Housing and social exclusion in a comparative view

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Abstract

The paper outlines the framework of a comparative research project on social exclusion in the realm of housing. Referring to current theoretical discourses on housing systems/"regimes" and social exclusion we analyse the process of social exclusion itself. This requires the examination of housing biographies that are defined as the sequence of dwellings a household occupies during life. Exclusion is understood as a process of deterioration of the housing conditions during housing biographies. Furthermore, exclusion is structured, since the direction of housing biographies depends on the interference of macrostructural and individual factors.

"Hasec" hypothesizes that individuals become particularly prone to social exclusion processes in the housing markets, if they are affected by economic and labour market crisis, household breakdown, shrinking social networks and health problems. Related to the macro-level, the type of housing provision presumably influences the way in which these risks shape housing biographies. This macrostructural hypothesis is tested by varying the housing system context. Since housing systems have strong repercussions at the local level, field work is conducted at the city-level in selected neighbourhoods. Methodologically, it is intended to conduct a survey, expert-interviews with housing politicians and “gatekeepers” in the housing markets. Data is analysed by various quantitative and qualitative methods.

Keywords: social exclusion, housing systems, housing biographies, comparative research.

State of research

The paper relies on three threads of inquiry. Firstly, it relates to the current discourses bearing on aspects of social exclusion. Secondly, it focuses on recent divergentist approaches related to the existence of distinct housing market systems in Europe, and thirdly the project follows current theories and research on housing biographies.

The term “social exclusion” denotes new forms of social inequality that cannot be adequately described in traditional terms of poverty. The American debates on the emergence of an urban “underclass” (Wilson 1987) and the French discussion on “exclusion social” (Dubet/Lapeyronnie 1994) represent two strands of a debate, which was soon followed up by empirical research in different European countries under this perspective (Mignione 1996, Haeussermann et al 2004).

Exclusion as a concept is not as straightforward as it appears, and it has different meanings in different contexts (Haeussermann et al 2004, Room 2004). Firstly, it is relational: exclusion is measured by the predominant standards of the respective society. Secondly, it is multidimensional: exclusion may take place in different dimensions (e.g. labour, health, social networks, education etc.).
Thirdly, exclusion is a process not a condition, thus the focus is not on a single point in time but on the direction of development. Fourthly, exclusion is defined as a structured phenomenon both in terms of individual agency and structural determination. In this perspective, empirical research has mainly focused on the fields of exclusion in labour markets.

In consequence, the current discourses on the challenges of European societies concentrate on the risks resulting from changes in the labour markets and raise, for example, the question of whether and to what extent the impact of economic globalisation on employment biographies varies between distinct welfare regimes in the European Union (as a recent comparative empirical study: Blossfeld/Mills/Bernardi 2007). Relatively little is yet known about social exclusion in the field of housing (Anderson/Sim 2000). Some studies focus on the relational aspect of exclusion in the housing markets and thus examine relative deprivation in dimension such as the size and the quality of the dwelling, the rent-income-relation etc. Measuring deprivation by the predominant housing standards of the respective society means that households or whole groups not reaching the average societal housing standards are at risk of deprivation in the realm of housing (Till et al 2001; Hauser/Hübinger 1993). More recent empirical research (Stephens, Fitzpatrick et al 2010) has examined whether poverty and in particular in-work poverty correlates with cramped housing conditions and disadvantaged neighbourhood contexts. Strictly comparative in its scope, this study builds upon mass-data taken from the EU-SILC data-set in order to reach cross-country comparability of the research findings.

Some studies examine social exclusion in the housing markets by looking at the phenomenon of homelessness as “the extreme manifestation of social exclusion” (Breckner 2000; Fitzpatrick 1998, 302). Fitzpatrick (1998) and Busch-Geertsema (2005) investigate homelessness by analysing its quantitative dimension, the socio-demographic characteristics and living conditions of the homeless and the variations of the scale of homelessness within the European Union.

Another line of thinking, which was particularly influential in the UK, shares common ground with the literature on residualisation in housing and discovers an increasing concentration of lower income households in public housing, that traditionally accounted for a mix of different income groups. Hence “council housing became a tenure of exclusion for those who are excluded from income and employment which enables inclusion in other tenures” (Murie 1998, 116). The consequence is an increased socio-tenure polarisation, which is perceived as a main element of the “consumption cleavage” that challenges established class-centred approaches to social inequality in the cities. In contrast more recent research has shown that an increasing share of low-income households is not restricted to council or social housing, but can also be found in the private rental housing stock and in particular in the growing home-ownership sector.

A related strand of research presumes that exclusion in housing is reflected in the urban realm as patterns of residential or socio-spatial segregation. Urban sociologists have turned to the study of households at high risk of social exclusion in poor residential areas. Some contributions have looked at the hypothesis of whether social, economic and environmental features of the neighbourhood have further detrimental effects on the living conditions of disadvantaged households and they arrived at different conclusions (for an in-depth discussion of the so called “area-effects”: Buck 2001; Farwick 2001, Friedrichs et al 2003; Brännström 2004).

Although their methods and perspectives differ, most empirical studies about homelessness and extreme manifestations of socio-spatial segregation put their emphasis on the results of the processes of social exclusion; by contrast, a research perspective concentrating on the process of social exclusion itself would have to consider that social exclusion in the housing markets is already indicated by a deterioration of the housing conditions over time. Such an approach requires the examination of housing biographies (or “housing trajectories”, “housing careers”), that are defined as “the sequence of dwellings a household occupies during the life course” (Clark et al 2003). The notion of a housing biography was introduced into research mainly by urban geographers who aimed to contribute to an improved understanding of patterns of regional as well as interregional mobility in the housing markets. Previous contributions concentrated on upward housing trajectories and thus emphasised that households normally proceed by moving to larger dwellings with higher quality
standards or to home-ownership as the “peak” of most housing biographies (Clark/Dieleman 1996). Negative or downward housing biographies were interpreted as deviations from the “standard model” of an upward housing biography (Kendig 1990). Case studies identified women experiencing divorce as particularly prone to downward mobility in the housing markets (Dewilde 2008).

For the explanation of housing biographies previous research developed the life-cycle concept, which divides the life-cycle into distinct stages, each related to the household size and household structure. A transition from one stage to another is then linked to decisions to move to a different accommodation. By contrast, the life-course approach is broader in its scope and describes the “way in which individuals move through different stages and positions in various careers during the course of life” (Abramsson 2008, 233). Similar to the risk approach the life-course concept depicts how single “events” during life, which are not only related to changes of the household, but also relate to changes of job, income and personal interests, trigger moves. For example, the transition to a better job is identified as an important marker of residential moves to larger dwellings or to home-ownership (Clark et al 2003). By contrast, households with income losses are more likely to move to smaller dwellings, since they cannot sustain the larger ones any more (as a case study on Sweden: Abramsson et al 2002). Some authors relate to the (local) housing market as the structural context that shapes individual housing biographies (Clark/Dieleman 1996; Bolt/van Kempen 2002, Gestring/Janssen/Polat 2006). They argue that the opportunities and choices of households in the housing markets do not only depend on their resources and preferences, but are also influenced by the housing market conditions (in terms of the size of the different tenure segments, the vacancy rates and the volatility of the rents/prices for dwellings (Murdie 2002; Musterd/van Kempen 2007).

A specific thread of research examined the housing biographies of different immigrants in respective societies in order to find out whether they differ from the housing biographies of the indigenous population and to what extent these differences can be related to cultural factors, besides other influences, such as age, gender, income, household type etc. (Bolt/van Kempen 2002, Murdie 2002, Abramsson et al 2002, Magnusson/Özüekren 2002; Bremer/Gestring 2004; Gestring/Janssen/Polat 2006).

With respect to social exclusion in the housing markets, rare contributions have dealt with the housing biographies of individuals who became homeless. Attention is drawn to the different movements and stages of homelessness, to the different factors influencing them and to the complicated process of self-identification as a homeless. Scholars point to the high analytical potential of the “career” or the “biography” metaphor for future empirical research. Clapham takes a rather sceptical view on the concept of a housing biography and prefers the notion of a “housing pathway” which he proposes as a modern and “post-analytical” framework for the analysis of housing outcomes with advantages compared to a focus on snapshots of a particular point of time. Drawing on A. Giddens theory of structuration, the housing pathway is defined as “patterns of interaction, concerning house and home, over time and space”. Clapham applies this concept to the analysis of homelessness which is described as a stage or as “an episode in a person’s housing pathway”. He notes that in any pathway there are “critical junctures” where the housing situation changes and becoming homeless is interpreted as such a critical juncture. The main advantages of the housing pathway framework are the long-term view on housing, the acknowledgment of the rather dynamic nature of homelessness and the conceptualisation of both individual and structural forces triggering homelessness (Clapham 2002).

**Theoretical approaches explaining social exclusion**

During the last two decades the number of approaches attempting to explain social exclusion has increased. This can be viewed as problematic or as a welcome contribution to diversity. With respect to the “macro-level” researchers grapple with the ways in which types of clusters of welfare regimes shape the risk of homelessness and deprivation in the realm of housing. Scholars have seized upon the three-fold typology of Esping-Andersen (1990) and have added the rudimentary (or Latin-rim) welfare type (for Southern Europe) and the “post socialist welfare disarray” for Eastern Europe (Leibfried 1992; Abrahamson 1999). There have been attempts to construct a sound relationship between the
type of welfare regime and the level of homelessness (and to the composition of the homeless population). Data covering the period from 1995 to 2000 clearly shows that “social-democratic” welfare regimes, which performed better than their liberal counterparts in preventing short-term and long-term income poverty, have significantly lower levels of homelessness. Picking up a sound multidimensional approach to social exclusion Dewilde/De Keulenaer (2003) examine the relationship between poverty and deprivation in the field of housing from a comparative perspective. Using cross-sectional data taken from the ECHP they arrive at the assessment that unfavourable housing occupies a relatively large part of the everyday life of the poor in Spain, Belgium and in the UK, but not in Denmark. These between-country differences are related to the particular role housing occupied in the post-war welfare state. In both Spain and Belgium housing formed an unsteady, if not “wobbly pillar” (Torgensen 1987) of the welfare state. The Spanish welfare regime is classified as “rudimentary” and shaped by a relatively weak state intervention, while in Belgium’s conservative welfare regime housing policy is traditionally limited to incremental changes and has a rather problem-solving character. In contrast, the universal (or “social-democratic”) welfare state of Denmark seems to provide the most favourable opportunities to achieve the social right of decent housing for every citizen.

Still other authors find the welfare state concept inappropriate as a starting point for cross-national research efforts on housing. One core point of criticism is that current welfare state typologies offer a rather restricted concept of the welfare state, since they focus on social insurance and tax systems, while leaving out domains such as education, health care and – in particular - housing. This narrowing does not surprise in so far as in most European countries housing policy has never been designed as a social policy alone, but has accomplished a number of different and sometimes antagonistic goals. Also, it has been argued that housing policy and social policy domains such as social insurance differ with respect to the level of policy-making (central state versus regions), the institutional settings, the actors involved and the degree to what these policy sectors are subject to conflict. Nevertheless there have been some attempts to identify linkages between the housing policy and the housing market structure on the one hand and the type of welfare state on the other hand. The main finding is that the tenure structure and the housing policy cannot be so easily deduced from the type of welfare state. With regard to recent research findings (Groves et al 2007) it appears that variations in housing market structures are quite differently clustered.

As the challenging task of comparative housing research remains, some scholars opt to replace welfare state clusters with more “domain-specific typologies” (Paugam) or even domain-related quantitative indicators (DeWilde 2008). In housing studies, two main theoretical models have strongly influenced comparative research efforts. Harloe’s well-known typology juxtaposes a “mass model” and a “residual model” of social housing in Europe and in the United States. While the former is designed as a socially mixed tenure, the latter is a segment of the housing market targeted at the poorer sections of increasingly unequal urban societies (Harloe 1995). From a convergentist point of view Harloe argues that in most European countries social rental housing has developed in the direction of the “residual model” over the last decades. From a different (divergentist) perspective, Kemeny’s seminal work (1995, 2001) differentiates between countries with “dualist rental systems” and “unitary rental systems”. In the former, non-profit housing is a residual tenure for low-income households and strictly separated from private rental housing, whereas in unitary systems non-profit housing and private rental housing are integrated into one single rental housing market and compete with each other. As these two tenures tend to overlap, non-profit housing is supposed to have a dampening effect on the rent level in the private rental sector and on the prices for homes. In contrast to other scholars, Kemeny avoids far-reaching theoretical assumptions regarding the interrelation between the type of rental system and the type of welfare regime.

Some researchers (Hoekstra 2005) have tested Kemeny’s deductively constructed typology empirically. In an advanced contribution, Hoekstra (2005; 2009) tests the coexistence of unitary and dualist rental systems along four main criteria he derived from Kemeny’s theoretical construct: These
are the share of home-ownership, the housing quality in the non-profit housing sector compared with the other tenures, the differences in rents between the non-profit housing sectors and private rental housing and finally the degree of concentration of low-income households in the non-profit housing sector. Based on data from the ECHP the study is able to confirm the validity of most of Kemeny’s theoretical assumptions.

So far, there were no serious attempts to test Kemeny’s theory with regard to the level of social exclusion in the housing markets. This is mainly due to the fact that Kemeny does not clearly spell out the impact of the different rental systems on the level of different forms of social exclusion (such as homelessness or deprivation) in the realm of housing.

Arbaci (2008) constructs another typology of housing systems that builds upon Kemeny’s rental system typology and a number of additional characteristics including land use, planning and the “profit regime”. Four types of housing systems are distinguished and clustered according to their wider welfare regimes. In the empirical part of her work Arbaci shows that the nature of the rental system, that can be either unitary or dualist, strongly influences the distribution of low-income households across the tenures which she terms “socio-tenure polarisation”. It is lowest in social-democratic and corporatist housing systems and highest in the liberal and latin-rim counterparts, where low-income and other socially “vulnerable” households are channelled into either subletting, residual non-profit housing or marginalised private rental housing providing poor and degraded housing conditions. With respect to the degree of socio-spatial segregation, a quite different picture emerges. While liberal housing systems have the highest level of socio-spatial segregation and corporatist housing regimes reach the lowest scores, the two other types occupy an intermediate position. This is mainly due to the fact that the amount (and the patterns) of socio-spatial segregation are not only informed by the type of rental system, but also depend on the respective town planning system and on the type of profit regime underlying housing provision. Arbaci’s typology represents an innovative contribution to the state of the art, but a more detailed review of her typology shows that the clusters of housing systems are shaped by considerable cross-country variations and that in single countries, such as for example in Austria, the relationship between the housing system and the wider welfare state is less pronounced than in the case of the UK or Ireland.

In another advanced contribution, Stephens, Fitzpatrick et al (2010) similarly argue that the relationship between the housing system and the welfare state is more “contingent” than “necessary” and that housing systems can exert influence on the housing conditions of the population independently of the welfare state. In this contribution the concept of the welfare state embraces the social security system, the tax system and the labour market institutions, while the notion of a housing system encapsulates the tenure structure, in particular the non profit housing sector and the owner-occupied sector, and the system of housing allowances targeted towards lower-income groups. The authors then examine the capability of housing systems to interrupt the nexus between income poverty and deprived housing conditions. In a comprehensive comparative study including six European countries they assert that in particular housing allowances have a very strong impact on the decoupling of the relationship between income poverty and cramped housing conditions; the influence of the non-profit housing sector is weaker, since in some countries this tenure is not strictly addressed to the poor sections of society, but aims at mixing different income groups. At least some indicators used in the study clearly reveal that home-ownership has a quite similar impact on the housing situation of the poor as non-profit housing. This mainly stems from so-called “assert rich-income-poor” households who are low-income home-owners with no mortgage obligation. In this context the spread of home-ownership in some parts of Europe through self-promotion and mass-privatisation of former public housing estates is considered as critically important, but at the same time might reduce the supply of affordable housing for poorer dwelling seekers.

For the most part, scholarship focused on macro structural explanations of social exclusion, while neglecting individual explanations in order to avoid an additional stigmatising pathology of those affected by homelessness or deprived housing conditions. Jones/Pleace (2010) is one of the rare
contributions that review both individual and structural forces which are supposed to increase the likelihood of social exclusion – especially homelessness - in the housing markets. The individual factors refer to illness, unemployment, the use of illegal substances, a history of crime, violence and victimisation and are strictly separated from structural factors such as in particular bad school conditions and a deprived neighbourhood context. This approach, which has also been termed “new orthodoxy”, has some limitations in that some factors, which are identified as critically important, can be classified as either individual or structural. Divorce, for example, can be related to the personal level, but it might also mirror long-term changes of the socio-cultural norms about partnership.

The concept of risk is another important idea that underlies the more recent discussion on exclusion in the realm of housing (Avramov 2002, 2006; Forrest 2004). Risk situations to housing are the result of a spread of vulnerability factors that are associated with job crisis, the growing fragility of family structures, health problems and housing related hazards and might lead to different forms of housing exclusion (such as homelessness, deprivation etc). Against the background of economic crisis, structural changes in the labour markets and the ongoing demographic changes of modern societies this approach is of utmost relevance to a recent comparative study on housing deprivation by Avramov (2006), which tests hypotheses derived from the risk-concept, using data from the ECHP. More systematically in terms of housing, Forrest (2004, 263) draws a useful distinction between entry risks, tenure risks and re-entry risks as three main areas of risks, which are linked to a number of critical events during life. As single case studies on German cities (Herlyn 1991) point out, these hazards often make changes of accommodation unavoidable and lead to a substantial deterioration of the housing conditions which tenants face.

The risk perspective has been found unsatisfactory, since it leaves unclear why the critical factors shape the likelihood of social exclusion in the housing markets. One plausible explanation relates to the reduction of financial resources which results in serious problems of housing affordability. Building upon P. Bourdieu’s famous distinction between different sorts of capital, Vranken (2001) argues that the simultaneous occurrence of various “pernicious events” can result in the cumulative loss of economic, social and cultural capital.

In the most recent debate, there are quite strong suggestions that the effect of critical events on the housing outcomes might considerably vary between different countries, each shaped by a particular housing system, different periods of time and generations. Forrest (2004) emphasises that the effect of unexpected negative changes of the individual financial situation due to job losses, divorce etc. can be successfully mitigated by a housing system that accounts for a relatively high degree of tenure security. This scenario is supposed to apply to an “older” generation of tenants that – besides high labour market stability - experienced a strong state intervention in the housing markets providing an abundance of non-profit housing supply and generous public subsidies for different income groups. In contrast, the younger generation faces more insecure economic and labour market circumstances, while simultaneously non-profit housing dramatically declines and state-subsidies for housing are cut back. Current housing policies are hence claimed to be less able to mitigate the effect of critical situations on the individual housing conditions, or – put differently – the transition to a more market-driven housing provision accentuates the exposure of the housing situation to various financial problems. At this point Forrest notes that in this respect there might be considerable variations between different housing systems (Forrest 2004, 363 f).

From a more specific perspective, a comparative research project examined housing risks and housing security for homeowners as well as renters and how they might differ between six European countries (Elsinga et al 2008). The study reveals some considerable between-country variations largely reflecting country-specific social security systems, housing market structures and labour market conditions. With regard to Sweden, for example, Andersson (2008) points out that in combination with high mortgage interest rates unemployment, changes of the household size and age are crucial for understanding a homeowner’s perception of risks to housing. Notably, risk means the decline from home-ownership to rental housing rather than becoming homeless as a consequence of eviction or depossession due to loan default. Moreover the Swedish case indicates that the possibility to obtain financial support from the state or from family members counterbalances the effect of critical events
on the housing conditions. In contrast, in other countries studied the risk of eviction is higher, since households experiencing loan default cannot mobilise sufficient financial subsidies from the state or from family networks.

The risk and the life-course approach are similar since both are interested in how particular events during life trigger the housing conditions, but at the same time they differ in that the risk approach devotes more attention to the impact of “crisis”. One problem with the risk approach is that some critical events, such as for example job losses, can be considered either as individual events or as results of structural trends in the labour markets. In this respect, the risk approach shares a similar weakness as the “new orthodoxy” briefly introduced above. Moreover, applications of the risk approach vary according to which critical factors are selected, so that it is possible to have competing explanations with no clear way of deciding between them. Despite these problems, this particular approach provides an appropriate starting point for empirically grounded research, since it clearly identifies a number of critical factors during the life course that are hypothesized to shape the risk of social exclusion in the realm of housing. Also, it reminds us that the relationship between life-course events and housing is likely to be triggered by the housing market context.

**Potential areas for research**

Future empirical research on social exclusion in the realm of housing could enrich the current state of research in at least four ways:

1. The review of existing literature has shown that research has mainly examined the *results* of the process of social exclusion in the realm of housing, whereas the *process* itself has only rarely been dealt with, in particular in a comparative research perspective. Thus, prospective empirical research should put a stronger emphasis on the procedural aspect of social exclusion in housing by using the notion of a housing biography or the housing pathway framework as analytical tools. By applying this approach prospective research could contribute to an improved and more nuanced understanding of social exclusion in the field of housing. For examining housing biographies, panel or census data would be the ideal type of data, since they permit the tracing of housing biographies over longer periods of the life course. If this particular type of data is not available which is the case in some European countries such as in Austria there is no alternative to conducting interviews with individuals about their housing biographies.

2. There is some robust expertise concerning the relationship between housing and labour, but there exists only little evidence on how labour market biographies and housing biographies are interrelated. This might come as a surprise given the increasing empirical evidence that housing conditions are now more closely correlated with an individual’s economic circumstances than in the past. An appropriate way of contributing to this issue would be in the tracing of housing biographies and labour market biographies by examining, for example, the influence of single “events” during the labour market biographies on the housing biographies. Of course, this concept can be questioned; one could argue that exclusion is not necessarily due to critical situations, but might also be part of a long term and rather incremental process. From this perspective a view concentrating on critical events appears a bit limited and would diminish the possibility of research to make a sound contribution to an improved understanding of social exclusion in the housing markets. In particular scholarship has seldom analysed how the likelihood of social exclusion varies between different housing market structures.

3. Dealing with this issue requires an explicitly comparative research design, providing country-related studies and a cross-country comparison which use the same methods to reach comparability of research results. To our knowledge, there has yet been no sound comparative analysis of social exclusion processes in different cities, which uses the notion of a housing biography. Recent comparative research concentrates on the national level and is based on (aggregated) secondary mass-data, such as the ECHP or EU-SILC. These studies are valuable contributions to the state of the art, but from our point of view we need further studies with a stronger local focus, since we know that
housing markets are regionally differentiated and that housing policies have devolved from the national to the regional/local level (Matznetter 2006).

4. Notwithstanding recent contributions, we still need more knowledge about the capacity of housing systems to reduce social exclusion in the housing markets. This raises the question of how the notion of a housing system should be properly defined. One could choose the typologies of either Harloe or Kemeny, which are still critically important, but for two reasons their worth for the purpose of comparative research seems a bit limited. Firstly, both approaches adopt a somewhat narrow perspective in that they concentrate on social rental housing (Harloe) or on the rental sector as a whole (Kemeny), but it is difficult to see the advantage of a focus restricted to rental housing given the increasing share of home-ownership, which has become the predominant tenure in a number of European countries (particularly in the UK and in parts of Eastern Europe). Secondly, we are left unclear about how the different types of rental systems are presumed to shape the likelihood of social exclusion in the housing markets.

Given these caveats it seems necessary to develop another framework of housing systems guiding the comparative research intended. In particular, it would have to be clarified why housing systems differ and what determines the expected outcome, i.e. the level of social exclusion in the realm of housing. The most recent typology of housing systems which has been designed by Stephens, Fitzpatrick et al (2010) and applied to the analysis of housing deprivation in the EU seems to provide an adequate point of departure for the purpose of comparative research. Housing systems are claimed to vary with regard to the size and the role of non-profit housing, the rules for housing allowances and the size of outright home-ownership with no mortgage obligations. The country-specific arrangements of these features are presumed to either mitigate or exacerbate the likelihood of social exclusion in the field of housing. Notably these housing systems are supposed to exert an impact on the housing outcomes that is independent of the related welfare regime.

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