



POLITECNICO
MILANO 1863

DIPARTIMENTO DI ARCHITETTURA
E STUDI URBANI
DEPARTMENT OF ARCHITECTURE
AND URBAN STUDIES

International Open Seminar Housing and Asset Based Welfare (ABW) Phenomenology, Structures and Policies

Housing assets represent the main component of European families' wealth. Homeownership has been supported by a high societal consensus and by different public policies in the last 50 years. Private wealth accumulation was -and is- in many contexts intended as a panacea to cope with social risks during the whole life course of individuals and families. "Asset based policies" were implemented in most countries as a way to relief public finances and public welfare interventions towards middle-class groups. Housing is the keystone of this approach because of its capital, consumer, welfare and social investment function. Homeownership can, at certain conditions, produce economic returns and constitutes the pivotal basis for intergenerational economic and relational transfers. These structural conditions change over time and across the globe, as shown by the ongoing global economic crisis. Housing assets are, as known, part of the problem. Economic downturns and housing prices volatility can undermine the principles of ABW policies.

The seminar will discuss the main aspects of "Asset based welfare" societies, systems and policies with a focus on housing assets and families' strategies as well as on some policies that have been implemented to foster private wealth accumulation. Through the presentation of the most updated European empirical researches, key questions will be illustrated and discussed: to what extent "ABW" create inequality effects between generations and within them? Which kind of risks can be dealt with through individual asset accumulation? Which are the negative side effects of these policies? Which kind of impact do they have on the different welfare systems (in each country)? What come next?

The seminar is open to scholars, researchers, students, policy makers. It is free of charge and it will be held in English without translation to Italian.

Presentations

Giuliana Costa (DASU- Politecnico di Milano)
"Asset Based Welfare: a Brief Introduction"

Richard Ronald (Centre for Urban Studies-University of Amsterdam)
"Post-crisis Transformations in Housing and Asset Based Welfare"

Christian Lennartz (Centre for Urban Studies-University of Amsterdam)
"Asset-based Welfare and Social Investment: Competing, Compatible, or Complementary
Social Policy Strategies for the New Welfare State?"

Beverly Searle (School of Social Sciences-University of Dundee)
"Asset Based Welfare: Intergenerational Justice and Family Welfare"

Discussants

Chris Hamnett (Department of Geography-King's College London)

Manos Matsaganis (DASU- Politecnico di Milano)

Antonio Tosi (DASU- Politecnico di Milano)

Chiara Rizzica (Fondazione Housing Sociale)

Tommaso Goisis (Comune di Milano- Assessorato Lavori Pubblici e Casa)

When and where

October 14th 2016, Friday/ 9.30 a.m.- 13.30 p.m.

Department of Architecture and Urban Studies - Politecnico di Milano

Aula Master, Via Bonardi, 3; Building 12, 5th Floor- Milan

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