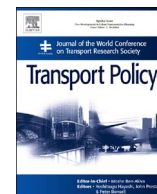




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Household car adoption and financial distress in deprived urban communities: A case of forced car ownership?

Angela Curl*, Julie Clark, Ade Kearns

Urban Studies, University of Glasgow, 25 Bute Gardens, Glasgow G12 8RS, Scotland

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ABSTRACT

This paper explores the relationship between car ownership and financial circumstances for people living in disadvantaged urban communities. Assumptions about cars signifying status and income are problematised by an examination of the characteristics of those who adopt cars. We consider the possibility that, despite low incomes and financial problems, cars may be a necessity for some urban dwellers. Patterns of car ownership and adoption are analysed using cross-sectional and longitudinal survey data collected from communities in Glasgow, between 2006 and 2011, before, during and after the recession. Car ownership rates increased, as more people adopted a car than relinquished vehicles. The likelihood of household car adoption was influenced by changes in household size, increased financial difficulties in relation to housing costs, and where householders gained work. A small but growing proportion of households (up to 8.5% by 2011) are deemed 'forced car owners' by virtue of owning a car despite also reporting financial difficulties: three-quarters of this group maintain a car despite financial problems whilst a quarter adopt a car despite financial problems. Findings suggest that poor households are reluctant to relinquish their cars to ease money problems when under financial stress and that, for some, acquiring a car may be seen as necessary to better their circumstances. In neither case can we see evidence that the sustainable transport agenda is reaching disadvantaged communities and there are concerns that regeneration strategies are failing to promote mobility and accessibility for poor communities via transport policies.

1. Introduction

This paper presents case study analysis from Glasgow, Scotland, in order to investigate the possibility of 'forced' car ownership in low-income urban environments. We explore this issue by analysing relationships between car ownership and financial difficulties at household level in areas undergoing regeneration and during a period of recession and economic austerity.

Inadequate transport can exacerbate challenging circumstances, deepening physical and social isolation, particularly for people who already have lower levels of mobility, such as those with disabilities or only basic education (Davis et al., 2014; Lyons, 2003; Neilsen, 2015; Rock et al., 2012). Place is of fundamental significance within transport policy and poorer communities have suffered the worst impacts from austerity policies (Joyce and Sibieta, 2012; Milne and Rankine, 2013; Whitehead, 2014) such as benefits reductions and cuts to local jobs and services. It is particularly important to recall the role that transport policy can play in supporting disadvantaged communities (Veeneman et al., 2015) in a time of austerity. When people feel impacts of

unemployment or reduced income they make fewer or shorter trips, and even those with cars become more dependent on bus transport (Neilsen, 2015; Ulfarsson et al., 2015). During a recession, funding for public transport services is likely to be particularly strained and regeneration initiatives focused on economic development activity often favour road and rail infrastructure, which better serve the needs of business, rather than less affluent communities (Clark et al., 2016; van Wee, 2011). Despite policy rhetoric around the need for holistic regeneration practices, recent research in the north of England found no evidence of integration between regeneration and public transport strategies (Turcu, 2012). As a result, those with limited transport alternatives may be forced into car ownership to meet their mobility needs, which, for those in lower-income households, can involve undesirable trade-offs with other needs due to household financial difficulties (Banister, 1994; Johnson et al., 2009).

Against a backdrop of increasing financial difficulty over a period of recession, this paper offers a detailed investigation of the relationships between car ownership and financial difficulties in some of the most deprived urban areas in the country. The following section sets out the

* Correspondence to: Department of Geography, University of Canterbury, Private Bag 4800, Christchurch 8140, New Zealand.

E-mail addresses: angela.curl@canterbury.ac.nz (A. Curl), julie.clark@uws.ac.uk (J. Clark), ade.kearns@glasgow.ac.uk (A. Kearns).

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theoretical framework for the analysis, outlining key tensions in the complex relationship between car ownership and financial circumstances. Thereafter, the methods section describes the study area, measures and analytical approach. The analysis is presented in three stages, comprising: car ownership and financial difficulties at three time points; factors associated with car adoption; and exploring potential forced car ownership. We conclude by reflecting upon the policy implications of the research.

2. Financial circumstances and car ownership

Despite a range of sociodemographic influences on car ownership, the positive relationship between income and car ownership remains strong, to the extent that car ownership is a well-established proxy for income (Carr-Hill and Chalmers-Dixon, 2013). Although there has been some evidence of decoupling in the car ownership – income relationship over recent years, transport demand remains closely correlated with economic activity (Sessa and Enei, 2010). A positive relationship between car ownership and income operates at different scales, with more affluent countries and households tending to have higher levels of car ownership than their less affluent neighbours (Pauley et al., 2006; Liddle, 2012). In Scotland, the percentage of people in households without a car has halved over the past 30 years (Brown et al., 2014). Access to a private vehicle is strongly socially and geographically patterned, with the lowest levels of car ownership in the most deprived areas, and the cost of car ownership and use is heavily implicated in this distribution (Lucas, 2012). For those who can afford it, car ownership offers psychological and emotional gratification as well as mobility: it is associated with freedom, affluence, status, and even romance (Steg, 2005; Urry, 2003). From a functional perspective, the advantages offered by a car include convenience, flexibility, comfort and the perception of being safer, compared with public transport (Iseki et al., 2006). However, there is an asymmetry in the dynamic: once someone has achieved an income level which makes a car affordable, it becomes very difficult to relinquish the car should income fall again (Dargay, 2001).

Urban form can also disrupt the relationship between car ownership and income. Relatively dense, mixed-use urban environments can reduce the need for car travel (Burton, 2003) if there is good provision of public transport. Central London is an example of an area where income and car ownership have decoupled (Church et al., 2000). There is also evidence elsewhere, including Scotland, of an increasing proportion of urban dwellers whose rejection of the car relates to lifestyle choice rather than affordability concerns (CEC, 2013; Delbosc and Currie, 2012; Melia, 2009). In rural environments car ownership can be a cause of financial distress, rather than an indicator of relative affluence (Christie and Fone, 2003; Farrington et al., 1998) because of a lack of alternative modes of transport. We argue that this might also be the case in urban areas with limited transport options.

The concept of ‘forced’ car ownership was originally associated with remote rural areas, which lacked alternative transport options (Jones, 1987). Forced car owners are usually defined as those who have poor accessibility and low incomes (Currie and Senbergs, 2007). Financial stress is a key aspect of forced car ownership, in that it becomes impossible to forgo the expense of owning and running a car, despite having to reduce spending in other essential areas or constrain travel horizons in ways which reduce options for social and economic participation (Banister, 1994; Mattioli, 2014; Taylor et al., 2009). These are circumstances that can also apply in an urban setting; people in peripheral urban areas face particular temporal challenges in managing multi-tasking and multiple responsibilities (Lucas, 2004). For people on low incomes and without car access, the geographical challenge of looking for work, accepting a job offer or participating in education is exacerbated by a spatial mismatch between work and housing locations, unconnected by main transport corridors (Hine and Mitchell, 2001; Jeekel, 2014). Along with grocery shopping and the

school run, home and work locations have been identified as the main factors making a car necessary rather than simply desirable (Lucas and Jones, 2009). Combined, these challenges raise the possibility that public transport services, even for people living in more central urban areas, may not be fit for purpose, potentially forcing car ownership. In the analysis, we therefore remain open to the possibility that forced car ownership may not be geographically determined, and that urban households who own a car despite financial difficulties *may* also be forced car owners. Currie and Delbosc (2009) have challenged the concept of forced car ownership in some cases, pointing out that some people willingly trade off more desirable, or cheaper, but less accessible housing, putting themselves in a position where they require car access. However, for low income households, ‘choice’ of residence is far less of an option than for the more affluent and while they may ‘opt’ for more affordable, less accessible housing this might also be seen as a necessary rather than desirable situation. The full costs of transport may not be considered in the process of deciding residential location.

Between 2008 and 2009 the UK suffered the worst period of recession since the Second World War, precipitating declining living standards, along with an extended period of austerity and welfare reform (Bhattacharyya, 2015; Crossley et al., 2013; Joyce and Sibieta, 2012). The majority of public transport systems are subsidised and government funding for transport has reduced significantly from 2008 onwards (Veenean et al., 2015), accompanied by fare increases well above the rate of inflation (Davis et al., 2014). Fig. 1 demonstrates the changes in the cost of public transport relative to car ownership since 1987 in the UK. This relative increase in cost of alternative modes relative to car ownership means that despite the financial implications of purchasing and maintaining a car it has become relatively more affordable as a means of mobility, which may make it more of an attractive option for many on low incomes. There has also been a reduction in the availability of regular, secure employment and an increase in part-time and irregular working (Boeri and Brueker, 2011; Lyonette et al., 2010).

Following this recent recession, households, even in relatively accessible urban areas, face challenges of increased financial difficulties, the need for a wider travel radius to access or search for (sometimes insecure) employment, and cuts to public transport services. A car is now deemed a necessity, rather than simply desirable, for families with children (Mack et al., 2013) in the UK. This assumption applies regardless of geography, supporting the argument that car ownership might be ‘forced’ based on socio-demographic and economic situations regardless of location.

People from disadvantaged neighbourhoods are most likely to have transport needs at times beyond the traditional ‘peak travel’ framework, when frequency of public transport may not be sufficient. Mobility disadvantages suffered by women and relatively low-paid, self-employed, part-time or contract workers are particularly marked in

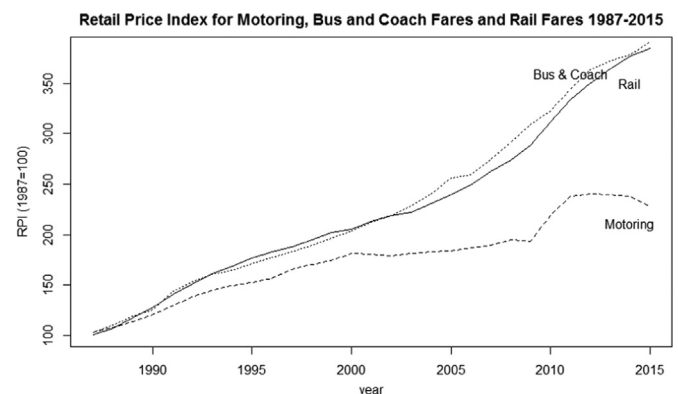


Fig. 1. Relative cost of transport modes since 1987 (Source dataset: Consumer Price Inflation time series dataset (MM23) www.ons.gov.uk).

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