aiming to reduce payment deficit balances, minimize public sector budget deficits, and enhance overall economic performance. In essence, the incorporation of neoliberal elements by countries and institutions during the 1980s was perceived as a strategic move towards achieving optimal economic development.

4.2.1.1 Market driven approach

Scholars from economic, political science, and urban planning domains actively discussed neoliberalism and housing to justify their policies, affordability, and governance. Affordable housing based on neoliberalism is characterised by a free market that operates in a liberalised environment. The housing policies in the US, Canada, Chile, and the UK have undergone dramatic changes during the transition from government-sponsored social housing to market liberalisation. Neoliberalism embraces the free-market ideology by increasing capital accumulation, devolving government functions to civil society, and decentralising the state (Fawaz, 2009; Nijman, 2008). Based on Foucault's governmentality thesis, state agencies are deeply implicated in a larger project to reconstruct government conduct: "a state under the supervision of the market rather than a market supervised by the state" (Foucault, at al., 2008, p. 116). The governments strive to promote the affordable housing market and alleviate the financial burden imposed on the budget (Qian et al., 2019). Thus, such policy-related changes increased the market role and reduced the provision of affordable housing for low-income groups.

4.2.2 Privatisation

Privatised public housing is regarded as part of the government's conservative reform agenda. Such government-endorsed low-cost privatisation for a specific (low-income) group potentially reshapes the local welfare system (Qian et al., 2019). Consequently, multiple countries have come to rely on neoliberalism, which focuses on privatisation to provide affordable housing. This neoliberalism-driven housing policy encourages private developers' involvement compared to past policies, which emphasised government investment and mass housing production (Forrest & Hirayama, 2009; Schwartz, 2014). Following Kitzmann (2017), housing privatisation mainly occurs due to government decentralisation when the state minimises its role in affordable housing development.

Housing delivery mechanisms, such as public-private partnerships and private finance initiatives that embrace neoliberal privatisation policies have become a popular method for housing developers worldwide to initiate new housing projects. Regardless, these approaches limited the number of low-cost housing units for the urban poor (Makinde, 2014) and widened the affordable homeownership gap. Privatisation and deregulation (Jou, Hansen, & Wu, 2012) processes have overlooked 'the commons' and social justice. Parallel to Wang et al. (2012), implementing these processes through neoliberal policies induces housing affordability issues when low-income groups are excluded from the market (Byrne, & Norris, 2018). This omission inevitably leads to inequality between higher- and lower-income groups.

Every developmental or neoliberal political regime in Taiwan strived to accomplish housing policy goals through homeownership and privatised housing welfare. The major change resulting from neoliberalisation altered the Taiwanese state's regulatory scope of the laissez-faire market and provided more incentives for increased private sector involvement (Chen & Shin, 2019). Melbourne's planning system highlights the complexities of accommodating the affordable housing market with the key tenets of private property and autonomous market mechanisms in neoliberalisation (Martel, Whitzman & Sheko, 2019). In Peck and Tickell (2002), the apparently diminished state action due to neoliberalisation is an illusion. Rather, what exactly is qualitatively different in seeking to establish housing markets.

4.2.2.1 Public Housing Privatisation

Neoliberal policies based on privatisation and financialisation, significantly impacted housing policy trajectories worldwide (Aalbers, 2017; Taruvinga & Mooya, 2018). Neoliberalism is an intricate process of institutional change while restructuring current welfare institutions (public housing) and promoting privatisation and commodification as governments. The unaffordability of low-income groups and high demand-supply gap would be amplified with the privatisation of public housing by potential buyers or private rental organisations (Qian et al., 2019).

4.2.3 Deregulation

Neoliberalism is closely associated with market deregulation, state decentralisation, and minimal state intervention in economic affairs. Hackworth (2007) and Harvey (2007b) discuss neoliberal creation and destruction with reference to the “roll-out” and “roll-back” phenomena. Neoliberal creation entails the creation of new institutions and practices to perpetuate neoliberalism in the future (Hodkinson & Robbins., 2013). Similarly, neoliberal destruction could be associated with the elimination of public services (such as public housing and space), policies, institutions, and agreements (Hackworth, 2007). Swyngedouw (1997) termed this process as a larger ‘glocalisation’ process as it concurrently involved the upward and downward propulsion of regulatory power previously exercised by the state.

The deregulation of affordable housing policies has created spatial inequalities by reducing governmental support or subsidies to low-income groups. The inextricable link between both issues renders it challenging to identify which one led to the other in “the toleration of rising inequalities or the deregulation that allowed inequalities to rise” (Dorling, 2014, p. 126). Deregulation aims to address the housing crisis through a neoliberal reform agenda (Ferm, Clifford, Canelas & Livingstone, 2021). Regarding approaches to spatial planning and development control, the British, Australian, and New Zealand governments commissioned a series of housing reviews from the early 2000s, which hampered the neoliberal planning system (Gurran, Austin & Whitehead, 2014). This situation characterises a global trend of planning prevent efficient market delivery (Gunder, 2016) and growth (Olesen & Carter, 2018). Thus, governments in Australia (Gleeson & Low, 2000; Gurran & Ruming, 2016) and across Western Europe, such as France, Germany, and the Netherlands (Waterhout, Othengrafen & Sykes, 2013) strived to deregulate the planning systems as part of a broader neoliberal shift away from planning for public interest (Olesen, 2014). Hence, neoliberal deregulation policies are reducing state support and access to affordable housing while concurrently widening the gap between high- and low-income groups.

4.2.3.1 Removal of Zoning restriction / Inclusionary Zoning

Neoliberalism has created unprecedented issues in housing affordability regulations (Friedman & Rosen, 2019). Generally, decentralisation involves the transfer of public service authority and responsibility from the central government to subordinate or quasi-independent government organisations, better known as the private sector (Ascher & Rondinelli, 1999). Such trends have been observed in developed Western countries, including France and the UK and developing nations, such as Bolivia, Cambodia, Ethiopia, Indonesia, Peru, and Uganda (Eshel & Hananel, 2019; Faguet, 2014). The removal of all government/public “interventions” that may interfere with the free functioning of the market: Price controls on goods and services are being removed, as are public subsidies (Bakker & Gill, 2003). Weak enforcement of planning regulations, limited capacity of local planning authorities, and the informal nature of housing delivery are the key factors inhibiting effective policy implementation (Agyemang & Morrison, 2018). The government needs to implement more stringent regulations and closely monitor the construction phase of a newly built house (Fauzi et al, 2011) for timely delivery. Incentives should also be offered for developers to comply with the legislation. These measures provide a win-win situation for all the parties, specifically developers and buyers (Yusof, Abu-Jarad & Badree, 2012).

The summary of the themes and sub-themes extracted from 22 articles is shown in below matrix. The matrix shows that the most of the articles (77%) discuss theme of privatisation, 41% of the articles discuss deregulation while 32% articles reflect the theme of liberalization.

Table 2: Matrix Table for the Systematic Review of Neoliberal Housing Policy

Sr. No.	Article Name	Year	Reference	Privatization	Liberalisation	Deregulation
				Public Housing Privatization	Market Driven Approach	Removal of zoning Restriction/ Inclusionary zoning
1	Neoliberalization of housing in Sweden: gentrification, filtering and social polarization	2012	(Hedin, Clark, Lundholm & Malmberg., 2012)	1		
2	The return of class war conservatism? Housing under the UK Coalition Government	2013	(Hodkinson & Robbins., 2013)		1	1
3	An Introduction to the Special Issue - Housing in Hard Times: Marginality, Inequality and Class	2013	(McKee., & Muir., 2013)	1		
4	Why Does the Government Fail to Improve the Living Conditions of Migrant Workers in Shanghai? Reflections on the Policies and the Implementations of Public Rental Housing under Neoliberalism	2015	(Shen.,2015)	1	1	1
5	Rational Fictions and Imaginary Systems: Cynical Ideology and the Problem Figuration and Practise of Public Housing	2015	(Crawford & Flint, .2015)	1		
6	Zombie socialism and the rise of neoliberalism in post-socialist Central and Eastern Europe	2016	(Chelcea, & Druță., 2016)	1		
7	The Prehistories of Neoliberal Housing Policies in Italy and Spain and Their Reification in Times of Crisis	2018	(Feliciantonio & Aalbers., 2018)		1	
8	Pro-cyclical Social Housing and the Crisis of Irish Housing Policy: Marketization, Social Housing, and the Property Boom and Bust	2018	(Byrne, & Norris., 2018)	1		
9	Neoliberalism as entrepreneurial governmentality: contradictions and dissonance within contemporary English housing associations	2019	(Jacobs, & Manzi., 2020).			1
10	Neoliberalism Meets "Gangnam Style": Vernacular Private Sector and Large Urban Developments in Seoul	2019	(Park.,2019)	1		1
11	Reproducing authoritarian neoliberalism in Turkey: urban governance and state restructuring in the shadow of executive centralization	2019	(Tansel., 2020)	1		1
12	State-led housing development in Brazil and India: a machinery for enabling strategy?	2019	(Sengupta, 2019)	1		

13	Australian local governments and affordable housing: Challenges and possibilities	2020	(Morris, et al., 2020).	1		
14	The (hidden) role of the EU in housing policy: the Portuguese case in multi-scalar perspective	2020	(Allegra, et al., 2020)	1	1	1
15	Housing policies in Argentina under President Macri (2015-2019): a divided nation perpetuating path dependency	2020	(Murray & Clapham., 2020)		1	
16	The financialization of rental housing: Evictions and rent regulation	2020	(Lima, 2020)	1		1
17	The false promise of homeownership: Homeowner societies in an era of declining access and rising inequality	2020	(Arundel & Ronald, 2021)	1		
18	Conceptualising ‘financialisation’: governance, organisational behaviour and social interaction in UK housing	2020	(Jacobs & Manzi., 2020).	1		
19	Post-neoliberal housing policy? Disentangling recent reforms in New York, Berlin and Vienna	2021	(Kadi, Vollmer & Stein, 2021)	1	1	1
20	Out of area housing by local authorities in England: displacement of vulnerable households in a neoliberal housing crisis	2021	(Iafrati, 2021)	1		
21	Offsetting Risk in a Neoliberal Environment: The Link between Asset-Based Welfare and NIMBYism	2021	(Record, 2021)		1	1
22	An impossible task? Neoliberalism, the financialisation of housing and the City of Sydney’s endeavours to address its housing affordability crisis	2021	(Morris, 2021)	1		
Total				17	7	9

5. CONCLUSION

Neoliberalism provided a strong framework to explore urban changes in a free market era. Relevant scholars strived to analyse the state role-market relationship to examine neoliberalism, while other counterparts described the urban governance transition to neoliberal governing practices in neoliberal cities. Housing policies in this study denotes an appropriate means of addressing affordability in line with past works. Notwithstanding, the decline in and subsequent privatisation of public housing production have rendered it unaffordable for low-income groups. Housing privatisation is the fundamentals of the neoliberal agenda through the restructuring of state provision, promotion of financial autonomy, and reinforcement of private sector and market influence. Housing policy development also denotes the prominence of neoliberal notions in directing and reforming future policies. Both housing policy and governance are typically influenced by local socio-economic and political conditions based on the neoliberal agenda. Under neoliberalism, the prioritisation of market superiority over the state emphasised the market process as a key component in social development and reduced state intervention in economic and social affairs, including affordable housing policies and provision.

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