







▶ Volume 33, Issue 2 ▶ Changing Inequalities in Housing Outcome

Housing, Theory and Society > Volume 33, 2016 - Issue 2

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Changing Inequalities in Housing Outcomes across Western Europe

Pages 121-161 | Published online: 24 Nov 2015

66 Cite this article https://doi.org/10.1080/14036096.2015.1109545 (Check for updates

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furthermore not been compensated by improved nousing conditions. Aithough 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.

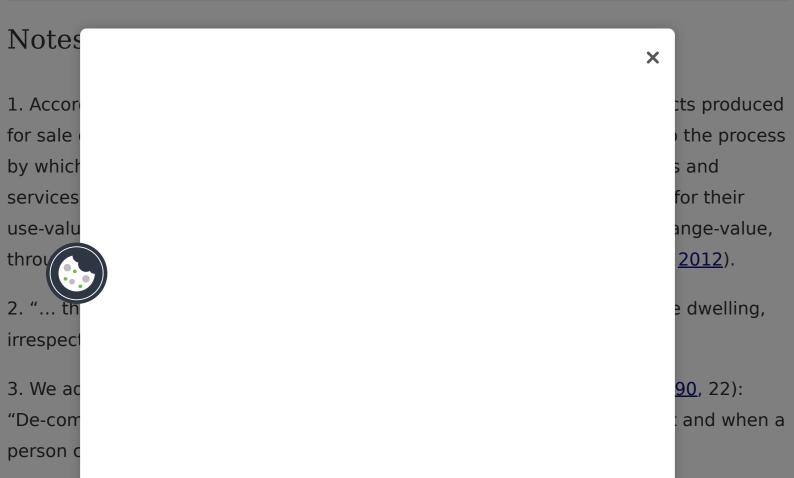
Q Key Words: Housing regimes Financialization Affordability Housing conditions Comparative research

Acknowledgements

The authors thank the reviewers for their help in improving this paper. We also thank Manuel Aalbers for some useful literature suggestions. ECHP and EU-SILC data were provided by Tilburg University.

Disclosure statement

No potential conflict of interest was reported by the authors.



- 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 gage interest paymen ind charges, de rent regular nants), paymen ance and services repairs.

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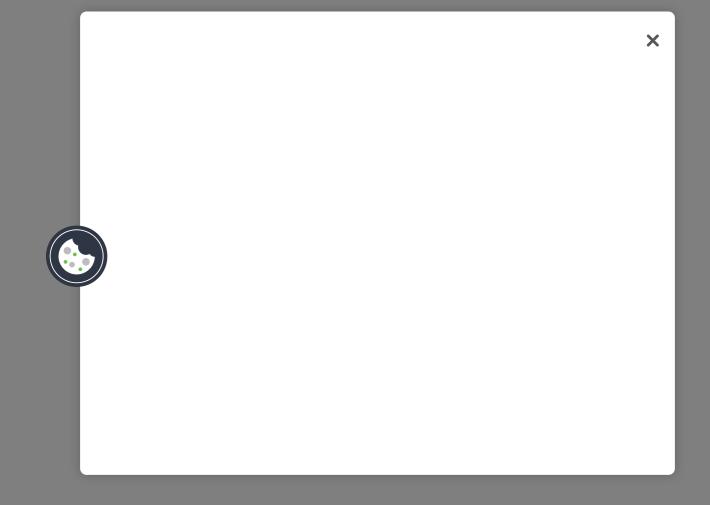
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