

Processes of Social Exclusion in the Housing Markets – Some considerations on a complex issue

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The aim of the paper is the discussion of the state of the art of housing exclusion and the presentation of the analytical framework of a comparative research project to be carried out by a European research consortium coordinated by the Institute for Social and Societal Policy at the University of Linz/ Austria (Prof. Weidenholzer, Dr. Stoeger).

Exclusion in the housing markets – Some remarks on the state of research and on the theoretical discussion

The term “social exclusion” denotes new forms of social inequality that cannot adequately be described in traditional terms of poverty. The American debates on the emergence of an urban “underclass” (Wilson 1987) and the French discussion on “exclusion sociale” (Dubet/Lapeyronnie 1994) represent two main strands of a debate which was followed up by research activities in different European countries under this perspective (Mignione 1996).

During the recent years a consensus seems to have emerged among the social scientists regarding a number of key attributes of social exclusion (Room 2004; Häussermann/Kronauer/Siebel 2004). Firstly, it is relational, since exclusion is measured by the predominant standards of the respective society. For this purpose,

the situation of an individual or of a whole group is put in relation to the respective societal standards. Those participating in the societal standards are supposed to have achieved social inclusion, whereas those, who do not reach these standards, presumably suffer from social exclusion. Notably, the definition of the societal standards may considerably vary over time and space. Secondly, exclusion is a multidimensional phenomenon including different dimensions, such as especially labour, health, family and social networks, education etc, and their interactions. Thirdly, exclusion is a process and not a condition, thus the focus is not on a single point in time but on the direction of development. In many cases, processes of social exclusion start in the middle of society and lead to its margins. Should the procedural nature of social exclusion be captured, research would have to deal with the development of careers in the different dimensions. Fourthly, exclusion is defined as a structured phenomenon both in terms of individual acting and structural determination.

Recent empirical research has mainly focused on the fields of exclusion in labour markets. As a consequence, the current discourses on the challenges of European societies concentrate on the risks resulting from changes in the labour markets and deal for example with the process of economic globalisation and with the variations of its impact on the individual labour market biographies between distinct welfare regimes in the European Union (as the most recent empirical study: Blossfeld/Mills/Bernardi (2007). Little is yet known about social exclusion in the field of housing. Some studies are focused on the relational aspect of exclusion in housing and thus examine relative deprivation in dimensions such as the size and the quality of the dwelling, the rent-income-relation, etc. Measuring deprivation by the predominant housing standards of the respective society means that households or groups who do not reach the average societal standards of housing consumption in the different dimensions suffer from deprivation in the realm of housing. A recent comparative study for the "EU-15" based on the evaluation of the European Community Household Panel (ECHP) has done an inter-group comparison, putting the housing standards of poor households (with less than 60 % of the median

income) in terms of quality, size and costs in relation to the housing conditions of those not living in poverty (Stephens 2007).

Other empirical studies (especially Fitzpatrick (1998) and Fitzpatrick/Stephens (2007)) explicitly examine the homeless as a marginalised group in the (urban) housing markets (cf. also the research activities of Feantsa: www.feantsa.org). In a comparative perspective, the prime interest is on evaluating the number of people affected by homelessness, their living conditions and their socio-demographic characteristics, such as age, gender, health, income situation, ethnicity, the experience of prison or psychiatric hospitals and the current employment status. When discussing the reasons for homelessness, the main question (still) is whether individual or macrostructural factors have primacy for the explanation of country-related variations of the level of homelessness. When comparing different European countries, it appears that homelessness always has a structured element, whose significance is closely related to welfare regulations and housing policies. Welfare regimes providing low social benefits obviously produce higher levels of poverty and homelessness than those with more generous social benefit schemes. Additionally, tight housing markets, a small social rental housing sector and insufficient assistance for households with specific needs are claimed to contribute to a rise of homelessness. Conversely, in countries with strong welfare regulations and a relatively large social rental housing sector, homelessness is presumed to primarily stem from individual factors such as illness, psychological problems etc. (Fitzpatrick/Stephens 2007).

This strand of research interprets homelessness as the “extreme manifestation of social exclusion”, since it represents “the denial of a fundamental requirement of social integration: adequate shelter” (Fitzpatrick 1998, 302). The expertises on homelessness are either explicitly or implicitly based on a theoretical concept of social exclusion that puts its emphasis on the outcomes of the process of exclusion, but not on the course of the process itself. They convincingly highlight the reasons for homelessness, but they are reluctant to analyse the way in which macrostructural and individual impacts direct individual housing careers towards homelessness.

Therefore, research on homelessness has produced valid empirical results especially in a comparative perspective, but it has not dealt with the dynamic nature of the concept of exclusion.

A perspective that concentrates on the process of exclusion itself would have to consider that exclusion in the realm of housing does not start with homelessness, but with an increasing deterioration of housing conditions. This approach makes it necessary to deal with the course of processes of careers in housing. In the past, empirical research on housing careers has primarily revolved around other questions than social exclusion or inclusion. Literature links the metaphor of a housing career (or “housing biography”/“housing trajectory”) closely to mobility and refers to the succession or sequence of dwellings a household occupies during life. Households are supposed to enter the housing markets and then make further moves in order to improve their housing conditions in an incremental way, passing through “upward” or “progressive” housing careers (cf. Clark et al 2003, 145 f). By contrast, some scholars point out that households also move along the same level or move even downwards during their housing biografies and try to identify groups that become easily prone to deteriorating housing conditions over time (Gestring/Polat/Janssen 2006; Kendig 1990).

Housing careers are still a partly underexplored phenomenon in social scientific research, especially in a comparative perspective. Empirical studies have primarily dealt with the housing careers of different immigrant groups and their most relevant determinant impacts (Magnussen/Özüekren 2002; Bolt/van Kempen 2002). They evaluate upward and downward housing careers by using objective indicators (dwelling size and rent-income relation) and/or subjective indicators, such as the degree of satisfaction with the dwelling situation and the neighbourhood. Research activities based on a quantitative methodology are confronted with the basic problem of availability of suitable (micro-)data for the analysis and explicit explanation of housing biografies. Some studies use processed census data that permit a longitudinal analysis of biografies in housing. This type of data makes it possible to follow households from one dwelling to another and to link them to certain

dwelling and to changes of the housing situation over time. Since longitudinal data are not available for all countries and municipalities, some researchers are forced to conduct their own quantitative surveys which are often restricted to one or at least two steps of the housing biographies due to limitations of the fundings available. Only few studies are based on a qualitative micro-scale study approach concentrating on selected inner-city or peripheral neighbourhoods. The results of these studies are not representative for the respective municipality, but provide detailed insights into the experiences of individuals in the housing markets and into their motives for changes of accommodation.

During the last decades, different theoretical approaches have emerged to systematically explain distinct patterns of housing careers. One strand of explanation concentrates on the housing preferences regarding both the dwelling status and the neighbourhood. From this perspective changes of preferences, which are directly linked to the different stages of life, are the most important triggers for moves to the next sequence of the housing career. The single-family dwelling located in peripheral urban areas is often considered as the “ideal type of housing” and as the peak of the housing biography. This approach has been criticized as too narrow to conceptualise the determinants of housing biographies in a convincing way, since adjustments of the housing situation to changing household preferences presumably prove impossible without the necessary resources. To avoid this conceptual weakness, Clark et al (2003), for example, consider additional factors affecting housing careers by linking different stages of housing careers to changes of the household income, of the family size, and the housing markets.

The notion of “opportunities” or “choices” concentrates on the range of action of households in the housing market. The key assumption is that households normally have a set of available and affordable possibilities in the housing markets to decide whether to move or to stay. If households vote for an alternative, they are expected to move upward during their housing careers. Given the case that there is no alternative available, households become “stayers” instead of taking the next step on the housing ladder. Scientists following this theoretical approach have primarily

paid attention to upward housing careers, treating downward careers as an exception from upward mobility in housing which is primarily applied to migrants and single-educating women as the most “vulnerable” groups in the housing markets. A household’s “set of choices” is expected to be to a large extent determined by the structure of the housing markets that might either enlarge or reduce the household’s range of opportunities. Building activities of new dwellings are considered as an important trigger of moves, since they improve the availability of housing. As emphasized by Clark/Dieleman (1996), the construction of preferred dwellings in desirable residential areas makes households living in less attractive areas more eager to change accommodation. Furthermore, it is presumed that households encounter more housing opportunities, if the state provides direct or indirect financial support for both purchasers and renters, since this kind of policy intervention in the housing markets increases the affordability of housing supply (Fitzpatrick/Stephens 2007).

Besides the local housing market structure, the set of opportunities in the housing markets depends upon the resources a household is able to mobilise to access housing or to overcome barriers in the housing markets. Some commentators closely relate variations of housing careers to the level and the changes of the household income that enables households to sustain or to improve accommodation. Upward movements during housing biografies are therefore explained by a strong labour market performance enabling households to move to larger and more attractive dwellings especially in the owner-occupied sector (Clark et al 2002, Abramsson et al 2002, Magnussen/Özüekren 2002). Vice versa, a weak labour market position is supposed to correlate with a cramped housing situation (Bolt/van Kempen 2002, Herlyn 1991). Still other authors use a broader definition of resources including social networks and cognitive resources which presumably assist households in interacting with the different actors in the housing markets (Musterd/van Kempen 2007, Engbersen 2004, Murdie 2002).

The usefulness of the choices-related concept is limited as it does not pay sufficient attention to the dimension of discrimination in the housing sector. This gap could be

filled by the theoretical concept of social realities that refers to the way in which different groups are socially constructed on the basis of income, gender, ethnicity, the place where they live etc. Social constructions are often found to be discriminatory practices in the housing markets. At this point, it is necessary to take into account that the so-called “gatekeepers” are responsible for the allocation of housing, since these actors (private landlords, (social) housing associations or municipality-owned housing companies etc.) control the access to the local housing stock and decide whether accommodation seekers get access to vacant dwellings or whether they are rejected (Farwick 2001, Matznetter 1991). Of particular importance is the assumption that choices of certain groups in the housing markets are limited, if gatekeepers tend to discriminatory behaviour patterns (Murdie 2002).

A different theoretical perspective does not focus on options or discriminations, but considers “risks” as crucial for the development of housing careers. Tenants might face different housing-related risks (such as for example “entry risks”, “tenure risks” and “re-entry risks”) which can be directly linked to single stages of the life-cycle and involve different financial risks. As emphasized by some authors, hazards such as divorce or job losses imply more insecurity in housing careers which thus often deviate from linear upward housing careers (Herlyn 1991, Hamnet 1999, Ball/Harloe 1998). Furthermore, the impact of risks on housing careers depends on the efforts to regulate them. For a better understanding of different ways of regulating risks, this strand of discourse usefully focuses on intergenerational differences. Households entering the housing markets during the “golden age of capitalism” might normally have experienced upward housing careers. From the “risk-centered” perspective this is not only the result of economic prosperity and income growth, but also stems from a strong state intervention in the housing markets that mitigated the adversities of life and thus achieved a relatively high degree of “housing security” (Forrest 2004). By contrast, a later generation started their housing careers in the so-called “global age of capitalism” which is characterised by economic restructuring, declining job security, more flexible labour markets and lower rates of income growth. Since state intervention in the field of housing decreases, housing security for households exposed to different forms of life-cycle or financial hazards diminishes. Thus, “less

secure and predictable patterns of housing careers” might be the direct consequence. Taking a closer look at the housing careers within this later generation, one could assume variations of housing careers between different institutional frameworks which can be labelled as housing regimes (Forrest 2004, Arbaci 2007). In this context, it can be argued that some housing regimes might be more able to reduce the impact of risks of life on housing careers than others. As emphasized by advocates of the theory of “path dependencies”, institutional differences between single housing regimes have not disappeared yet, despite the overall tendency towards the reduction of state intervention in favour of the market forces. Austria, for example, is labelled as a prominent example for the survival of a “conservative housing regime” (as a single case study on the municipality of Vienna: Matznetter 1991).

The work of Gestring/Janssen/Polat (2006) is one of the rare scientific contributions explicitly applying a procedural definition of social exclusion/inclusion to the empirical analysis of social networks, labour market careers and housing market careers. The study on the second generation of Turkish migrants in the German city of Hannover creates a three-fold typology of “declining”, “stagnating” and “proceeding” housing careers. While proceeding housing careers reflect a process of social inclusion, declining housing careers are interpreted as pointing in the direction of social exclusion in the field of housing. The study also spells out the variety of crucial factors that have a bearing on housing careers. Regarding the relationship between housing market careers and labour market careers, the findings are in line with the results of some of the choice-oriented studies mentioned above, thus emphasizing the critical role of the earned income. The authors also stress the macrostructural shaping of housing careers by the impact of the (German) welfare state. The main argument is that the welfare regulations diminish the impact of the labour market performance on the housing situation, since social benefits provide an additional income protecting from a decline of the housing conditions and from homelessness.

The research activities aim to enrich the existing research on social exclusion in the housing markets and on housing careers which have run independently from each

other. As mentioned above, research on exclusion in the realm of housing has primarily focused on homelessness and the patterns of socio-spatial segregation. Housing careers have seldom been analysed in terms of social exclusion or inclusion, although the current state of the art offers meaningful insights especially into the main determinants of the housing careers of immigrants. The next section of this paper provides a framework for the analysis of housing careers with a focus on the main structural and individual impacts. In particular, the idea of a housing career will be more closely linked to the current discourse on social exclusion/inclusion.

Social exclusion in the local housing markets – Towards a comparative research agenda

1. Although social exclusion is a multidimensional concept, we concentrate on the single dimension of housing. Social exclusion in the realm of housing is defined as a procedural phenomenon. Given this approach, we will examine the housing careers/biographies of individuals and evaluate the direction of their development. The current housing situation is used as the reference point for social exclusion or inclusion. A housing career provides evidence of social exclusion, if it is characterised by a deterioration of the housing conditions compared with the earlier stages of the housing career and if it was not chosen voluntarily. Housing careers can be interpreted in terms of social inclusion, if individuals have succeeded in improving their housing standards in comparison to the beginning or to an earlier stage of the housing career. Much of the empirical evidence on housing indicates that the housing situation is a very subjective concept. Therefore, the individual perception is pivotal to the assessment of housing careers. Starting from the current housing situation, individuals have achieved social inclusion, if they perceive the current housing situation as better than the previous one(s), but have gone through a process of social exclusion, if they regard the current housing situation as worse than the previous one(s) and if they see no chance to improve their cramped housing conditions through moving.

2. The direction of housing careers towards social exclusion/inclusion is determined by the interaction of both macrostructural and individual impacts. The notion of individual impacts firstly refers to the preferences of the households regarding the “perfect” type of dwelling or neighbourhood. As housing aspirations are linked to the age of the head of the household and to the family size, they change because of marriage, divorce, the birth of a child or the death of the partner. Employment can also influence housing preferences, as do comparisons with relatives and friends and experiences from living in different tenure types and neighbourhoods during previous stages of one’s housing career (Clark/Dieleman 1996; Musterd/van Kempen 2007). Additionally, preferences are often directly related to the reputation of a neighbourhood which is considered as “the place worth living or not” due to its history, the architecture of the local housing stock and the social composition of the inhabitants (as a concise overview: Häussermann/Siebel 2004).

Secondly, resources are considered as a further important factor, since they make it possible to adjust one’s housing situation to shifting housing preferences during the life course. A key resource is the income (Clark et al 2003). As households, but not individuals, move in the housing markets, it seems adequate to focus on the household income which is strongly determined by the labour market performance of the household members (Gestring/Polat/Janssen 2006). Households with a weak labour market performance are more likely to experience deteriorating housing conditions during their life course than those with a strong one. From previous research we know that the relationship between the labour market performance and the housing conditions is not necessarily strong and straightforward. Country-specific income maintenance schemes and systems of demand-side subsidisation in terms of housing benefits or housing allowances (Stephens 2005) are supposed to protect from social exclusion in housing, even if financial crisis and family breakdown (due to divorce) coincide. On the other hand, the risk of social exclusion might rise, if economically weak households lack social benefit payments.

As mentioned above, the concept of resources does not exclusively refer to the income situation, but includes also cognitive resources as relevant assets in the

complex search process for housing supply. In particular, a lack of knowledge of the local housing markets and of laws and rules related to housing is considered as a relevant disadvantage in negotiation processes especially with private landlords. Finally, the concept of social resources refers to the strength/weakness of social networks enhancing information on opportunities in the local housing sector and to the knowledge of persons (as especially “gatekeepers”) able to provide access to vacant dwellings. Households with weak cognitive resources and social networks might become easier prone to the risk of social exclusion in the housing markets (Musterd/van Kempen 2007).

On the macrostructural side, problems of affordability and availability of dwellings increase the risk of a deterioration of the housing standards during the housing career. Generally speaking, the availability depends on the interaction of the development on the demand-side and on the supply-side of the local housing market. The availability deteriorates if an increase of the amount of households coincides with a declining amount of newly constructed dwellings. Rising rents and prices in a deregulated housing market negatively affect the affordability of housing supply.

When dealing with aspects of availability and affordability it is intriguing to take into account the process of (social) residualisation of public and social housing which has been shaped by shifts in housing policies. Through the provision of supply-subsidies for the construction of rental dwellings many European countries enabled lower-income households to get access to decent housing in the period after World War II. Municipalities invested considerable sums in the construction of public housing estates and thus became key actors in the local housing markets. Since the early 1980s housing policies began to promote the cut-back of supply-side subsidies and the sale of publicly-owned dwellings to the tenants and/or other private investors (for more details: Kleinman/Matznetter/Stephens 1998). Declining supply-side subsidisation was an important reason for a sharply shrinking public and social housing output that could not be compensated by a “renaissance” of private rental housing, since governments refused subsidising the production of private rental dwellings

(Ball/Harloe 1998). These structural changes are expected to contribute to a less equal distribution of housing opportunities during housing careers. Scarcity of affordable dwellings primarily affects low-income households and channels these into vacancies in the public and social housing sector left behind by better-off households with the means to buy homes. As a consequence, public and social housing become less socially mixed tenures and are increasingly associated with the poorer sections of a more unequal urban society. In these tenures, the relationship between residence and the labour market position is clearer cut than in the period after World War II, when public and social rental housing aimed at the decoupling of the employment status and the housing conditions (Groves et al 2007, 13 ff, Harloe 1995).

The social downgrading described here marked a watershed in the rising unpopularity of public and social rental housing estates in a number of European countries (Hill 1994). A slump in reputation arises, because the estates are perceived as “pockets of poverty” or because public opinion stigmatises whole groups of residents, such as unemployed, recipients of social assistance, single-educating women, ethnic minorities etc. On the other side, the negative image of public and social housing, which is difficult to eradicate even in a long-time perspective, accelerates the replacement of better-off households by poorer ones, since wealthier households avoid large public and social housing estates or move away, leaving behind vacancies that are filled up with poorer tenants or ethnic minorities in order to avoid letting difficulties (for more details: Power 1998).

Our hypothesis is that the reputation of the residential area is one criterion for the selection of tenants by the gatekeepers, besides other typical criteria such as income, ethnicity etc. Since they are often associated with non-conformity behaviour patterns or with being rather bad role models for the youth etc. the inhabitants of public and social housing estates with negative images might experience discrimination by the gatekeepers due to the place where they live. Therefore, the stigmatisation of public and social housing estates is supposed to play its own part in raising the risk of social exclusion in the field of housing.

The comparative dimension of social exclusion in the realm of housing

These topics and hypotheses should be addressed in a comparative perspective for a sample of distinct housing systems which are supposed to involve different risks of social exclusion as well as opportunities for social inclusion in the housing sector. The main characteristics of housing systems (or “housing regimes”) are the social transfer system, the structure of the (local) housing market, the actors in the housing markets (gatekeepers) and the “social realities” which are visible as more or less discriminatory practices of the gatekeepers (Arbaci 2007). For the evaluation of the impacts of the housing regimes, research concentrates on five middle-size towns (40.000-90.000 inhabitants) in Austria, Germany, Sweden, Hungary, and the United Kingdom.

Despite different structures, housing regimes face challenges in terms of an increasing social and economic instability that requires a specific mix of policy interventions in order to avoid politically unfavourable implications of exclusion processes in the housing markets.

Within the sample, Austria will be defined as a “conservative” housing regime. It is characterised by a relatively large social rental and public housing stock which has not passed through a process of stigmatisation, although during the recent years there has been a slight tendency towards social residualisation. Acting as strong gatekeepers in the housing markets, local governments have been reluctant to privatise or to sell off their housing stock and aimed to preserve the socially mixed character of public housing. Sustainability in the realm of housing should be achieved through “security in housing” (Forrest 2004) for those confronted with instability of economic and social circumstances. Rents below the market level and long-term employment contracts are suggested to mitigate adversities of life and to compensate for inequalities created elsewhere in the social protection system. In Austria, the income replacement schemes are still relatively generous, although closely related to the previous labour market status, and housing benefits are given

as means-tested transfer payments. The combination of these factors possibly implies more predictable patterns of housing careers and a comparatively low likelihood of social exclusion processes in the realm of housing.

By contrast, a “liberal” housing system – such as the Hungarian - is characterised by a more market-driven housing provision, because housing policy has promoted the deregulation of rents, the large-scale privatisation of public housing estates and the spread home-ownership as a mass tenure. Consequently, the number of lower-income households in the home-ownership sector has sharply increased. Rising rents, default of mortgage payments because of financial crisis and insufficient social benefits may increase the risk of social exclusion in the housing markets for poorer households which might be compelled to move into the stigmatised public housing estates. The gatekeepers in the private rental housing sector are supposed to select dwelling seekers according to their household income, besides other criteria, such as the stigma of an area.

Data are gained by the analysis of statistics of the local housing and the labour markets, by expert-interviews with local housing politicians and by quantitative and qualitative (face-to-face) interviews. The interviews will enhance information on the current housing situation (size, quality, condition, and neighbourhood) in comparison to the previous stage of the housing career. The data should indicate whether the respondents feel an improvement or a deterioration of their housing standards. In addition, we ask for important socio-demographic characteristics (income, education, employment status, household size, age, gender) and for the tenure category. The main goal of the analysis is to identify types of housing careers (e. g. “declining housing careers”, “progressive housing careers” and “stagnating housing careers”) and their macrostructural and individual factors for each municipality and in a comparative perspective.

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