

Book Review

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R. Groves, A. Murie, and C. Watson (eds), *Housing and the New Welfare State: Perspectives from East Asia and Europe*, Ashgate, Aldershot, 2007, ISBN 978-0-7546-4440-8

While welfare regime theories and transformations in welfare states have become central to social debates in recent years, consideration of the significance of housing policy and property ownership in state approaches to welfare restructuring has been more peripheral. Nonetheless, growing rates of home ownership cross-nationally as well as the escalation in housing values in many societies over the last decade have arguably caused governments to think seriously about individual housing wealth as an alternative pillar of welfare security. Many of the developed societies of East Asia have already established welfare systems modeled around the build-up of individual welfare capacity through investments in family-held housing assets. *Housing and the New Welfare State* addresses the constitution and diversity of approaches to housing and welfare in East Asian contexts and their implications for understanding developments in welfare states in Europe.

This book provides a welcome contribution to the emerging literature on housing and asset-based welfare. The bulk of the volume deals with the housing and policy approaches of six East Asian societies (Singapore, Hong Kong, South Korea, Japan, China and Taiwan). A number of additional chapters address welfare regime theories, deal with Britain as a European example, and concern the ‘new’ welfare state that is argued to be emerging.

The volume begins with an introduction by the editors to welfare regime debates and a consideration of the ethnocentricity, and neglect of housing as a dimension of welfare, within this discourse. They argue that western welfare states are in transition and have begun to adopt new characteristics reminiscent of what can be described as an ‘East Asian model’. This suggestion is based on the observation that traditional European welfare states are in decline and that new strategies being adopted resemble those of many East Asian countries, focused on expanding property ownership rather than citizenship rights and the

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universal provision of welfare goods. The first chapter thus identifies the purpose of comparing East Asian approaches to housing and welfare, and the salience of the global welfare regime debate. In its own terms, the consideration of the literature and the concern with housing hits the spot, although very recent developments in the theorization of East Asian welfare regimes, no doubt because of the timing of publication, are not fully addressed (for example, Kwon 2005; Walker and Wong 2005).

The next six chapters deal with the six East Asian Dragon or Tiger societies in turn. The contributors to each chapter are (in nearly all cases) leading academics or practitioners based, or originating, in the country they write about. Chapters generally follow a similar structure and all include consistent and informative tables and charts outlining the chronology of social and policy developments related to housing as well as other important social features. While there is some reflection on the notion of welfare systems and regimes and the role of housing, there is little concern in these chapters with the core issues identified at the start of the text. The analysis and theoretical reflection is thus left to the last two chapters of the book. Nonetheless, these empirical chapters effectively stand on their own and collectively constitute a comprehensive resource for anyone interested in East Asian housing and policy development.

In chapter eight, the editors turn to the 'old welfare states' and the changes apparent in policy, welfare and governance in some European societies in recent years oriented towards greater privatization, neo-liberalization and individual self-provision. These changes are argued to mark a shift from a more egalitarian model of redistribution of wealth and risk to a more individualized one dependent on personal investments and markets. The debate is quite broad, exploring the very definition of the welfare state and the ways and means by which governments have taken on responsibilities for public provision and individual well-being. A central assertion is that welfare states are quite dynamic, changing and adapting throughout their existence. A further suggestion is that housing policy has recently become more critical to welfare approaches. For example, British housing policy in the 21st century is no longer focused on de-commodified forms of housing, but rather on providing means and incentives for an ever growing number of households to become private homeowners, with the wealth accumulated in their housing equity supplementing or sustaining individual retirement and welfare needs. Thus, whereas housing was once the wobbly pillar of the welfare state, it has become more central to the structure of welfare. The 'modernization' of housing policy identified in the British case, it is suggested, brings the old welfare state much more in line with the new welfare states of East Asia.

The assertions of this chapter are not unfounded and, indeed, expanding home ownership has become an explicit target of some western governments and bound up with ideas of a property-owning welfare state. However, this move is largely evident in Britain and a limited group of home ownership oriented societies rather than across Europe where many traditional welfare states, although under pressure, have proved more resilient. There are significant over-generalizations about other European societies and arguably some misrepresentation of recent shifts in European housing systems that overstates how much the patterns identified in Britain and East Asia are being reproduced. For example, the Netherlands is taken to be a society which is responding to pressures of globalization by enlarging housing privatization (p. 191). And while it is true that the Dutch owner-occupied housing market has expanded in recent years, de-commodified forms of housing are still strongly embedded, with the privatization of social housing involving deregulation of housing associations rather than a tenure transfer of housing stock. Moreover, across Europe perceptions of tenure remain strongly differentiated with, in many countries, a strong sense

of security attached to rental housing along with greater confidence in the ability of the state to provide for long-term welfare needs (see Elsinga et al. 2007).

The final chapter, by way of conclusion, re-engages reflectively with the welfare regime theories established at the beginning of the book suggesting that the consideration of a property-owning welfare state in the East Asian context provides a challenge to welfare regime theories as well as a more complete picture of the housing dimension. There is also some significant reflection on convergence and divergence with and between housing and welfare systems in each society. The authors set out a likely future convergence across developed societies in terms of growing inequalities and destabilization hazards generated by intensified globalization, increased dependency on housing markets and the residualization of public welfare provision. Generational inequalities are also highlighted between older cohorts, who enjoyed the growth of post-war welfare states as well as the accelerated inflation of housing property assets, and younger generations who face the greater rollback of public provision, intensified pension insecurity and limited access to either social rental or affordable owner-occupied housing.

This book has hit on important shortcomings in the understanding of welfare states. There are also significant insights gained by a more considered look at property-owning welfare in East Asia, as well as the deepening role of individual housing property assets in welfare in *some* European contexts. This book will certainly advance academic debates but may also become popular as a resource for teachers, researchers and students looking at housing and welfare policies in East Asia. There are also important lessons for policy makers. There are of course considerable gaps in the consideration of the European side of analysis, and non-British Europeans will need to be forgiving of the equation of the example of directions in housing policy and welfare discourse on neo-liberalization in the UK with developments across the rest of the continent. Moreover, the similarities between East Asian countries as well as between Eastern and Anglo-Saxon contexts are sometimes overstated despite often fundamental differences in the organization of housing, state power and governance (see Ronald 2007). Nonetheless, there is a significant advancement of the understanding of the dynamic relationship between housing and welfare, and a provocative projection of the shape that the new asset-based welfare state will take.

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