

# **‘Social Homeownership’ in Southeastern Europe: End of an Era?**

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## **Abstract**

*Within the wider research on the exact nature of the links between Housing and Welfare, countries with historically high rates of Homeownership are especially interesting. Such is the case in Southeastern Europe where countries have been repeatedly classified as ‘Homeowning’ and ‘Familialist’, but with a somehow lax focus on the historical interaction between Housing and Welfare. Despite differentiated socio-political evolutionary paths, in these Systems Homeownership constitutes significant element of country-specific ‘Social Contracts’, uniquely binding Housing and Welfare together. By interweaving qualitative and quantitative data analysis, this paper focuses on ‘Social Homeownership’, showing its extensive use as a specific Housing Policy tool leading to specific societal paths. For this, Bulgaria and Greece are being comparatively assessed, within their wider regional context. Moreover, it is shown that these Housing Systems are experiencing an accelerating transition phase since c.1990. While ‘Social Homeownership’ more or less ‘served’ post-1950 acute housing and socio-political stability needs, in the contemporary context it may prove quite challenging, requiring advanced policy and management skills in order to avoid extreme housing quality degradation.*

**Keywords:** Social Housing, Homeownership, Southeastern Europe