



The Financialization of Housing: A Political Economy Approach (Routledge Studies in the Modern World Economy)

Manuel B. Aalbers

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Due to the financialization of housing in today's market, housing risks are increasingly becoming financial risks. Financialization refers to the increasing dominance of financial actors, markets, practices, measurements and narratives. It also refers to the resulting structural transformation of economies, firms, states and households. This book asserts the centrality of housing to the contemporary capitalist political economy and places housing at the centre of the financialization debate.

A global wall of money is looking for High-Quality Collateral (HQC) investments, and housing is one of the few asset classes considered HQC. This explains why housing is increasingly becoming financialized, but it does not explain its timing, politics and geography. Presenting a diverse range of case studies from the US, the UK, the Netherlands, Germany, Italy and Spain, the chapters in this book include coverage of the role of the state as the driver of financialization processes, and the part played by local and national histories and institutions. This cutting edge volume will pave the way for future research in the area.

Where housing used to be something "local" or "national", the two-way coupling of housing to finance has been one crucial element in the recent crisis. It is time to reconsider the financialization of both homeownership and social housing. This book will be of interest to those who study international economics, economic geography and financialization.

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