Book Review


Since the end of the 1970s there has been growing interest in international comparative housing research in many industrialized countries. The reasons for this renewed interest in international comparative research are various. Apart from the general interest of academics, the increasing international co-operation between Western countries and the economic integration of Europe have also been important in promoting international comparisons.

The problem with many of the studies is that they offer a detailed and integrated rapport of one or more aspects of housing or even of complete housing systems, while in fact they contain a number of contributions relating to a particular aspect more or less common to them. The number of international comparative research projects based on a set of previously identified problems and employing a theoretical framework is much smaller.

In their book “Housing policy in Britain and Europe” McCrone and Stephens have tried to avoid this shortcoming. Their study is concerned with the instruments of housing policy, the measures employed by governments, and their respective merits in achieving their objectives. This rather broad approach, is restricted by a economic focus. The book does not attempt to cover such problems as deprivation and social exclusion. The purpose of the book is twofold: to compare Britain’s housing policy with that of other European countries and to consider how far the increased economic integration stemming from the Single European Act, and from the movement towards the economic and the monetary union, will require changes. Although the book is written from a pure British perspective, this last purpose makes the book also useful for readers from outside Britain. Also the economic focus of the book is especially targeted on this item.

As a matter of fact the book could be divided in four separate parts. The first part of the book sets out the background of the different housing systems in Europe using available statistical material to draw contrasts across Western Europe as a whole, but concentrating particularly on the six countries chosen for more detailed study in the rest of the book: France, Germany, the Netherlands, Spain, Sweden and Britain. Although the material in this chapter is useful and presented orderly, it’s certainly not innovative. This part hangs heavily on the publication statistics on Housing in the European Union. This series was started in 1991 by the Dutch Ministry of Housing, Planning and the Environment. The European Commission took this initiative over in 1993. It is a pity that the authors were not capable of integrating specific data from the different countries to more comparable statistics.

The chapters that follow this part set out the national housing policies in Britain and the five earlier mentioned European countries. For Britain, the book attempts to describe housing policy in Scotland as well as in England. This is real nice because most books concentrate only on England, whereas the situation in Scotland is quite different. The other five countries are selected because of their importance in the European Union and also because there are aspects of their policies that are of particular interest for British readers; the Netherlands, because its policy has been strongly socially orientated and it has also built a high proportion of its housing stock since the war; one Scandinavian country, Sweden, which has had a policy both strongly socially orientated and closer to being tenure neutral than in any other country; and one Mediterranean country, Spain, which is also among the four less well off member States in the Union. The treatment of the selected countries is strongly tenure orientated and has a rather economic focus; much attention is paid to financial instruments like the system of housing allowances and more general to the costs of housing policy. With there tenure orientated approach, the authors have chosen a quite vulnerable position; there is a lot of criticism from leading scientists on this approach. I have less objections against a tenure orientated approach, unless the construction, the differences between countries and the different functions of the tenures are well distinguished. Sometimes analysts and researchers only focus their attention to the size or the development of a certain tenure. Without paying attention to the functions or the characteristics of a particular sector in a particular housing system, this
approach is very tricky and could lead to unjust and misleading conclusions. However, when tenure is only used for reasons of classification, there is no real big problem. In my opinion, the authors have succeeded in using tenure as a analytical tool, and are well aware of the different functions of the tenure categories in the six countries under review.

Most of the information about the different tenure categories and the financial instruments is not unique and described before by other authors. The most important value of this part is that it gives a clear summary about the general housing policy and an update of recent developments in the housing systems of the countries under review. Although there are many uncertainties, the most interesting part of the country chapters is the estimation of the costs of the different housing systems. In a lot of more socially orientated literature, this part is lacking completely. Also the selection of Spain is a good one, because there's not much English literature available about this country. Another small shortcoming is that there are not many references in this part of the book.

The third part of the book is by far the most interesting unit. This part exists of a series of papers about the relation between the European integration and the development of the different housing systems in Europe. Attention is given to the single Market and the European integration, the question if there will be a single market in mortgage finance or not in the near future, the relation between labour and housing mobility and the economics of European integration. This part of the research relies heavily on discussions the authors had with banks, building societies and other financial institutions. The information from this research is quite unique and very well analyzed. A little negative point is that the different chapters are not really integrated in the book. In fact, they are all independent articles or papers, which could be read separately of each other.

The fourth part of the book is mainly interesting for British readers. In this part (the last chapter of the book) the future of British housing policy is discussed. The chapter sets out proposals for the reshaping of policy in the light of the general conclusions derived from the first three parts of the book. Although the proposals take account of the measures adopted in other countries, they refer particular to Britain. As in the country chapters each of the mean tenures is considered in turn. The most essential step for Britain is a rebalancing of policy between the tenures, stopping the promotion of yet higher levels of owner occupation, giving more encouragement to the private rented sector and taking steps to encourage more investment in the social rented sector.

My general evaluation of the book is that it is a must for all scholars who are involved in comparative housing research. Especially the economic and financial orientated approach is quite interesting and gives a lot of new information and insight in the functioning of the different housing systems in Europe. The absence of a more general theoretical framework is of course a negative aspect; although most of the housing literature has this shortcoming. A lot of work has still to be done by more theoretical orientated scientists. A more serious point of criticism is the lack of integration of the different parts in the book. As a matter of fact there are two separate studies combined in this book.

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