

## Internationale lunchlezing

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# How Housing Markets are Reshaping Welfare States

*Prof. Dr. Richard Ronald,*

*Dr. Christian Lennartz, Dhr. Rowan Arundel*

Het eigenwoningbezit speelt een steeds belangrijkere rol als pijler voor de pensioenvoorziening en welvaarts- en welzijnszekerheid. Onderzocht wordt hoe in verschillende landen, van Europa tot Japan, met deze ontwikkeling wordt omgegaan. Hoe wordt aangekeken tegen stimulering van eigenwoningbezit vs. andere woonvormen en mogelijke maatschappelijke ongelijkheid tussen huiseigenaren en niet-huiseigenaren? Hoe ontwikkelt zich de instroom in de koopwoningmarkt, en welke maatschappelijke gevolgen heeft dit? En hoe handelen overheden, gezinnen en individuen onder invloed van deze veranderingen?



## How Housing Markets are Reshaping Welfare States

*Prof. Dr. Richard Ronald, Dr. Christian Lennartz, Dhr. Rowan Arunde,*

*Centre for Urban Studies, University of Amsterdam*

In the years leading to the Global Financial Crisis, the position of housing markets in global, national and even household economies shifted dramatically. While much has been made of the expansion of mortgage securitisation prior to 2008, the rise in home ownership levels and property values were having a more fundamental impact on perceptions and use of housing wealth as a supplement – or even an alternative – to pension income and welfare security. In the post crisis era, and in context of intense pressure to find alternatives to high cost welfare state regimes, housing and the accumulation of housing wealth has continued to be the focus of both policy restructuring and family and household coping strategies. In the HOUWEL research programme at the University of Amsterdam (supported by the European Research Council) the critical reorientation of societies around housing markets and housing wealth as a pillar of welfare security has been a focus of investigation (<http://houwel.uva.nl/>).

In this presentation we reflect on the HOUWEL agenda by initially setting out the growing centrality of housing and property markets in welfare conditions across a number of developed societies, including the Netherlands. We identify particular developments in non-shelter perceptions and uses of housing goods as well as fragmentation across housing sectors and emerging patterns of socioeconomic inequality shaped around timing and access to a 'property ladder'. From this context, we go on to introduce initial findings of our studies. The first report represents a macro-level appraisal of the theoretical and empirical Links between homeownership, mortgage debt and social policy regimes in Europe. The second considers, based on analyses of Eurostat data, how flows of households into owner-occupied housing has shifted in the last decade, and how different patterns of social reproduction achieved through housing systems are developing across European societies. We also briefly consider a third qualitative study, currently underway, looking at how households are interacting with shifting socioeconomic realities and diminished pension and welfare prospects in terms of sharing, transferring and exchanging housing property (and welfare) within family networks. Empirical investigations are taking place in six countries across Europe and Japan focusing on interactions of individuals, families and homes in context of local housing markets, wealth and property relations as well as social, economic and political conditions.

**Richard Ronald** holds a Professorial Chair in Housing and Social Change in the School of Social Policy at the University of Birmingham, UK, and is Associate Professor at the Centre for Urban Studies at the UvA. He has published widely on housing in relation to social, economic and urban transformations in Europe and Pacific Asia including a number of monographs and edited volumes. He has held Japan Foundation as well as Japan Society for the Promotion of Science Fellowships at Kobe University in Japan, and has been a Visiting Professor at Kyung Hee University in Seoul, South Korea. He is currently Editor-in-Chief of The International Journal of Housing Policy

**Christian Lennartz** is a Postdoctoral Researcher in Urban Geography at the Amsterdam Institute for Social Science Research (AISSR), UvA. He holds an M.A. (Magister Artium) degree in Economic Geography from the RWTH Aachen in Germany, and completed a PhD in the OTB at TU Delft. His doctoral dissertation is on competition in mixed rental housing markets. His main research interests are in the relationship between housing systems and the welfare state, housing as social policy, social housing privatization, and the private rented sector.

**Rowan Arundel** is a PhD Candidate with the Amsterdam Institute for Social Sciences Research (AISSR). He is from Canada, where he did an undergraduate degree in Geography at the University of British Columbia. He completed a M.Sc. in Urban and Regional Planning at the UvA. Within the HOUWEL project, he focuses on *Security & Inequality* with a methodological emphasis on micro- quantitative research into how housing market positions interact with individual and family characteristics in shaping opportunities and disadvantages with regards to household economic security.