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**TITLE:** Comparing housing tenure structures in a cross-European perspective.

**SESSION 4:** Internal migration, regional and urban issues

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**SHORT ABSTRACT (max. 300 words):**

Housing studies have shown similarities among residential structures of Southern European Countries. Shared patterns of population housing access and tenure distribution have been identified in Spain, Portugal, Italy and Greece. However, during the last 15 years Spain has undergone significant transformations in both demographic (immigration) and a residential context (real estate boom), which have affected its population's housing behaviour. The effects of these transformations can be perceived through changes in some residential features, such as the timing of access to the first accommodation, or the importance of the rental market.

In this context, the main purpose is to analyse whether the Spanish population has changed its housing tenure features during the period 2004-2008, focusing on the effects that the real state boom have implied for them. At the same time, this paper analyses the population housing tenure distribution in other European countries, both northern and southern, with the aim to prove whether or not Spanish housing trends have modified the south-European pattern of residential behaviour, and it is converging to other territories housing model.

Therefore, the main questions to be answered are; is the Spanish housing system changing in parallel to the occurrence of real state booms and economic crisis? Could these changes lead to a shift in the southern European residential model? Does the Spanish population resemble their residential patterns to other European countries different than the southern territories?

We are able to use the EU-Statistics on Income and Living Conditions microdata. As panel survey, it allows us to follow variables concerning housing topic in successive waves (2004-2008). This paper develops indexes to measure the European residential structures accurately, improving the comparability among countries. It is especially relevant in contexts like Spain, where housing market has undergone a large transformation in such a brief period of time.

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## **EXTENDED ABSTRACT**

### *Background.*

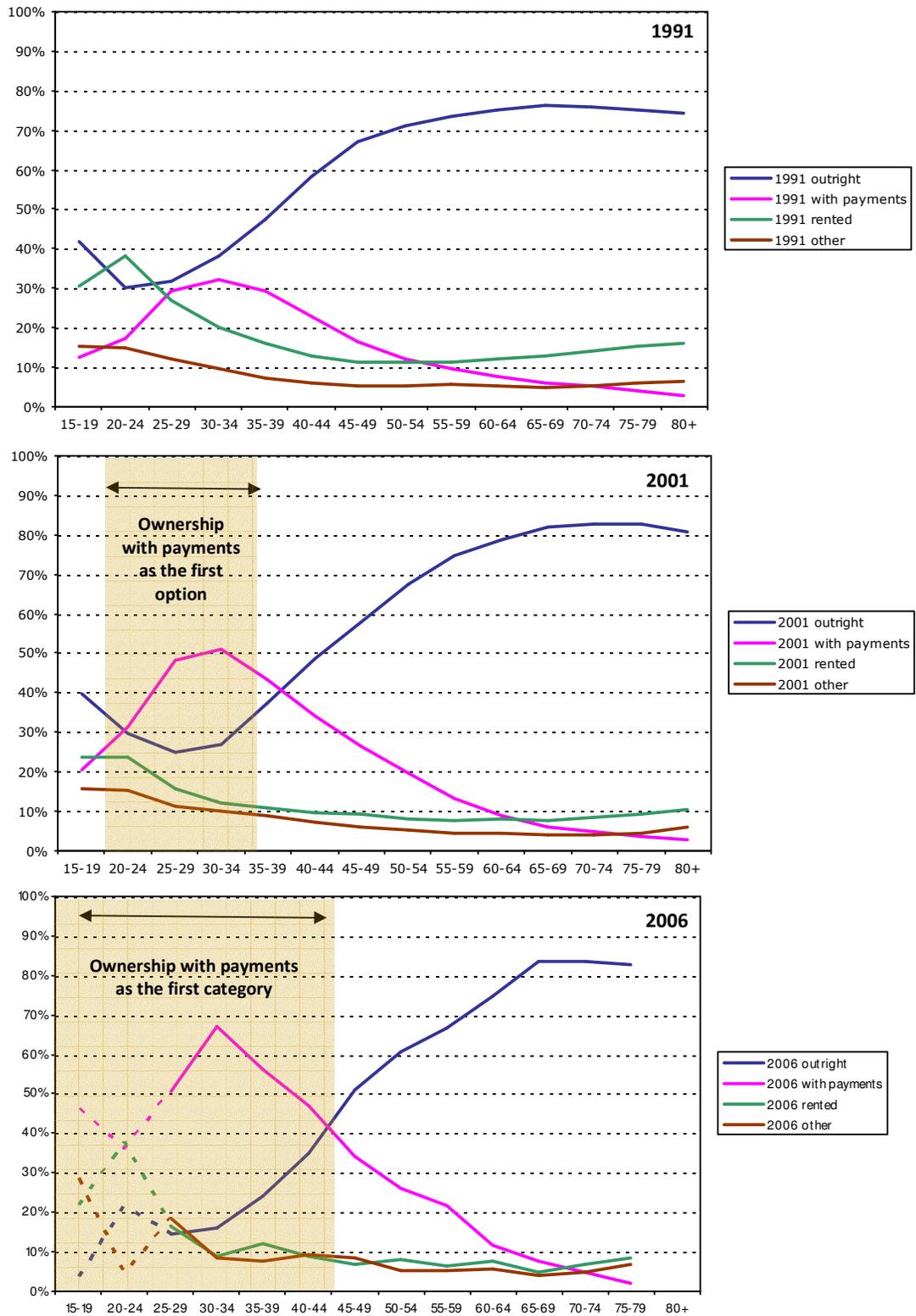
Several authors have examined the residential systems and population housing patterns in Europe. These types of studies could be summarize mainly in two groups; firstly, those with a comparative aim mainly based on cross- European comparisons of the timing of acquiring first homeownership (Mulder & Wager, 1998). Secondly, are studies that focus on link residential systems of different countries according to their inner housing characteristics. This has created cross-national patterns that link models of residential behaviour, also taking into account the effect of the domestic housing policies (Poggio, Mulder & Gulbrandsen, 2009).

In this sense, various housing studies have assumed the existence of a common type of residential structure shared by the Southern European countries, which distinguishes them from the rest of the continent (Allen et al, 2004). The countries considered as shared housing residential patterns are Spain, Portugal, Italy and Greece. However, other studies have included France within the south-European residential system with a comparative aim (Bonvalet & Arbonville, 2006). The most representative characteristics of the southern residential model have been identified as: a) residential strategies based on an early age of access to homeownership, b) predominance of the family networks as main housing provider for young households, instead of the public policies (State), c) imbalanced and limited housing policies, d) difficulties to obtain mortgage funding for the housing purchase and, as a consequence, the widespread use of family resources, e) relatively dense urban planning that, however, encouraged a high consumption of secondary residences.

These residential characteristics have been linked with demographic behaviours distinctive of Southern Europe; a) delay of the age at leaving the parental home, b) increasing percentage of people leaving the parental home with a partner, c) Marriage as mainly pathway for union formation, d) delay of fertility, e) decline of total number of children had by women (Módenes & López Colás, 2007; Mulder & Billari, 2006).

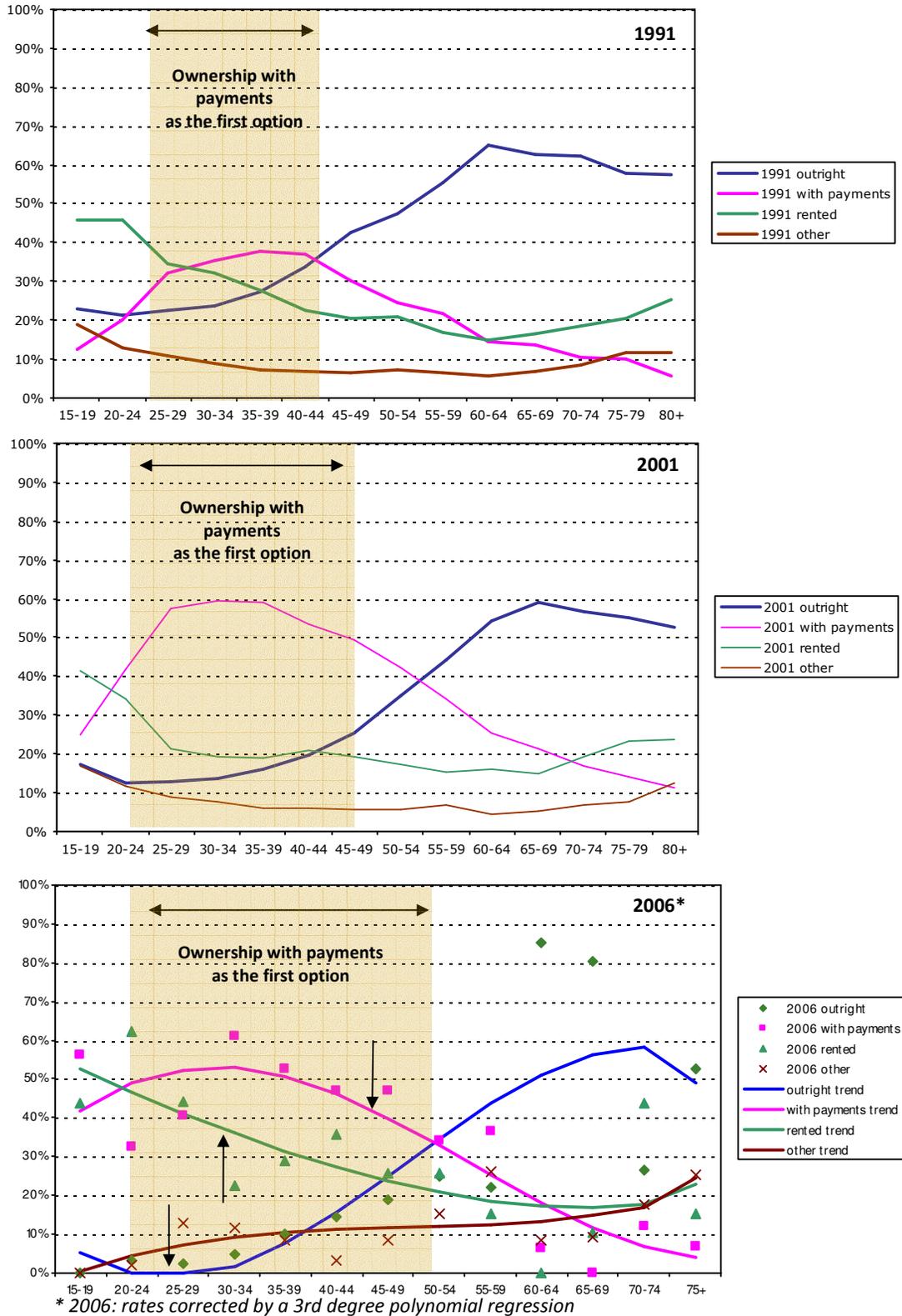
However, some of the southern residential system characteristics have changed. In the particular case of Spain, its economical model has modified the housing scene since the mid 90's. Despite the structural importance of this change, this evolution has not been examined deeply by social scientists, meaning the housing patterns carried out 20 years ago are still a tool for the analysis of the Spanish population's residential behaviour within European context.

**Figure 1. Housing tenure rates by age of household's PR. Spanish HRP, 1991-2001-2006**



**Data sources:** 1991 and 2001 Spanish censuses (INE and Ipums-International) and 2006 Spain's Life Conditions Survey (INE)

**Figure 2. Destination housing tenure rates by age of household's PR. Recent moved households. Spain, 1991-2001-2006**



Therefore, the central question that has been answered is; is the Spanish housing tenure structure changing in parallel to the occurrence of real estate booms and economic crisis? Furthermore, is this movement bringing the Spanish housing system alongside the rest of European residential characteristics?

The expected results will demonstrate the evolution of tenure distribution between 2004 and 2008, and show the impact that the real estate boom has had in the Spanish context. This paper questions the existence of an actual border dividing the residential behaviour between the northern and the southern countries, and focuses on analysing if these limits are disappearing. Given that the changes of Spanish housing tenure structure are making it comparable to the patterns of France or Belgium, here we account for the internal heterogeneity among the southern countries.

### Hypotheses

The Spanish residential system has gone through several stages in the last fifteen years. In the first stage, from the mid 90's, the country underwent a widespread expansion of mortgage funding for access to home ownership. This situation affected, above all, younger and older people, and immigrants. At the same time, the enormous increase of house prices boosted by the raising supply in the first decade of 21<sup>st</sup> century entailed a movement of younger cohorts towards the rental market. The subsequent economic crisis unleashed in 2007 has represented a collapse of the Spanish residential supply in an aggregate level. Thus, the real estate boom has triggered changes in the housing tenure distribution.

Our purpose is to analyse the housing tenure changes of the Spanish population during the period 2004-2008 by studying the impact that real state booms and economic crisis have triggered on the internal housing tenure structure. Initially, we explore the tenure distribution by age of the head of household, identifying the possible divergences by socio-demographic groups. The questions to be answered are; have any transformation in housing tenure structure happened during the period 2004-2008? Are these transformations the same for the entire population?

Secondly, this research aims to compare the results for Spain with a selection of European countries, questioning the similarities between territories: Can we still use the Southern-European residential model? What kind of housing population behaviours are alike among countries in Europe? Does any cross-national pattern exist?

## Data & Methods.

To assess the consequences that the recent economic crisis has unleashed on the residential structure of European countries, especially in Spain, this proposal uses the European Union Statistics on Income & Living Conditions project (EU-SILC) cross-sectional microdata. This panel data collects information about the residential structure of diverse European countries (at the beginning, 2003, the survey was carried in 7 countries, but this number has increased to 31 in 2007 wave). This data source gives us the possibility to track the fluctuations in the residential tenure dynamics in the years of the real estate bubble and enables to measure its effects after the crisis has burst on the housing context. The cross-sectional data includes specific variables about the housing tenure, mortgage's situation, household size and composition in successive waves during the period 2004-2008. Therefore, it allows us to identify the changes at an aggregate level.

Additionally, we calculate some indexes to measure more precisely the functional distance among European countries' tenure structure.

### 1) Age specific change Index (by age)

$$i_x = \sum_{c=1}^k \left| \frac{t_x^{c,y} - t_x^{c,y+n}}{2 * n} \right|$$

$t$  = tenure proportion  
 $c$  = tenure category  
 $y$  = year  
 $n$  = time interval  
 $x$  = household RP's age

### 2) Weighted total change Index

$$\bar{i} = \sum_{x=1}^{\omega} i_x * \left( \frac{h'_x}{H'} \right)$$

$i$  = specific change Index (by age)  
 $x$  = head of household age  
 $h'$  = Number of households (age  $x$ )  
 $H'$  = Total households in standard population

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