



BOOK REVIEW

Richard Ronald and Marja Elsinga (Eds.), *Beyond Home Ownership: Housing, Welfare, and Society* (New York: Routledge, 2012).

Homeownership has proven a remarkably resilient ideal in the twentieth century, notwithstanding market volatility and major financial crises. Researchers at the European Network for Housing Research's Home Ownership and Globalization Group set out to examine precisely why this was the case: How and why did so many nations with such widely varying sociopolitical needs aspire to become homeownership societies? Some of the group's findings have been previously published in *Home Ownership: Getting In, Getting From, Getting Out, Parts I–III* (Amsterdam: IOS Press, 2005, 2006, 2010). This newly edited compilation by Richard Ronald and Marja Elsinga addresses the same theme, but this time with a particular emphasis on the relation of housing, society, and state. Housing policies, the editors argue, ought to be situated in the larger contexts of the welfare state, neoliberalism, family structure and function, and broad patterns of consumption and production instead of being examined solely as a tenure type. Ronald and Elsinga contend that scholars can only begin to unpack the "changing relationships between home ownership and welfare relations as well as the reshaping of social inequalities" (p. 2) by reaching beyond technical studies, national boundaries, and ideology—beyond simple home ownership, as it were.

This slim volume asks hefty questions: Why did homeownership grow as a global tenure type, despite mounting problems with affordability gaps and excessive reliance on new construction? How should future policies address the costs of homeownership (including the disproportionate effects on low-income and marginalized communities)? How should we understand distinct, even idiosyncratic national trajectories and statistics in the context of broader neoliberal trends? What are the connections and disconnections between political regime, ideology, and housing policy?

Clearly, all of these cannot be fully answered in one book, and Ronald and Elsinga make clear from the outset they do not intend a comprehensive treatment. Instead, the book is divided into three sections highlighting important themes: Part I examines "Demographic Change, Housing Wealth, and Welfare," Part II, "Government, Markets, and Policies," and Part III, "Housing Ladders and Fading Dreams." Each chapter within the three sections contributes a separate national or regional perspective (specifically: Japan, New Zealand, England, Italy, the United States, post-socialist Eastern and Central Europe, and the Nordic region). Chapters within each subsection take independent approaches to the material, with some offering intriguing, exploratory hypotheses, and others bringing together generally accepted explanations into single, coherent narratives. Each of the chapters can be read singly or in conjunction with the introduction, which usefully sets out the broader issues involved.

Of the three parts, the first is perhaps the most cohesive. In this section, John Doling, Teresio Poggio, and Srna Mandic address the relationships between family and home ownership, between welfare and demography. Doling begins by exploring the interaction between demographic structures and housing markets, suggesting that "increasing reliance is being put on the equity held in the form of home ownership [and] that this is in some ways substituting for pensions and other expenditures on older people" (p. 45), and that the "front-loaded costs of entry into homeownership . . . [can] mitigate against child rearing" (p. 38). Poggio and Mandic also bring family into the homeownership story: Poggio underscores the "key role" played by families in "both the production of home ownership and its funding" (p. 52), and Mandic explicitly points to the importance of more microlevel studies of the household and extended family as a way to understand home ownership, especially in post-socialist

countries where “the role of the family in sustaining homeownership was found to be even more pronounced than in South European countries” (p. 84).

The second section of the book offers a longer, more historical overview of the state’s role in homeownership in the Nordic Region, England, and the United States. Hannu Ruonavaara parses out differences between national housing programs and homeownership societies in Norway, Sweden, Denmark, Finland, and Iceland, but ultimately concludes that despite all distinctions the Nordic region as a whole does face intense pressure to move toward market-oriented housing systems (p. 104). In her successive chapter on English homeownership, Christine Whitehead pays closer attention to internal state mechanisms, scrutinizing both the motivations of state actors as well as measuring the durability of such policies in the face of repeated crises. Rachel Bratt concludes the section with an impressive summary of the evolution of homeownership as public policy in the United States, starting with the Homestead Act of 1862 and ending with the various Clinton- and Bush-era initiatives promoting low-income homeownership. Bratt’s second chapter tackles the state’s role in the recent mortgage crisis and offers policy prescriptions for the ailing regulatory system.

The third and last section is perhaps the least thematically coherent, although the two chapters read well independently. In these two ultimate chapters, Yosuke Hirayama and David Thorns discuss challenges facing the mature homeownership societies of Japan, New Zealand, and Australia. All three nations now struggle with steadily declining rates of traditional homeownership despite longstanding cultural preferences for owner occupation. Economic decline and crisis hover in the background of both the Japanese and New Zealand/Australia stories; in Japan, demographic change, declining economic opportunities, and changing societal norms with regard to family (especially as related to female labor market participation, marriage timing, and declining birth rates) have reduced the number of young people following conservative public policies and strengthened alternative housing pathways. In New Zealand and Australia, homeownership remains ideologically strong through cyclical booms and busts, but actual homeownership rates took such a devastating hit during the most recent crisis that Thorns cannot say with any certainty whether or not they will recover.

The articles in this compilation might not always fit neatly together in terms of style or sub-thematic breakdown, but they do overlap rather remarkably in their shared discussions of the welfare state, the advance of neoliberal housing regimes, and the contextualization of current housing crises into larger structural patterns. The authors clearly reflect on common questions in the process of writing individual pieces, and the resulting articles are richer for it. This book is recommended for academics and practitioners as well as educated lay audiences.

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