COMPARATIVE HOUSING POLICY

Comparative Housing Policy

**Government and Housing in Advanced
Industrialized Countries**

John Doling

First published in Great Britain 1997 by

MACMILLAN PRESS LTD

Houndmills, Basingstoke, Hampshire RG21 6XS and London
Companies and representatives throughout the world

A catalogue record for this book is available from the British Library.

ISBN 978-0-333-66252-6

ISBN 978-1-349-25878-9 (eBook)

DOI 10.1007/978-1-349-25878-9

First published in the United States of America 1997 by

ST. MARTIN'S PRESS, INC.,

Scholarly and Reference Division,
175 Fifth Avenue, New York, N.Y. 10010

ISBN 978-0-312-17410-1

Library of Congress Cataloging-in-Publication Data

Doling, J. F.

Comparative housing policy : government and housing in advanced
industrialized countries / John Doling.

p. cm.

Includes bibliographical references and index.

ISBN 978-0-312-17410-1 (cloth)

1. Housing policy. I. Title.

HD7287.D59 1997

363.5—dc21

96-30028

CIP

© John Doling 1997

Softcover reprint of the hardcover 1st edition 1997

All rights reserved. No reproduction, copy or transmission of this publication may be made without written permission.

No paragraph of this publication may be reproduced, copied or transmitted save with written permission or in accordance with the provisions of the Copyright, Designs and Patents Act 1988, or under the terms of any licence permitting limited copying issued by the Copyright Licensing Agency, 90 Tottenham Court Road, London W1P 9HE.

Any person who does any unauthorised act in relation to this publication may be liable to criminal prosecution and civil claims for damages.

The author has asserted his right to be identified as the author of this work in accordance with the Copyright, Designs and Patents Act 1988.

This book is printed on paper suitable for recycling and made from fully managed and sustained forest sources.

10	9	8	7	6	5	4	3	2	1
06	05	04	03	02	01	00	99	98	97

For Annie, Sophie, Tom, Sam and Bill

Contents

<i>List of Tables and Figures</i>	x
<i>Acknowledgements</i>	xi
<i>Introduction</i>	1
1 Housing Policy: Origins and Variations	7
Housing problems	8
The European paradigm	11
Conclusions	20
2 Undertaking Comparative Housing Policy Studies	22
What benefits?	22
A method or a field?	23
Building explanations	24
Confronting assumptions	27
Lesson learning	29
Time consuming	31
Statistical problems	33
Language and meanings	36
Conclusions	37
3 Policy Options and Frameworks	39
The range of policy options	40
The distinctiveness of housing	45
Housing as a process	48
Frameworks	50
Conclusions	56

4	Policy for What Ends?	58
	Organizing theoretical perspectives	58
	Theories of increasing similarity: convergence	62
	Theories of increasing dissimilarity: divergence	69
	Welfare state retrenchment	75
	Conclusions	78
5	Exploring Whole Housing Systems	80
	Convergence approaches	81
	Divergence approaches	94
	Retrenchment	98
	Conclusions	102
6	Housing Development and Construction	104
	The development–construction stages	105
	The developer types	108
	Development types and welfare regimes	113
	Conclusions	118
7	Housing Finance	120
	Finance for development	121
	Finance systems for home ownership	122
	Deregulation and convergence	127
	The EU and the single market	129
	Conclusions	132
8	Housing Subsidies	133
	Home ownership	135
	Social housing	139
	Private renting	142
	The volume and distribution of subsidies	144
	Retrenchment	146
	Conclusions	149

9 Home Ownership	151
The meaning of home ownership	152
Structures of housing provision	154
Statistical trends	158
Explaining variation in size	160
Retrenchment	166
Conclusions	168
10 Social Housing	170
The meaning of social housing	170
Why social housing?	173
Public or voluntary provision	177
Nature and size	182
Retrenchment	185
Conclusions	188
11 Private Renting	189
The historical background	190
National variations	195
Conclusions	201
12 Which Policies Work Best?	203
Evaluating government rhetoric	204
Evaluating outcomes	206
Conclusions	214
<i>References</i>	215
<i>Index</i>	225

List of Tables and Figures

Tables

1.1	Tenure patterns, selected countries, 1990 (%)	15
5.1	Classifications of national housing policy systems	82
5.2	Privatization in four European countries	102
8.1	Distribution of housing subsidies	144
8.2	Percentage in receipt of subsidies in 1988	146
9.1	The postwar growth of home ownership	159
10.1	Social housing's share of production and stock	187
11.1	Rental sectors (1990)	198
12.1	Estimated average annual number of people who may have been dependent on services for the homeless in EU member states in the early 1990s	208
12.2	Dwelling space (around 1990)	210

Figures

3.1	Stages in the housing provision process	49
3.2	Policy instruments used at each stage in the housing provision process	51
3.3	Housing ownership and payment	52
3.4	State interventions in the housing sector	56
5.1	Boelhouwer's schematic outline of housing policy stages	90

Acknowledgements

I am indebted to many people – too numerous even to begin to list – who have, over many years, contributed to my understanding of housing policy. I do, however, owe a particular debt of gratitude to Janet Ford who commented in detail on an earlier version of the text. Her efforts, and indeed those of the editor, Catherine Gray, an anonymous referee and others, have undoubtedly resulted in improvements. As usual, I must absolve them all from responsibility for any errors or limitations.

I want to thank a number of people who have been kind enough to give me permission to reproduce tables and diagrams: Lennart Lundquist for Figure 3.4 and Table 5.2; Eva Hedman for Tables 8.1, 8.2, 9.1, 11.1 and 12.2; Dragana Avramov for Table 12.1 and Peter Boelhouwer for Figure 5.1.