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Home Ownership and Income Inequalities in Western Europe: Access, Affordability and Quality

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Access, Affordability and Quality

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Abstract

Since the 1980s tenure patterns in Western Europe changed radically. The social and private rented sectors have generally contracted and in most EU15 countries home ownership has expanded significantly. This paper tests the relationship between home ownership and inequality in Western Europe, revealing significant inter-country differences in home ownership inequalities in 1997, particularly between the countries of southern and western Europe on the one hand and central and northern Europe on the other. However, these differences had significantly diminished by 2007, as had inter-country variations in income inequality. The results suggest that home ownership helped to counterbalance wider inequalities in the income distribution in 1997, particularly in Southern Europe. However, by 2007 home ownership played a less significant role in counterbalancing inequality in these countries. In the other relatively unequal countries, home ownership was enabled by more widespread mortgage indebtedness and played less of a role in counterbalancing income inequality.

Keywords: home ownership; access to home ownership; housing quality; housing affordability; income inequality.





1. Introduction

Since the 1980s tenure patterns in Western Europe have changed radically. The social rented sector, which grew steadily in the decades following World War II, and the private rented sector have generally contracted and in most EU15 countries home ownership has expanded significantly. By 2007 home ownership accommodated more than 60 per cent of households in the vast majority of EU15 countries (Germany and Austria are the only exceptions). In several, such as Italy, Spain, and Finland, it was the overwhelmingly dominant tenure accommodating over 80 per cent of households. This development has inspired a substantial literature, and due to the major impact which home ownership has on the distribution of wealth and welfare, many of these writings are concerned with examining the relationship between the growth of this tenure and social inequality.

Much of the early research on the expansion of home ownership is concerned with assessing the extent to which the socio-demographic composition of this tenure is shaped by wider structural inequality patterns. For instance, access to home ownership is influenced by socio-demographic characteristics such as: age, income, class, and generation (Murie, 1983; Kurz & Blossfeld, 2004); labour market position, particularly employment status and security (Horsewood & Neuteboom, 2006); ethnicity, citizenship and immigrant status (Masnick, 2004; Lewin-Epstien *et al*, 2004); regional and urban/rural location (Groves *et al*, 2007; Fielding, 1992); and national context (Horsewood & Neuteboom, 2006). Kurz & Blossfeld's (2004) review of ten European countries suggests that class and income impact more on the transition to home ownership today than they did in the past and, accordingly, access to the tenure has generally become more difficult. Other authors, such as Harloe (1985, 1995), proffer a broader analysis of this issue which highlights the higher rates of home ownership in more unequal countries with smaller 'liberal' welfare states, such as the United States and the United Kingdom, and links the growth of this tenure to the rolling back of public provision, particularly the withdrawal of government subsidies for housing provision.

More recently the role which home ownership plays in reinforcing existing structural inequalities has emerged as a major theme in the literature. The potential gains which individuals can generate from home ownership, compared to rented housing, include: savings and wealth accumulation; security for access to credit; an asset which could be liquidated to generate income; and a means of protection from contingencies especially in older age (Murie, 1983; Kurz & Blossfeld, 2004; Boelhouwer *et al*, 2004; Ronald, 2006). These gains may reinforce income, gender or age related inequalities. Some authors have argued that the extent of owner occupation in a society also drives public policy reforms which reinforce inequality. In this vein, Kemeny (1991, 1995) suggests that

the lumpy nature of home purchase costs, which are concentrated largely in the expensive family formation stage of the life cycle, discourages younger voters from supporting the high taxes necessary to support generous public welfare provision. The role of home ownership in undermining public welfare provision is further evidenced by the ‘asset based welfare policies’ common in south east Asia for decades and adopted by the UK and US governments in recent years (Groves *et al*, 2007; Ronald, 2007). These policies are predicated on the expectation that housing assets can be drawn on to cover contingencies for which government support was traditionally available such as old age or unemployment.

An alternative thesis about the relationship between home ownership and inequality is proposed by Castles (1998). He demonstrates that the distributions of income and home ownership do not match up perfectly largely because many retirees have low incomes but are also home owners. His analysis suggests that, in countries where income inequality is highest (‘New World’ countries), home ownership rates are high among retirees in the lowest income decile, higher than the average found in ‘the leading welfare states of Western Europe’ (Castles, 1998: 16). Thus, Castles (1998:16) argues that “the inclusion of the benefits of home ownership as part of the income concept markedly reduces the gap between the average income of older people and the average income of the total population”. Therefore, home ownership counterbalances the effects of income inequality between age cohorts within countries and because the rate of home ownership in OECD countries is inversely correlated with government revenues and expenditures, Castles’ (1998) analysis also implies that home ownership might also act as a form of private insurance which counterbalances inter-country differences in public welfare provision.

Despite the scale of this literature on home ownership and inequality, and the fact that the assumption of a strong relationship between the two underpins many of the most influential typologies used to compare and analyse housing systems in developed countries (Harloe 1981, 1995; Kemeny, 1995), the relationship between this tenure and inequality has not been robustly interrogated in comparative perspective. Most studies in this genre examine a single country or a small number of countries. Where comparative analysis has been attempted this often draws on national level data, which may not be fully comparable on a cross country basis (e.g. Kurz & Blossfeld, 2004). The small number of studies which employ comparative data are now rather dated (e.g. Horsewood & Doling, 2004; Horsewood & Neuteboom, 2006).

This paper aims to address this shortcoming by comparing trends in income inequality and home ownership inequality in western European countries over the last decade. To do this we employ data from the 2007 European Quality of Life Survey and the 1997 iteration of the European Community Household Panel (ECHP) survey. The extent of macro-level income inequality in these countries is measured using the GINI-coefficient (the most

commonly used measure of disparity in the overall income distribution) and this is compared to the proportion of households accommodated in the owner occupied sector in these countries in both 1997 and 2007. Gini scores range between a possible maximum of 100 (which refers to the highest possible income inequality and would materialize if all the income were in the possession of a single person) and a minimum of 0 (which characterizes a society of absolute income equality where all individuals have the same income). Home ownership inequality is assessed with reference to three dimensions of this phenomenon which are most prominent in the literature: inequality in access to this tenure (Murie, 1983; Kurz & Blossfeld, 2004; Horsewood & Neuteboom, 2006; Masnick, 2004; Lewin-Epstien et al, 2004; Groves et al, 2007; Fielding, 1992); affordability of home ownership and in the associated risk of repossession (Horsewood & Doling, 2004; Ford, *et al*, 2001); and quality of dwellings (Dekker *et al*, 2007; Kurz & Blossfeld 2004; Schlottman & Boehm, 2008; Iwata & Yamaga, 2008; Elsinga & Hoekstra, 2005). To operationalise these we examine synchronic and diachronic cross national variations in home ownership access, affordability and dwelling quality among low income owner occupier households.





2. Methods, Data and Questions

As mentioned above, the analysis presented draws on data from two social surveys – the 1997 tranche of the European Community Household Panel (ECHP) and the 2007 European Quality of Life Survey (EQLS). The ECHP involved annual interviewing of a representative panel of households and individuals in EU member states from 1994-2001. It covered a wide range of topics including: income, health, education, housing, demographics and employment characteristics. The EQLS is a survey of households in the 27 EU member states, the three current EU candidate countries, and Norway. Approximately 1,000 adults aged 18 years and over were interviewed in each country. However, larger samples were employed in France, Italy and the UK (1,500) and Germany (2,000). The sampling procedure was a multi-stage stratified random sample. Data was collected via face-face interviews. The questionnaire covers a range of topics relevant to quality of life and well-being, including a number of questions on housing. Most importantly, unlike most other pan European surveys, the ECHP and EQLS include a detailed question on housing tenure, which distinguishes outright home owners from mortgage holders, and a range of other questions which enable us to examine the various dimensions of home ownership inequality.

The paper focuses on western European countries because the very high rates of home-ownership in the central and eastern European, former communist, EU members were driven primarily by the mass privatisation of formerly state owned dwellings in the early 1990s following the fall of communism rather than the structural inequalities under examination here (Roberts, 2003). In addition, our analysis addresses the working age population (25-64 years) and excludes older households on the grounds that the housing situation of the latter will be influenced by their historic rather than current incomes and historic rather than contemporary public subsidies.

As mentioned above, the paper examines three dimensions of inequality in relation to home-ownership. Access to home-ownership is measured in terms of home-ownership rates and variations in these rates by income. Home-ownership affordability is assessed by the extent to which home owner households reported that housing costs were no burden at all and dwelling quality is measured using home owners' own assessments of whether their dwelling has problems with: space; rot in windows, doors or floors; damp or leaks in walls or roof; lack of indoor flushing toilet; lack of bath or shower; and lack of place to sit outside (e.g. garden, balcony, terrace). The household was given a value of one for each problem it did not report having, which resulted in an index consisting of scores from 0 (poorest quality) to 6 (highest quality). Given the very high level of housing quality in the countries under investigation, our analysis focuses on those with the highest quality housing (households with a score of 6).



The purpose of this analysis is to shed light on a number of questions about the relationship between home ownership and inequality which are raised in the literature but in our view inadequately interrogated in cross national perspective. These are:

Is home ownership higher in more unequal countries and does this tenure expand in line with growing income inequality?

Is access to this tenure for low income (quartile 1) households worse in more unequal countries? Does inequality in home ownership access increase in line with growing income inequality?

Is home ownership less affordable for low income households in more unequal countries? Does inequality in home ownership unaffordability increase in line with growing income inequality?

Do low income home owners in more unequal countries live in poorer quality dwellings and does inequality in the standard of owner occupied dwellings increase in line with growing income inequality?



3. Inequality and Home Ownership Rates

Figure 1 compares the proportion of working age headed households accommodated in the owner occupied tenure in western European Union member states in 1997 and 2007 with their GINI coefficients for that year. The data are ranked by the gini co-efficients for 2007 so that the more unequal countries are to the left of the EU15 figures in the graph while the more equal countries are to the right of those figures. The 1997 data reveal that home ownership levels are generally higher in those countries characterised by higher inequality and *vice versa*. Thus, Spain, Greece, the United Kingdom, Ireland and Italy are all characterised by GINI coefficients which are above the EU average for that year and by above average home ownership rates while Sweden, Austria, Germany and the Netherlands are characterised by greater equality and lower than average rates of home ownership. This picture is not uniform across the countries under examination as Belgium and particularly Portugal have lower levels of home ownership than would be expected.

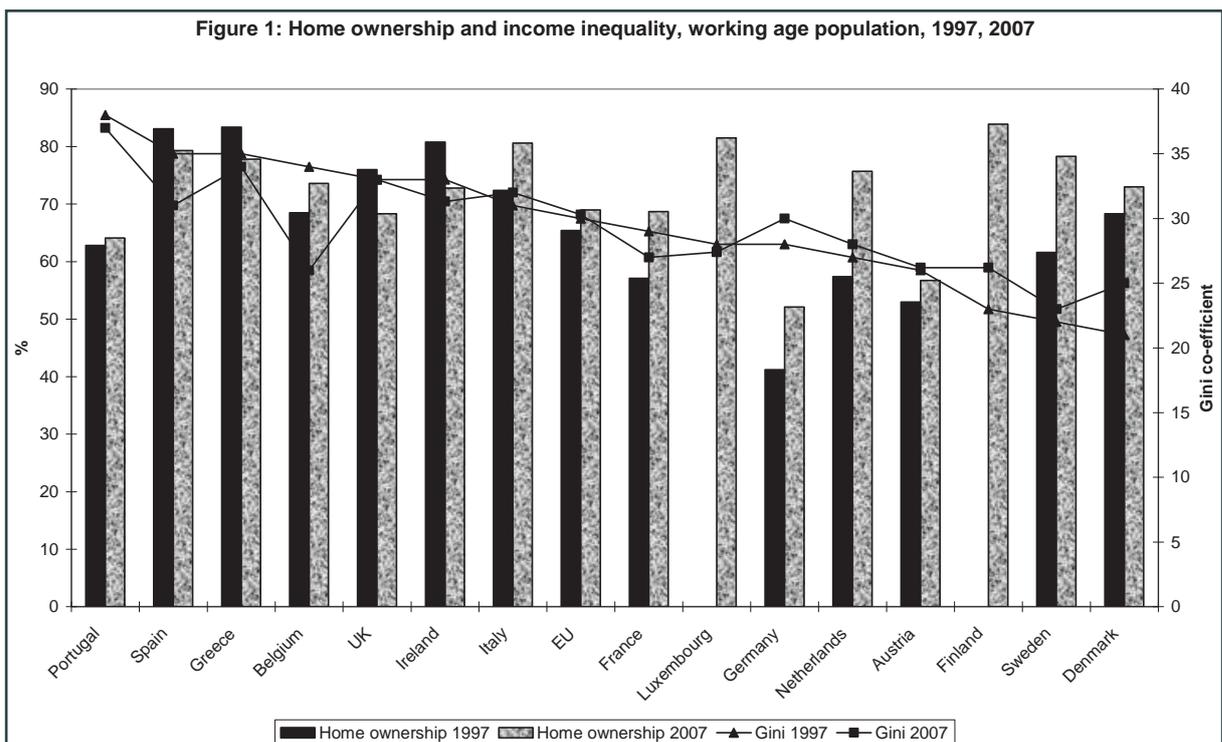


Figure 1 reveals a rather different picture in terms of home ownership rates by 2007 as they equalised across many western European Countries due to a marked expansion in this tenure in countries such as Sweden, Denmark and the Netherlands, which had been distinguished by relatively low owner occupation rates in 1997. Conversely, in several of the countries where home ownership rates were relatively high in 1997 (specifically: Greece, Ireland, the UK and to a lesser extent Spain) this tenure had contracted by 2007. Notably, trends in GINI co-efficients between 1997 and 2007 tend to follow a similar, albeit weaker, pattern. Inequality declined during this decade in

Ireland, Greece and Spain as did home ownership concurrently. Conversely, in Germany, the Netherlands, Sweden and Denmark, which had relatively low GINI coefficients in 1997, inequality rose by 2007 as did their rates of home ownership.



4. Inequality and Home Ownership Access

Figure 2 details the proportion of working age household heads with incomes in the lowest quartile with access to home ownership in 1997 and compares these to GINI coefficients for that year. It reveals that low income ownership was relatively low in the more equal countries under examination such as France, Germany, the Netherlands, Sweden and Denmark. Conversely, in the more unequal countries low income home ownership is relatively high (see in particular Greece, Spain, and Italy but also Ireland, Portugal and the UK). Some noteworthy exceptions to this pattern include Belgium, which is characterised by a high GINI coefficient and a relatively low rate of home ownership among low income households (43.1 per cent) while the opposite is the case in Austria, where the home ownership rate was relatively high (51.8 per cent among low income households) despite a relatively low GINI coefficient.

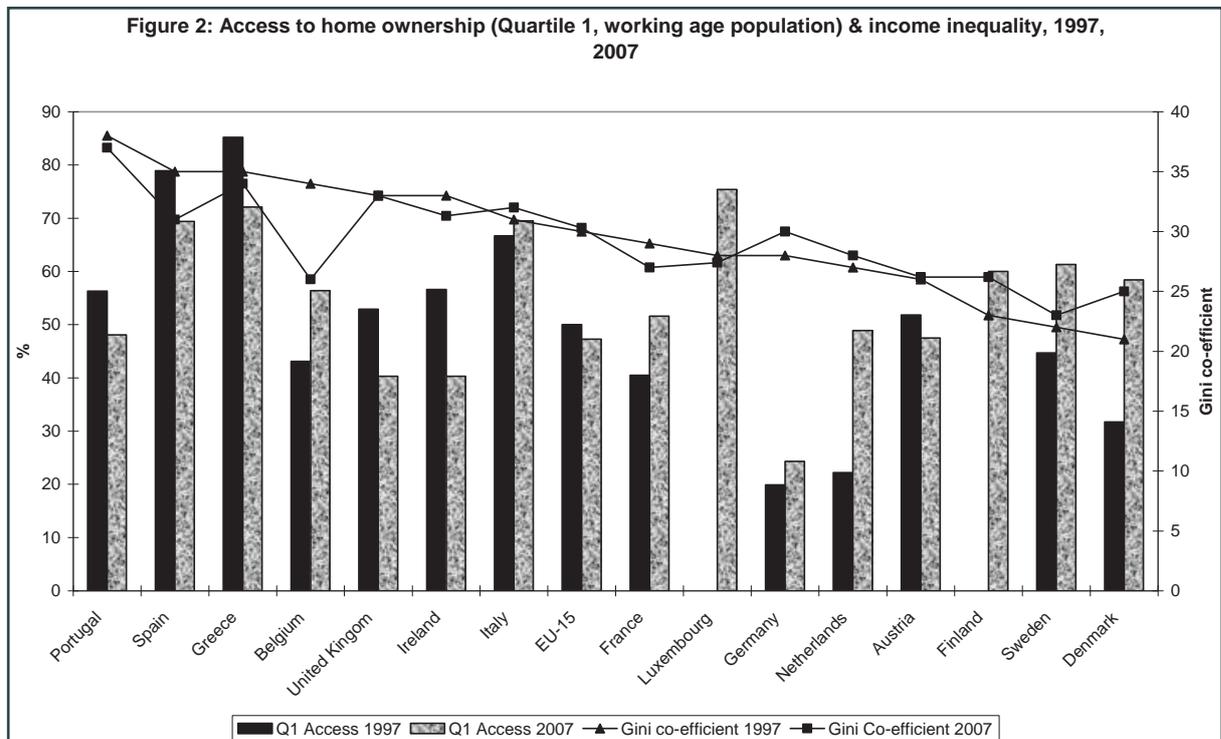


Figure 2 also presents data on low income home ownership for 2007. It reveals that the stagnation in overall home ownership rates during the preceding decade in countries where this tenure was traditionally dominant was driven in large part by a decline in the proportion of low income households in this tenure. For instance in Spain, Portugal, Greece, Ireland and the UK the proportion of low income households accommodated in the owner occupied sector fell by more than 8 per cent between 1997 and 2007. In each of these countries, except the UK, the GINI co-efficient fell during this period. By contrast, there was a marked rise in low income home ownership in the more equal countries where renting was traditionally the dominant tenure. This was particularly significant in

the Netherlands, Denmark and Sweden but it also occurred in Germany. Furthermore, income inequality rose in each of these countries during this period.



5. Inequality and Home Ownership Affordability

Figure 3 examines variations in home ownership affordability by income as indicated by the proportion of working age home owners who consider their housing costs ‘no burden at all’. It demonstrates that in less equal countries low income (quartile 1) home owners were generally less likely to say their costs were affordable. This was particularly true in Italy where 3.6 per cent of low income home owners were in this category, in Spain where the figure was 9.4 per cent, in Ireland (13.3 per cent) and Portugal (21.4 per cent). Conversely, in a number of more equal countries low income homeowners were more likely to perceive their housing costs as affordable. The countries in this category include Denmark (61.6 per cent), the Netherlands (63.5 per cent) and Germany (57.5 per cent). However, two notable exceptions to this pattern are the UK and Greece both of which had relatively high Gini coefficients in 1997 and yet relatively high proportions of low income home owners reported that their housing costs were no burden at all in that year (88.7 percent and 47.9 per cent respectively).

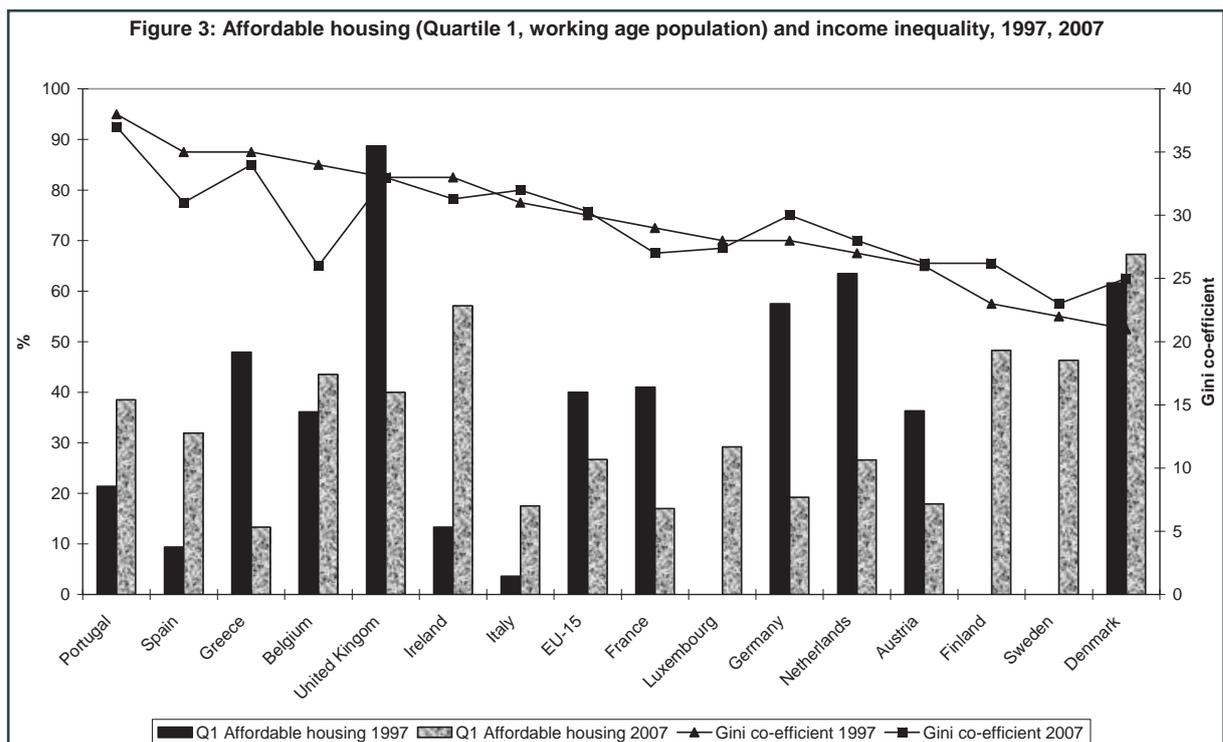


Figure 3 also reveals that home ownership affordability among low income household heads changed significantly between 1997 and 2007. Affordability for this group improved during this period in many of the countries characterised by low levels of affordability for this income cohort in 1997. In Ireland, Italy, Spain and Portugal, for instance, the proportion of low income home owners who found their housing costs no burden at all increased significantly over this decade. Conversely, in Austria, France, the Netherlands and Germany the proportion of low income home owners in this category declined significantly between 1997 and 2007. Therefore, these data point

to some evening up of inequalities in home ownership affordability among western European countries during this period, which reflects the concurrent evening up of income inequality. However, there are a number of exceptions to this trend. In the UK and Greece, for instance, low income home ownership affordability declined between 1997 and 2007. In addition, despite the fact that affordability levels were high in Denmark in 1997, they improved further by 2007.

6. Inequality and Home Ownership Dwelling Quality

Figure 4 presents data on self reported high housing quality for low income home owners. These data indicate that in 3 out of the 4 more equal countries for which we have data, low income home owners enjoy relatively good housing quality. Specifically, in the Netherlands, Austria and Denmark 79 per cent or more of low income home owners resided in high quality dwellings. The results are somewhat mixed in more unequal countries. In 3 out of 6 countries (Spain, Portugal and Greece), low income home owners were less likely to enjoy high housing quality despite relatively high GINI coefficients by western European standards in that year. However, a number of countries under examination do not conform to this pattern (Ireland, Belgium, and Italy). More data are required in order to test this further, especially for the more equal countries where many of the questions in the housing quality index were not asked in 1997.

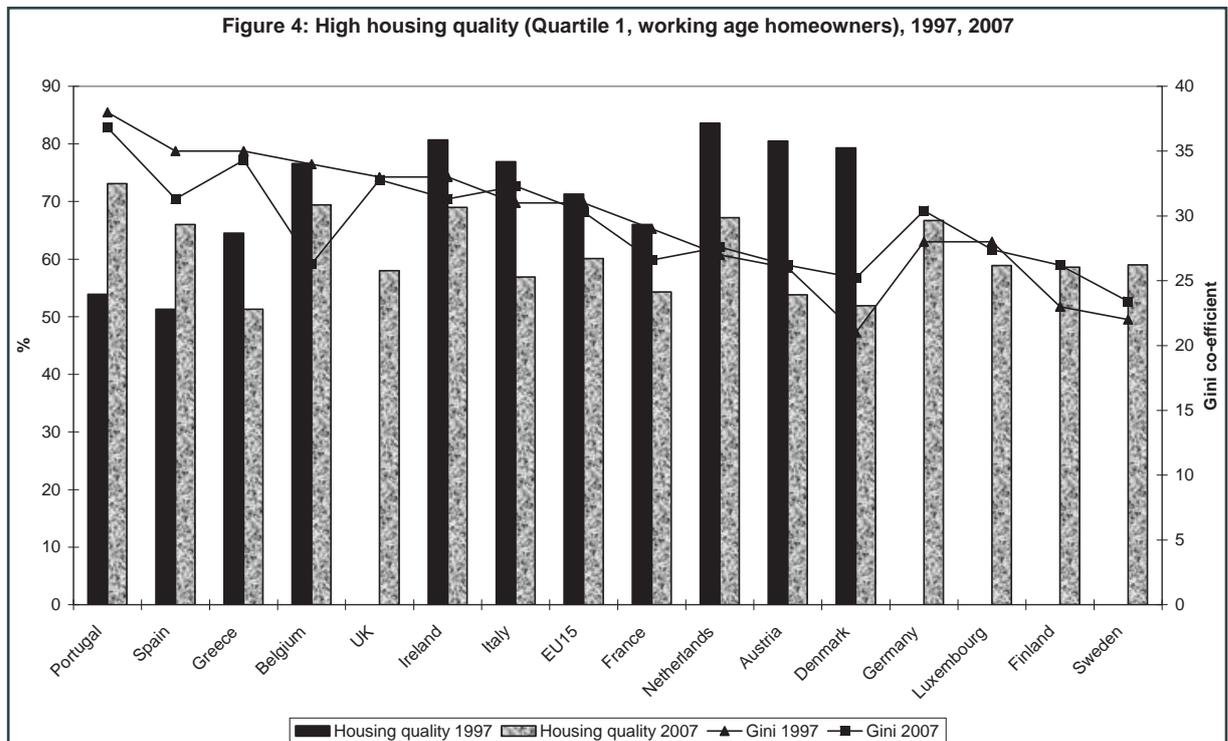


Figure 4 also reveals that the proportion of low income home owners who reported high housing quality declined between 1997 and 2007 in the majority of European countries for which data are available – Spain and Portugal being the only exceptions. Notably this decline was stronger in the more equal countries such as Denmark and Austria where housing quality among low income homeowners was particularly high in 1997, while the decline was weaker in more unequal countries such as Greece, Ireland, Belgium and Italy. Thus during the decade under examination the (relatively modest) differences between these two groups of countries lessened further.





7. Conclusions

This paper has examined trends in income inequality and home ownership inequality in western European countries in 1997 and 2007 using data from the European Quality of Life Survey and European Community Household Panel (ECHP) survey. It has highlighted a number of issues which are significant for the key themes in the literature on home ownership and inequality. Firstly, the data for 1997 reveal that home ownership rates were higher in countries with higher income inequality such as Spain, Greece, Italy, the UK and Ireland, and lower in more equal countries such as France, Sweden, Austria, Germany and the Netherlands. By 2007 home ownership rates had risen in the latter group of countries as had income inequality, albeit more modestly, while home ownership rates stagnated or declined in the former group and income inequality also declined in most of them. Broadly speaking therefore, this indicates that, in the case of Western Europe, home ownership is higher in more unequal countries and it tends to expand with rising income inequality.

Second, the data also reveals that in 1997 home ownership was relatively low among low income households in the more equal countries (e.g. France, Germany, the Netherlands, Sweden and Denmark) and higher in more unequal countries (Spain, Greece and Italy). The 2007 data reveals that the stagnation in home ownership rates in these more unequal countries where this tenure was traditionally dominant was driven in large part by a decline in the proportion of low income households in the tenure. For instance, in Spain, Portugal, Greece, Ireland and the UK the proportion of low income households accommodated in the sector fell by more than 8 per cent between 1997 and 2007, but there was also a noteworthy decline in Portugal and Greece. At the same time, income inequality declined in each of these countries with the exception of the UK where it remained static. By contrast, a marked rise in low income home owners drove the rise in the total home ownership rates in the more equal and traditionally rental dominated countries such as the Netherlands, Sweden, Denmark and Germany. Income inequality also increased in each case. These data suggest that access to home ownership for low income households is positively correlated with wider income inequality and that access improves as inequality rises and *vice versa*. This phenomenon is most likely related to the positive relationship between the size of the owner occupied sector and income inequality which was highlighted above. As inequality rises, so do home ownership rates and, in turn, the proportion of low income households accommodated in this sector.

The preceding analysis also indicates that home ownership is less affordable for low income households in more unequal countries and that, in most cases, affordability increases in line with increasing equality and *vice versa*. In 1997, low income home owners in less equal countries such as Portugal, Spain, Ireland and Italy were

significantly less likely to find their housing costs affordable than their counterparts in more equal countries such as Denmark, the Netherlands and Germany. Between 1997 and 2007 affordability among low income home owners improved in the countries in the former category (e.g. Ireland, Italy, Spain and Portugal) and disimproved in several members of the latter group (Austria, France, the Netherlands and Germany). This suggests that affordability for low income home owners increases in line with improvements in income equality and *vice versa*.

While the data on housing quality is somewhat patchier, as some of the questions were not asked in some of the countries under examination, it points to a similar but much weaker relationship between the quality of dwellings occupied by home owners and income inequality. In the more equal countries for which we have data, low income home owners enjoyed relatively high housing quality in 1997. The results are somewhat mixed in the more unequal countries. In Spain, Portugal and Greece, low income home owners have relatively low housing quality but in Ireland, Belgium, and Italy their housing conditions are relatively good but lower than in the more equal countries with the exception of Ireland. Between 1997 and 2007, the proportion of low income home owners reporting high housing quality declined in the majority of European countries for which data are available - Spain and Portugal are the only exceptions. However, this decline was stronger in the more equal countries such as Denmark and Austria, where housing quality among low income homeowners was particularly high in 1997, while the decline was weaker in more unequal countries such as Greece, Ireland, Belgium and Italy. Thus, during the decade under examination, the relatively modest differences between these two groups of countries lessened further.

The most significant finding of the analysis presented here is that there were significant inter-country differences in home ownership inequalities evident in western European countries in 1997, particularly between the countries of southern and western Europe on the one hand (Ireland, the UK, Spain, Italy and Greece) and central and northern Europe on the other (Sweden, Denmark, the Netherlands, Austria and Germany). However, these differences had significantly diminished by 2007. This evening up of home ownership inequalities reflected the wider equalisation of home ownership rates and decline in inter-country variations in income inequality as evidenced by the GINI coefficients.

Returning to the key themes in the literature on home ownership and inequality outlined in the introduction to this paper, our analysis suggests that home ownership helped to counterbalance wider inequalities in the income distribution in 1997, as Frank Castles' (1998) landmark article implies. Its role in this regard was particularly significant in the countries of southern Europe where home ownership rates were very high at this time, particularly among low income households, but where a distinctive decommodified type of home ownership operated characterised by low rates of mortgage holding and strong familialist supports such as inheritance, self provision-



ing of housing and inter-generational living (Allen *et al*, 2004). However, by 2007 home ownership played a less significant role in counterbalancing income inequality in southern Europe due to rising rates of mortgage holding (European Mortgage Federation, various years) and a decline in low income ownership rates. In the other relatively unequal countries under examination – the United Kingdom and Ireland - home ownership was enabled by more widespread mortgage indebtedness (European Mortgage Federation, various years) and, therefore, played less of a role in counterbalancing income inequality in those countries.





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Information on the GINI project

Aims

The core objective of GINI is to deliver important new answers to questions of great interest to European societies: What are the social, cultural and political impacts that increasing inequalities in income, wealth and education may have? For the answers, GINI combines an interdisciplinary analysis that draws on economics, sociology, political science and health studies, with improved methodologies, uniform measurement, wide country coverage, a clear policy dimension and broad dissemination.

Methodologically, GINI aims to:

- exploit differences between and within 29 countries in inequality levels and trends for understanding the impacts and teasing out implications for policy and institutions,
- elaborate on the effects of both individual distributional positions and aggregate inequalities, and
- allow for feedback from impacts to inequality in a two-way causality approach.

The project operates in a framework of policy-oriented debate and international comparisons across all EU countries (except Cyprus and Malta), the USA, Japan, Canada and Australia.

Inequality Impacts and Analysis

Social impacts of inequality include educational access and achievement, individual employment opportunities and labour market behaviour, household joblessness, living standards and deprivation, family and household formation/breakdown, housing and intergenerational social mobility, individual health and life expectancy, and social cohesion versus polarisation. Underlying long-term trends, the economic cycle and the current financial and economic crisis will be incorporated. Politico-cultural impacts investigated are: Do increasing income/educational inequalities widen cultural and political 'distances', alienating people from politics, globalisation and European integration? Do they affect individuals' participation and general social trust? Is acceptance of inequality and policies of redistribution affected by inequality itself? What effects do political systems (coalitions/winner-takes-all) have? Finally, it focuses on costs and benefits of policies limiting income inequality and its efficiency for mitigating other inequalities (health, housing, education and opportunity), and addresses the question what contributions policy making itself may have made to the growth of inequalities.

Support and Activities

The project receives EU research support to the amount of Euro 2.7 million. The work will result in four main reports and a final report, some 70 discussion papers and 29 country reports. The start of the project is 1 February 2010 for a three-year period. Detailed information can be found on the website.

www.gini-research.org





GINI GROWING INEQUALITIES' IMPACTS

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