

# Homeownership, Housing Policies and Welfare in Times of Crisis and Change: Challenges for Housing Research

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**The relationship between housing and welfare is a central theme of housing research. The importance of housing – and, more specifically, of homeownership - as an expenditure item, and as an investment asset and, at least potentially, a vehicle for wealth accumulation or redistribution, has been widely acknowledged and discussed. As a consequence, the fact that the actual processes of financial crisis, economic decline and welfare state restructuring are developing in a context of rising rates of homeownership has significant consequences on the ways they are experienced by households, as well as on the ways public strategies are being developed (for example, for some authors, raising homeownership rates are being articulated, in the long term, with welfare – and, more specifically, pensions – restructuring processes). However, some questions remain unanswered, regarding the capacity of housing studies – and housing policies - to apprehend and interpret changes in housing-welfare relationship.**

**The main aim of the paper is to review this debate in order to identify challenges for housing research, taking into consideration the Portuguese case.**

**Keywords:** housing policies; homeownership; welfare; housing studies