Comparative Housing Policy

Government and Housing in Advanced Industrialized Countries

John Doling
Contents

List of Tables and Figures x
Acknowledgements xi

Introduction 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?  
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
## Contents

### 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

References 215

Index 225