



**Abstracts**

## **W10- Home Ownership and Globalisation**

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## **Women and housing assets in the context of Japan's home-owning democracy**

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In many industrialized countries, the development of the owner-occupied sector was organized around the 'male breadwinner' family model. In recent years, however, volatility in the economy, women's increased labour market participation, and more ideological changes in gender relations meant that women are increasingly able to access residential property ownership on their own right.

This paper explores the experiences of Japanese women in housing asset accumulation. Post-war Japan has been characterized as a home-owning democracy, and this was almost exclusively achieved by the male heads of households. Unlike other societies where joint ownership has become the norm, Japanese husbands have remained 'sole owners'. In other words, women tend to be owner-occupiers without any formal ownership of their property. Nevertheless, recent socio-economic and institutional changes (such as changes in household formation, lending policy and housing price volatility) have combined to redefine women's position in the home-owning democracy. An increasing number of women with higher employment and income status now own a share of their properties. This paper, drawing from a survey of 2,200 Japanese women, particularly focuses on women's home ownership as a new catalyst behind increasing social stratification. The case of Japan - a patriarchal but shifting home-owning society - contributes to our understanding of contemporary dynamics of women's interaction between work, family and housing internationally.

## **Recent changes Spanish social housing policy. Towards a permanent subsidized owner-occupancy sector?**

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The conventional model of social housing in Spain is a peculiarity within European housing policy, in that it is almost entirely owner-occupied. Subsidized owner-occupancy housing maintains the status of social housing for a set number of years, during which time it cannot be sold on the free market. After that period, its status changes, and the housing concerned becomes part of the free housing market.

However, recent developments in Spanish housing policy suggest that this model might change in the future. In some Spanish regions, subsidized owner-occupancy housing is now considered as a separate and permanent tenure category, and not as a temporal subsidy arrangement. This paper discusses the background and the possible implications of this new policy perspective.

## **How the sources of home ownership affect political attitudes: Observations of contemporary Taiwan**

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The main purpose of this paper is to explore how the source of home ownership affects political attitudes. A common hypothesis is that people who are home-owners tend to have conservative political attitudes because they have security reason and an incentive to reduce the risk of depreciation in their property values. But researchers have obtained different empirical results regarding the political attitudes of home owners as compared with renters. The author argues that housing researchers may have ignored the sources of homeownership, such as intergenerational housing transfer, which may have a decisive effect on political

attitudes. In East Asia societies, the culture-specific understanding of adult children living in the house of their parents is that they are the recipients of an inter-generational housing transfer. To study the source effect empirically, the author use the database of the Taiwan Social Change Survey. An ordered logistic regression is adopted as the quantitative method. Two main findings are listed below. First, the sources of homeownership matter in affecting the gender manner and sexual role recognition. Second, the effect on the political attitudes should be further differentiated.

### **Promoting home ownership via Pension Saving Schemes in Switzerland and Australia**

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Since 1995, Swiss pension holders have been able to invest some of their savings in home ownership. Experts claim that these provisions have been successful in lifting low rates of ownership in Switzerland. In 2005, more than 37,100 pension policy holders made use of these provisions.

In Australia, home ownership rates are almost twice that of Switzerland. Home ownership also provides the key to post retirement income security for the majority reliant on the old age pension. Conversely, elderly renters in an unregulated and tight market are far more likely to suffer housing related poverty.

In light of the declining entry of young households to the ownership market, the Australian Real Estate Industry Association proposes that the federal government better utilise superannuation savings to support new entrants into this tenure. This paper discusses this Australian proposal in light of developments in Switzerland.

### **The social production of home ownership: Towards a typology**

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While house prices and home-ownership rates have continued to expand across developed societies in recent years, the causes of augmentation and the outcomes of greater reliance on owner-occupied tenure systems ' along with higher mortgage debts and asset-ownership ' are more differentiated. Historically it has been suggested that home-ownership rates have expanded with net increases in GDP per capita, with greater prosperity leading to more home ownership. However, as, in fact, some of the richest nations in Western Europe (Such as Germany, Sweden and Switzerland) have low or moderate owner-occupation rates and some of the poorest the highest (Greece, Spain and Portugal) it has appeared that some societies are more socially or ideologically orientated towards home-ownership than others (Schmidt 1989, Doling 1999; Kemeny 1992, 2005). Furthermore, it has appeared that home-ownership systems have functioned in similar discernable patterns in relations between the state, the family and the market among certain groups of societies (Barlow and Duncan, 1994; Kurz and Blossfeld, 2003, Poggio, 2006). While there have been broad generalizations and allusions towards a typology of societies where home-ownership dominates, there has been no coherent typology as such. This paper begins with the notion that home-ownership is socially produced in different ways in each society and, moreover, there are formations of more or less ideal types from which to define groupings of homeowner societies. It goes on to set out the main features of this tentative typology and empirical cases. The purpose of theorizing and speculating over a typology is to develop greater sensitivity to the relative impact of housing tenure. In a world where growing reliance on owner-occupied housing assets is an emerging feature of neo-liberal processes of globalization, the impact of socio-economic fluctuations will have differentiated effects determined by variations in the structure of housing systems and tenure relations.

## **Home ownership and risk cross-countries: Measures and perceptions**

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Homeownership, especially any housing equity, can undeniably enhance to the security of individual households. In that respect the increase in both homeownership and house prices - as could be witnessed across Europe the last decade(s) - offered unprecedented opportunities. But, as usual, there is a price to be paid: high housing expenditures and, more generally, increased risk. Housing risk can be considered as complex and multiple, involving many exogenous and endogenous factors, which are unevenly distributed and constantly subject to change. So, households' decision making on homeownership and mortgage take-up is evenly diffuse.

In this paper housing risks and households' decision-making will be discussed, both from a theoretical viewpoint as well as showing some empirical results. In theoretical terms, two distinct approaches are in place: the realist approach, featuring the rational customer versus the structuralist approach, featuring the situated actor. But both - the rational customer and the situated actor alike - are heavily influenced by the institutional context and the trust people have in the sustainability of those institutional arrangements. Consequently, the core of our discussion is on the possible role of the institutional context as a bridging factor between both approaches. In the empirical part of the paper we will present some preliminary results of a cross-country analysis. Here we will link on one hand the objective versus subjective decision-making process of homeowners with the prevailing institutional context in a land.