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Social Housing Policy in a Conservative Welfare State: Austria as an Example

Walter Matznetter

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Summary. Taking Austria as an example, the article sets out to explore the relationship between a particular type of welfare regime and the kind of social housing policy developed within such an environment. Austria has repeatedly and consistently been classified as the ideal type of a conservative and familialistic welfare regime and as a paradigm case of corporatism. Particular attributes of such a regime (fragmentation, corporatism, familialism, immobilism) do have their repercussions within Austrian housing and may be detected within Austrian housing policy.

Worlds of Welfare and Worlds of Housing

Amongst the contemporary literature on public policy, Gøsta Esping-Andersen's writings on *The Three Worlds of Welfare Capitalism* (1990; see also 1996, 1999) stand out as some of the most widely debated products of cross-national research. There is hardly any publication on state activity today which does not try to position itself in relation to Esping-Andersen's typology. Housing policy research is no exception. Virtually all comparative studies conducted in the 1990s have established their link or stated their conflict with his explicitly divergent view of welfare provision.

Building upon their earlier (1992) findings on housing provision in four European growth regions, Barlow and Duncan (1994) have been amongst the first to relate typologies of housing production and land supply to Esping-Andersen's welfare state groupings. In an unscaled diagram (Figure 1), dif-

ferent forms of housing production (regarding building firm size and profit regime), different forms of housing promotion and different forms of land supply and land-use planning, are suggested to correspond with specific groupings of European welfare regimes. Liberal welfare regimes tend to have large builders/developers relying more on speculative development gains than on building profits. For the social democratic welfare regime, quite the opposite is true: still there are big builders, but they are kept separate from and supervised by non-profit developers, and have to rely on building profits only, not least because land supply is under public control. "The corporatist welfare state cluster ... makes up the middle mass of cases" (Barlow and Duncan, 1994, p. 37), with a more fragmented building industry than in both former cases, but more speculative gains than in social-

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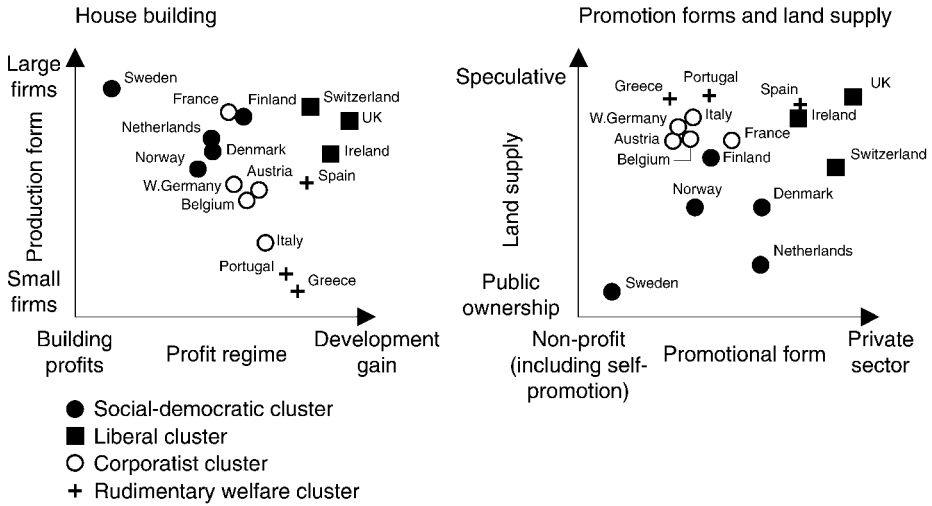


Figure 1. Market-state mixes in housing provision: western European countries in the 1980s. *Source:* Barlow and Duncan (1994, p. 36).

democratic regimes. The rudimentary welfare states of the Mediterranean—an additional category proposed by Leibfried (1992)—have even smaller builders than their corporatist counterparts, with even more speculative gains being made in the land development process.

In his book on comparative rental systems, *From Public Housing to the Social Market* (1995a), Kemeny proposes a two-fold classification of rental housing systems: an Anglo-Saxon 'dualist system' and a Germanic 'unitary market'. Duality in this context refers to the separation between an unregulated market with profit rents and a tightly controlled market with non-profit rents. In housing systems evolving from social market origins, the division between the private and the social rented sectors is very much blurred and a case can be made for increasing competition and overlap between profit and non-profit renting. Again, a chapter (ch. 5) is devoted to the question of how the three worlds of welfare combine with his own two worlds of renting. Tentatively, Kemeny suggests that "each system tends to be associated with a particular kind of welfare state" (Kemeny, 1995a, p. 5)—the dualist system with the liberal welfare state and the

unitary system with the corporatist welfare state (in the political science sense which includes social democratic welfare states; pp. 63–65). But Kemeny is also warning that "such work is ... still in its infancy and extremely crude" (p. 172).

In recent years, housing textbooks have seized upon these early attempts of relating typologies of housing provision with typologies of the welfare state and have extended their findings to almost all member-states of the EU (Balchin, 1996, p. 14; Doling, 1997, p. 82). By listing various typologies side-by-side, these publications are suggesting an all too easy equation between welfare and housing, a relationship between contested typologies on both sides, of social policies on the one hand, and of the outcome of housing markets and housing policies on the other. Given the state of comparative housing policy research, it is much too premature to include such material in a student text—as it carries with it the real danger of reifying categories which happen to coincide.

The task, however, of comparing the methodology and of linking the results of cross-national policy research remains, and is not without its rewards—as the following case study of a particular country is aiming

to show. In the comparative literature on the European welfare state, Austria figures consistently as an example of a conservative and corporatist welfare regime, displaying all the attributes of such an ideal type: a strong regulation of the labour market, welfare provision based on fragmented systems of social insurance, a strong role of the family *vis-à-vis* market and state, and kinship, corporatism and etatism as the dominant mode of solidarity (Esping-Andersen, 1999, p. 85).

In comparative studies of housing policy, Austria has rarely been included so far. In very general terms, the post-war history of Austrian housing can be said to display a number of similarities with its West German counterpart. Rent control within the old stock, cost renting within new construction, a leading role for non-profit developers and direct subsidies from the state are amongst the main features of such a housing system. There is an important difference, however: from the 1960s, German housing policy has been keen to withdraw from direct intervention, by lifting rent controls, by admitting for-profit developers into social housing, whilst phasing-out cost renting regulations, and by shifting from subsidies towards tax incentives. In Austria, the whole armoury of post-war social housing is still in place: rent setting is now diluted and close to market rents, but still in force for old contracts; the non-profit sector has lost market shares to the profit sector, but cost renting and cost selling are still the dominant principles within subsidised new construction (which was about 75 per cent of all new construction in the 1990s); the federal state budget on housing is now frozen at 1996 levels, but will be exempted from further restrictions by the present rightist government; tax concessions have largely been avoided, leaving direct subsidies, and particularly object subsidies, as the favourite instrument of housing policy. In short: in Austria, the post-war model of social housing has been better preserved than in many other countries of the continent.

In the following, an attempt is made at embedding Austrian housing policy within the broader framework of the Austrian wel-

fare regime. For that purpose, Esping-Andersen's typology will be used as an authoritative guideline, but not as the only classification of European public policies available, as a catch-all typology. His worlds of welfare are based upon a typology of a limited set of social policies—i.e. pension systems, health insurance and unemployment benefits. Housing policy, in contrast, has nowhere in Europe been developed as a social policy alone. Explicitly, it has been used as an economic policy to smooth business cycles, maintain employment and reduce labour costs, but there are a number of more implicit goals which have also been followed by housing policies throughout the 20th century. Think of home-ownership policies aiming at the ideological goal of creating a stake in the system; think of social housing as a family policy, targeted at the low-income, but married, couple and child; think of housing policy as a regional policy, to reduce urban sprawl. At any time, the minor state activity called housing policy has been following several goals simultaneously. Their weighting has changed over the post-war decades and their weights have remained different across Europe. This is the reason why any typology of housing policies should not be related to typologies of social policy alone, but should also be interested in other findings of comparative research on European economies, societies and politics.

With these caveats in mind, the following section is trying to look behind the simple juxtaposition of social policy and housing typologies, by zooming in on a particular welfare regime, the conservative or continental type, and the contemporary debate around it. One outcome of that debate is that Austria is often regarded as a prototype of the conservative welfare regime, both regarding its stratification effects as well as in a historical perspective. Many characteristics that Esping-Andersen attributed to that type of regime are said to be more pronounced and better maintained in Austria than in other countries within that grouping, such as Germany, France, Italy and Belgium.

Turning to Austrian housing policy, the

second half of the article is looking for similarities with and repercussions of 'conservative' social policy in this very special, but nevertheless limited, field of state intervention. Admittedly, the approach is explorative and needs to be elaborated, but it draws our attention to 'conservative' features of housing policy which have been neglected in the specialised literature, focusing on housing issues in a narrow sense. Future research may wish to reconstruct the ways of transmission between social policy and housing policy. Overlap with and impacts of other policies, such as economic and family policy, should also be considered.

The Conservative Welfare Regime

In Esping-Andersen's analysis, Germany and Austria, but also Italy and France, are firmly placed in the third regime-type cluster, alternatively called the conservative, the corporatist or simply the continental welfare regime in his writings. Their welfare system goes back to the late 19th century when health and pension schemes were introduced for privileged professional groups (such as civil servants). Step-by-step, social insurance has been extended to cover all citizens, but entitlements have remained fragmented, and so did social administration. As a result, these welfare states tend to contribute towards the preservation of status differentials. Furthermore, attachment to and reliance upon traditional familyhood is reflected in many different policies.

In contrast to Anglo-Saxon academia, German social policy research has been slow to react to the welfare regime typology in general and to the classification of Germany as conservative and corporatist in particular. In a book edited in 1998 by Lessenich and Ostner (*Welten des Wohlfahrtskapitalismus*), leading German scholars have elaborated their stance *vis-à-vis* Esping-Andersen's thesis. According to the editors, the reluctance of continental European researchers to engage with his findings has something to do with the welfare state they are in. Theirs is a mixed type of welfare state, a true patchwork

of social policies, straddling the ground between the liberal and the social democratic type cases. It has a very long history and it has very old institutions, thus making it particularly path-dependent—and it continues to move towards some leaner, more residual welfare state model (p. 13). With some irony, the introductory chapter is sub-titled "Beiträge aus der 'dritten Welt'" —contributions from the 'third world' of welfare capitalism.

Step-by-step, Esping-Andersen's concept, his methodology, his findings and its critique are introduced to the German reader and it is worth repeating some of these arguments here. As stated above, his typology of welfare regimes is based upon observations of social policy proper—i.e. of pension systems, health insurance and unemployment benefits. For each of these policy fields, three concepts are being applied: that of decommodification, that of social stratification and that of public versus private pension regimes. All of these constructs are measured with a number of indicators which are then combined into a smaller number of indices upon which the typology is based. For pensions, health insurance and unemployment benefits, decommodification scores are earned with income replacement levels, contribution and waiting-periods, and maximum length of payment. Scandinavian countries show highest values for decommodification; Anglo-Saxon countries are at the bottom; and continental European countries are in between.

The social stratification effect of the welfare state is measured with seven indicators, some of which are characteristic for the conservative, some of which are characteristic for the liberal, some of which are typical of the social democratic welfare regime. Only for this index are raw indicator values given in Esping-Andersen's original book of 1990. It is these data which Obinger and Wagschal (1998) submit to close scrutiny by means of different variants of cluster analysis. It turns out that stable classifications (with different algorithms) can only be achieved with at least four clusters (variant b). An optimal

Table 1. Three different groupings of OECD countries according to Esping-Andersen's indicators of welfare state stratification

Country	Classification based upon scoring by Esping-Andersen ^a	Classification based upon different cluster analyses ^b	Classification based upon Ward algorithm ^c
Australia	Liberal type	'Radical welfare state'	'Radical welfare state'
New Zealand	Unclear (liberal) ^d	'Radical welfare state'	'Radical welfare state'
Belgium	Conservative type	European cluster	European cluster
Germany	Conservative type	European cluster	European cluster
Finland	Social democratic type	European cluster	European cluster
Ireland	Unclear (liberal) ^d	European cluster	European cluster
UK	Unclear (liberal) ^d	European cluster	European cluster
Netherlands	Social democratic type	European cluster	European cluster
Denmark	Social democratic type	European cluster	Social democratic cluster
Norway	Social democratic type	European cluster	Social democratic cluster
Sweden	Social democratic type	European cluster	Social democratic cluster
Japan	Liberal type	Liberal cluster	Liberal cluster
Canada	Liberal type	Liberal cluster	Liberal cluster
Switzerland	Liberal type	Liberal cluster	Liberal cluster
USA	Liberal type	Liberal cluster	Liberal cluster
France	Conservative type	Conservative cluster	Conservative cluster
Italy	Conservative type	Conservative cluster	Conservative cluster
Austria	Conservative type	Conservative cluster	Conservative cluster

^aClassification into welfare state types by Esping-Andersen.

^bThis 4-cluster-solution is identical for all combinations of the 3 distance measures city-block-metrics, Euclidean distance and squared Euclidean distance and for the 2 methods of fusion (complete linkage and Ward), if the number of clusters is limited to 4 *a priori*.

^cCluster solution with Ward algorithm and according to Euclidean, squared Euclidean distance and city-block-metrics (most homogeneous solution).

^dAssignment to liberal welfare state type by Esping-Andersen, based upon his concept of decommodification. Precise assignment based upon concept of stratification remains unclear.

Source: Obinger and Wagschal (1998, p. 126).

number of clusters (with maximum homogeneity) is achieved when cutting off the dendrogram after five clusters (variant c). Table 1 summarises the resulting discrepancies between the original three clusters, and the methodologically improved versions. Apart from a 'radical welfare state' in the Antipodes (already claimed by Castles and Mitchell, 1993), regrouping is particularly frequent in north-west Europe, where re-analysis suggests a mixed type of 'European welfare state', with members drawn in from all three worlds of welfare: Belgium and Germany from the original conservative cluster, the Netherlands and Finland from the original social democratic cluster, and the UK and Ireland from the original liberal cluster. On the basis of selected stratification effects only, the liberal type of the welfare

state vanishes from Europe (with the exception of Switzerland). Apart from a standard European welfare state in the continent's heartland there are only two special types left: a 'truly' social democratic type in Scandinavia, and a 'truly' conservative type in some Catholic countries (France, Italy, Austria). Beyond all methodological improvement, these findings continue to depend on the indicators chosen and show above all the mixed character of most welfare regimes—which may become more acute if more countries and longer time-series data were included in the analysis.

A lack of historicity is also Borchert's (1998) major critique of Esping-Andersen's cross-sectional analysis of one particular phase of the developed welfare state—i.e. the 1970s and 1980s. It exaggerates path-

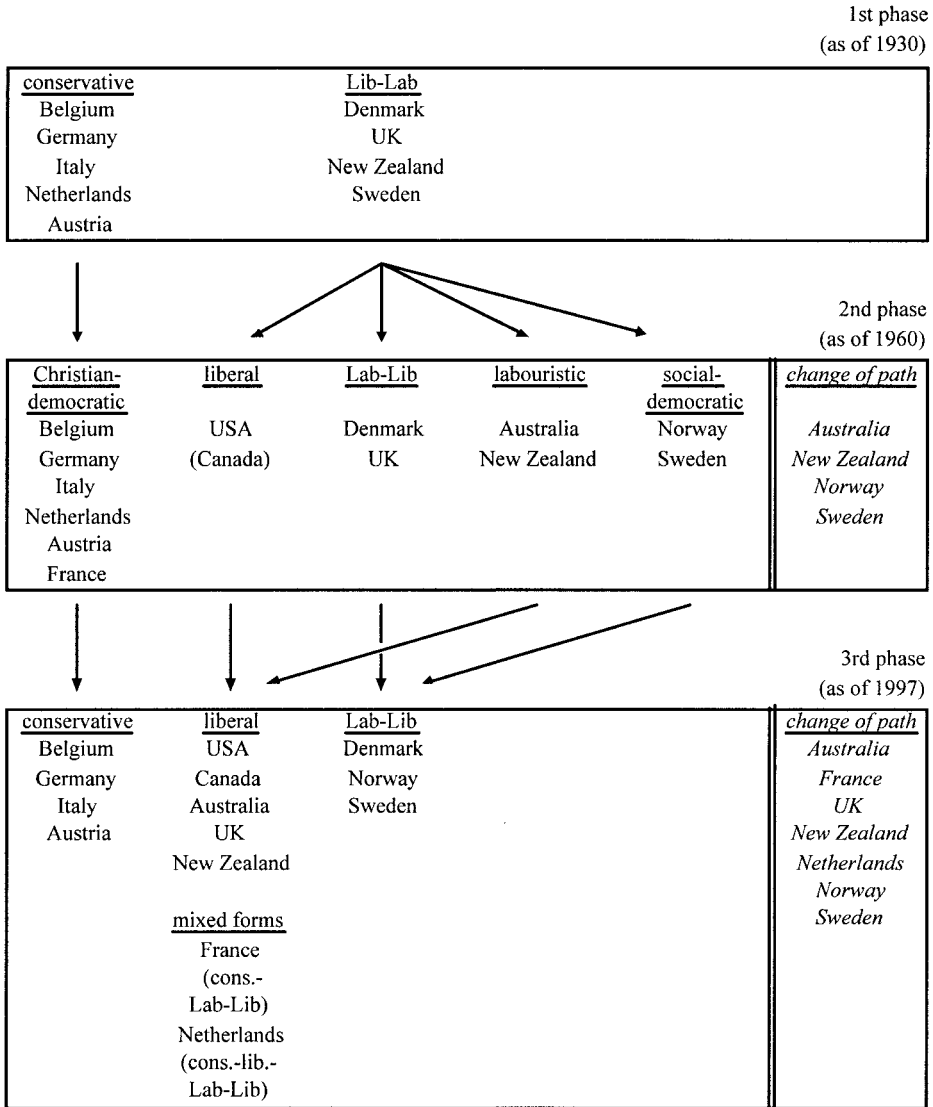


Figure 2. The development of welfare regimes: path dependence and path change. *Source:* Borchert (1998, p. 169).

dependency, leaving no choice for path changes and greater reforms. The origins of the welfare state go back to the 19th century, were reconstituted after World War II and are currently being restructured in response to globalised competition (see Borchert, 1995). According to Borchert, any of these stages is characterised by a different typology of welfare regimes, not just the 'Golden Age' of welfare, the focus of Esping-Andersen's first book. Many types survive

from phase to phase, but path changes (and attempts at changing paths) are frequent during 'critical junctures' in history. The 1990s were such a period of intensive change in welfare regimes, leading to a reduced typology and new welfare mixes in the making, such as in the Netherlands. Figure 2 summarises Borchert's arguments.

In his most recent book, *Social Foundations of Postindustrial Economies* (1999), Esping-Andersen is reasserting his original

concept of the three worlds of welfare. The ideal types of a liberal, a social democratic and a conservative welfare regime are contrasted with regard to specific attributes and defended against proposals to allow for a greater number of welfare regimes, in the Mediterranean, in the Antipodes or in Japan. A basic divide between regimes is seen in the respective role of the market, the state and the family (or the household) in the provision of welfare: the liberal regime is centred upon the market, with targeted social assistance for the needy individual; the social democratic regime relies upon universal state provision for all; and the conservative regime builds around a central role of family and kinship. While there is nothing fundamentally new in his view, Esping-Andersen acknowledges that the

lack of systematic attention to households is painfully evident in my own *Three Worlds of Welfare Capitalism*. It starts out by defining welfare regimes as the interaction of state, market, and family and subsequently pays hardly any notice to the latter (Esping-Andersen, 1999, p. 47, fn.1).

Such auto-critique sharpens the view of the peculiarities of the conservative regime beyond the market and the state—i.e. its familism, its fragmentation, its corporatism and—last, but not least—its immobilism. The last feature also helps as an argument against the kind of historical critique mentioned before: path-dependency is high and path changes are rare amongst the conservative group, with the Netherlands as the only exception in Borchert's view (see Figure 2).

Austria: The Truly Conservative Welfare Regime?

Not surprisingly, these debates do raise some doubt on the immediate applicability of Esping-Andersen's typology of welfare regimes for the purposes of comparative housing policy research. The concept of the three worlds of welfare should be taken as what it is—i.e. a classification of social welfare systems for a particular period, with

most data from around 1980. It hinges upon the indicators selected to measure de-commodification, stratification and market-state mixes in pension regimes. All of them look at social policy in a narrow sense, at pension schemes, health insurance and unemployment benefits, for reasons that are not made explicit:

Esping-Andersen (1990) has little to say about the organisation of housing (Kemeny, 1995a, p. 173).

Most comparative public policy research does not include housing as a social policy either, with a few notable exceptions (Heidenheimer *et al.*, 1990; Pierson, 1994; Hills, 1998; Doling, 1999; Häussermann, 2000).

For comparative housing research, two lessons may be learned from the debate about the three worlds of welfare:

- (1) When relating housing and welfare classifications, attention should be paid to the fact that typologies are anchored in different corners of the welfare triangle (Evers, 1988), either the state, or the market or the household. Empirically, Esping-Andersen's welfare regimes are based upon the division of labour between market and state. Kemeny is looking at the continuum or divide between state and market rental systems, and gender regimes are focusing upon the division of labour between the state and the household, and within households (see, for example, Sainsbury, 1999).
- (2) When researching housing policies and institutions, due attention should be paid to their early origins and to subsequent changes. As all state policies, housing policy is dependent upon earlier paths which can only be left during critical junctures in history.

It follows from the first remark that other typologies of European (and other developed) countries may be equally relevant for classifications of housing systems. These could be typologies of world cultures, of demographic structures or economic policy,

as well as legal and administrative families of European nations. All of them may be used as heuristic devices, shedding new light on the variety of national and sub-national systems of housing provision across Europe.

For Austria, overlapping and changeable typologies of European economies, societies, cultures, political and administrative systems, are less of a problem. On the contrary, it seems to be one of the safest harbours for comparative typologies. It has been classified as having a conservative welfare regime by Esping-Andersen himself, with its fragmented system of social insurance and its reliance upon traditional family values (see Esping-Andersen and Korpi, 1984, pp. 190ff). His critics have cast doubt on whether his classification was correct for Germany, but they wonder why he did not choose Austria as the type case, one of the most clear-cut examples of conservatism in welfare provision (Borchert, 1998, p. 138, fn.1).

In the political science literature, Austria has been characterised as the paradigm case of corporatism (Lijphart and Crepaz, 1991), originally operationalised as having a high degree of centralisation in wage-bargaining, a highly unionised labour force, or a low wage dispersion across industries. The more recent (neo-)corporatist literature (see, for example, Streeck and Schmitter, 1985) widens the view to the involvement of interest associations in general in the formulation and implementation of public policy. If such a wider, multidimensional definition of corporatism is applied, Austria remains in the strongly corporatist group, with its highly centralised system of wage-bargaining and a strong involvement of associations in policy formulation and implementation (Unger, 1997, pp. 155ff).

Not only Esping-Andersen, but also an ambitious project on changing value systems in 43 countries classifies Austria as one of the heartlands of Catholic Europe, half way from the poor, traditional, religious subsistence cultures of the world towards the rich, rational, secular countries of Protestant

Europe with their high levels of well-being (Inglehart, 1997, p. 335).

Within classifications of European family policies (Gauthier, 1996), Austria straddled the boundary between the traditional and the egalitarian models in the years of the Grand Coalition (1986–99), but has embarked upon a more pro-natalist policy under the present, rightist-populist government (Rosenberger and Schallert, 2000, p. 260).

Regarding legal and administrative principles, Austria is considered a member of the Germanic family, together with Germany itself and Switzerland, and with some overlap with eastern Europe and Greece in legal terms and with Spain and Belgium in administrative terms (Newman and Thornley, 1996, pp. 29ff). A basic feature of the Germanic family is its reliance on a written federal constitution. In contrast to Germany, the powers of the Austrian *länder* are more restricted, but they encompass regional planning and (since 1988) most of housing policy.

Austrian Housing Policy in the 1990s: An Interpretation

In European comparative housing research, Austria is rarely included. This is related to the fact of delayed membership of the EU (only since 1995), the scarcity and the language of national housing research, the ongoing decentralisation of housing policy, the small size of the country and other factors.

Unlike Austrian social policy, which goes back to van Taaffe's reforms in the early 1880s, when privileged professional groups were covered by social insurance (see Grandner, 1994), Austrian housing policy is a child of the post-war years. The local state had been a forerunner in the 1920s, when Red Vienna transformed the street-level demands of the co-operative movement into an ambitious programme of public housing (see Marcuse, 1986). At the federal level, housing legislation was a bi-partite creation of the period of reconstruction, with a focus on war-damaged urban areas. While subsidised condominiums were the favourite product of

the Conservatives' housing policy, subsidised public and non-profit rental housing was on the Social Democrats' housing agenda. In the late 1960s, with increasing prosperity and under a Conservative government, social housing policy was unified and extended rather than being restricted and commodified. In private renting, rent control (which had been in force since 1917) was maintained for existing contracts, but market rents were allowed for new ones.

In the following years, under the Social Democratic government of Bruno Kreisky (1970–83), social housing production was at its peak, with about one-third of all new construction being built by non-profit developers, with a dwindling share (7–8 per cent) of public housing on top. Only 8–9 per cent of new housing was by commercial, for-profit developers, but 50–60 per cent were self-developed single-family homes, many of which also received state housing subsidies, thus contributing to a rate of subsidised completions of around 60 per cent for the post-war period (Czasny and Moser, 2000, p. 19). In multifamily housing, the dominant form of housing provision in urban areas, non-profit developers and the local state co-operated within an essentially corporatist network, which has only been opened up to commercial developers in recent years.

Up until 1996, the fountain-head of housing subsidies was beyond political debate: a 1 per cent housing tax levied on income, half from employers and half from employees (*Wohnbauförderungsbeitrag*, since 1952) plus a fixed percentage of income tax was earmarked for housing policy. Increasing output could easily be achieved by reducing 'object' subsidy depth, by switching from state loans to subsidised market loans, while allowing for more or less 'subject' subsidies to the consumer, or by increasing the amount of downpayment required to enter subsidised housing (see Matznetter, 1990, 1992).

In the years of the Grand Coalition between Social Democracy (SPÖ) and the Conservative Party (ÖVP), from 1986 to 1999, Austrian housing policy progressively disappeared from the agenda of the federal state—

but not from the federal state's budget. The State Secretariat for Housing was closed, the Building Ministry was amalgamated and housing subsidy legislation was handed down to the *Länder*, all in 1987/88. The shift in responsibilities was accompanied by a 16 per cent cut (Amann, 1999, p. 59) in the overall subsidy volume, but the remaining level was guaranteed as a transfer from the federal state to the *Länder*. The new housing shortage (and property boom) of the early 1990s has been fought by a last broadside of Keynesian housing policy which, together with a growing share of commercial projects, has led to a historical peak in completions (58 000 in 1996, 1997 and 1998, or 7.2 completions per 1000 inhabitants). Meanwhile, there is a substantial number of vacancies in all sectors—the subsidised and the unsubsidised, the private and the social rented, and the owner-occupied sector.

Surprisingly, housing has almost remained unscathed from the voluminous 'Strukturanpassungsgesetz 1996'—the package to gear Austria's budget towards meeting the Maastricht criteria. Since then, Federal subsidies have been fixed at 1780 MEUR per annum. An increasing volume of repayments for earlier state housing loans (some 560 MEUR p.a.) is compensating for any losses in real terms. Minor contributions by the *Länder* (250 MEUR per year) and *Gemeinden* (12 MEUR per year) have to be added. In total, these direct subsidies account for 1.5 per cent of the Austrian GDP nowadays, but there are very few indirect subsidies or tax rebates for housing on top of them (360 MEUR or some additional 0.2 per cent of GDP; all data converted from Austrian schilling as in Czasny and Moser, 2000, p. 20).

What is peculiar in Austrian housing policy is its reliance on direct 'object' subsidies to housing construction. Only in this regard does it score higher than most other countries, with the exception of Sweden. When direct 'subject' subsidies to the consumer are taken into account, it ranges in the middle field, after Britain and Sweden, but ahead of France, Germany and the US. As soon as

Table 2. Housing subsidies as a percentage of GDP 1997

	Production subsidies	Consumption subsidies	All direct subsidies	Tax rebates in housing	All direct and indirect (tax) subsidies
USA	0.14	0.22	0.37	1.23	1.60
France	0.20	0.75	0.95	0.35	1.30
Germany	0.37	0.35	0.72	1.33	2.05
Great Britain	0.57	1.66	2.24	0.36	2.60
Sweden	1.06	0.80	1.86	0.80	2.65
Austria	0.92	0.21	1.13	0.17	1.30

Source: de la Morvonnais (BIPE) data presented at EUROCONSTRUCT 2000 Conference. (Data on Austria are lower than in Czasny and Moser (2000) because future repayments of sub-market loans are deducted from current expenditure; personal communication by Eva Bauer.)

indirect subsidies such as tax concessions are acknowledged, it scores at the bottom end of the housing subsidy league (see Table 2).

More surprisingly, housing subsidies have also escaped from the ambitious attempts of the present rightist coalition to achieve a zero deficit situation by the year 2002. Any proposals to cut down federal subsidies have been fiercely resisted by the *Länder*—the main organisers, but not the main payers of Austrian housing policy nowadays (see above). Politically, seven out of nine *Länder* governments are headed by one of the coalition parties (ÖVP or FPÖ), the same parties pursuing a strict austerity policy at the federal level. The *Länder* have been successful in maintaining the *status quo*, not only because of (regional) economic policy arguments, but also because housing policy is regarded as a state contribution towards an adequate provision of family homes.

Given these circumstances, what new insights may be gained from applying Esping-Andersen's concept and findings to Austrian housing? In the following, an attempt is made to assemble evidence from existing housing research that displays similarity or congruence with the main features of the 'conservative' welfare state—as which the country has been classified time and again. The basic assumption is that (social) housing policy has not been developed in response to housing problems alone, but has been moulded within a framework of other sectoral and other cross-cutting policies, by politicians and experts

often engaged in a much wider field of state interventions. Austrian fiscal federalism offers many insights in this respect—for example, when budgets for schools, hospitals and housing are competing and traded-off in a single bargaining exercise, leading to the division of taxes for a number of years ('*Finanzausgleichsgesetz*'; see Amann, 1999, pp. 60ff, 148ff). This is particularly important in a country where housing policy is badly institutionalised, with responsibilities being scattered amongst ministries and levels of government. In other words: traces of the conservative welfare regime will show up within housing policy as well as in other fields beyond social policy. These aspects of housing may have escaped the attention of comparative housing research, in a similar way that housing has not been of interest to most of comparative welfare research.

What are the main characteristics of a conservative welfare regime that we should look for in Austrian housing policies and markets? It is worth mentioning that Esping-Andersen has become more explicit about his third type of welfare regime over the years. In his 1990 book, the conservative-etatist welfare regime comes out as something of an intermediate category between the liberal and the social democratic regime—for example, regarding the decommodification of pensions, sickness and unemployment benefits (Esping-Andersen, 1990, p. 52). The German critique assembled in Lessenich and Ostner (1998) is partially a reaction to that view.

In his 1996 contribution, Esping-Andersen is looking at welfare regime development. For him, the continental welfare state of the 1980s and early 1990s is “immune to change” (p. 67), the main strategy being labour reduction, particularly through early retirement, while social security standards have been upheld. Pension payments have increased disproportionately and low fertility levels will bring no relief in the foreseeable future. Social services to families (such as public child care), by contrast, are poorly developed in these countries—an outcome of their inherently conservative, familialist tradition. Employment regulations are tailored to fit the male, full-time and long-term breadwinner, earning a high family wage. An informal economy caters for more flexible and short-term demands on the market. Due to their popularity, these arrangements are very difficult to change, a good example of path-dependency pushing towards and beyond the financial limits of the state.

In Esping-Andersen’s latest monograph (1999), the conservative regime is receiving even greater attention, as the welfare regime which is relying most on the family as one of the three corners of the welfare triangle and as the ‘dominant locus of solidarity’, beyond the state and the market. A whole chapter (ch. 4) is devoted to the household economy as a major provider of welfare, in an explicit attempt to accept and respond to an important stream of critique (see Sainsbury, 1994, 1999). For the sake of “analytical parsimony”, the three types of welfare regime are defended against proposals to allow for a Mediterranean, an Antipodean or an East Asian welfare regime (Esping-Andersen, 1999, p. 92).

From the above sources, at least four characteristic attributes of the conservative welfare regime can be derived:

- (1) a social-insurance-based fragmentation of welfare entitlements;
- (2) corporatist forms of interest intermediation;
- (3) a pro-family (familialist) bias in welfare provision;

- (4) an inherent resistance to change, called immobilism by some.

Each of these aspects, apart from the last one, is looking at specific sources of welfare provision—(1) the state, (2) the market, (3) the family. The fourth aspect considers how a conservative welfare regime behaves over time. In that order, traces and repercussions of fragmentation, corporatism, familialism and immobilism will be detected within Austrian housing, and within social housing in particular.

Fragmentation and Devolution

In Esping-Andersen’s analysis, the fragmentation of social insurance schemes (and the budget costs of civil service pensions) is considered a salient feature of the continental, conservative welfare state, originating in the van Taaffe sickness and accident insurance of the 1880s in Austria, corresponding to the Bismarck legislation in Germany (Esping-Andersen and Korpi, 1984, p. 190). Over the decades, additional professional groupings were covered by their specific regime of social insurance, until full coverage was achieved in the 1960s. Even at ‘critical junctures’ in history, such as the post-war years, welfare provision was not redesigned or universalised in a Beveridgean way, neither in Austria, nor in West Germany. Until today, there are 28 different schemes of social insurance in Austria (Tálos and Wörister, 1998, p. 215).

The fragmentation of housing legislation and subsidy schemes echoes this tradition in Austria. When the Republic of Austria was resurrected after World War II, some of its housing legislation was carried over from the First Republic (such as the Federal Housing and Settlement Fund of 1921 or the Rent Act of 1922), some of it was German law (such as the Non-Profit Law of 1940) and some parts were legistic innovations (such as the Condominium Law of 1948) or funding innovations (such as the Housing Reconstruction Fund of 1948 or the housing subsidy legislation of 1954). All of these pieces of

legislation, and many more, co-exist and overlap, building up the 'conglomerate of Austrian housing law' (Amann, 1999, ch. 2).

Throughout the decades of reconstruction, housing subsidies were stratified according to type of developer, type of tenure, single or multifamily housing, dwelling size, income ceilings and funding cohort. Rent pooling was never applied, not even within the housing stock of the same developer or company. Unification of funding systems was achieved with the 1968 Housing Subsidy Act, under a Conservative government which also created a Ministry for Building Affairs. The outcomes of the consolidated subsidy legislation have been mentioned already. In the 1970s, the construction of multifamily, social rented housing, by non-profit (and public) developers was at its peak, producing around half of all new housing in the country and 80–90 per cent in urban areas. In retrospect, these years of abundant funding may be called the 'golden age' of Austrian social housing, with all its problematic side-effects, regarding the ecology, its architecture and regional planning.

Around 1980, housing policy had reached its post-war goal of creating an equilibrium between supply and demand, concluding the first stage of housing policy, according to Boelhouwer and van der Heijden (1992, pp. 271ff). Waiting-lists for social rented housing disappeared and the ownership sector changed from a sellers' to a buyers' market. In these years of market relaxation, demands for the federalisation of housing policy came from the *Länder* which had been in charge of the distribution of funds, mainly since 1968. As soon as the Conservative Party (ÖVP) entered into the Grand Coalition, Social Democracy (SPÖ) agreed to the devolution of subsidy legislation to the nine Austrian *Länder*, ranging in size from 1.60 (Vienna) to 0.28 million inhabitants (Burgenland). Rent legislation remained within the responsibility of the federal state, but rent guidelines are now set by the *Länder* as well, since 1994, and very close to market levels.

Over the past decade, the country has ex-

perienced an important refragmentation of its housing policy, not along sectoral divides and national party lines, as in the era of Reconstruction, but at the level of nine different *Länder* with their different political and administrative complexions. Since 1988, nine regional housing laws and their by-laws have been developed, and amended, annually in some cases (see Table 4 in Amann, 1999, p. 44), creating new obstacles to factor mobility. While the devolution of housing (and other) policies seems to be a European phenomenon today which embraces all types of welfare regimes, the target level may be lower in the Conservative group, where federalist systems abound.

Corporatism

In his welfare regime typology, Esping-Andersen (1999, p. 85) mentions 'corporatism' as one of the main attributes of the conservative regime. It is now widely known that his definition of corporatism as degree of status segregation, measured as the number of occupationally distinct public pension schemes (1990, pp. 69ff), is a very peculiar one that does not refer to the existing corporatist literature and their theories of power (see Kemeny, 1995b). In this literature, corporatism is defined as

a specific socio-political process in which organisations representing monopolistic functional interests engage in political exchange with state agencies over public policy outputs which involves those organisations in a role which combines interest representation and policy implementation through delegated self-enforcement (Cawson, 1986, p. 38).

Such processes are not a privilege of the conservative regimes of the continent, but are also frequent in social democratic regimes and have been rare only in liberal welfare regimes.

In Austrian housing policy, corporatist processes of interest intermediation, involving a party-related network of non-profit housing associations, have been a reality

throughout the post-war period. For the *Land* of Vienna, during the 1970s to mid 1980s, the time before complete devolution of housing policy, I have given a detailed account elsewhere (Matznetter, 1992). All subsidised housing projects, almost 85 per cent of all new construction of that period, had to be approved by an advisory board composed of both party representatives and delegates from major non-profit developers (*Wohnbau-förderungsrat*). Depending on market circumstances, competition for funds was fierce in periods of low demand and construction, or relaxed during construction booms. In the early 1980s, for instance, a time of intensive suburbanisation and low demand for urban housing, construction subsidies were strictly distributed according to party-related contingents, a 'red', a 'black', and a 'neutral pot', plus a quota for council housing.

In the 1990s, the *Länder*, now fully responsible for housing policy, have strolled down the road of commodification. The degree of building subsidisation has been further reduced, whilst consumer subsidies have increased. State housing loans have been replaced by market loans with annuity subsidies, or by once-and-for-all payments. Subsidy schemes have been opened up to commercial, for-profit developers, creating more competition in subsidised new construction. It is a safe guess that corporatist arrangements have lost importance in recent years, but no detailed investigation is available, only scattered evidence such as the following.

At the time of writing, in late 2000, the incoming rightist coalition of the Conservative (ÖVP) and the Freedom Party (FPÖ) has started to reduce the size and the standing of the non-profit housing economy, with a legal amendment to the Non-profit Act that will allow the selling off of social rented housing owned by public authorities (as shareholders of non-profit companies). By April 2001, one-fifth of the social rented stock owned by non-profit associations, some 106 000 dwellings, will have been transferred to for-profit ownership, which may be the same company as before, but with different share-

holders, different interests and a different behaviour.

Familialism

In his recent publications, Esping-Andersen is becoming more precise regarding the importance of familialism in the conservative welfare regime. He does not use the term in his 1990 book, but it is in the title of his 1996 contribution on continental European social policy. In his 1999 book, "a familialistic welfare regime is ... one that assigns a maximum of welfare obligations to the household" (p. 45). Austria is mentioned as one of the familialist countries, with their "*systematic disinclination to provide care services*" (p. 83), for the young or for the old, because it is the children and their parents who are regarded responsible for each other in case of need, a responsibility which is laid down by law only in the Catholic countries of Europe (Millar and Warman, 1996, p. 35), where the principle of subsidiarity is followed.

In Austrian housing, responsibility for the housing provision of family members is widely expected. Solidarity may come in different guises, more in kind in the many rural parts of the country, more in cash in the urban areas. The topic has been discovered and rediscovered in studies of all kinds of housing sectors and regions in Austria. Mutual help amongst friends and relatives is most frequent in self-developed housing, whose market share seems to be higher in continental or Mediterranean countries, lower in Scandinavia and lowest in the UK (Duncan and Rowe, 1993, p. 1335). In Austria, half of all building plots for single-family homes are inherited or financed with proceeds from inheritance (Aufhauser, 1995, p. 417). In Vienna, every second household living in a single-family home (a mere 6 per cent of the housing stock) is now in their parents' (former) house, and every fifth condominium (13 per cent of the stock) is now inhabited by the children of the (former) owners (Aufhauser, 1995, pp. 407ff). A quarter of all second homes owned by Vienna

households are also inherited, often in the places of origin of parents and grandparents (Baumhackl, 1991).

In flatted accommodation, property transfers of owner-occupied condominium dwellings are only part of the story. According to Austrian legislation, rent contracts can also be passed on within the family, in the private and in the social rented sector, under specific conditions (mainly cohabitation). Within the large stock of Vienna council housing, 25 per cent of all renters are living in their parents' former council dwelling, and 21 per cent of all private renters and 11 per cent of all renting from the non-profit sector are doing the same (Aufhauser, 1995, pp. 408ff).

More over, financial contributions of the (extended) family towards the acquisition of both rented dwellings and condominiums are a widespread phenomenon in Austria (see Deutsch, 1999, pp. 232ff). Most of social housing requires some downpayment, as a deposit for the land costs and a share of the construction or renovation costs. In an earlier publication, I have interpreted these payments as part of a general trend towards the privatisation of housing (Matznetter, 1990). True that is, but it is not the current labour market where these sums are coming from, it is the accumulated wealth of Austrian families which is shifted around, mainly down the generation line. Some 15 per cent of all Vienna households say that they have acquired their present dwelling with financial help from their parents; 63 per cent declare that this has not been the case; and the remaining 22 per cent have been mentioned already, as those actually living in their parents' (former) dwelling or home. Data for the suburban ring around Vienna suggest that parental help, both in kind and in cash, is even higher in the non-urban parts of the country (Aufhauser, 1995, p. 408).

Housing politicians in the Austrian *Länder* know about these circumstances and they tend to build legislation in social housing upon assumptions of some contribution by the family of origin. The long-term and disproportionate rise of downpayment require-

ments in subsidised new construction can be interpreted in that way. But 'familialist' housing policy is not only relying upon families, it is also doing things in favour of families. Here the plethora of bonuses accruing to specific, often traditional forms of living together has to be analysed.

Amann and Neuwirth (1999) have documented the many scattered regulations in the nine housing policies which are now relevant for family housing in Austria. In some *Länder*, bonus subsidies are granted for families with three and more children and/or for young married couples and/or for 'growing families' and/or for lone parents and/or for 'starting families'. In some provinces, income levels are calculated in a family-friendly way—for example, by not taking into account family benefit. Beyond subsidy regulations, provincial building codes may stipulate children-friendly equipment to be included in new and/or subsidised construction, whatever the renters' priorities (for example, pram storage instead of bicycle parking). In condominium housing, which is also subsidised in many cases, only married couples are entitled to share ownership of a dwelling (see Barta, 1999, p. 353). Familialist goals are frequent amongst the 200+ non-profit housing associations registered in Austria. In a few cases, the (original) target of their activities is given in the company's name—for example, 'Familie', 'Familienhäuser' or 'Familienhilfe'.

Despite such favourite treatment, nuclear families with a couple and one or two children are becoming rare in the younger cohorts, and they may choose a less standardised, less homogeneous product than new social housing is, at more accessible locations. The break-up of families can make it imperative to find a central-city location, from where work, school and recreation can be flexibly combined (see Strell, 1999, for the housing situation of lone mothers). The vast majority of new social housing in Austria does not offer these possibilities, despite all ongoing efforts of subsidisation, nor does the single-family home, the first and final destination for many in the post-war period.

Immobilism

Comparing the historical development of welfare regimes, Borchert (1998) includes Austria in the small group of countries which have followed the conservative route throughout the 20th century, together with Belgium, Italy and Germany (see Figure 2). Christian democracy played an important role in the formative years of the conservative welfare regime, and it continued to be strong in these countries, even when not in government power, due to the principles of consensual democracy, social partnership and a substantial dose of federalism. Fundamental changes of policies and institutions are difficult to achieve, at least more difficult than in centralist, majoritarian democracies, with fragmented interest organisations. A kind of incrementalist, patch-work policy is the rule in these countries and it affects all corners of economy and society.

In the editorial preface to his 1996 book, Esping-Andersen writes about the essentially 'frozen' nature of the conservative continental welfare state (p. x). The fragmented principles of social insurance remain; duly acquired entitlements are maintained as long as possible. Thus, early retirement ('labour shedding') was an attractive solution to avoid unemployment—to the point of overburdening the pension system. Austria is a good example of such a system, where modifications have long been at the margins, for new cohorts entering to the system. The pension reforms of 1997 and of 2000 are the first to affect those in current employment.

In Austria, not only the welfare state can be said to be frozen, but so also is housing policy. As mentioned before, the federal subsidy volume has literally been frozen at the 1996 level. Concerning the kind of subsidies, Austrian housing policy continues to stick to the traditional instrument of 'object' subsidies towards the construction or renovation of buildings. Of all housing subsidies, 71 per cent (0.92 per cent of the GDP) are earmarked for that purpose, the highest share amongst the countries compared in Table 2. Any amendment of rent legislation thor-

oughly avoids interfering with existing rights and contracts, making the rent system resemble a layered cake, with all dwellings of a building either from one subsidy layer as in social rented housing, or as a piece of cake combining different historical layers of contracts, as in private rented housing.

Conclusions

No housing policy has been developed as a specialist policy of its own. All are being moulded within a broader framework of other state policies and within an even wider framework of a particular welfare regime combining the efforts of market, state and households in the provision of housing. The kind of mix between state and market, its choice and its changes, are all well documented in countries with an elaborate, expensive and explicit policy on housing, such as Britain, the Netherlands and Sweden.

In Austria, and obviously in many other countries on the continent, housing policy has remained a minor and often tacit activity of the state. It is a hybrid kind of policy, trying to achieve different goals simultaneously. Although based upon social policy alone, Esping-Andersen's interpretation of the conservative welfare regime offers some important help in understanding the main features and the development of Austrian housing policy. It has been a fragmented policy from the beginning, but it is fragmented along lines other than social insurance—i.e. between types of tenure, types of developer and building cohorts on the one hand and between the nine provinces (*länder*) on the other. Provincial housing policy offers an excellent example of corporatist networks mediating interests between developers and political parties. Austrian housing policy is both working for and with the help of the family, by favouring young families on the one hand, by presupposing the existence of family funds on the other. By their very nature, conservative welfare regimes tend to adapt slowly and incrementally—another salient feature of Austrian housing policy.

Concerning the term 'conservative welfare regime' a final remark is appropriate. In his most recent book, Esping-Andersen (1999) is coming back to his original labelling of the 'third world of welfare'. He admits some pejorative connotations, but justifies his wording with "the dominant political thrust" in these countries (p. 81), where social policy has a very long tradition, but a very selective one as well, with Christian Democrat and etatist forces interested in preserving status differentiation. Within such a welfare regime, Austrian housing policy is a much younger creation, basically one from the years of reconstruction after World War II. In these years, there would have been the option of a grand design of a unified housing policy, and of a grand redesign of a unified social policy as well. In both cases, the forces of tradition (or: path-dependency) were stronger. In the case of housing policy, the whole political spectrum of housing policies from the First Republic of Austria (1918–38) was revitalised: rent regulation was continued; Vienna council housing, abolished in 1934 by an Austro-Fascist *coup d'état*, was started again as a cornerstone of reconstruction; non-profit co-operatives were re-installed; non-profit housing companies, based upon Nazi non-profit legislation, continued and new ones were founded; and self-developed and self-built homes received Bausparkassen and public funding. In 1948, condominium legislation was installed and the two basic construction funds were established: the WWF, run by the Ministry for Commerce and Reconstruction (then controlled by the Conservative Party, ÖVP); and the BWSF, run by the Ministry for Social Affairs (then controlled by the Social Democratic Party, SPÖ). In 1954, another scheme of construction funding was set up at the *Länder* level. Party-related fragmentation has been one of the main features of Austrian housing policy, which has been combined with a regional fragmentation along the *Länder* boundaries over the years, to the point of complete devolution in 1988.

Some confusion about the 'conservative welfare regime' is due to the fact that

Esping-Andersen's term relates both to the organisational inertia, the lack of reforms in these countries, as well as to some conservative ideals, notably those derived from Catholic social thought, which are generally respected in these countries, such as the principle of subsidiarity. That distinction helps us to understand why the present conservative-populist government of Austria denounces and opposes some of the attributes of the 'conservative welfare regime', such as corporatist bargaining, fragmentation of social insurance and lack of change, whilst trying to strengthen familialist values and policies. In contrast, the present opposition, Social Democracy and the Greens, is sheltered from a more radical retrenchment of the Austrian welfare state, and of social housing policy, by the very nature of the 'conservative welfare regime': its territorial fragmentation into *länder* and *gemeinden*, and its reliance on proportional representation.

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