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A research agenda for international comparative housing research 2.0.

Hoekstra, Joris

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Comparing cities and regions rather than countries?

A research agenda for international comparative housing research 2.0.

Joris Hoekstra
Delft University of Technology
Faculty of Architecture and the Built Environment
Department of Management in the Built Environment
j.s.c.m.hoekstra@tudelft.nl

Abstract

International comparative housing research usually takes countries as a unit of analysis. Studies in the field typically connect housing outcomes at the national level to national welfare state and housing regimes. However, as a result of both supranational developments (globalization, financialization, neoliberalization, European Union integration) and intra-national developments (devolution of powers to regional and local entities, restructuring of national welfare states, rise of bottom-up collaborative movements), the influence of the national state clearly seems to eroding. In response to this trend, this paper explores a new form of international comparative housing research, in which not countries but (city) regions are the unit of analysis. Why do we need such a new form of comparative housing research? How can it be conceptualized? What are relevant research questions? What should we measure? The answers to these questions are formulated in the form of an agenda for further research and discussion.

1. Introduction

In the last decades, international comparative research has developed into a significant research strand within housing research. Basically, international comparative housing research attempts to explain differences in particular housing outcomes (e.g. affordability, housing quality, housing satisfaction, energy-efficiency) between countries. In most cases, information on these housing outcomes is collected at the national level, although data may be broken up into socio-demographic groups. Usually, the national context (economic development of the country as a whole, welfare state regime, national policies) is used as the main explaining factor for differences in housing outcomes that are found between countries.

Thus, national states play an important role in main stream international comparative housing research. This also applies to the theory development in the field. The most commonly used theoretical frameworks are so-called divergence theories. Divergence theories attempt to strike a balance between generalization on the one hand, and attention

to difference on the other. Divergence theories state that social systems and outcomes are context dependent, but that general factors within national contexts allow for a degree of generalization (Hoekstra, 2010). As a result of this generalization, typologies of countries may be constructed. In international comparative housing research, the often used theoretical frameworks of Esping-Andersen (1990)¹, Kemeny, (1992, 1995) and Schwartz and Seabrooke (2008), as well as the recently developed housing finance framework of Blackwell and Kohl (2018) all work with typologies (welfare state regimes, rental systems, varieties of capitalism, housing finance systems) that refer to nations as a whole. It is generally assumed that the position of a country in the typology concerned has a strong influence on the housing outcomes that can be observed.

In this contribution, I want to challenge the dominance of the national level in comparative housing research. I argue that as a result of both international processes, and developments within the state, the national state is to some extent 'hollowed out'. Consequently, both the global level and the local level are becoming more important. Obviously, this observation is not new. As Aalbers (2015, p. 46) notes:

Housing is not only national in nature, but also local and global. As is well understood, housing is local in nature because housing markets work locally but, in the majority of countries, most housing market institutions and the lion's share of housing policies are embedded at the national scale. Housing is also global in nature because, first some agents of housing markets work globally, and, second, the ideology of housing as well as of states and markets is shaped in a complex fashion at the intersection of national and international trajectories.

In this contribution, I want to elaborate on the implications of the above statement for international comparative housing. It is my intention to show that Aalbers' statement is largely correct, but that it somewhat understates the importance of the local level. Throughout the paper, I develop a research model that connects the global, the national and the local level (level of regions and cities) to each other. Although all three levels are important and should be taken into account when doing international comparative research, my main focus is on the local level. I argue for a new type of comparative housing research in which not nations but localities (regions or bigger cities) are the key unit of analysis: international comparative housing research 2.0. In my opinion, such research is much needed and may have considerable added value. Not only because housing markets work locally (although this is an important conception that is often ignored in comparative housing research), but also because housing processes, as well as the (policy) responses to these processes, increasingly manifest themselves at the local scale.

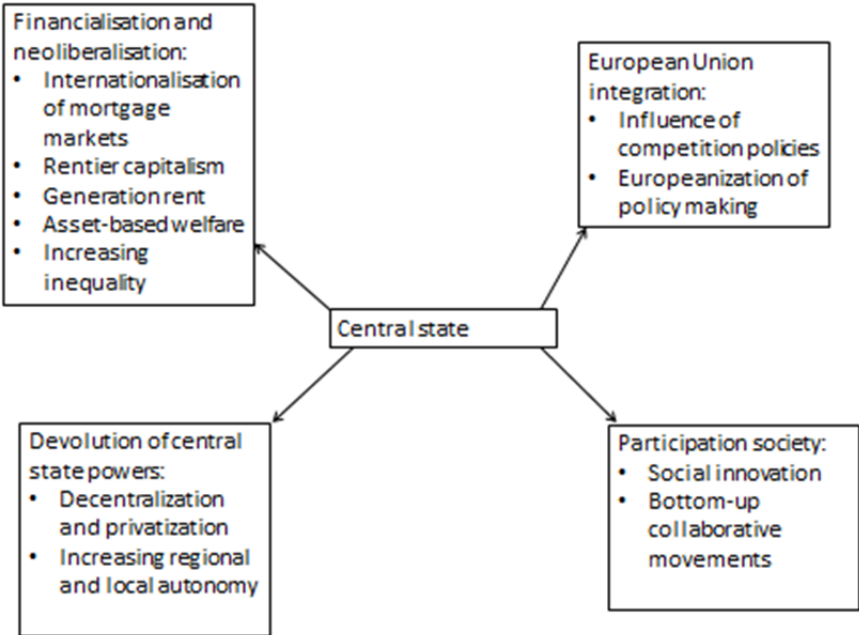
¹ It should be noted that Esping-Andersen's theory does not include housing. However, various housing researchers (e.g. Matznetter, 2002, Hoekstra, 2003, Hulse, 2003) have 'translated' Esping-Andersen's work to the field of housing.

In order to underpin this argument, Section 2 will review the literature on the ‘hollowing out’ of the national state. With the help of examples from various countries, I will show that this concept also has relevance for the field of housing. In Section 3, I will develop an explanatory framework for International comparative housing research 2.0, and I will translate this framework into a research agenda. Section 4 contains the conclusions.

2. The hollow state and its relevance for housing research

One of the concepts that is often mentioned in relation to the demise of the nation state is the idea of the ‘hollow state’. In the context of this paper, I define a hollow state as nation state that is losing power to both the supranational level and the intra-national level. Figure 1 gives insight into the main factors that result in a ‘hollowing out’ of the national state. It should be noted that this figure is tailored to European Union countries. Within this group of countries, the impact of the mentioned factors will differ depending on the openness of the economy (degree of globalisation) and the national political structure (to what extent is there a devolution of powers to the lower administrative levels?). In the sequel, the various factors mentioned in Figure 2.1 are discussed in more detail.

Figure 1 Factors that ‘hollow out’ national states and their relevance for housing



2.1 International developments that 'hollow out' EU nation states

Financialization and neoliberalisation

The most important international development that 'hollows out' the nation state is the globalisation. As a result of economic, cultural and political integration at a worldwide level, or at least in certain macro-regions, national states have less power and sovereignty to determine their own development and future. Two important developments that affect every European country are the *financialization* and the *neoliberalisation*. These developments are also very relevant for the housing field and have attracted a lot of attention of housing scholars lately (Aalbers, 2015 and 2016, Maclennan and Miao, 2015, Clapham, 2019). The available studies incessantly show that financialization and neoliberalisation have far-reaching consequences for housing markets and housing outcomes.

As a result of international mortgage provision and securitization, housing markets become more volatile and more dependent on international economic developments. In the international financial system, housing is increasingly seen as a generator and accumulator of wealth. This implies that home ownership is not only perceived as a means to secure a roof over the head but also as an investment good. We are experiencing a form of *rentier capitalism* (Clapham, 2019) in which both firms and people invest in rental housing (buy-to-let) and AIRBNB, particularly so in the cities, in order to make profits from both rental yields and house price appreciation. Particularly in the current low-interest environment, housing is a profitable alternative for many investors.

Coupled with gentrification, rentier capitalism transforms the population structure of many inner-city neighbourhoods. Urban house prices, as well as private rental sector rents, have increased a lot and city centre housing has become increasingly inaccessible for young adults and people with a middle-income (Hoekstra, 2014). Consequently, home ownership rates among young people are decreasing and a so-called generation rent is growing up (McKee et al., 2017).

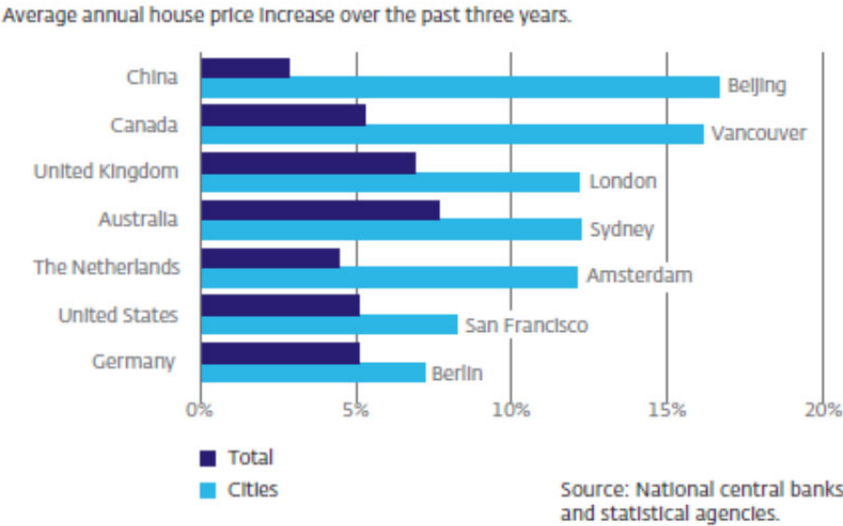
Given the dominance of neoliberal ideologies in housing policy (Clapham, 2019), national governments generally take little action to counter these trends. On the contrary, neoliberal policies have resulted in structural changes on the labour market and substantial welfare state reforms. This has led to the rise of the precariat (Standing, 2011): the rapidly growing group of people that live in insecurity and without much perspective as a result of flexibilization of the labour market and the lack of good social assistance schemes. Members of the precariat generally have very little options on the housing market.

Another consequence of the increasing house prices and the demise of the welfare state, is the increasing popularity and acceptance of the concept of asset-based welfare (Prabakhar, 2018, Elsinga and Hoekstra, 2015). Home owners are more and more aware of the fact that they can (or need to?) use their housing wealth for other spending and investment purposes, such as helping their children, renovating their house or supplementing their pension. Since parents often use their housing wealth to help their children on the housing market, asset-

based welfare leads to more intergenerational transfers and stronger emotional and financial ties within multigenerational families (Deng et al., 2018). However, it also leads to growing inequality: between home owners and tenants (who do not possess housing wealth), and between young adults who do receive intergenerational transfers from their parents, and young adults that are not in that position (Elsinga and Hoekstra, 2015). It should be noted that the developments described above are particularly salient for the cities and the economic core regions of countries. It is here that house prices are growing disproportionately fast and the most serious affordability problems occur (see Figure 2 for an illustration of this). In the more peripheral parts of the European nation states, the dynamic is often completely different. These regions often suffer from a shrinking population and lack of perspective for young people. On the housing market, this may result in stagnating or declining house prices and an increase in vacancy rates. It is often argued that neoliberalisation and financialisation lead to increasing inequality (MacLennan and Miao, 2015). This inequality does not confine itself to the inequality between groups as it has been described above, but also has a geographical dimension. In my opinion, the increasing regional inequalities enhance the need to move away from the national averages, and focus more on the regional level.

Figure 2 Housing market growth concentrates in the big cities

Chart 2 Annual house price increase in selected cities and countries



Note: The last reference period was 2016 Q3 (Australia), 2016 Q4 (Canada, China, Germany and the UK) or 2017 Q1 (the Netherlands, United States), depending on data availability.

Source: Hekwolter of Hekhuis et al., 2017.

European Union integration

The increasing European integration is another supranational factor that has a strong influence on many aspects of the welfare state, including housing. For example, the social rental markets of both Sweden and the Netherlands have been substantially reformed as a consequence of the European Union competition regulations (Elsinga and Lind, 2013). Due to these reforms, they have lost some of their unique characteristics.

At this moment, housing is not seen as one of the core competences of the European Union but there are increasing calls for establishing a European Union wide housing policy. Until now, the Europeanization of housing policies can be seen as a side effect of competition policies (see above) but in the near future, a further policy harmonization may be expected. As far as this is concerned, the domain of housing might follow the domain of spatial planning. In the latter field, a substantial Europeanization of policy making and design has already taken place (Dühr et al., 2007), under impulse of various European networks and projects.

2.2 Intra-national developments that ‘hollow out’ the national state

Devolution of central state powers: towards a hollow state

Internal developments within the European Union nation states also contribute to a hollowing out of national states. In the field of public administration, a hollow state is a state in which public services are not provided by the central state itself but rather by private firms, decentral governmental agencies or non-profit organizations (Milward and Provan, 2000). According to this definition, since the 1980s, many nation states have been significantly hollowed out. This seems to be related to (neo-liberal) ideas about efficient public governance and administration. It is considered cheaper, less bureaucratic and more flexible if welfare services are provided by local/decentral government agencies and third parties, rather than by the central state itself.

Such tendencies towards privatization and decentralization are also very well visible in the provision of social housing. In the second half of the 20th century, the central state has to some extent withdrawn from the provision of social housing in many European countries (less subsidies, less direct involvement). In various places, particularly so in the UK, part of the social rental housing stock has been privatized. Currently, much social housing is provided by private non-prof organizations such as housing associations, although local authorities still feature as provider of social rental dwelling as well. In some countries, such as Germany and France, private parties also provide social rental or intermediary rental housing, in exchange for a subsidy (Haffner et al., 2009). Whatever the arrangement is, the providers of social rental housing usually operate within a given local housing market context and tend to have a significant amount of autonomy from the central state. In other words, local contexts matter as far as the provision of social rental housing is concerned. Nevertheless, the freedom of local social rental housing providers is clearly bounded. Central states remain important as providers of housing policy frameworks and financial support.

Constitutional housing rights, rent regulation, tenant security, as well as most subsidy arrangements, are usually the prerogative of national governments. However, it seems this has gradually changed in the last two decades. In various countries, national welfare states are being transformed into so-called multi-level welfare states (Ferrara, 2005, McEwen and Moreno, 2005). The main argument here is that while the responsibility of some policy fields has shifted to the European level and other policy fields remain under strong influence of national states, some regional and local governments attempt to implement additional social policies that are neither covered by the EU nor by national governments. Doing so, these local and regional governments strengthen their position and justify their existence. The available research hypothesizes that such regional and/or local social policies are more developed in relatively affluent localities and in localities with a strong own identity (Vampa, 2016). In the field of housing policy, the concept of multi-level welfare states is of relevance as well. Indeed, in various countries, such as the UK (Stephens, 2019), Germany (Haffner et al., 2009) and Spain (Dol et al., 2017), housing policies are mainly formulated, and often also funded, at the regional level and may differ significantly between countries (in the case of the UK) or regions (in the case of Germany and Spain) within a sovereign state.

It is interesting to note that such a differentiation in housing policies not only takes place at the regional level but also at the level of (big) cities. Section 2.1 has shown that many growing cities are characterized by so-called rentier capitalism that results in inaccessibility of housing markets for young people and households with a lower to middle income. In this respect, Wetzstein (2017) speaks of a global urban affordability crisis. In reaction to this crisis, some big cities have developed specific policies in order to support middle-income groups and keep housing more affordable. For example, Berlin is developing plan for a five years rent freeze², whereas Barcelona has strongly regulated the AIRBNB sector³. Ideas for special housing arrangements for so-called keyworkers that originated in the UK (Raco, 2008) have spread to cities in continental Europe, such as Amsterdam. The fact that big cities are increasingly taking matters in their own hands is also visible in other domains, for example the field of sustainability. Various European big cities have formulated sustainability objectives that are much more ambitious than the national goals. This corresponds with the vision of Benjamin Barber who states that (mayors) of big cities are more feasible actors for solving the problems of the world than nation states (Barber, 2013).

Participation society and social innovation

Last but not least, not only regional and local governments but also civic society is increasingly taking matters in its own hands. Ideas about a 'Big Society' or a participation society⁴ are gaining currency across Europe (Kisby, 2010). These terms refer to a form of society in which people take responsibility for their own life, as well as for the local community they live in. Indeed, many recent social innovations are initiated by private non-

² <https://www.theguardian.com/world/2019/jun/18/city-of-berlin-backs-plan-to-freeze-rents-for-five-years>

³ <https://www.citylab.com/life/2018/06/barcelona-finds-a-way-to-control-its-airbnb-market/562187/>

⁴

profit actors (NGO's, social entrepreneurs, community groups) that are not (directly) connected to the state (Garcia and Vicari Haddock, 2016). In a large European research project titled WILCO (Welfare Innovations at the local level in favour of cohesion), social innovations in the field of housing, employment and childcare were analysed within the context of the local welfare system for 20 European cities. An important trend, that is also closely connected to the increasing unaffordability and inaccessibility of dwellings, is the increasing interest in collaborative forms of housing provision and management, such as co-housing and housing cooperatives (Van Bortel et al., 2019). Although such initiatives often have a very local and idiosyncratic character, they are visible in various European countries.

3. Towards a new form of comparative housing research

Based on Section 2, my tentative conclusion is that the national state is not by definition the optimal unit for international comparative housing research. After all, many determinants of housing developments have a supranational (international) rather than a national dimension (Section 2.1). Moreover, the responses to these supranational developments often take place at a regional or local level rather than at a national level (Section 2.2). Taking this into account, I plea for a new form of comparative housing research in which the supranational, the national and the regional/local level are firmly related to each other, and localities function as the unit of analysis. Only in this way, the geographical differentiation in housing outcomes is adequately captured and justice is done to the various (policy) responses that are formulated and implemented at the local level. Whether the units of analysis should be (federal) regions, provinces, cities or city regions, depends on the goal of the research and the institutional capacity of the administrative region concerned⁵. In my opinion, an administrative region can only be a relevant unit of analysis in international comparative housing research if it has a local welfare and housing system with sufficient capacity to have a real impact on local housing outcomes. The terms 'local welfare and housing system' and 'housing outcomes' are key concepts here that need some further explanation.

3.1 Defining key concepts

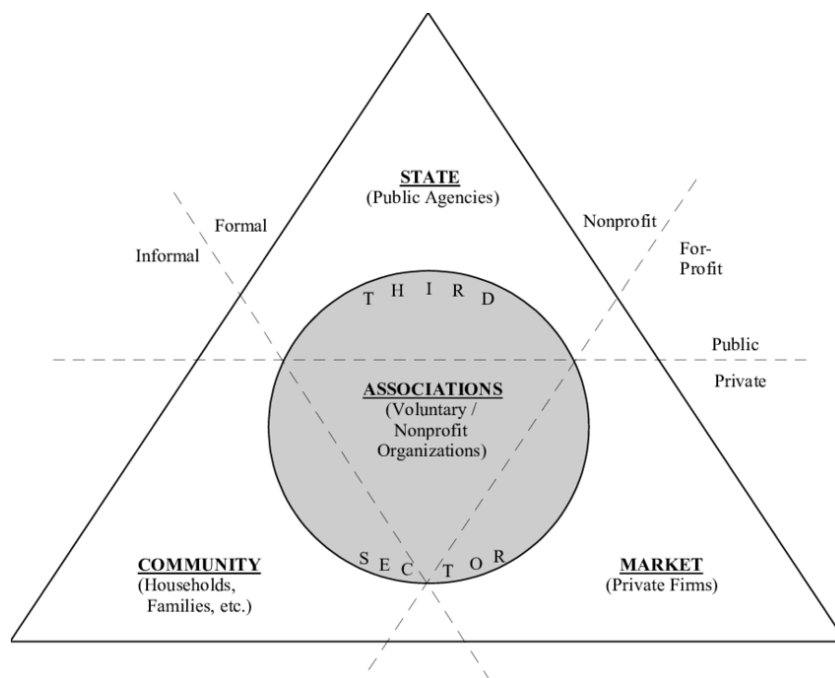
The local welfare and housing system

With the term local welfare and housing system, I refer to the welfare triangle of state, market and community, with third sector organizations in the middle of the triangle (see Figure 3). Different regions may have a different position within this welfare triangle, depending on the strength and dominance of respectively their market, their local or regional state sector, their community and their third sector. Ultimately, the position that a region has within the welfare triangle is dependent on the institutional structure and history of both the region concerned and the country in which it is located.

⁵ As far as this is concerned, they are large differences between countries that should be taken into account in the selection of cases for international comparisons.

This welfare triangle is regularly used in research on both national welfare systems (see Hoekstra, 2010) and local welfare systems. Being a framework rather than a theory, it is well compatible with divergence theories at the national level such as the theory of Esping-Andersen (1992) and, perhaps to a somewhat lesser extent, the work on the varieties of capitalism approach and the theory of Kemeny (1992, 1995). It is also reasonably compatible with theories that explain power distributions and welfare outcomes at the local urban level, such as urban regime theory (Mossberger and Stoker, 2001) and the work on local welfare systems of Andreotti and Mingione (2012, 2016).

Figure 3 The welfare triangle



Source: Pestoff⁶

Housing outcomes

As indicated before, I propose to use the region/city as a unit of analysis in international comparative housing research. The welfare and housing system of this region is represented by the particular position that it occupies within the welfare triangle. I assume that this position has a substantial influence on the so-called housing outcomes that can be observed within the region. I define housing outcomes as a set of indicators that gives a realistic picture of the housing situation in a particular area. Housing outcomes may refer to classical objective indicators of housing quality, housing availability and housing affordability, but also to subjective indicators relating to housing satisfaction and life satisfaction. Furthermore, housing related capabilities (Kimhur, 2019) and tenure security could be taken into account

⁶ Multi-stakeholding and Local Economic Democracy - Scientific Figure on ResearchGate. Available from: https://www.researchgate.net/figure/The-Third-Sector-in-the-Welfare-Triangle_fig1_265236080 [accessed 30 Jul, 2019]

as well. In my opinion, housing outcomes are a key informational and empirical base for international comparative housing research. They provide a tangible illustration of differences in the field of housing between regions. Moreover, by relating housing outcomes to housing policies and institutional configurations of (housing) actors, policy evaluation becomes possible.

How to collect housing outcomes?

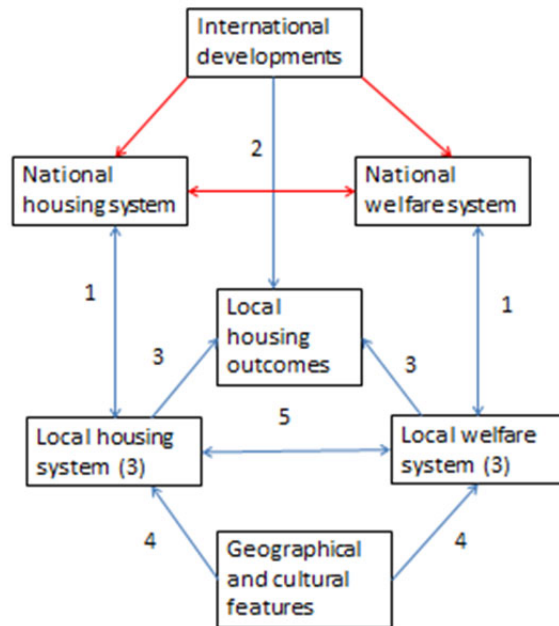
An important question is how the housing outcomes should be collected. Nowadays, many contemporary international comparative housing researchers use micro-level databases such as EU-SILC or EQLS as a basis for their research. However, these databases use countries as unit of analysis and generally don't allow for making meaningful regional or local subdivisions. On a city level, some housing indicators may be available (Eurobarometer, global urban house price and affordability indicators), but these only cover a limited number of cities and housing aspects. Consequently data availability, and comparability, may be a problem for the approach that I propose. How to collect suitable data for meaningful international housing comparisons of regions or cities is therefore an important avenue for further research.

3.2 Bringing in the national and the international level: a research agenda

In Section 3.1, the discussion has focussed on the local welfare systems, local housing systems and local housing outcomes. Figure 4 shows that these concepts, and their mutual connections, indeed occupy a central position in the explanatory research framework that I propose. But the framework does certainly not stop there. Section 2 has shown that regions and cities are embedded in a wider international and national context that should be taken into account as well. Adding these contexts leads to a set of interesting new research questions.

The red lines in Figure 4 give an overview of international comparative housing research as it is currently often carried out, whereas the blue lines give insight into a new field of largely unexplored international comparative housing research. In this respect, four relevant research topics (see the numbers in Figure 4) pop up, that should preferably be analysed in mutual interdependence.

Figure 4 A new framework for comparative housing research



1. Connections between national and local welfare and housing systems

A dynamic bilateral relationship between the welfare and housing systems at the national level and those at the regional and local level can be expected. How are the national welfare and housing systems translated into urban or regional systems? How do these urban and regional welfare systems come into being (causal mechanisms, path dependency) and to what extent do they correspond with their national counterparts?

Some research on the connections between national and local welfare and housing systems is already available. For example, the work of Sellers and Lindström (2007) illustrates that there is a clear connection between the characteristics of the national welfare state and the structure and capacities of the local government in the local welfare system (Sellers and Lindström, 2007). In the field of housing, the research of Arbaci (2007, 2008) evokes a relationship between the welfare and housing regime of a country and the residential segregation pattern in the main cities of that country.

2. The role of international developments

Section 2.1 has shown that international developments are considered to be a key driver for housing developments and housing change. Therefore, a salient research question is how such developments impact on both national and local welfare and housing systems. On a national level, significant work on this topic has already been carried out (hence the red lines in Figure 4). For instance, several scholars have investigated the effects of the Global Financial Crisis on national housing market and systems (Forrest and Yip, 2011, Priemus and Whitehead, 2014).

There are also various studies that directly relate global developments to urban developments. Particularly in the field of urban studies and urban geography, international comparisons of cities are relatively abundant (see for example Tasan-Kok et al., 2013, Tammaru et al., 2015). However, the focus in these comparisons is often on spatial or sociological aspects (segregation, neighbourhood effect, diversity) and less so on housing outcomes as I have defined them above. Moreover, usually only capital and/or very big cities are included in the international comparisons. Therefore, there is a need for more international comparative research on the impact of global trends (financialisation, neoliberalisation) on housing outcomes in regions and cities, irrespective of the size and geographical location of these administrative units.

3. Explaining and interpreting local housing policies, institutions and outcomes

My argument is that local welfare and housing systems are largely subject to similar external forces, but have some degree of freedom in choosing a response to these forces. The local answer that is formulated largely depends on the power distributions and connections within the local welfare triangle. Which actor is most powerful? To what extent do the various actors co-operate over a longer time period in a so-called regime? What is the role of politics and key persons? Since power distributions tend to be the result of long term processes, the application of a historical perspective using the path dependency approach (Bengtsson and Ruonavaara, 2010) may be useful when investigating these questions. As far as theory is concerned, it also seems worthwhile to investigate whether housing aspects can be better integrated in the theoretical frameworks that are already used in international comparative research on cities. In Section 3.1, I already mentioned two potential theories that may offer a suitable breeding ground for this (urban regime theory and the work on local welfare systems of Andreotti and Mingione), but there may be other options as well. In this respect, one could think of regulation theory or other theories from the field of political economy and globalization studies that attempt to connect structural global trends and local agency.

In any case, it is important to note that the local housing responses are certainly not formulated in complete freedom. They are constrained by global developments as well as by the national welfare and housing systems in which they are embedded. The economy, the national welfare state and the national institutional structure all provide important boundaries. What is the level of economic development and employment? What is the degree of inequality? To what extent is there a devolution of powers and do regions and/or cities have the capacity and freedom to take their own initiatives? The answers to these questions largely determine the degrees of freedom that the actors within the local welfare triangle have.

4. *The role of geography and culture*

It is also important to pay attention to the geographical location and culture of the region: geography matters. Peripheral regions will have a completely different economic and housing situation than centrally located booming cities. This heavily influences the problems that areas encounter and their capacity to act. At the same time, regions and cities are not powerless 'victims' of their geography. To some extent, housing policies and urban development policies can help to make cities more attractive and competitive. The interplay between geography, housing and regional and urban competitiveness definitely is an interesting topic for further international comparative housing research. In addition to geography, culture is important as well. As a result of cultural differences, the need for and desirability of particular housing solutions may differ between regions.

5. *The role of housing within the local welfare system*

It should be noted that throughout the text of Section 3, the local welfare and housing system is seen as one whole, thereby implying that the two systems are closely interrelated. However, in essence, this is an interesting research question in its own right. What is the position of housing within urban and regional welfare systems? Is housing an integrated part of such systems or it is separated from it?

3.3 Convergence or divergence?

A long standing debate in comparative housing research concerns the question whether there is convergence or divergence between countries as far as housing policies and housing outcomes are concerned (Hoekstra, 2010). Supporters of the divergence approach typically pay a lot of attention to national institutions and policies, as represented by welfare systems and regimes, assuming that differences in such regimes lead to different housing outcomes. Supporters of the convergence approach stress the universalist tendencies in the housing field. As the upper part of Figure 1 (as well as Section 2.1) shows, these universal tendencies seem rather strong at the moment. Although in different ways and forms, all European cities and regions are to some extent subject to the same economic, financial and institutional processes. However, this does not mean that they also respond in the same way to these processes. Depending on their geographical and cultural features, their institutional history, the local power distributions, their policy objectives and their financial capacities, governments of regions or cities may respond in different ways to the same processes (see the examples given in Section 2.2). Thus, there is divergence in the local responses to global trends; something which Aalbers (2016) calls "soft convergence". In the literature on globalization, the term 'glocalization' has been coined to describe the interplay between global, (national) and local factors. In my opinion, it is this interplay that makes international comparative housing research so interesting and challenging.

4. Conclusion

In this contribution, I have made a plea for a new form of comparative housing research in which not countries but cities or regions are the primary unit of analysis. Although such a form of research is certainly not new, this paper tries to explicitly put this form of research on the research agenda. Doing so, it attempts to lay a tentative conceptual basis (see figure 4) for what I call international comparative housing research 2.0.

With this paper, I hope to inspire researchers interested in international comparative housing research to extend their attention from the national to the local level, in empirical terms both certainly also in theoretical terms. As far as the latter is concerned, it is important to realize that what I have presented in this paper is not a theory in its own right. It is a conceptual framework that builds on different theoretical sources, from within but also from outside the housing domain. The underlying literature is massive and I have only been able to very briefly touch upon the various strands of theory. There is definitely much room for further refinement and improvement, particularly when it comes to developing a theoretical framework that can be used for explaining and interpreting local housing outcomes.

I would like to stress that it is not my intention to replace one form of international comparative housing research by another. I argue for complementarity rather than for subsidiarity. National contexts remain important and should always be taken into account in any form of international comparative research. My point is that one should not stop at the national level. Beneath this level, large and increasing differences in housing policies, housing institutions and housing outcomes are often hidden. It is important to get insight into these differences, not only from a scientific point of view but also from a societal point of view. After all, the day to day (housing) experiences of people are largely influenced by the local welfare and housing context in which they live.

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