
Original Article

Home ownership and support for government redistribution

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Abstract In this article, we investigate the relationship between home ownership and support for redistribution in 24 European countries, integrating research on housing regimes and welfare attitudes. We improve upon earlier research by taking into account within-group heterogeneity of owners and tenants, by elaborating on social mechanisms (self-interest and socio-spatial segregation), by researching a wide range of European (instead of Anglo-Saxon) countries and by recognizing differences in the meaning of tenure and home ownership across countries. We find that, while home owners are less supportive of redistribution, the effect of home ownership varies with age and income position. We furthermore find that housing regime characteristics matter, as owners and tenants have different welfare attitudes in different contexts. In settings where home ownership has become more financialized, support for redistribution is smaller, and more so among home owners. On the other hand, in settings where outright home ownership fills gaps in welfare provision, both owners and tenants prefer more redistribution.

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Introduction

In recent years, research has focused on the macro- and micro-level determinants of welfare attitudes in general, and of support for government redistribution in particular. While earlier research was inspired by concerns about welfare state legitimacy in times of austerity and retrenchment (for example, Arts and Gelissen, 2001; Meier Jaeger, 2006), more recently, research has focused on the impact of inequality, risk and vulnerability (for example, Burgoon and Dekker, 2010; Paskov



and Dewilde, 2012). This shift in focus can be linked to the increasing inequality in earnings and income confronting many welfare states since the 1970s (for example, Alderson and Nielsen, 2002).

The topic of this article, however, concerns the relationship between home ownership – both as a household-level characteristic and in terms of its prominence and social distribution – and support for government redistribution. Although there are good reasons to study the relationship between inequality, tenure and welfare attitudes, so far these topics have been dealt with in relative isolation. The first reason concerns the abundance in both scientific literature on tenure and home ownership, as well as in policy circles, of assumptions about the different ‘characteristics’ of owners and tenants (Saunders, 1990; Gurney, 1999), and of the different ‘nature’ of societies promoting either ‘individualistic’ home ownership or rather more ‘solidaristic’ tenure-neutral systems of housing provision (Kemeny, 1981). Most of these assumptions are not properly tested: evidence is mixed and concerns single-country (Anglo-Saxon) studies based on older data. A first goal of this article is therefore to gain more insight into the relationship between home ownership and welfare attitudes, by means of a cross-country comparison of the micro- and macro-level ‘tenure-related’ determinants of support for redistribution.

Second, by looking at home ownership, and more broadly at housing regimes, we also contribute to research on welfare attitudes. Since housing is the largest cost in the household budget as well as the largest asset in most home owners’ investment portfolio, we believe that tenure (in particular housing wealth) is an important micro-level determinant of welfare attitudes. It has, for example, been suggested that tenure and property rights influence political preferences for the level and nature of inflation and taxation (Schwartz and Seabrooke, 2008), and hence also for the level of public spending and redistribution. We therefore formulate our research question at the micro-level as follows: *How does tenure influence support for redistribution in a cross-section of European countries in 2004?*

Third, housing regimes – broadly defined as systems of housing provision, allocation and consumption (Kemeny, 1981) – differ across countries and have undergone significant changes in recent decades, in particular the growth of owner-occupation and the deregulation of housing finance. Government policies encouraging home ownership coincided with a stronger integration of housing markets into the wider economy, leading to a higher exposure to housing market risks (for example, interest rates, house price booms and busts, overindebtedness) across the Western world (for example, Stephens, 2007; OECD, 2011). In several countries, the ‘capital gains’ potential of home ownership gained in importance relative to the ‘housing service’ function, as home ownership became increasingly commodified and financialized (Schiller, 2007; Aalbers, 2008; Ronald, 2008; Beer *et al.*, 2011). Financial deregulation encouraged house price inflation, which allowed households in a number of countries to use their improved housing equity as collateral in order to raise credit for consumption or even welfare needs (for example, Lowe *et al.*, 2011).



We hence expect that the financialization of home ownership also influences individual attitudes towards investments in home ownership and towards the welfare state in general and support for redistribution in particular. In fact, social contributions can be seen as an investment towards a collective risk pool, which then redistributes income vertically towards the needy and horizontally across the life-course (Esping-Andersen and Myles, 2009). It thus becomes an empirical question as to whether the financialization of home ownership has prompted people to reconsider their 'life-course' investment strategies away from more collective and institutionalized forms of welfare provision and towards more privatized forms of horizontal insurance. Similar ideas have also been put forward by Ansell (2012, 2013).¹ Using individual-level panel data for the United States (US) and the United Kingdom (UK), Ansell (2013) shows that higher levels of, and stronger increases in housing wealth are associated with less positive attitudes towards government intervention. He also shows that, at the macro-level, house price increases are associated with decreasing social spending.

Although the current article only considers cross-sectional evidence, we can gain further insight into the financialization process by comparing countries that have been subject to different levels of housing market financialization. We however do not expect the effect of tenure to be identical across countries, but rather to depend on the prevailing housing regime. Meanings and roles of tenure and home ownership vary across European countries, and emerge from the complex relationship between systems of housing provision and the broader welfare regime. Furthermore, although house price increases are generally evident across European countries since the 1990s, global financial deregulation is not the only or most important driver of this trend. In Eastern Europe, for instance, house prices increases follow from a lack of supply of affordable housing and the *lack* of access to housing finance, rather than from financial deregulation (Mandic, 2010; Palacin and Shelburne, 2005). Taking account of cross-country differences our second research question therefore reads: *How do housing regime characteristics influence support for redistribution, and the relationship between tenure and support for redistribution?*

We research the relationship between tenure, home ownership and welfare attitudes with a multilevel approach, using data from the European Social Survey (ESS) for 24 countries in 2004. We improve upon earlier research in at least three ways. First, we consider data on a wider range of European countries. Second, we recognize heterogeneity regarding the meaning of tenure and home ownership across countries. And third, we include interactions of age and income with tenure to account for the different role of home ownership over the life course.

We are limited to a specific year, as only the 2004 round of the ESS contains high-quality data on both tenure and welfare attitudes. This may be a distinctive year, since it is in the middle of the housing boom. Following the credit crunch, the onset of the economic crisis and the downturn in housing markets across Europe in 2007–2008, governments did, however, not fundamentally change their policies towards home



ownership, but rather protected housing markets and (mortgaged) home owners by means of low interest rates and specific policy measures, such as ‘starter’ grants and regulations facilitating intergenerational transfers. The impact of these policies can be illustrated with the development of nominal house prices in Europe, which have actually increased in the majority of researched countries between 2008 and 2012, notwithstanding the ‘bust’ after the ‘boom’ year of 2007. In two-thirds of these countries, house prices have increased in 2012 compared with 2011, and house prices in 2012 are lower compared with house prices in 2004 in just a few countries EMF (2013). This indicates that housing wealth remains a relevant asset, and is real enough to inform our hypotheses regarding the relationship between tenure and support for redistribution. Recent trends in house prices also provide support for the idea that housing assets have become a more vital part of political economies in a number of European countries (Ansell, 2012), and that a strong integration between housing markets and the broader economy remains. All things considered, 2004 may well be a representative rather than an exceptional year.

Home Ownership, the Missing Link?

Common wisdom often assumes that owners are somehow ‘different’ from tenants. While tenants live in flats and houses, owners live in *homes*. Although several authors have shown how an ‘ideology of home ownership’ is actively constructed by policymakers (for example, Gurney, 1999; Ronald, 2008) and hence not necessarily reflects any *real* differences between owners and tenants, the assumption that home ownership generates social benefits is widespread. Home owners are assumed to be better caretakers, more strongly involved in their neighbourhoods, more socially and politically active, and are hence portrayed as ‘better’ citizens. Although these findings are only weakly supported (Rossi and Weber, 1996; DiPasquale and Glaeser, 1999; McCarthy *et al.*, 2001), policymakers nevertheless encourage home ownership in order to achieve positive outcomes such as neighbourhood renewal and upward mobility (Gurney, 1999; VROM-raad, 2000).

From a comparative perspective, tenure and home ownership form part of the complex triangle between states, markets and families, constituting different ‘regimes of welfare provision’. The relationship between the prevailing housing regime and the wider welfare regime is however difficult to grasp. This difficulty arises from the complex and multidimensional nature of housing, both in terms of the provision of housing and in terms of its meanings and uses (Fahey and Norris, 2010). Housing the population is costly, which means that housing is usually provided through the coordinated action of different stakeholders (for example, Ruonavaara, 1990): households and families (through savings, land or labour), national, regional and local governments (by providing a regulatory framework and policy incentives, or state-provided housing) and the market (building industry, project developers and



credit institutions). Another example of the multidimensional nature of housing concerns the importance of home ownership as a pension strategy in certain contexts, and the macro-level inverse relationship between home ownership and spending on pensions and health care (for example, Kemeny, 1981; Castles, 1998). Housing sits uncomfortably at the cross-roads of states, families and markets, which explains why tenure and home ownership might constitute a ‘missing link’ in the literature on welfare attitudes. To understand how tenure and home ownership relate to welfare attitudes across Europe, it is important to take account of the history and diversity of European housing regimes.

European housing regimes at a glance

In the late nineteenth century, most people in western countries lived in private rented dwellings of low quality, at high cost. Following pressures caused by industrialization and urbanization, housing provision moved into the realm of public policy, resulting in a gradual shrinkage of private renting (for example, Fahey and Norris, 2010; Lowe, 2011). In some countries owner-occupation was stimulated early on, in others housing policy goals were realized through rent regulation and social housing. These choices were partly ideological, serving the beliefs and interests of the dominant elites. For instance, while in Belgium the main political parties (Christian-Democrats and Liberals) strived to encourage suburban home ownership among the working classes in order to promote family life, to discipline the workforce and to prevent socialist ghettos (Goossens, 1983), in the Netherlands the preference was for relatively independent social housing corporations, as home ownership was deemed ‘too much of a responsibility’ for the ‘uneducated’ working classes (Kullberg, 2012).

Around the mid-1970s, several distinct ‘housing regimes’ – defined as the social, political and economic organization of the provision, allocation and consumption of housing (Kemeny, 1981) – had crystallized. In a first group of countries, the dominant tenure is home ownership, be it for different reasons. In some countries, high home ownership rates resulted from sustained policies, reflecting an ideological preference for mortgaged home ownership provided through the market. In Belgium for instance, home ownership has been made accessible for all but the lowest income groups through a long-standing tradition of subsidies. This has allowed a large part of the population to accumulate housing assets, which in turn form an important part of the pension mix (for example, De Decker and Dewilde, 2010). High home ownership rates however do not have to result from a market-based system of housing provision. In Southern-Europe, home ownership is often outright (unmortgaged), achieved by self-provisioning through the pooling of extended family resources and imbedded within the context of a rudimentary welfare state requiring the exchange of old age care for housing wealth (for example, Allen *et al*, 2004; Poggio, 2011). Home ownership hence functions as a form of social insurance for different generations



coping with gaps in welfare benefits and services. In Eastern-Europe, following the mass ‘give-away’ privatization or restitution of state-provided housing, outright home ownership is also very high. The housing stock is however of low quality, resulting in high housing-related costs (for example, Mandic, 2010) – these costs potentially create financial risks. Countries with high home ownership are often characterized by a strong divide between an unregulated private rental sector and an (often smaller) public rental sector, as the latter is mainly targeted at low-income groups (Kemeny, 1995).

In another group of advanced welfare states, housing provision, allocation and consumption is subject to more state regulation and intervention, affecting both public and private providers (Lowe, 2011). In countries such as Sweden, Denmark, Germany, Austria and the Netherlands, consumer choice is more tenure-neutral, resulting in good-quality and affordable housing for different income groups (Kemeny, 1981). Costs and benefits of different tenures are more similar, and housing-related segregation between social classes is blurred. Accordingly, home ownership rates in these countries tend to be lower, and people are more inclined to choose the type of housing that suits their particular life course stage best.

How do housing regimes influence welfare attitudes?

From the above overview, it becomes clear how tenure structures result from political choices influencing the relative costs and benefits of different tenures (Kemeny, 1981). Several authors have shown how an ‘ideology of home ownership’ – emphasizing the social and economic benefits of home ownership and housing wealth – is continuously reconstructed over time, for example, in policy statements, the media and everyday discourse (Gurney, 1999; Ronald, 2008). We expect to find a socializing effect of these underlying ideological constructs and beliefs, as they underpin a sustained policy agenda aimed at promoting this more privatized form of tenure. Before we turn to the moderating influence of housing regimes on the relationship between tenure and welfare attitudes, we discuss the more general theoretical mechanisms pertaining to the relationship between tenure, home ownership and welfare state attitudes.

Welfare State Attitudes and Support for Redistribution

The concept of ‘welfare attitudes’ is multidimensional, including that is, attitudes on redistribution, risk reduction, welfare state legitimacy, deservingness and social spending. Support for redistribution, the topic of our study, refers to only one dimension, and is influenced by the existing level of redistribution in a country, which we will take into account.



Many authors explain support for redistribution by means of the so-called ‘self-interest’-thesis: people prefer the amount of redistribution that benefits them most (Meltzer and Richard, 1981; Arts and Gelissen, 2001; Blekesaune and Quadagno, 2003). Besides respondents’ income or their position in the income distribution, self-interested support for redistribution is also spurred on by perceived risk or vulnerability, for instance when people are unemployed or in a flexible labour market position, or when unemployment or labour market flexibility is high in their society (Blekesaune and Quadagno, 2003; Burgoon and Dekker, 2010). Several authors argue that one’s economic position and perceived level of risk are also influenced by assets (Scheve and Slaughter, 2001; Dallinger, 2010). Traditionally, assets (including housing equity) provide a buffer against life-course risks, in particular those risks linked to old age. Home ownership forms part of the stock of wealth on which people can rely in later life: outright (non-mortgaged) home ownership provides older people with a housing service that is cheaper compared with renting a similar property on the private market. Home ownership also insures people against housing cost inflation and involuntary residential mobility. Outright ownership can moreover be used in order to supplement pension or care needs. As mortgage-based home ownership in a number of countries became more financialized, housing assets also act as a hedge against labour market risks – allowing access to additional credit in order to bridge a period of temporary income loss (Ansell, 2013). The impact of assets on support for redistribution has however remained largely untested.

Home ownership: Self-interested behaviour and crowding out of spending

While housing wealth is an asset for home owners (to the extent that they really own the house), housing costs are also the largest costs in the household budget of tenants and mortgaged owners. Kemeny (1981) argues that the trade-off between owner-occupation and welfare spending, in which more home ownership is associated with less support for welfare spending, can be explained by looking at the way housing costs are spread over the life course. Tenants spread housing costs across their entire life course, while buyers face a front-loaded schedule of payments, saving for a deposit in their twenties and paying for the mortgage through midlife. This frontloading of costs makes home owners a natural constituency in favour of a smaller welfare state (Kemeny, 1981). Home owners are more in favour of low taxation and small budget deficits (hence low social spending), low interest rates (allowing for cheap credit) and high inflation (diminishing the value of debt over time and allowing for capital gains on the housing market). Tenants however benefit from high interest rates and low inflation, preserving their savings and limiting rent increases (Schwartz and Seabrooke, 2008). Since redistribution often involves higher social spending, we expect owner-occupiers to be less in favour of redistribution than tenants.



Empirical research on this hypothesis is limited. While an effect of tenure on welfare attitudes was corroborated for the UK (Saunders, 1990), Kingston *et al* (1984) did not find an effect of home ownership on socio-economic policy preferences for the US.

We improve upon earlier research by taking into account that the effect of tenure will differ between and within diverse groups of home owners and tenants, and focus on the possible effects of life-course stage and income. The potential effect of tenure and housing wealth might be different for home owners in different life-course stages: some people own their house outright, while others just started paying for their mortgage, implying that younger home owners with fewer resources are more opposed to redistribution compared with older home owners. It is however possible that it is not the life-course stage, but the timing of house purchase that influences welfare attitudes. Those who bought their house in the 1960s did so under different macro-economic circumstances than those who bought their house in the twenty-first century – the latter are often more subject to labour and housing market risks, as well as to increased family instability. The need for government redistribution underpinning the income position of home owners increases as higher numbers of mortgaged home owners are potentially affected by such risks (for example, Horsewood and Doling, 2004). As noted above however, several authors also formulate the opposite argument, in the sense that housing equity might underpin the consumption of households faced with labour market and/or life-course risks (for example, Lowe *et al*, 2011). While the former scenario is more likely in times of house price depreciation (potentially resulting in negative equity), the latter scenario is more likely in times of house price appreciation (also see Ansell, 2013). Unfortunately, we cannot disentangle age, period and cohort effects with our cross-sectional data. We will focus on stage in the life course, keeping in mind the possibility of a cohort-effect and/or period-effect.

The financial benefits of outright home ownership usually manifest themselves more clearly when retired. This may make older home owners more positive towards welfare spending compared with younger home owners. At the same time, tenants² also form a heterogeneous group. Young tenants are potential homebuyers, possibly saving for a deposit and would therefore not favour more welfare spending, whereas older tenants are less likely to be future home owners, while their economic well-being in later life is more strongly dependent on generous welfare transfers.

With the expansion of home ownership, more middle- and low-income families have become home owners (Castles, 1998; Doling and Ford, 2007). These middle- and low-income home owners might not have the same political preferences and interests when it comes to welfare arrangements (Scheve and Slaughter, 2001), or enjoy the same (supposed) advantages of home ownership. The economic benefits of home ownership are larger for high-income home owners: in many countries, higher-income households with larger mortgages are benefiting more from the indirect subsidization



of home ownership (for example, Haffner and Heylen, 2011). Furthermore, housing wealth is often the only source of wealth for low-income households, and may carry unanticipated costs for maintenance, renovation and utilities (McCarthy *et al.*, 2001). Low-income households tend to profit less from house price appreciation compared with high-income households (Burbidge, 2000). They also more often occupy a more insecure labour market position, which is associated with higher mortgage repayment problems (Horsewood and Doling, 2004). As the risks associated with low-income home ownership are better protected when welfare states provide more generous income maintenance, we expect that support for redistribution will be higher among low-income home owners. We summarize our individual-level expectations as follows:

Tenure Hypothesis H1: Home-owners are less supportive of redistribution than tenants. This association depends on the life-course stage (age, income) people are in. We expect that:

H1a: Younger home-owners are less supportive of redistribution than older home-owners and younger tenants are less supportive of redistribution than older tenants.

H1b: Low-income home-owners are more supportive of redistribution than high-income home-owners.

Housing regimes: How contexts influence support for redistribution

Welfare attitudes are influenced by interactions between people, within the context of their daily lives. Country-level characteristics hence have a formative effect on citizens' preferences and behaviour (Arts and Gelissen, 2001; Dallinger, 2010), although it is impossible to determine whether this process is mainly bottom-up (people to government) or top-down (government to people) – causality probably runs both ways. Earlier research on support for redistribution has shown that welfare attitudes are influenced by macro-level characteristics such as economic affluence, political-institutional differences and the level and structure of inequality (Finseraas, 2009; Dallinger, 2010). Earlier, we argued that different housing regimes prevail across European countries, and that the meanings of tenure and home ownership differ accordingly. In this section, we identify three dimensions that can be used to characterize differences between housing regimes: the relationship between home ownership and 'usable' housing wealth, qualitative differences between owning and renting, and the financialization of mortgage-based home ownership provision.

First, the difference between mortgage-based home ownership and outright home ownership determines the level and type of housing wealth. High home ownership



rates do not necessarily indicate high levels of housing wealth, or a stronger reliance on houses as an 'individual' financial investment. In Eastern and Southern Europe, ownership is often outright (without mortgage) and more a family asset than an individual asset: in these countries, it is difficult to mobilize housing wealth for personal welfare needs or investment strategies. High levels of unmortgaged home ownership also indicate a gap in welfare state provision: although houses are sold and bought on the market, home ownership in these countries can be considered as a 'pre-commodified family-based way of risk pooling' (Delfani *et al.*, forthcoming). In Eastern-Europe, the transition from state-provided housing to a market-based system is far from complete: new institutional and regulatory frameworks have only started to develop, which means that credit for new housing – and hence new housing stock itself – is short (Palacin and Shelburne, 2005). This means that in many former communist countries, access to decent and affordable housing has to be arranged outside of the sphere of market or state, and relies on reciprocity within the extended family (Zavisca, 2012). We therefore expect that people in countries with high outright ownership prefer to be less dependent on informal systems of reciprocity, and will hence demand more, rather than less, support for redistribution.

Second, tenure structures (in particular the differences between owning and renting) impact on welfare attitudes through social distance and solidarity. Many studies dating back to the work of Titmuss (1970) recognize the importance of solidarity as a determinant of welfare attitudes. Although the concept of solidarity is difficult to grasp, it can be defined as 'acting in the interest of the group and its members' (for example, van Oorschot and Komter, 1998). Several studies have established that solidarity, on which welfare attitudes partly depend, is undermined by physical segregation and social distance between people or groups (Neckerman and Torche, 2007; Paskov and Dewilde, 2012). In countries where the costs and benefits of different tenures are more clearly differentiated between socio-economic groups (that is, where renting is a transitional tenure for the young and a permanent tenure for the poor), existing inequalities are often intensified by 'tenure-related socio-spatial' segregation. This is assumed to lead to increased social distance and erosion of solidarity, and thus support for redistribution.

Although we cannot explicitly test them, in the relevant literature several mechanisms of socio-spatial segregation can be identified (Kemeny, 1981; Putnam, 2000; Williamson, 2002). According to Kemeny, home ownership has encouraged urban sprawl and a 'suburban' way of life, in which people lead home-centred lifestyles and develop a privatized outlook on life, which further erodes support for collective provisions. Putnam (2000, p. 209) points at the fragmentation of the suburbs into a 'sociological mosaic – collectively heterogeneous but individually homogeneous, as people fleeing the city sorted themselves into more and more finely distinguished 'lifestyle enclaves', segregated by race, class, education, life stage, and so on'. In the UK, it has been found that high-income individuals in more deprived neighbourhoods are more supportive of redistribution, which



supports the idea that less spatial segregation is associated with more solidarity (Baily *et al.*, 2013). When the costs and benefits (that is, affordability, housing quality and social status) of owning versus renting are more comparable, people might prefer one or the other depending on more practical considerations rather than ideological beliefs and social norms. We hence expect that in more ‘tenure-neutral’ housing regimes, the social and physical distance between owners and tenants will be smaller, and both will be more supportive of government redistribution. To the extent that tenants and owners however have a different socio-economic profile and end up in qualitatively different and segregated ownership and rental segments, we expect that home owners and tenants have more divergent attitudes regarding the level of government redistribution.

Finally, in a context of pro-ownership policies and mortgage deregulation allowing house prices to become detached from their underlying fundamentals, there is a general awareness that house prices have influenced households’ and individuals’ behaviour in terms of consumption, status competition and housing market behaviour (Marsh and Gibb, 2011; Schiller, 2007). In countries where mortgage-based home ownership was financialized to a larger extent, housing has become an investment product, as well as an indicator of individual achievement (Beer *et al.*, 2011). We believe that individual attitudes and behaviour are also in this instance influenced by contextual factors such as the extent to which home ownership is financialized, resulting in a stronger preference for investing in housing assets, crowding out investment in more traditional and collective forms of risk pooling, such as social entitlements. We furthermore expect that in particular home owners will be affected by such considerations, leading to more divergent attitudes towards government redistribution by owners and tenants in more financialized housing regimes. Our macro-level expectations can be summarized as follows:

Housing Regimes Hypothesis H2: Support for redistribution of owners versus tenants is dependent on qualitative differences between housing regimes regarding the relationship between home-ownership and housing wealth, the extent to which home-owners and tenants belong to different socio-economic groups and lead segregated lives, and the level of financialization.

H2a: In countries with higher levels of outright home-ownership, home-owners and tenants will be more supportive of government redistribution. Higher levels of outright home-ownership will be associated with less divergent attitudes of owners and tenants.

H2b: In countries with a higher level of tenure neutrality, home-owners and tenants will be more supportive of government redistribution. Lower levels of tenure



neutrality will be associated with more divergent attitudes of owners and tenants.

H2c: In countries where mortgage-based home-ownership is financialized to a larger extent, home-owners and tenants will be less supportive of government redistribution. Higher levels of financialization will be associated with more divergent attitudes of owners and tenants.

Data and Methods

We research the relationship between housing regimes, tenure and welfare attitudes using data from the ESS 2004–2005 for 43 602 respondents in 24 countries (Jowell and The Central Co-ordinating Team, 2005). This particular ESS-round is the only one identifying owners and non-owners (of which the majority are tenants). Unfortunately, this round contains only few variables on welfare attitudes, of which ‘support for redistribution’ comes closest to the dependent variable we are interested in, which could be labelled ‘support for institutionalized solidarity’. We focus on this particular dependent variable, as very few recent large-scale surveys contain good quality information on *both* tenure and welfare attitudes.

Our dependent variable is based on a question that has been used in numerous studies on support for redistribution (Meier Jaeger, 2006; Kenworthy and McCall, 2008; Guillaud, 2013): ‘The government should take measures to reduce differences in income levels’. Respondents could indicate if they: disagree strongly; disagree; neither agree nor disagree; agree; or agree strongly.

Our tenure variable is less complete than we would have hoped for. The question is formulated as follows: ‘Does any member of this household own this dwelling?’ (yes/no/don’t know). We constructed a home ownership variable on which those people who answered *yes* scored a (1) and all others scored a (0). The operationalization of the other variables at the individual- and country-level, as well as a table with descriptives, can be found in the Table A1 of Appendix.

Given that tenure is a complex and multidimensional concept, we expect that it has diverging effects on support for redistribution, depending on the way it is shaped by culture, policy and ideology. We therefore start with simple linear regressions for all countries separately. Next, we analyse the data taking account of the nested structure in terms of individuals within countries (Snijders and Bosker, 1999). In this way, we can estimate country effects while controlling for compositional differences in terms of for example, age, income, education or household type, as well as for the clustering of respondents within countries. This multilevel approach allows us to evaluate whether home ownership as a macro-level characteristic – in terms of its prominence and social distribution in society – influences welfare attitudes.



Results

Table 1 shows the relationship between home ownership and support for redistribution in each country separately. We find a positive effect in Slovenia, where home owners are more in favour of redistribution than tenants. In 8 countries we do not find a significant difference between home owners and tenants, while in the remaining 15, mainly Western-European countries, home owners are less supportive of redistribution than tenants. These findings are a first indication that the relationship between tenure and welfare attitudes differs across countries.

Individual level: Home owners versus tenants

Our tenure hypothesis (Hypothesis 1) stated that home owners are less supportive of redistribution than tenants. We tested this hypothesis in a multilevel regression framework: detailed results at the micro-level, controlling for a range of relevant background variables, can be found in Tables A2 and A3 in the Appendix. We find, in line with the results of Table 1 and our hypothesis, that home owners are significantly less supportive of redistribution than tenants. This coefficient remains significant when controls for a whole range of characteristics, indicative of respondents' risk of needing social transfers (Blekesaune and Quadagno, 2003; Dallinger, 2010) are added to the model: income, education, gender, marital status, age, (un)employment, religion and urbanization. The results of these control variables are in line with previous research (Blekesaune and Quadagno, 2003; Meier Jaeger, 2006). We find that men, those with a higher income and more education, as well as the employed prefer less support for redistribution. We also find that those who belong to a religion are less in favour of redistribution, supporting the idea that religious institutions can be a substitute for the welfare state (Guillaud, 2013). Compared with the youngest age category (<26 years), older age groups are significantly more supportive of redistribution, and widowed respondents are less supportive compared with married respondents. The degree of urbanization does not matter for the general relationship between tenure and support for redistribution, although on average people living in large cities are less supportive than those living on the countryside.³

Besides the direct relationship of tenure with support for redistribution, we expected this effect to be different for different age (Hypothesis 1a) and income groups of home owners and tenants (Hypothesis 1b). In Figure 1, we show the difference between home owners and tenants in different age categories. It shows that home owners are always less supportive of redistribution than tenants, while in both groups support is higher in the older age groups (the latter confirming Hypothesis 1a). This positive association between age and support for redistribution is however significantly stronger for tenants than for owners. Young respondents are not very supportive of redistribution whether they rent or own, this may be (partly) because

**Table 1:** Linear regression of home ownership on support for redistribution in each country ($N = 43602$)

Country	B-coefficient	P-value (1-sided)
<i>Positive and significant</i>		
Slovenia	0.11	0.047
<i>Positive and not significant</i>		
Greece	0.03	0.232
<i>Negative and not significant</i>		
Turkey	-0.01	0.399
Sweden	-0.04	0.208
Poland	-0.06	0.149
Iceland	-0.07	0.274
Hungary	-0.08	0.187
Slovakia	-0.08	0.112
Norway	-0.10	0.064
<i>Negative and significant</i>		
Austria	-0.08	0.049
Portugal	-0.11	0.007
Czech Republic	-0.12	0.007
Finland	-0.12	0.013
Ireland	-0.17	0.001
Spain	-0.18	0.004
Belgium	-0.18	0.001
Switzerland	-0.20	0.000
United Kingdom	-0.22	0.000
Italy	-0.22	0.000
Luxembourg	-0.25	0.000
Denmark	-0.27	0.000
Germany	-0.27	0.000
France	-0.27	0.000
The Netherlands	-0.38	0.000

Source: ESS Round 2, own computations.

they do not own or rent themselves, but are part of their parents' (or another) household. Another explanation is that young tenants are saving for a deposit, and hence see their housing situation as temporary and thus not so much related to their future economic position. For respondents in the age group 26–45, 'the mortgage-paying years' for owners, we see that support for redistribution is higher, but more so for tenants than for owners. Respondents with a mortgage might favour the existence of a more generous safety net, while tenants might realize that ownership is out of reach. Another interesting observation is that following retirement, when the mortgage is presumably paid off, the difference between tenants and home owners is smaller compared with the 'mortgage years'. From 46 years on and into retirement,

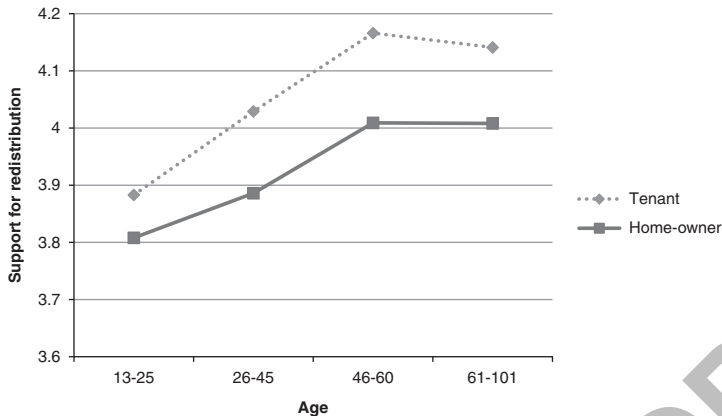


Figure 1: Interaction of age and tenure.

attitudes towards redistribution are relatively stable. These results show some support for the crowding-out of spending explanation of support for redistribution (Kemeny, 1981; Saunders, 1990). An alternative explanation would be that those who are younger have been socialized under different housing market (house prices booms and busts) and welfare state conditions (austerity and retrenchment), and are thus less supportive of redistribution because they have become accustomed to the idea that housing is a worthwhile form of privatized old-age insurance.

We also expected that low-income home owners are more supportive of redistribution compared with high-income home owners (Hypothesis 1b), while there would be no effect for high- and low-income tenants. The results for this hypothesis are shown in Figure 2. Within the group of home owners, low-income home owners are most in favour of redistribution and high-income home owners are least supportive. This fits with our expectation that low-income home owners, who have the highest (relative) housing costs, will be more risk averse. Tenants follow the same trend as home owners: the higher their income, the less they support redistribution. A possible explanation is that higher-income tenants – regardless of their age or stage in the life course – are prospective buyers and anticipate on becoming a home owner in the future. Furthermore, higher-income tenants are more likely to live in countries with a more tenure-neutral housing regime where levels of redistribution are already fairly high. With the exception of the ‘middle- to high-income’ category, the negative relationship between home ownership and support for redistribution is significantly more negative for higher-income groups compared with lower-income groups (also see Table A2 in the Appendix). This supports our notion that residential property is used or seen as a form of privatized risk insurance, which carries more benefits for high-income home owners compared with low-income home owners.⁴

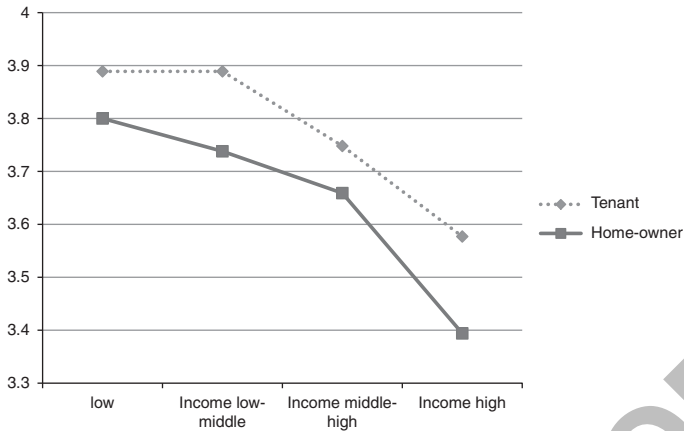


Figure 2: Interaction of income and tenure.

Country-level: The role of housing regime characteristics

We now turn to the country level. Our general housing regimes hypothesis (Hypothesis 2) refers to three dimensions differentiating European housing regimes: the relationship between home ownership and ‘usable’ housing wealth (Hypothesis 2a), qualitative differences between owning and renting (Hypothesis 2b), and the financialization of mortgage-based home ownership (Hypothesis 2c). To test these hypotheses, we look at three country-level indicators, respectively: (i) the percentage of outright home ownership, indicating the importance of home ownership as a family asset; (ii) the percentage of social renting, indicating the extent of tenure-neutrality and tenure-related socio-spatial segregation; and (iii) the mortgage debt to GDP ratio, as an indicator of housing market financialization.

We start with an analysis of macro-level indicators added separately, in which we only control for all micro-level variables. Table A3 in the Appendix shows that, on average, respondents who live in countries with higher income inequality, lower economic affluence, higher home ownership, more (outright) home ownership, less social renting and lower mortgage debt ratios are more supportive of redistribution. Social spending, social contributions (versus general taxes) as percentage of total social spending and unemployment, important characteristics in earlier research (for example, Dallinger, 2010), do not have a significant effect. Income inequality, (outright) home ownership and the mortgage debt ratio are the most important macro-level determinants.

In Table 2, the results for the contextual indicators pertaining to our housing regimes hypotheses are shown controlled for income inequality and the individual-level characteristics. Model 1 shows that in countries with higher home ownership

Table 2: Multilevel analyses of support for redistribution: multivariate relationships at the country-level ($N=43602$)

	<i>Model 0</i>	<i>Model 1</i>	<i>Model 2</i>	<i>Model 3</i>	<i>Model 4</i>	<i>Model 5</i>	<i>Model 6</i>	<i>Model 7</i>	<i>Model 8</i>
Intercept	3.908***	3.895***	3.890***	3.903***	3.901***	3.906***	3.905***	3.912***	3.912***
Home owner	-0.125***	-0.126***	-0.125***	-0.126***	-0.125***	-0.125***	-0.125***	-0.125***	-0.125***
Income inequality	—	2.849**	2.888**	2.369**	2.385*	2.495*	2.498*	2.767**	2.758**
Home ownership (%) (HO)	—	0.010**	0.009**	—	—	—	—	—	—
HO*home owner	—	—	0.003**	—	—	—	—	—	—
Outright home ownership (%)	—	—	—	0.007**	0.006**	—	—	—	—
Outright HO*home owner	—	—	—	—	0.002**	—	—	—	—
Social rental (%)	—	—	—	—	—	-0.015*	-0.014*	—	—
Social rental*home owner	—	—	—	—	—	—	-0.003	—	—
Mortgage debt ratio (MDR)	—	—	—	—	—	—	—	-0.005**	-0.004*
MDR*home owner	—	—	—	—	—	—	—	—	-0.001**
Individual variance	0.943***	0.943***	0.943***	0.943***	0.943***	0.943***	0.943***	0.943***	0.943***
Country variance	0.091***	0.048***	0.048***	0.043***	0.044***	0.052***	0.052***	0.051***	0.051***
Home owner (random)	0.004*	0.004*	0.003*	0.004*	0.002	0.005*	0.004*	0.004*	0.003
-2LL	121 337	121 322	121 316	121 320	121 314	121 324	121 322	121 323	121 318
Change -2LL	—	15***	21***	17***	23***	13**	15**	14***	19***

Source: ESS Round 2, own computations.

Note: All models are controlled for all individual variables. All variables are centred on their grand mean.

* $P < 0.05$, ** $P < 0.01$, *** $P < 0.001$.





rates, people are more supportive of redistribution. We however noted in our theoretical framework that different countries may have similar home ownership rates for different historical/institutional reasons: this result hence needs further contextualization. In line with Hypothesis 2a, we find that in countries with more outright home ownership, high home ownership rates to some extent compensate for lacking welfare arrangements – respondents hence prefer more, not less redistribution. For example, in Slovenia outright home ownership is 82 per cent and the average support for redistribution is 4.2 (on a 1–5 scale), while in Denmark outright home ownership is only 10 per cent and support for redistribution is 3.0. This indicates that high (outright) home ownership not necessarily points to high housing wealth, which would be free to use for individual consumption or welfare needs.

Hypothesis 2b refers to the impact of ‘tenure neutrality’. A country is generally more tenure-neutral when there is more social rental accommodation, housing not only the poor, but also middle-income households, which in turn leads to less socio-spatial tenure-related segregation and more solidarity and support for redistribution (Kemeny, 1981). Model 5 of Table 2, however, shows that social rental rates have a negative, instead of a positive, effect on support for redistribution. There are at least two possible explanations for this finding: our indicator may not tap into the concept of tenure-neutrality well enough, or social rental housing, which forms part and parcel of the social-democratic welfare regime that already provides for a high level of redistribution, does not induce further support for more redistribution.

Lastly, in Hypothesis 2c we expected that in countries where housing is (seen) more as an investment, respondents would be less supportive of redistribution. We indeed find that in countries with a higher mortgage debt ratio, people are less supportive of redistribution than in countries with a lower mortgage debt ratio (Table 2, Model 7). This indicates that in countries where home ownership can improve one’s economic prospects (independent from the labour market) or can be used as a hedge against labour market and life-course risks, people are less supportive of redistribution. This could be interpreted as a display of self-interested motivations and individualization of risk insurance, for example, when home owners consider it more profitable to invest in their personal housing wealth rather than contribute to more collectivistic ways of resources redistribution.

The effect of housing regimes on home owners’ and tenants’ welfare attitudes

In this last section, we test the second part of Hypotheses 2a, 2b and 2c, stating that higher levels of outright home ownership are associated with less divergent welfare attitudes of owners versus renters, and that lower levels of tenure neutrality and higher levels of financialization are associated with more divergent attitudes of owners and renters (Table 2). To test these cross-level interactions, the effect of home ownership at the micro-level is allowed to vary between countries (random effect).

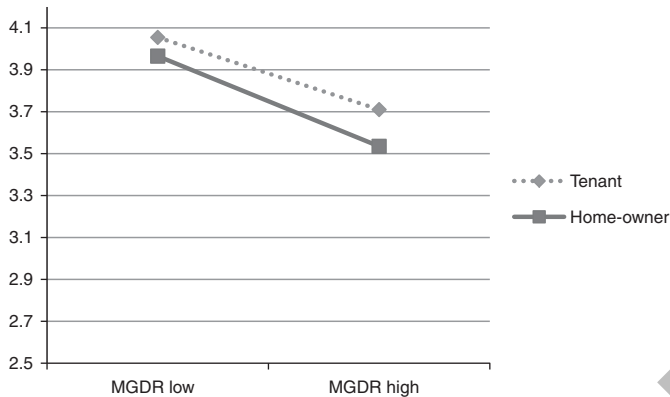


Figure 3: Cross-level interaction of mortgage debt to GDP and tenure.

Model 4 shows that, in line with Hypothesis 2a, as the level of outright home ownership increases across countries, home owners (as compared with tenants) become more supportive of redistribution. Hence, in these housing regimes, home owners and tenants have less divergent attitudes towards government intervention, as respondents across tenures prefer more redistribution. Hypothesis 2b is not confirmed: the association between tenure and support for redistribution is not moderated by the different level of social renting across countries (Table 2, Model 6). Hypothesis 2c however is confirmed (Table 2, Model 8 and Figure 3). In countries with a higher mortgage debt ratio, indicating more housing market financialization, home owners are even less supportive of redistribution compared with home owners in countries with less financialization. This interaction also implies that the financialization of housing has a stronger impact on the attitudes of home owners than tenants. Although home owners in these countries actually run higher risks (for example, house price booms and busts), this does not seem to increase their support for redistribution. For example, in a country with a high degree of financialization such as the Netherlands (MGDR = 88 per cent) the difference between home owners (3.69) and tenants (3.31) is three times larger than in a country with a low degree of financialization (4 per cent) such as the Czech Republic (home owners: 3.69, tenants: 3.57). Although these effect sizes may seem small, they have to be considered against the backdrop of a scale from 1–5.

A final interesting finding is that the variation in the effect of tenure at the micro-level between countries (0.004 and significant in model 0) is reduced to insignificance when cross-level interactions with outright home ownership or mortgage debt ratio are taken into account. This supports our general housing regimes hypothesis: welfare attitudes of home owners and tenants indeed seem affected by qualitative differences in the provision of housing and its role in the broader welfare regime.



Conclusion

In this article, we studied the relationship between tenure and support for redistribution, within the context of cross-national variations in housing regimes. There are at least three reasons why this is relevant. First, both in research and policy circles, diverging assumptions and arguments have been formulated about the different ‘nature’ or ‘preferences’ of owners and tenants. These assumptions have hardly been researched, especially in the European context. Second, by taking tenure and home ownership into account, we added to existing explanations of support for redistribution. Third, we took into account the heterogeneity of the groups of home owners and tenants within and between countries, by means of (cross-level) interactions within a multilevel framework.

We use data from the second round of the ESS (2004/2005). The first research question reads: *How does tenure influence support for redistribution in a cross-section of European countries in 2004?* From the ‘crowding out of spending’ framework it is assumed that home owners will not be supportive of taxation and thus redistribution because housing costs are frontloaded. From the ‘social distance’ framework, in which we assume that home owners show less solidarity with tenants because tenure differences in less ‘tenure-neutral’ housing regimes are linked to socio-spatial segregation, we also expected home owners to be less supportive of redistribution than tenants. We find this to be the case in most European countries. In 8 countries – including some Scandinavian and Eastern-European countries – there is no significant effect, and in Slovenia home owners are more supportive of redistribution than tenants. These differences already hint at cross-country variations familiar to comparative housing scholars. That this tenure-effect is probably still in place after the credit crunch is supported by the work of Ansell (2012), who finds a negative correlation at the country-level between housing equity and support for redistribution in 2009, for a similar group of European countries.⁵

We expected the effect of tenure to be different for people who are in different life-course stages. We find that home owners are less supportive than tenants in all age groups, but also that in mid-life (26–60 years of age), both owners and tenants are more supportive, and tenants significantly more so than owners. Furthermore, higher income is associated with less support for redistribution, but more so for owners than for tenants. These results together seem to support (and qualify) Kemeny’s (1981, 1992) hypotheses about the negative effect of home ownership on welfare spending through a stronger preference for more privatized solutions regarding housing and welfare provision.

We also expected the contextual arrangements under which people live to have a socializing impact on their attitudes. We can now answer our second research question: *How do housing regime characteristics influence support for redistribution and the relationship between tenure and support for redistribution?* We found that two of our housing regime characteristics, the level of outright home ownership (indicating a ‘pre-commodified and family-based way of risk pooling’) and the residential mortgage



debt to GDP ratio (indicating the extent to which housing regimes are financialized) both influence support for redistribution in the expected direction. Another important contribution is that we did not assume the effects of ‘housing regime’ indicators to be the same across tenures. While preferences for redistribution of owners and tenants become more similar as the level of outright home ownership becomes larger across countries (and both prefer more redistribution), housing market financialization has the opposite effect, rendering home owners even less sympathetic of redistribution as housing markets become more financialized. Our findings show that housing regimes are formative for individual welfare attitudes. They also indicate the importance of not assuming *a priori* that country-level effects are equal for home owners and tenants.

Our study also has important limitations. First, our dependent variable specifically refers to attitudes on redistribution. Future research should address a wider range of welfare attitudes. Second, we are not very happy with the crude measure of tenure, as we can only distinguish between people who live in a house that is owned by someone in the household, or not. We do not know if respondents are home owner themselves, or what their relationship to the home owner is. Furthermore, we have no information on whether the home is still mortgaged, housing values, housing equity and whether tenants are in the private or social rental sector. Third, we do not have information on tenure duration and thus do not know how long people have lived in a certain house or neighbourhood. In earlier research, it appeared that some positive (neighbourhood) effects of home ownership were actually length of residence-effects (DiPasquale and Glaeser, 1999). However, it might be that this is less of a problem for research into general attitudes than for research on participation effects. Fourth, from our cross-sectional design it follows that we cannot say much about causal effects over time (for example, whether *trends* in housing market financialization lead to *diminishing* support for redistribution). Neither can we say much about the possibility that our findings may be to some extent caused by cohort- or period-effects related to house price booms and busts. As the main contribution of this article however lies with cross-national variations in the relationship of tenure with support for redistribution as predicted from research on housing regimes, our results provide an important contribution to existing literature. It is important to take account of (alleged housing) assets besides more common risk factors as income and education, when we want to explain support for redistribution. Our study also shows that we should distinguish between different groups of home owners and tenants, and that we need to take account of the variegated and complex relationships between housing and welfare provision across Europe in comparative housing research.

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Notes

- 1 Work on this article pre-dates publication of Ansell's work, and hence developed independently. We added these references during the revision process, highlighting similarities and differences in our approach.
- 2 Although we can only distinguish between home owners and non-owners in our sample, the theoretical argument concerns home owners and tenants.
- 3 We tested whether the degree of urbanization has a different effect on support for redistribution for home owners and tenants: this is not the case.
- 4 We tested whether the interaction of income with tenure affects the explanations at the macro-level, this was not the case. This was a test to check whether differences in selectivity of owners and tenants between countries impact on our finding. Results are available upon request.
- 5 Ansell (2012) uses the 2009 ISSP module, however this module has many missing values for tenure, making the data less reliable compared with the ESS-data, and there are less European countries available. We ran our models on a small subsample of these 2009 data, for European countries with less than 15 per cent missing values and found quite similar results for 2009 as for 2004. Results are available upon request.

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Appendix

Operationalization of the variables

The *income* variable in the ESS is a variable with 12 crude monthly income groups. Since 23 per cent of the data are missing, we create a variable with five categories: low, low-middle, middle-high, high and missing. *Age* acts as proxy for the life-course stage, we therefore recode age in four dummies: youngest till 25 (saving for a deposit), 26–45 (young and paying off the mortgage), 46–60 (older and paying off the mortgage), 61 to oldest (mortgage-free and pensions). *Degree of urbanization* has the following categories: big city, suburbs, small city, country village or farm/countryside.

At the individual level, we control for gender, education, marital status, unemployment and religion. The first four variables indicate the risk people have of needing to depend on social transfers (Blekesaune and Quadagno, 2003; Meier Jaeger, 2006; Finseraas, 2009; Dallinger, 2010; Guillaud, 2013). Religion and especially religious institutions can act as a substitute for the welfare state. Therefore, we expect those who are a member of a religious institution to be less in favour of the welfare state, as found by Guillaud (2013). *Religion* is coded as (1) adherent of a religion. *Educational level* is recoded into five dummies based on ISCED5. *Gender* is coded as female (1). *Marital status* is coded as: married/living together, separated/divorced, widowed, single and missing. *Unemployment* is dummy coded (1) for those



who are unemployed and actively looking for a job, since those are the people who might receive unemployment benefits. *Religion* is coded as (1) adherent of a religion.

Our macro-indicators for all countries refer to 2004, or the year closest to 2004. For an extensive overview of the sources of our data at the macro-level, we refer to the online appendix. *Home ownership rates* are measured as the percentage of home owners in a country. Data are from Housing Statistics in the EU and Hypostat. The correlation between the aggregated home ownership rates in the ESS and those reported in external sources is high ($r=0.92$). *Outright home ownership rates* are aggregated from the European Quality of Life Survey. There are no macro-indicators referring to the degree of ‘tenure neutrality’ – understood in terms of the availability to different social groups of similar tenure choices entailing comparable costs and benefits. We therefore take the percentage of social rental housing, indicating (limited) choice between social renting, private renting and home ownership. *Social rental rates* are from CECODHAS and EUROSTAT. Data on *mortgage debt as percentage of GDP* are from the 2004 and 2008 Hypostat reports. To take account of variation between welfare regimes, we include income inequality and two measures of social spending. *Income inequality* is measured by the GINI-coefficient, data are from LIS and the World Bank. For *social spending as percentage of GDP*, we used the SOCX database of the OECD and the World Bank. We also included the *percentage of social spending financed through social contributions* from EUROSTAT. *Unemployment rates* are from the Housing Statistics in the EU report (2005–2006) and The World Bank. Data on *economic affluence*, GDP per capita at current prices, are from EUROSTAT and IMF. We centred all continuous independent variables on their grand mean. Descriptives are presented in Table A1, revealing, among others, that 72 per cent of respondents across Europe are home owners.

Table A1: Descriptives of the variables ($N=43602$)

	<i>Minimum</i>	<i>Maximum</i>	<i>Mean/ %</i>	<i>Standard Deviation</i>
Support for redistribution	1.00	5.00	3.84	1.04
Home owner	0.00	1.00	72.00	—
<i>Income</i>				
Low	0.00	1.00	13.00	—
Low to middle	0.00	1.00	31.00	—
Middle to high	0.00	1.00	26.00	—
High	0.00	1.00	7.00	—
Missing	0.00	1.00	23.00	—
<i>Education</i>				
Less than lower secondary education	0.00	1.00	17.00	—
Lower secondary education complete	0.00	1.00	21.00	—

**Table A1:** (Continued)

	<i>Minimum</i>	<i>Maximum</i>	<i>Mean/ %</i>	<i>Standard Deviation</i>
Upper secondary education complete	0.00	1.00	39.00	—
Post-secondary non-tertiary education complete	0.00	1.00	2.00	—
Tertiary education complete	0.00	1.00	20.00	—
Education is missing or not ISCED	0.00	1.00	1.00	—
<i>Female</i>	0.00	1.00	0.53	—
<i>Marital status</i>				
Married or living together	0.00	1.00	0.62	—
Divorced or separated	0.00	1.00	0.05	—
Widowed	0.00	1.00	0.08	—
Single	0.00	1.00	0.24	—
Missing	0.00	1.00	0.01	—
<i>Unemployed</i>	0.00	1.00	0.04	—
<i>Age</i>	13.00	101.00	46.39	18.18
13–25 years	0.00	1.00	0.15	—
26–45 years	0.00	1.00	0.35	—
46–60 years	0.00	1.00	0.25	—
61–101 years	0.00	1.00	0.25	—
<i>Belong to a religion</i>	0.00	1.00	0.61	—
<i>Degree of urbanization</i>				
Big city	0.00	1.00	0.19	—
Suburbs	0.00	1.00	0.13	—
Small city	0.00	1.00	0.31	—
Country village	0.00	1.00	0.30	—
Farm or countryside	0.00	1.00	0.07	—
<i>Income inequality (centred)</i>	–0.06	0.13	0.00	0.05
<i>Home ownership (%) (centred)</i>	–32.31	26.69	0.00	13.79
<i>Outright home ownership (%) (centred)</i>	–34.75	42.25	0.00	20.77
<i>Mortgage debt ratio (centred)</i>	–35.68	50.42	0.00	26.89
<i>National unemployment (%) (centred)</i>	–4.97	10.93	0.00	3.67
<i>Social spending as percentage of GDP (centred)</i>	–12.48	6.72	0.00	4.50
<i>GDP at current prices (*1000) (centred)</i>	–15.47	30.53	0.00	8.82
<i>Social rental (%) (centred)</i>	–10.11	21.89	0.00	8.26
<i>Social contributions as percentage of social spending (centred)</i>	–27.97	21.03	0.00	11.17

Source: ESS Round 2, own computations.

**Table A2:** Multilevel analyses support for redistribution: the individual level ($N=43602$)

	<i>Model 0</i>	<i>Model 1</i>	<i>Model 2</i>	<i>Model 3</i>	<i>Model 4</i>
<i>Intercept</i>	3.852***	3.964***	3.919***	3.883***	3.889***
<i>Home owner</i>	—	-0.151***	-0.132***	-0.075**	-0.089**
<i>Income (low = ref)</i>					
Income low-middle	—	—	-0.051**	-0.052**	-0.008
Income middle-high	—	—	-0.172***	-0.174***	-0.141***
Income high	—	—	-0.385***	-0.388***	-0.312***
Income missing	—	—	-0.179***	-0.181***	-0.163***
<i>Education (low = ref)</i>					
Lower secondary	—	—	0.084***	0.083***	0.085***
Upper secondary	—	—	0.015	0.016	0.016
Post-secondary	—	—	-0.066*	-0.064*	-0.066*
Tertiary	—	—	-0.206***	-0.205***	-0.205***
Education missing	—	—	-0.095*	-0.094*	-0.093*
<i>Female</i>	—	—	0.116***	0.116***	0.116***
<i>Marital status (single = ref)</i>					
Married	—	—	-0.023	-0.020	-0.022
Divorced	—	—	0.040	0.039	-0.040
Widowed	—	—	-0.049*	-0.047*	-0.049*
Status missing	—	—	-0.030	-0.029	-0.029
<i>Unemployed</i>	—	—	0.172***	0.171***	0.172***
<i>Age (till 25 = ref)</i>					
26–45	—	—	0.103***	0.146***	0.103***
46–60	—	—	0.229***	0.283***	0.229***
61–oldest	—	—	0.223***	0.258***	0.222***
<i>Religion</i>	—	—	-0.021*	-0.021*	-0.021*
<i>Urbanization (farm = ref)</i>					
Country village	—	—	0.016	0.004	0.015
Small city	—	—	0.004	-0.011	0.003
Suburbs	—	—	-0.011	-0.04	-0.012
Big city	—	—	-0.043*	-0.043*	-0.043*
<i>Age*home owner</i>					
26–45*home owner	—	—	—	-0.068*	—
46–60*home owner	—	—	—	-0.082**	—
61–oldest*home owner	—	—	—	-0.058*	—
<i>Income*home owner (ho)</i>					
Income low-middle*ho	—	—	—	—	-0.062*
Income middle-high*ho	—	—	—	—	-0.044
Income high*ho	—	—	—	—	-0.094*
Income missing*ho	—	—	—	—	-0.024

**Table A2:** (Continued)

	<i>Model 0</i>	<i>Model 1</i>	<i>Model 2</i>	<i>Model 3</i>	<i>Model 4</i>
<i>Individual level</i>	0.982***	0.978***	0.944***	0.944***	0.944***
<i>Country level</i>	0.113***	0.120***	0.101***	0.101***	0.101***
<i>-2loglikelihood</i>	123 069	122 879	121 352	121 345	121 347
<i>Change -2LL</i>	—	190***	1527***	7*	5*

Source: ESS Round 2, own computations.

* $P < 0.05$, ** $P < 0.01$, *** $P < 0.001$.

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**Table A3:** Multilevel analyses support for redistribution: relationships at the country-level ($N = 43\,602$)

	<i>Model 0</i>	<i>Model 1</i>	<i>Model 2</i>	<i>Model 3</i>	<i>Model 4</i>	<i>Model 5</i>	<i>Model 6</i>	<i>Model 6b</i>	<i>Model 7</i>	<i>Model 8</i>	<i>Model 9</i>
Income inequality	—	3.667**	—	—	—	—	—	—	—	—	—
GDP	—	—	-0.014*	—	—	—	—	—	—	—	—
Social spending (%)	—	—	—	-0.021	—	—	—	—	—	—	—
Social contributions (%)	—	—	—	—	0.0032	—	—	—	—	—	—
Unemployment (%)	—	—	—	—	—	0.017	—	—	—	—	—
Home ownership (%)	—	—	—	—	—	—	0.013**	0.014**	—	—	—
Outright home ownership (%)	—	—	—	—	—	—	—	—	0.010***	—	—
Social rental rate (%)	—	—	—	—	—	—	—	—	—	-0.022**	—
Mortgage debt ratio	—	—	—	—	—	—	—	—	—	—	-0.006**
Individual variance	0.944***	0.944***	0.944***	0.944***	0.944***	0.944***	0.944***	0.944***	0.944***	0.944***	0.944***
Country variance	0.101***	0.073***	0.083***	0.092***	0.100***	0.096***	0.068***	0.066***	0.057***	0.069***	0.069***
-2LL	121 352	121 344	121 347	121 350	121 352	121 351	121 343	121 342	121 338	121 343	121 343
Change -2LL	—	8**	5*	2	0	1	9**	10**	14***	9**	9**

Source: ESS Round 2, own computations.

Note: All models are controlled for all individual variables. All variables are centred on their grand mean.

* $P < 0.05$, ** $P < 0.01$, *** $P < 0.001$.