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Review of *Home Ownership and Social Inequality in Comparative Perspective*. Karen Kurtz and Hans-Peter Blossfeld (Eds.).

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Book Reviews

Karin Kurtz and Hans-Peter Blossfeld (Eds), *Home Ownership and Social Inequality in Comparative Perspective*. Stanford, California: Stanford University Press, 2004. $70.00 hardcover.

Although home ownership features prominently in the lives of many ordinary people, providing equity, wealth and status, its significance for scholarly inquiry into social inequality has not been adequately researched. This useful book is an important attempt to address this issue. By examining the relationship between inequality and home ownership, it makes a significant contribution to social science research.

The editors begin by asking why home ownership has been so neglected in social stratification studies? Addressing this issue in the Introduction to the book, they argue that it may be attributed to the shortcomings of traditional stratification studies which normally assume home ownership to be a dependent variable. Since home ownership is usually linked to class, occupation and income, there seems to be little interest in singling it out for detailed analysis. However, as the editors rightly point out, this is a shortsighted approach and they seek to focus attention on the question. They note that recent research has to some extent begun to address the issue. Home ownership, in real estate terms, is capable of losing or gaining value over time and, accordingly, affects personal and family wealth position enormously, and hence is directly related to social inequality. The editor’s contribution is to present a series of country case studies that show how important home ownership is for understanding wider social inequalities.

The editors make extensive use of Esping-Andersen “three worlds of welfare” typology (social democratic, liberal and conservative) to frame the discussion. They point out that home ownership does not exist in a vacuum and that it is linked to a country’s unique history, culture, institutions, and most important, its government housing policy. By using Esping-Andersen’s regime approach, the editors and authors of the individual chapters attempt to connect public policy, home ownership and stratification.
Accordingly, twelve country studies are presented: Germany, France and Belgium represent the conservative regimes; the Netherlands, Denmark and Norway represent the social democratic regimes; and Britain, Ireland and the United States represent the liberal regimes. Added to the list is a fourth group comprised of Italy, Spain and Israel, which does not fit into Esping-Andersen’s welfare regime schema. Three research questions are raised in the case studies. First, how do different occupational classes affect access to home ownership? Second, what role do intergenerational transfer play? Finally, how do patterns of access to home ownership vary and why?

The finding to the first question is not unexpected. The case studies show that across all countries, income and social class still play an important role in home ownership. However, what is more interesting is that even for social democratic countries like Denmark, Norway and Netherlands, which are supposedly more egalitarian, access is still significantly affected by class and income position. Perhaps welfare regimes might not after all be such a significant factor in determining home ownership and inequality when compared to more dominant factors like income and class.

The discussion of inter-generational transfer and its influence on housing access is weaker and more ambiguous, since the data vary significantly and are not strictly comparable. However, there appears to be some relationship in Germany, the Netherlands, Denmark and Israel. The case studies reveal that parental assets play a lesser role in home ownership in Germany and the Netherlands, while they are more important in Denmark.

On the final question of how do patterns of access to home ownership differ, it is interesting to note that in Italy and Spain, where self-building practices are more popular among blue collar workers, home ownership rates tend to be higher. Also, other than the general finding that the agrarian traditions of these societies tend to favor home ownership also plays a significant role in facilitating home ownership.

In assessing the book, two concerns may be expressed. First, most of the empirical findings presented in the volume still reflect the traditional practice of treating home ownership as a dependable variable. No evidence (or limited evidence in the case of Ireland) is provided to show how wealth gained through
home ownership affects the life chances of different cohorts and classes of households. Readers will still be unclear as to how home ownership affects class formation and social inequality?

Second, the conclusion that there is an inverse relationship between home ownership and welfare expenditure appears flimsy. The case studies suggest that a collective regime generally has a smaller home ownership rate than a liberal regime. However, it is not clear why Norway (a social democratic regime) has a high home ownership rate. The link between welfare regime and the housing system seems to be more complex than suggested by a simple inverse relationship. Perhaps the book relies too extensively on the welfare regime approach.

Nevertheless, the book makes a seminal and important contribution to the literature. The criticisms that may be made of the study do not detract from its overall contribution. The book is scholarly and well grounded in theory. It is a highly recommended reference work for students and researchers alike working in the fields of housing, planning, urban sociology and public policy. It has certainly set a high standard for future research in this neglected field.

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There is an ongoing international as well as national battle over the issue of same-sex marriage which involves profound legal, social, political, and moral considerations—invoking the most basic understandings of values, traditions, and prejudices. Mello examines the issue in his analysis of the 1999 decision of the Vermont Supreme Court in Baker v. State and as of which the Vermont Legislature enacted a "civil union" law. The issue of same-sex marriages has been highlighted in a plethora of court cases and has been used in national political campaigns to energize conflicting political and social forces. These forces of social change project polarizing views of modernity, social values, and of civil society. Changes in the structures and functions of