



# HOUSING REGIMES

Help or hinderance?

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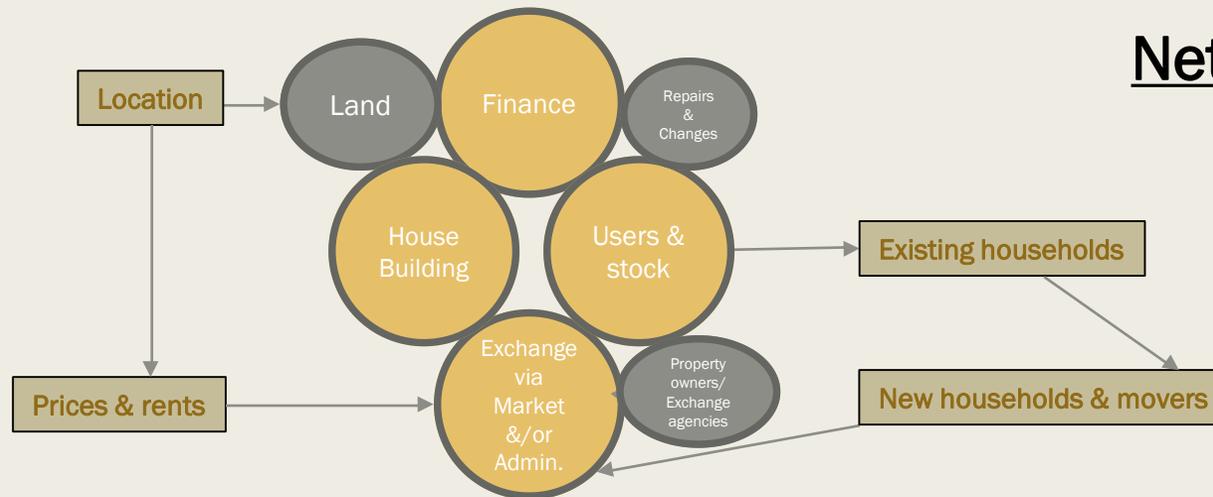
# Regime hinderance?

- Cross-country generalizations about POLICIES past & present
  - *But are “Regime” labels that helpful?*
- Not empirically robust
  - Cross-country clusters change over time
- Regime categories sweep over key cross-country differences
- Value-laden
  - *Some Regimes more desirable than others*
- Over-politicized, especially regarding change
- Tendency to point at the wrong drivers
  - *Focus on crises a la Schumpeter/Marx*
  - *Treats housing as an island rather than integrated into wider economy/society*

# When is institutional analysis relevant?

- Institutional analysis cannot be an overriding, catch-all housing problem solver
  - *Can't bottle everything up into simplistic explanations*
- Can understand many issues without an institutional focus
  - *That alone is not a good 'theory' of housing*
- i.e. Have to identify empirically when an institutional element is useful
- Typically, adjunct to other theories
  - *E.g. affects parameter values*
- Useful Metaphor: Theoretical 'sunglasses'
  - *Helps you see more clearly, focus, cuts out the dazzle & glare*
  - *But only under certain conditions*

# Networks in Housing Provision



## THE DIAGRAM

- Circles & ovals represent key aspects of housing provision
- They touch where there are direct relationships
- Boxes show
  - LHS: the key difference between existing & new/mover households
  - RHS: the importance of location
- Myriad of feedback loops not shown

## COMMENTARY

The Networks are:

- Based on 'functions' - the 'rationales' of the networks
- Typically, tenure related but many crossovers
- Organizations not a 'team', may or may not compete
- Locked into a wider economy & society
- Immersed in Rules, Regulations & Beliefs
- Common rubrics & dynamics exist across countries
- But housing provision evolves within countries' own economic & social frameworks
- So, leads to often notable variations across countries

# Leads to country-specific organizations and institutions

- Networks of organizations in the functional areas of housing provision called (by me) **Structures of Provision (SoP)**
  - *but **Networks, Frameworks, Whatever** equally fine*
  - *the content not the name is important*
- Is it purely descriptive? No:
  - *Postulates that provision networks evolved historically with inter- & in-dependence between elements*
  - *Governments have to deal with them, so policy is rarely paramount*
  - *SoPs filter dynamics, drivers, influences, processes, etc. within housing*
  - *Examine latter through various theories & schools in economics, sociology, etc.*
  - *But empirical investigation often needs to be aware of country specific provision networks or parts of them*
  - *Cross-country comparison must be about differences as well as similarities*
    - In order to explain diverging outcomes

# Relevance to CEE debates

- CEE countries have common antecedents but past differences as well
- There is no common 'post-socialist' regime in CEE
  - *Privatization, mortgage finance, renting, etc. have some common features*
  - *But also key differences across countries*
- There are no 'best' forms of housing provision
  - *Rather contingent ones depending on country contexts (& personal political ideologies)*
- Can't avoid the obvious; no 'secret formulas' to be found in institutional approaches e.g.
  - *Markets need appropriate frameworks to work*
  - *Social support is costly, so must be effective*
  - *Better housing is very rarely a route out of poverty*
  - *Etc., etc.*