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**The meaning of housing tenure in eight European countries**  
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Abstract:

Is home ownership the European dream? Since decades there is a discussion in housing literature on the meaning of housing tenure. Is there an innate preference to own as Saunders suggests, or can renting also satisfy basic needs of security? This paper examines the differences and similarities in the meaning of housing tenure within 8 EU countries: Belgium, Sweden, Finland, United Kingdom, Portugal, Hungary, Germany and the Netherlands. The paper presents findings of the qualitative part of the EU funded project ‘Origins of security and insecurity: the interplay of housing systems with jobs, household structures, finance and social security’. It is based on institutional studies and on 20 interviews with home owners and 10 interviews with tenants within all countries. This paper attempts to categorize countries according to the way people perceive housing tenure in a country. Perceptions of home ownership, social and private renting are assessed by interviewees’ tenure preferences, the arguments on which those preferences are based, and the underpinnings of interviewees’ own choices for one or the other type of tenure.

# The meaning of housing tenure in eight European countries

## 1 Introduction

In the national contexts of EU countries more and more citizens are entering home ownership. Almost two-third of them are now home owners, overall percentages range from 40 percent in Germany to over 90 percent in Hungary (Doling, 2003). The rising home ownership rate suggests something is changing with regard to the different types of housing tenure, in favour of home ownership. Ruonavaara (1990) explained differences in the size of owner-occupied sector among countries could be explained by 4 factors: consumers' preference, producers' preference, governments' policy and housing system. This paper tries to reveal how consumers in eight countries perceive home ownership, the importance of home ownership for them. The question is if home ownership is the dream of every European citizen and whether this growth is just a matter of improved access to home ownership or is there a growing preference for home ownership for example by a changing meaning of housing tenures in different countries?

### 1.1 Literature

Remarkably, theories about advantages of home ownership are mainly published in the Anglo-Saxon housing literature. In countries with a large share of home ownership and governments' policies supporting citizens to enter owner-occupation, scientists in the field of housing develop theories about the financial, physical and psychological benefits of home ownership (Elsinga & Hoekstra, 2004). According to researchers like Saunders (1990) and Rohe et al (2001), from United Kingdom and the United States respectively, home ownership is the dream of every individual. Saunders claims that people have a natural instinctive preference to possess, to own; and he argues that governments should facilitate this wish. Rohe et al (2001) give an overview of research about the advantages of home ownership and states that an owner-occupied dwelling is good, both for the individual and society. Home ownership leads to happy, healthy and involved citizens; they would be more successful in education and have greater social opportunities. These theories maintain that in all countries people prefer home ownership, and predicts as the access is improved, the rate of home ownership will rise.

As Saunders and Rohe et al regard preference for home ownership as a part of human nature, Craig Gurney (1999, 1999) demonstrates the cultural norms (nurture) of home ownership and renting. In his research he uses a constructionist approach and investigates the meaning people attach to home ownership. He conducts interviews and focuses on metaphors that were used for buying and renting. He found that in the United Kingdom home ownership is the normalised type of tenure and tenants in council housing are defined as an outgroup.

Jim Kemeny moved from the United Kingdom to Sweden and was struck by the fact that the Swedish had a completely different attitude towards home ownership and were not so much interested in this type of

tenure. The Swedish people saw renting as an appropriate type of tenure for the long run, also middle class households. Kemeny (1981, 1995) developed a theory to explain these differences and separated 'home owner societies' and 'cost rental societies'. In the former, the share of home owners is relatively high and owner-occupation is promoted by government. Kemeny calls the rental sector in this kind of society a 'dual rental market', which means that only the most vulnerable households are housed in the relatively small social rental sector that is strictly separated from the private rented sector. In the latter, the 'cost rental societies', he calls the rental market a unitary rental market and this is a well-developed or mature rental market that provides an acceptable alternative for home ownership. Thus, Kemeny claims that the type of 'housing society' has a great impact on the meaning of housing tenure; and therefore there will be divergence between countries in the meaning of housing tenure.

Likewise, German researchers Behring and Helbrecht (2002) searched for an explanation why in certain developed countries are lagging behind in the growth of home ownership. They showed that if the welfare system provides a secure safety net, and tenants are well protected by rent regulation and tenant protection, this type of tenure provides a secure home. In countries like Germany, Austria and Switzerland there is no need to buy to acquire basic security and social acceptance. Thus choosing home ownership is a free choice in those countries according to Behring and Helbrecht. The perception and importance of home ownership would be related to welfare system and rent regulation and tenant protection.

In short theories described above showed different kind of impacts on the meaning of home ownership: first, a natural instinct for ownership; second, the housing system (home owning or cost rental) and more specific rent regulation and tenant protection; third, the welfare regime. In this paper we try to find the meaning of home ownership in 8 countries. Furthermore, we will compare and contrast the meaning of home ownership in the different countries and identify the factors that constitute the similarities and differences.

## **1.2 Research aims**

The empirical data in this paper is based on the EU funded project called: 'The origins of security and insecurity. The interplay of housing systems with jobs, household structure, finance and social security' (OSIS). It was undertaken in eight European countries<sup>1</sup>; selected on the basis of different shares of home ownership (high in Hungary and Portugal; low in Germany and the Netherlands) and with different welfare regime types: social democratic (e.g. Sweden), conservative (e.g. Germany), liberal (e.g. United Kingdom), Latin rim (e.g. Portugal), and former eastern Europe (e.g. Hungary).

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<sup>1</sup> Belgium, Finland, Germany, Hungary, The Netherlands, Portugal, Sweden, United Kingdom

**Table 1: Tenure structure (period 2003-2005, different years for different countries)**

	Belgium	Germany	Finland	Hungary	Netherlands	Portugal	Sweden	UK
% home ownership	70	42	63	92	54	76	40 +15 coop*	70
Development	Stable	Stable	Falling	Growth	Growth	Growth	Stable	Growth
Private rental	24	53	17	4	11	17	20	10
Social rental	6	5	16	4	35	3	25	20
Kemeny: Home owning (HO)/ cost rental (CR) society	HO	CR	HO	HO	CR	HO	CR	HO

Source: Institutional Studies OSIS

\* It has been argued that, as it is a tradeable asset, Swedish cooperative housing should be regarded as a form of home ownership (Stephens, 2006).

**Table 2: Expenditure on social protection benefits in purchasing power parities per inhabitant, 2003**

Sweden	Belgium	Netherlands	Germany	UK	Finland	Portugal	Hungary
7963	7130	7120	6830	6605	6348	3788	2715

Source: Eurostat.

The first stage of the research involved an examination of the main institutional arrangements relevant to the meaning of homeownership – the housing market, social benefits, the labour market and the financial market. The second and main part of the qualitative phase was the 30 household interviews (with 20 homeowners and 10 tenants) in each country. The interviews were conducted in cities with an average economic growth. Cases were selected according to employment and unemployment; singles and couples; aged under 45 and over 45; and finally male and female as key respondents. In all countries the interviews were conducted on the basis of a semi-structured topic guide. When asked about the meaning of housing tenure, households elaborated on some sort of social attitude. They also expatiated on more practical and financial considerations, such as freedom of choice, affordability and equity. Their arguments could now and then be associated with references to housing markets, financial markets and housing policy.

This paper presents a comparative analysis of the institutional and interviews reports from all participating countries. The following research questions were be addressed:

1. Why do people prefer either renting or buying a dwelling, what are their arguments and considerations?
2. What is the meaning of home ownership? In particular, how does the situation in rented sector impact on the meaning of home ownership?
3. What are the differences and similarities between countries and to what extent can they be ascribed to differences in the country context?

In this paper we will generally make a rough distinction between renting and buying, which won't do justice to the significant differences between social rental and private rental. Further, we won't address the special status of the cooperative sector in Sweden; and finally, our focus will mainly be on the differences between countries. Therefore, some aspects of the meaning of home ownership won't be explained as thoroughly as others.

Renting is the alternative to home ownership, and the extent to which this type of tenure is an acceptable alternative appeared to have a great influence on the drive to become a home owner. Therefore, to clearly understand the importance and significance of home ownership we will start off by finding out how households in the separate countries perceive renting. We will divide the 8 involved countries in three groups according to the 'meaning' of renting. Then we will explain the differences between the three groups by differences in the institutional contexts. Further, we will analyse the different perceptions and considerations of interviewees about home ownership and discuss the factors that impact upon the meaning of home ownership. In particular, we will focus on the impact of the meaning of renting upon the meaning of home ownership.

## **2 The meaning of renting**

In all countries the rented sector appeared to be a provider of dwellings when people have no money to buy a property or when they need a stop-gap solution in an emergency, for example relationship breakdown. In some countries tenants said they wanted plenty of flexibility and mobility in their lives. They also said that they liked the maintenance services provided by landlords. Finally, some did not want the obligations that go with a mortgage.

The extent to which the rented sector is seen as a reasonable alternative to home ownership and the extent to which features of the sector were appreciated and considered important appeared to be considerably different across countries. These differences seemed to depend on factors like housing policy, the housing market and the financial market. Parallels could be found within subgroups. The eight countries could be split into three groups, according to the respondents' thoughts on the type of people for whom renting might be an accepted alternative to home ownership.

Fig. 1 For which groups is renting an acceptable alternative to home ownership?



*Flexibility and service*

In the first group of countries the meaning of renting is described in a whole variety of ways. In Germany and the Netherlands renting was said to be the favoured tenure when moving out of the parental home, in Sweden interviewees saw renting as acceptable for young people. To young people, renting primarily meant being flexible. They were students or had just started working and formed new households that might still be unstable. They liked the idea of being free to move on without too much hassle.

Another aspect of renting that makes it an attractive alternative to home ownership is the building maintenance service. This is appreciated by tenants who have rented all their lives, and especially by people who are too ill or disabled to do their own maintenance. Another group that seemed to be particularly keen on the maintenance aspect were the elderly. For example, Swedish respondents said that they would like to live in a rented dwelling when they got old and were no longer able to maintain their property.

Interviewees from Germany, Sweden and the Netherlands experienced the rented sector as a good alternative to home ownership; some tenants called it an unquestioned decision. A Dutch respondent was asked to explain her decision to rent:

*“You know, I’ve never really thought about it? We just rented.”*

(Tenant, female, 55, the Netherlands)

A large group of low-income households live in rented dwellings. They maintain that renting gives them security because they have no building maintenance bills and are assured of a place to live in the future. Apart from young households and people who are not able to do maintenance themselves, the rented sector is also a temporary solution for people in urgent need of a dwelling, for example, in the case of a financial setback.

Even so, respondents in both Sweden and the Netherlands experienced changes in the rented sector. Swedish respondents said that renting was becoming increasingly expensive and the Dutch were worried about policy changes that could result in higher rents. Moreover, the waiting lists in the Netherlands for a social rental dwelling are long and the private rented sector does not provide such a secure form of housing.

Although changes might occur, interviewees perceived renting in the social rented sector in Sweden and the Netherlands, and in the private rented sector in Germany as a secure form of tenure, which is mostly described in positive terms. Tenants that were interviewed feel as if the dwelling is their own, but are still flexible and can move easily when circumstances change. Maintenance is provided by the landlords, an aspect which a lot of tenants value greatly. Remarkably, both in Germany and the Netherlands, it emerged that home owners especially valued the flexibility of renting, while tenants said they especially valued maintenance services.

#### *Stop-gap solution*

The UK and Finland are in the middle of the spectrum. In both countries the rented sector is seen as an acceptable option for young households, low-income groups and people who need temporary housing. However, the strongest emphasis was placed on renting as a temporary solution for people who cannot yet afford home ownership.

Still, renting has distinct advantages. A Finnish tenant said she felt independent and free because she did not have a mortgage; she felt free to move if noisy neighbours arrived and she had no maintenance bills to pay (Naumanen & Ruonavaara, 2005).

In both Finland and the United Kingdom the interviewees experienced the social and the private rented sector differently in terms of security and insecurity. Most tenants in the social rented sector in the UK felt that their tenancies were secure and this made them feel as though the property was theirs. The receipt of housing benefit added to the sense of security and they also felt that the dwelling was decent and relatively cheap. It was a better standard of living than they could afford to buy. However, the tenants in the social rented sector did not enjoy flexibility, the freedom to move when they wished (Jones & Quilgars, 2005). The private rented sector was perceived as the most insecure form of tenure; tenants in Finland shared this perception.

Despite the advantages, what emerged above all in these two countries is the notion that a tenant is dependent on the landlord and is lining a stranger's pocket. This motivates people to save and buy a home as soon as the conditions are met.

### *Having financial constraints*

In Belgium, Portugal and Hungary, a relatively small group of people who are unemployed, unable to work due to illness or disability, or who are caught up in financial problems live in the rented sector while they have no other option. The connotations of renting are primarily negative; hence, being a tenant in these countries has a deep impact on social identity. Only home ownership paves the way for inclusion (Perista & Baptista, 2005).

*“One thing is to have a relationship with your neighbours when you own. Another thing is when you rent. If there is any problem they will go and speak with the owner and not with us. The tone of voice they use when they talk to us is completely different if you are a tenant or an owner. That is one of the reasons why I wanted to have a home.”*

(Home owner, female, 33, Portugal)

In these countries the positive aspects of renting, such as flexibility and no maintenance, are less pronounced. Being a tenant is not really a question of choice; often it is the only option. When it comes to security and insecurity, a distinction needs to be drawn between the public and the private rented sector. Tenants in the private sector feel more insecure than tenants in the public sector. The experience of tenants in Portugal varies depending on the type of contract. Tenants with established contracts feel secure and are motivated to stay in their dwellings because it delivers a major financial advantage. This does not apply to tenants with new contracts.

## **2.1 Explaining the differences**

The differences between these three groups of countries might be attributable to the history of the rented sector, current rent policy, housing policy in general, and the promotion of home ownership in particular. One significant influence on the meaning of renting and on the differences between the three groups is tenant's rights and rent regulation. The percentage of rented dwellings in each country seems to correspond to some extent with the classification of the countries into the three groups (overview).

In Germany, Sweden and the Netherlands rented dwellings account for a fairly large share of the housing stock. Governments are involved in the social/public and private rented sector via tenant's rights and rent regulation. Rent contracts are for an unlimited time period, and the yearly increase of the rents is tied to standards provided by the government.

Since 1971, German tenants have been able to assess whether they pay a fair rent by consulting an index of the average rent level (*Mietpreisspiegel*). Meanwhile, the Rent Regulation Act (1971) regulates rent increases for existing tenancies. Landlords are obliged to give strong arguments in cases where they terminate a tenancy and usually need to give three months' notice (Helbrecht & Tegeder, 2005).



The Swedish rent-setting system is based on a user value concept. Rents are first set in the public sector, and then in the private sector. The rent in the public sector forms an upper limit for acceptable rents in the private sector and the praxis is subject to the law. In the Netherlands, both social and private rented dwellings up to a monthly rent of 615 euros are subject to rent regulation. This regulation implies a maximum rent for each dwelling and a maximum annual increase (Elsinga & Toussaint, 2005).

In Finland and the UK the rented sector is somewhat smaller. The conditions in each country might have made the rented sector less attractive than in the first group. In Finland the market in rented housing has been gradually deregulated. Although feared, excessive rent increases did not occur. The new legislation did reduce the tenant's contractual security and it strengthened the landlords' powers (Naumanen & Ruonavaara, 2005). It seems, moreover, that the Finns cannot entirely rely on the service of the landlords.

In the UK the emphasis on short-term use of the rented sector, unless people cannot afford home ownership, seems to have its roots elsewhere. Successive governments saw home ownership as the 'natural' and 'normal' tenure and promoted it through policies (Right-To-Buy) and political rhetoric (Jones & Quilgars, 2005). This seems to have had a major impact on the perception of home ownership in the UK.

In Hungary the rented sector moved from unitary to residual, especially in the urban areas. The share of public rented housing in Budapest was 63% in 1970; by 2001 it had dropped to 9%. Before the transition to the new political regime in 1989/90, tenants enjoyed high security of tenure and low rents with increases below the rate of inflation. After the regime change, tenant's rights changed drastically. The private rented sector has no rent setting and no contractual relations; landlords and tenants feel defenceless towards each other (Hegedüs & Teller, 2005).

In Portugal levels of home ownership also increased in a short space of time. Renting dropped from 43.4% in 1981 to 20.3% in 2001. This development was caused partly by tight regulation of the rental market, one major aspect being frozen rents, which made the private market non-profitable for private investors. Despite some flexibility, which was introduced in 1986, the situation led to severe downgrading in a large part of the rented stock. Landlords avoided maintenance and repairs, either through unwillingness or a real lack of money (Perista & Baptista, 2005).

In Belgium, only 6% of the total housing stock consists of social rented housing. Dwellings in this sector are only accessible for low-income groups. The contracts are permanent and tenants are well protected. But this contrasts sharply with security of tenure in the private rented sector, which accounts for 19% of total housing stock. In existing tenancies the rent is allowed to increase in line with the consumer price index; whereas in new tenancies private landlords are free to set the rents themselves. Under Belgian law a contract is, in principle, for a period of nine years; however, it can be terminated at three-year intervals.

In-between there is no robust tenant protection: both the tenant and the landlord may terminate a contract in return for compensation (De Decker, 2005).

In short, it appears that tenant protection, rent regulation, the supply of rented dwellings, whether rented dwellings are well-maintained, and political rhetoric in favour of home ownership influence the extent to which renting is perceived as an acceptable alternative to home ownership. This perception influences the meaning that people attributed to renting or being a tenant.

### **3 Meaning of home ownership**

The respondents in all countries preferred being an owner-occupier in a certain phase of their lives. Respondents in many countries said that home ownership is the type of tenure that goes with family life, children and a stable job and lifestyle. The main advantage, which respondents in all the countries mentioned, is that you are lining your own pocket and not the pocket of a stranger. In all countries an owner-occupied dwelling was commensurate with independence. In most countries the respondents also mentioned the freedom to renovate the property to their own taste. This sense of control and independence seems to contribute to the strong emotional tie. If tenants are allowed to modernise and adjust their dwellings, they just complain that it is a “waste of money”, as they will have to reverse the changes if they move and they will never get a return on their investment. This suggests that the freedom to adapt and renovate the home is appreciated most in combination with home ownership.

#### *Security*

Security as a result of home ownership was mentioned in several countries. However, the context of ‘security’ varies from country to country, which results in a different explanation of the term. In general, security seems to concern four dimensions of home ownership. First, the security of having a place to live; home owners felt they were legally in control. Second, security of housing costs; some interviewees did not anticipate an increase in the monthly mortgage repayments and thought they might even diminish, unlike rents. Third, some interviewees mentioned the affordability of home ownership in old age; the monthly expenses would be lower than renting. Fourth, the owner-occupied dwelling represented financial resources; home owners have a bit put by for a rainy day.

These dimensions of security were found in all the countries. However, there was a difference in the level of importance and emphasis in each case. In all the countries security was understood primarily as legal security. The sense of being in control is linked to the sense of independence noted above.

*“Well, sometimes I feel bitter when I see my ex-husband and think dammit you have your own house while I’m still renting and... how can I put it... you’re more independent in a way [...] once you’ve bought something you have a bit of security. Because some people say that these houses will be gone in ten years and then I think, well*

*maybe I'll have moved on by then, I don't know that of course, but things like that, if you buy a house you do have more security."*

(Tenant, female, 61, the Netherlands)

Second dimension was the security of housing costs. Interviewees referred to rising rents in Belgium, Hungary; and the Netherlands and Sweden. The latter two are remarkable, while the meaning of renting in these countries is still perceived as a reasonable alternative for home ownership. Nevertheless, people seem to be aware of changes in housing policy, more specific about the changes in rent regulation. Possibly this could affect their meaning of home ownership, and especially the security of home ownership in future.

In Belgium and Portuguese people also referred to the third dimension of security. Retired tenants are in a worse situation than retired home owners. The latter group have often repaid the mortgage and have no more housing costs. Some of the Belgian respondents admitted that they worried about being too late to become home owner and stressed the benefit of having low housing costs or none at all in old age.

The fourth aspect of security, the property as a financial resource, seemed most prominent in Hungary, especially among the marginal home owners. This might be due to two reasons. The first is that people are less secure about what they buy; there is no reliable information on trends in property prices because there are no ownership registration documents. A 'bad' decision might have a major impact on one's financial situation. The second reason might be that in times of hardship it seems more common to use the property as a financial resource, given the low level of social security.

#### *Inflexibility and discipline*

Germany is more or less unique in the experience of home ownership. This is the only country in which some of the home owners clearly stated that they were happy with their dwelling and the form of tenure, but also had mixed feelings as they feel less flexible in their life choices. Most respondents regard their current dwelling as the place they will always live in. Owning a property is synonymous with being settled.

*"My approach to home ownership is rather ambivalent. Well, it means quite a strong fixation to one certain area. In the past I used to change my occupational locations rather flexibly, sometimes even too spontaneous, when I was still alone and even later with my family. If that had been made difficult, also by home ownership, I would not have been so flexible. I also notice, that other people feel similar. Home ownership does make inflexible in certain ways. Our company offers quite a few jobs regularly and we wonder why people do not apply. Then we are always told that people own houses and don't like to move. They won't move to a different town then, even though the salary will be much better."*

(Home owner, male, 49, Germany)

Moreover, the rented sector accounts for 55% of the housing stock (Appendix II), thus providing an acceptable, non-stigmatised alternative to home ownership. Still, it is remarkable, that although the Germans do not rush to become home owners, they still want to become one eventually (IS Germany, 2004). Not only despite the large rental sector, but also striking because of serious concern about future house prices caused by the prospect of a shrinking German population.

#### **4 Discussion**

Contrary to renting, the meaning of home ownership appears to be rather similar among countries. The meaning stems from the right of disposal, control and use: the ‘necessary properties’ of owner-occupation irrespective of the country (Ruonavaara, 1993, based on Sayer, 1984, p. 89). In all countries the financial advantage of lining your own pocket, the legal security of having a place to live and the independence and freedom to renovate were valued greatly. Nonetheless, within the limits of the necessary properties people do experience owner-occupation differently among countries. The differences match ‘contingent properties’, which are rights and duties, advantages and disadvantages from the point of view of the consumer that can vary within limits of necessary properties of types of tenure. Housing policy and in particular the situation in the rented sector impact on differences in the meaning of home ownership, as does the welfare regime.

The 3 groups that stem from the interview results in the 8 countries match to a certain extent the ‘housing societies’ that Kemeny presented. To the interviewees in Germany, Sweden and the Netherlands, in Kemeny’s typology classified as ‘cost rental societies’, home ownership was less urgent for security reasons and could even be regarded as a constraint on mobility. Whereas in ‘home owning societies’ home ownership seemed more important for social inclusion and more important in some of those countries for security reasons. Moreover, the differences between ‘dualist’ and ‘unitary rental sector’ appeared very clearly from interviewees’ responses: in the ‘home owning societies’ with a ‘dualist rental sector’ interviewees reported differences between private and social rental housing. Yet, in Sweden and the Netherlands (defined here as cost rental societies) some interviewees also explained preferences for home ownership in terms of changes in the rented sector. Respondents explained why home ownership provides security for monthly expenses in contrast to increasingly insecure rents, while rent regulation and tenant protection changes. Again, this enforces the argument that the rented sector is of great importance for the meaning of home ownership. Moreover, these findings show that the composition of the groups is subject of changes in housing policy and more specifically rent regulation and tenant protection.

In most of the countries involved, interviewees did not mention welfare as a prominent feature in the meaning and importance of home ownership. Still if we look at the expenditure on social provision per capita (presented in table 2) and examine the meaning of home ownership in terms of security; we did find some indications of a relationship. Interviewees in Hungary most clearly linked security in owner-

occupation related to an insecure welfare system. Home ownership might be more important for them while the dwelling could function as a financial resource in case of financial problems. Still, favouring home ownership seems more directly related to the badly protected rented sector and the fact that the rented sector is highly stigmatized. In the countries that spend the most on welfare, interviewees are not referring to the advantage of having low costs at old age or at the possibility of using the owner-occupied dwelling as a financial resource. Belgium seems exceptional in this case; with high social protection level yet referring to the importance of being a home owner, while having low housing costs at old age. However, again this seems related to the insecure position of tenants, as interviewees are referring to rising rents. Behring and Helbrecht (2002) explained the absence or low growth of home ownership in some developed European countries by a strong welfare system and tenant protection and rent regulation. The interview findings in the 8 European countries both aspects appeared to impact the meaning and importance of home ownership, most essentially the meaning of renting. The meaning of renting appeared to a great extent dependent on tenant protection and rent regulation.

In conclusion then most striking impact-factor on the importance and meaning of home ownership was the position of tenants in a country and the accompanying meaning of renting. We separated 3 groups of countries that differed in their meaning of renting and found that factors like supply of rented dwellings, tenant protection, rent regulation, whether rented dwellings are well-maintained, and political rhetoric in favour of home ownership could explain similarities and differences between the countries. At the one extreme we found Belgium, Portugal and Hungary, with a rented sector largely for the worse-off households; there is a very strong attitude in favour of home ownership. Being a tenant is similar to having financial and usually family problems. Further, being a home owner was clearly important for social inclusion. In Germany, Sweden and the Netherlands, on the other, the tenure choice was more like a free choice, because of the large and well-protected rented sector. In particular German interviewees talked about the negative aspect of being a home owner, namely a lack of flexibility; they appeared to wait with buying until their late thirties.

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