



Integrating Varieties of Capitalism, Welfare Regimes, and Housing at Multiple Levels and in the Long Run

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Abstract: *The title conveys all the elements of this article. The typologies of capitalist economies, the typologies of welfare regimes, and the typologies of rental and owner-occupied housing regimes should be synchronised and combined, not selectively, but systematically. Integration will have to determine the multiple levels to which these typologies can be applied and on which they can interact. Owing to the persistence of housing institutions and buildings, a long-term (historical) view is also suggested – at all levels of analysis.*

Keywords: welfare regimes; housing regimes; varieties of capitalism; varieties of residential capitalism.



Introduction

Once upon a time, when World War 2 was over, a great number of nation-states embarked on the redesign of their social and economic policies. Either they could and wanted to build upon earlier, sectoral, or regional models – this is called the conservative (or Bismarckian) variant – or there was a democratic majority favouring a grand and uniform design of whole areas of policy – this is called the Lib-Lab (or Beveridgian) variant.

Meanwhile, both variants of the welfare state have seen a long history of extension, adaptation, and retrenchment. The diversification of welfare arrangements was particularly frequent within the Lib-Lab group, stretching from liberal variants in the US and the UK to social-democratic variants in Sweden (Borchert 1998: 169). Maximum diversity was achieved in the 1970s and 1980s, the period for which Gøsta Esping-Andersen (1990) developed his three-fold typology: the liberal, the social-democratic, and the conservative-corporatist welfare state regimes.

Today, nation-states no longer operate with the same capacity as primary organisers and suppliers of welfare. Their powers have been ‘hollowed out’ by supra-national agreements and institutions, as well as by devolution to sub-national entities. This leakage of resources is compounded by the privatisation, commodification, and financialisation of most sectors of welfare provision. Research interest has shifted accordingly, from static typologies to divergence in change and typologies of change (cf. Bengtsson-Kohl in this volume).

In this long view on welfare regimes, housing policy does not figure at all. This is due to the hybrid features of housing, which contribute to its marginal role in comparative social policy. Before welfare state intervention, it used to be a speculative market good. Its decommodification peaked in the ‘Golden Age of Social Housing’ (Harloe 1995: chap. 4), around 1970, but at very different levels, and has been eroded ever since, sometimes more and sometimes less. For-profit housing is back again, driving up prices and rents in attractive areas, but parts of the housing stock are protected by non-profit ownership and/or historical legislation – depending on the local pre-history of housing policy.

With the Global Financial Crisis of 2008, the weight of the real-estate economy has come to the fore. The impact on national economies was different, drawing attention of housing researchers to economic (policy) typologies, the ‘varieties of capitalism’ (Hall-Soskice 2001) and ‘varieties of residential capitalism’ (Schwartz-Seabrooke 2009) concepts in particular.

One of the core messages of this paper will be that both debates, the one on welfare regimes and the other on varieties of capitalism, as well as their integration (Schröder 2013) are relevant as frameworks for housing typologies. To now, the bridges between comparative research on housing and on economic and social policies have been constructed selectively, amongst specific authors, and at specific points in time. The way ahead is the topic of Chapter 2.

In Chapter 3, the advantages of applying a long view, not just to welfare and economic policy, but also to housing in particular, will be elaborated. Chapter 4 will focus on some of the particularities of housing as an economic good, its durability, its immobility, and its regionalised demand and policy management, suggesting a shift from comparing national to comparing urban (regional) housing regimes (cf. Hoekstra in this volume).



Integrating varieties of capitalism, welfare regimes, and housing

Ever since Gøsta Esping-Andersen published his path-breaking contribution to comparative welfare research (1990), not only welfare regimes (WR) have changed, but so has their economic and social environment. Nevertheless, many facets of his classical formulation of ‘three worlds of welfare’ continue to be debated to the present day.

From a housing researcher’s perspective, the sheer amount of debate around and comments on Esping-Andersen feels far-flung, fragmented amongst disciplines and language areas, and discontinuous. In a handbook chapter (Matznetter-Mundt 2012), we were at pains to assemble the most important points of critique. All of these points are still valid today, and I am adding a few more recent references below.

It starts with the allegation that civil society and family contributions to welfare are not adequately captured in the original publication. Taking a closer look at all agents within the ‘welfare triangle’ (Evers 1988) may lead to the identification of a fourth, familialist, ‘rudimentary’ welfare regime, at home in the peripheral parts of Europe and beyond (e.g. Leibfried 1992: 253). Another particular ‘radical’ or ‘labourist’ welfare regime has been proposed for Australia, New Zealand, and the UK (Castles-Mitchell 1993). The same has been said in favour of a post-socialist welfare regime (Aidukaite 2004; Stephens-Lux-Sunega 2015). Subsequently, the search for specific welfare regimes has spread to Latin America and East Asia (e.g. Walker-Wong (eds.) 2005). Most recently, a list of 10 ideal types of welfare regime has been elaborated by Christian Aspalter (2017, 2019).

Turning from social to economic policies, a similar milestone in country typologies was set by Peter Hall and David Soskice (2001) in their distinction between two ‘varieties of capitalism’ (VoC), liberal market economies (LMEs) and coordinated market economies (CMEs). LMEs are said to be strong in radical innovations (e.g. hi-tech consumer products), CMEs are said to specialise in incremental innovations (e.g. investment goods). Their performance is based upon divergent forms of financial systems: short-term stock-market shareholders tend to dominate in LMEs, long-term stakeholders in CMEs. Other features of the legal and political system accompany these divisions.

Obviously, WR and VoC typologies are based on quite distinct fields of the society and economy. Surprisingly, or not, there is substantial overlap between their empirical findings – pointing to institutional and ideological similarities within nation-states in how they organise both their economies and their welfare arrangements. LMEs more or less coincide with Esping-Andersen’s liberal WR (UK, US, CA, AUS, NZ), whilst CMEs are split into those with conservative WRs (AT, DE, BE, FR, IT, SP, PT) and those with social-democratic WRs (SE, DK, NO, FI). For the performance of national economies, the modes of regulation and coordination seem to be of greatest importance. For the performance of welfare systems, the stratification of welfare goods and services is the most important feature of conservative WRs, making them distinct from the universal entitlements of the social-democratic WR. Both of their economies are based upon corporatist coordination, but their welfare arrangements are different.

Martin Schröder continues to be the advocate of integrating both typologies of capitalist diversity, WR and VoC. His central argument is ‘complementarity’, i.e. for CMEs this means the



mutual upgrading of institutions and coordination in both production and welfare to advance a special kind of capitalism that favours incremental innovations (2013: 87-90). Or the reverse, when LMEs enable speedy decisions on the market, creating a favourable environment for radical innovations, but with minimal safety. In a recent article (2019), Schröder expands his theory even further, adding subnational levels to his macro-sociological concept, to explore the within-country variance of institutions on the meso level and individuals/firms on the micro level.

Not many of these innovations in nation-state typologies have been related to housing research so far. Complementarities, a concept introduced by Hall and Soskice (2001: 17ff.), also exist between the institutional settings relating to housing and the institutional settings in the national economy and surrounding welfare state. If there are corporatist structures in a society, housing will tend to organise accordingly. If welfare arrangements tend to be stratified in general, housing policies will show fragmentation, too. With regard to welfare regimes, there are a few articles that have elaborated on these links so far (Matznetter 2002; Hoekstra 2010; Arbaci 2019).

With regard to the VoC literature, Schwartz and Seabrooke (2009) established the link, but their own concept of 'varieties of residential capitalism' (VoRC) is a substantially different typology, shifting the focus from the organisation of production to the outcomes of housing finance. The similarity in names is misleading. Hence, their four-fold typology does not correspond to the LME/CME country groupings and it also cuts across Esping-Andersen's WRs. Based on the mortgage to GDP ratio (as a proxy for financialisation) and levels of owner-occupation (as a proxy for commodification), they came up with the following groupings: liberal markets (UK, US, CAN, NZ, AUS, and NO) and corporatist markets (DE, NL, DK) with larger mortgage markets (and debt), and statist-developmental (AT, FR, JP, FI, SE) and catholic-familial markets (IT, SP, PT, BE, IRL) with smaller, less financialised mortgage markets but divergent levels of home-ownership.

In a recent comparison of Irish and Austrian housing, Springler and Wöhl (2020) developed a revised version of VoRC that elaborates on the institutional structure of housing provision - in a manner similar to what Hall and Soskice (2001) did with industry in their original VoC concept. Mortgage to GDP and rates of owner-occupation are regarded as what they are: indicators of financialisation and commodification, outcomes of a myriad of decisions within a complex arrangement of institutions related to housing. Much of the variety in housing is due to the long-term activities of a very different array of state, non-market, and market organisations and their cooperation. This should be the focus of comparative housing research.

VoRC is an important, innovative addition to the housing literature, but it opens up yet another selective link between the typologies of economies and welfare on one side and housing on the other. Thirty years of comparative welfare research and twenty years of VoC debate have paved the way for the development of an integrative theory such as the one Martin Schröder is proposing. What I am pleading for is a thorough analysis of the general comparative literature and related theories of capitalist diversity by housing researchers – always with a view to possible institutional 'complementarities' with housing. So far, the research process has often gone the other way round, starting with typologies of national housing systems, and then looking for general economic and welfare typologies with a similar distribution. Certainly, this is a demanding task, but – as of today – the integration of WR and VoC and housing typologies should be both feasible and rewardable.



Forty years of comparative housing research have not only produced mountains of publications and data, but also a much longer view on changes and a much wider view on global diversity. Digitalisation has brought sources much closer to a greater number of researchers, at much greater speed. Unfortunately, some information has been lost in the digitalisation process, withheld by administrators and commercial data harvesters. But in general, the conditions for comparative housing research should be fine and are much better than those encountered by early comparativists. The complexity of this volume of information, however, is enormous, and calls for methods to reduce complexity. Both the ideal-typical method as well as the real-typical method are well suited to perform that task (Aspalter 2017, 2019).

Long views on the typologies of housing

Immobility or 'frozenness' is one of the major points of critique directed at Esping-Andersen's classical trilogy of the three worlds of welfare. A specific era, the 1970s and 1980s, a period of maximum diversity in welfare organisation (cf. Ruonavaara in this volume), was taken as the empirical basis for a typology that was assumed to be valid for a long time and hard to change. Not much was said about the origins of these welfare regimes, nor about their further room for manoeuvre.

In comparative welfare research, historicity was soon added by constructive critics (e.g. Borchert 1998, based on Hicks-Misra-Ng 1995). They tell the story of two early adopters of welfare statehood (a conservative and a Lib-Lab model) as well as their post-WW2 diversification into at least 5 welfare regimes: a Christian-democrat regime continuing the early conservative model, a liberal model in the US, a Lab-Lib model in the UK and Denmark, a 'labourist' model in Australia and New Zealand, a social-democrat model in Sweden and Norway – the last four are all said to be the successors to just one pre-WW2 welfare regime, the Lib-Lab model. Esping-Andersen tended to subsume US, UK, and the Antipodes within just one liberal welfare regime and included Denmark and Finland in the social-democratic welfare regime. The interesting point is how, why, and where such a great variety of contrasting welfare regimes emerged after WW2, continuing earlier arrangements in the conservative, now Christian-democrat model, but diversifying arrangements enormously between very liberal solutions in the US and social-democrat solutions in Sweden. The post-war years were 'critical junctures', not only in welfare history but also in the history of housing. In some cases, welfare and housing arrangements from the early 20th and even the late 19th century could be carried on, in other cases this was time to open up new avenues and develop specific welfare regimes of their own.

Since Esping-Andersen's period of observation, a period of maximum variety, all welfare regimes have been restructured in similar ways, but to differing degrees and from very different starting points. Welfare services have been reduced, privatised, commercialised, financialised, and restricted to specific groups. The volume of these changes has led observers to hypothesise greater similarity, widespread convergence, and a smaller number of welfare regimes in recent years. By the end of the 1990s, only 3 of 5 welfare regimes were said to be left: a conservative type, a liberal type, and, due to the restructuring of Scandinavian welfare, a WR that is not called social-democrat any more but a Lab-Lib model. In a graph, Jens Borchert (1998: 169, translation in Matznetter 2002: 270) has summarised these three phases of welfare regime development.



In housing research, a recent editorial in *Housing Studies* (Flanagan-Jacobs 2019) urges us to apply a long view to housing phenomena. The reasons are manifold, some of which are shared with comparative policy in general, others of which are more pressing for housing. Obviously, path-dependencies come in the first place, but housing stock, housing institutions, and legal contracts are particularly long-living animals, by far exceeding the time span of working lives and welfare entitlements of individuals.

Since completing his PhD thesis (2014), Sebastian Kohl has continued to be a leading proponent of the historicisation of (comparative) housing studies. Trying to resolve the old question of why homeownership rates differ so massively across the Atlantic, a difference observed in particular between the USA and Germany, he comes up with new answers, with explanations rooted in the 19th century. Three institutional domains are traced back in history and examined in relation to each other: urban planning, mortgage finance, and the construction sector. In Germany, land supply was restricted by corporatist municipalities from the beginnings of industrial growth; in the US, by contrast, new subdivided land has always been available at the suburban fringe. Land supply is one of the reasons for today's homeownership gap, a gap that already existed more than a century ago (Kohl 2017: 16). In the late 19th century, housing finance also developed along divergent lines: bond-financed mortgage banks turned into the main financiers of rental housing construction in Germany, whilst in the US deposit-based savings and loans associations preferred to finance single-family houses (ibid.: Chap. 2; Blackwell-Kohl 2017). Concerning the construction of single-family houses, things also went along different paths: in Germany such houses were custom-made, crafts-based, and fairly expensive products, whilst in the US the mass production of pre-fabricated single-family houses had started before 1900 (ibid.: Chap. 3). All these path-decisions were taken very early on, and their paths continued for the whole 20th century, leading to Kohl's conclusion that today's contrasts in the housing structure are best described in reference to their origins. Pathways in housing production are shown to be more enduring than pathways in both varieties of capitalism and welfare regimes.

Focusing on the history of the production side, Kohl's three domains are reminiscent of the five stages of the 'housing provision chain' (HPC) proposed by Peter Ambrose (1991). They overlap in the fields of investment and construction, adding the important domain of land acquisition on Kohl's side, but leaving out the fields of housing promoters, housing allocation, and subsequent management of the HPC. Back around 1900, such weighting of domains seemed realistic for new construction, but with the emergence of public and non-profit developers and managers of housing and with the growth of non-market allocation, these additional domains would also merit historical analysis. Any study of urban housing in the 'Golden Age' of social housing will point to the role of these organisations as developers and caretakers. Many of these were founded after WW2, but others go back to a period of early housing reforms, some of them even before WW1 (e.g. Matznetter 1992).

Re-scaling housing regimes

Comparative welfare state research has often been accused of methodological nationalism and of being blind on sub-national varieties of welfare regimes. What may be the appropriate unit for a 'varieties of capitalism' analysis, i.e. the national economy, or for very centralised/unified welfare states will not be the right scale on which to analyse more decentralised/federalised



countries and their welfare arrangements. Given the specificities of housing markets (regional demand, durability of housing), the national level is not appropriate either, with or without policy intervention. Housing markets are urban and regional, and regional disparities are on the rise (cf. early article by Aalbers 2003), fuelling calls for an urban housing policy in particular. In this volume, Joris Hoekstra develops the case for a comparative housing research 2.0 that would focus on the city or regional level, the level on which housing is organised in contemporary real life.

Back in history, urban housing markets were no less important as arenas of conflict and innovation. In a recent publication, I tried to reconstruct the origins of the many layers of the Vienna housing stock – a paradigm case of the importance of historical urban policies and the long lives of social housing organisations. Since 1917, rental legislation has tamed generations of private rental contracts in different ways; since 1919, the municipality has built up a stock of council housing that accounts for 26% of the total stock; since around 1910, 16% of the housing stock has been added by non-profit housing associations (Matznetter 2007, 2019). After 100 years, Vienna is still a city of 80% renters, but free-market rents are a growing minority. If the city government is extolling the virtues of its local housing policies today, it is celebrating the achievements of their grandfathers and great-grandfathers. Persistence is what characterises not only the housing stock, but also its social landlords and its rental contracts. In the case of Vienna, a long view on housing provision is particularly appropriate, but there are more cities and regions where this is also the case.

Prior to, and unencumbered by welfare regime theorising, Dickens et al. (1985) focused on localities and the local state as the institutional arena for housing provision, without losing sight of the nation-state. Interestingly, their case studies (Sheffield and Norfolk) go back to around 1900, the formative years of local authority housing in Britain. By the interwar years, council housing had become a substantial element of housing provision, but with a very uneven distribution and depending on the local balance of forces, which produced ‘different mediations of the same overall policy’ (ibid.: 151).

In her massive book on urban segregation, Sonia Arbaci (2019) also deals with multi-level housing systems that produced varying outcomes in eight Southern European cities. In principle, all of these cities in Portugal, Spain, Italy, and Greece are framed by a famili(al)stic welfare regime, with dominant owner-occupation, a strong role played by the family and informal ways of housing provision, and speculative land supply. Nevertheless, there is local diversity below the level of national varieties that is determined by local housing histories and politics, the availability of historic centres and waterfronts, and the timing of ownership growth, induced by financialisation.

Conclusion

Since the 1980s, comparative social science has accumulated mountains of information on national economies, welfare state regimes, and housing regimes. Scholars from various disciplines have tried to analyse and generalise these findings in a number of typologies, both ideal types and real types. Sociologist Gøsta Esping-Andersen developed the typology of welfare regimes, political scientist Peter Hall and economist David Soskice joined forces to distinguish varieties of capitalism, sociologist Jim Kemeny (1995) devised dual and unitary rental regimes, whilst political scientists Herman Schwartz and Leonard Seabrooke created a typology of



owner-occupied housing. Interaction amongst these typologies has been selective and rare and should be expanded and become systematic – to the benefit of the researchers and disciplines involved.

Regarding technology, the preconditions for integrating these typologies should be better than ever, due to the availability of digital(ised) information. Regarding research funding and academic scores and careers, I am not that sure whether such cross-disciplinary endeavours pay off. Nevertheless, insights from cross-reading and combining these literatures should be personally rewarding.

There are two more caveats to be added: most of these typologies are inherently static snapshots of their period of observation. This is why they have to be synchronised, and dynamised (or historicised, from today's point of view). There is vast evidence that all these typologies are changing and others will arise from historical data. Over time, even the unit of observation may change: both in history as well as more recently, sub-national and supra-national units of analysis are now becoming important.

Over time, the integration of these typologies should lead to more handbook entries on both sides: welfare regimes and varieties of (residential) capitalism in the housing literature (e.g. Clapham 2019), and housing policy in the welfare state literature (e.g. Olsen 2019), as well as land and housing in the economics literature (e.g. Ryan-Collins-Lloyd-Macfarlane 2017).



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