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המכון
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School of Social and
Policy Studies
The Gershon H. Gordon
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Tel Aviv University

בית הספר ללימודי
חברה ומדיניות
הפקולטה למדעי החברה
ע"ש גרשון גורדון
אוניברסיטת תל אביב

סמינר מחקרי

המכון האקדמי לרפורמות מבניות

הסמינר יתקיים ביום שלישי ה-20.11.18 בשעות 15:00-16:30*

בחדר 419 בבניין נפתלי

מרצה:

אור רביב

נושא המחקר:

How Do Homeownership Regimes Influence Income Class Inequality in Homeownership and Mortgage Debt?

Homeownership is the main source of wealth accumulation for most families since this asset tends to increase in value over time. Thus, the declining homeownership rates among young adults in advanced countries is a concern. The current young adult generation in most western countries is subject to a socio-economic context that hinders access to homeownership, albeit with variations between countries, such as increasing unemployment and the contraction of the welfare state. In this paper, we build on, and expand, the homeownership regime typology (Mulder and Billari 2010) to examine the effect of institutional context on class differences in homeownership and housing debt among young adults in European countries and in Israel. We utilize data from the Eurostat survey on Income and Living Conditions 2013-2014. To incorporate Israel into the study, we add data from the Household Expenditure Survey 2012-2013 (CBS). The analysis consists of descriptive statistic, multinomial logistic regression to estimate class differences in the likelihood of homeownership under different regimes, and Tobit regression models to estimate the sources of variation in the housing debt burden. We find that access to homeownership and debt burden are structured by distinct institutional arrangements, as are class disparities.