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Changing Inequalities in Housing Outcomes across Western Europe

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Abstract
We evaluate the impact of housing policies on housing inequality for two types of housing: social housing and private rental that in countries with a high proportion of social housing. Our experience with regional housing markets in the Netherlands shows that owners of social housing are not always able to control the income of tenants. We find that the income of tenants is not always controlled by the financial institutions. The affordability of housing is controlled by the financial institutions. The affordability of housing for low-income households is not always controlled by the financial institutions. Furthermore, not all tenants are compensated by improved housing conditions. Although it may

have intensified since 2008, the observed trend does not originate from declining household incomes following the Great Financial Crisis (2008–2009), as the affordability gap between low- and middle-income private renters already grew significantly larger with the increased financialization during the period 1995–2007.

Key Words: Housing regimes Financialization Affordability Housing conditions Comparative research

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Notes

1. According to the authors, the results produced for sale and rental markets are the process by which the housing market is formed and services are provided. The authors argue for their use-value (i.e. the value derived from the change-value, [see Aalbers et al., 2012](#)).
2. "... the housing market is formed, irrespective of the type of dwelling, [see Aalbers et al., 2012](#)).
3. We acknowledge the contribution of the authors (90, 22): "De-commodification of housing and when a person c

4. In some countries, however (e.g. the UK), this historical decline has recently been reversed. This is related to difficulties experienced by younger cohorts to access homeownership, because of high house prices (before the Great Financial Crisis) or because of stricter lending practices (after the Crisis).

5. We use the term “market failure” in a fairly general sense, referring to either the operation of the private market itself (e.g. market closure, non-coverage because of adverse selection/moral hazard), or the social implications of market dependency (e.g. negative externalities, social choice vs. individual choice). The basic issue is simply that if the state does not provide or step in, housing needs of the most needy will not be met or will not be met adequately (e.g. Spicker [2014](#)).

6. In Sociology, “stratification” and “inequality” are used interchangeably, although the former draws more attention to institutional processes determining unequal access to valuable and desirable goods. Stratification is multidimensional (e.g. relates to different types of assets), and in increasingly complex societies it is no longer valid nor accepted to narrow the concept to occupational stratification (DiPrete [2002](#); Grusky and Ku [2008](#)).

7. Using the modified OECD-equivalence scale.

8. The concept of “total housing costs” refers to all costs connected with households’ right to mortgage interest payments, regular payments (including rent payments for services and repairs).



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