**Norris, M. (2016) Property, Family and the Irish Welfare State. London, Palgrave Macmillan. ISBN: 978-3-319-44566-3 €96.29 ISBN: 978-3-319-44567-0( e Book) €76.99**

In *Property, Family and the Irish Welfare State* Norris traces in historic detail the origins of Ireland’s property-based welfare state. She describes how it originated first in attempts to mitigate the drive for independence from British rule by Balfour’s *“killing home rule with kindness”* (p.55), and later (post 1922) to cement independence by realigning land titles away from Anglo-Irish landlords to their tenants. Norris sets this history out in great detail, explaining the motivations and outcomes of land reform and land and housing market subsidies from 1870 to 2007. The slow urbanisation of Ireland limited urban dwellers’ political power and, in contrast to most of Europe at that time, saw small farmers dominate its agrarian rural economy and political discourse. They were able to attract stronger land reforms that wrought concessions from landlords to their tenants, especially in the West where, in the context of weak poor laws, farms were insufficiently productive to support extended families. Subsidies to rural social housing were also often greater than in the urban areas of Dublin and Cork, to ensure there were labourers to support these land holdings, although later years saw urban social housing grow. Land redistribution was therefore seen as righting the historic wrongs of Ireland’s oppressors and developing a national identity. It also reflected limited confidence in any urban economy being able to support the population. Familism and land reform policies were therefore pursued as the *“latter was crucial to the economic viability of the former”* (p.101). The book sets out how the policy emphasis on property redistribution crowded out the development of a stronger welfare state as was emerging across much of the rest of Europe.

The state investment in land and homeownership was substantial and cumulated in one of the the highest levels of homeownership in Europe. The property-based welfare system continued to expand after the second world war and ‘socialised homeownership’ was boosted by direct development by local authorities building for sale, the local authority provision of SDA (Small Dwellings Acquisition Act) loans intended to help tenants buy their homes from their landlords, mortgage interest tax relief, stamp duty relief, as well as via the sale of council homes and remissions from local rates (local services taxation) for first time buyers (and then all homebuyers as rates were abolished). Similar tools were used to bolster homeownership in other countries but the magnitude in Ireland was such that by the 1950s 75% of all housing capital came from the Exchequer and 97% of all new dwellings received subsidies.

Ultimately, however, Ireland’s poor economic performance, the burgeoning costs of balance sheet loans, the threat of IMF (International Monetary Fund) intervention in the economy, as well the farming lobby increasing focus on Europe, broke the political consensus and exerted a brake on this century old system. Subsidies to homeownership were also harder to justify as poor quality homes were more evident in the lower end of the private rented sector and mortgage liberalisation addressed some barriers that led to private mortgage market failure. In addition, growing free-market ideologies replaced peasantism, distributism and familialism and the economy rose after a long period of downturn. As the economy grew, the previous system gave way to a marketised asset-based Keynesianism and a parallel convergence of social security policies with other countries, although heavy subsidies continued to be passed to housing and construction companies in the period prior to the crash. The reduced spending on homeownership was part of a trade off with funding for mainstream social security spending but meant that the rate of homeownership in Ireland fell from 80% of all households by 1991 to 70% by 2011, resulting in fewer lower-income homeowning households. Norris argues that this contraction is unparalleled, although evidence points to the UK having seen a similar fall from 71% in 2003 to 63% by 2015 (DCLG, 2016) along with a similar reduction in homeowning households in lower grade employment (Wallace et al, 2017).

Aside from being a great resource about the history of housing and land policies in Ireland, the central thesis and main contribution of the book challenges common typologies of welfare states across Europe that frame Ireland as a liberal market economy with weak social support (Esping -Anderson, 1990). Norris contends that this characterisation ignores over a century of heavy state subsidies and powerful interventions in the land and housing markets from which emerged a strong form of socialised homeownership. Moreover, Norris posits that due to Ireland's path dependence, its asset-based Keynesianism remains distinct in the international context, due to its continuing financial support for property and construction. Ireland’s light touch mortgage regulation and its liberal planning system meant there was a house-building *and* house price boom simultaneously. What Norris terms ‘hyper- competition’ between lenders for home loans fostered greater lending to developers (p225), and yet supply failed to dampen demand as there was a disjuncture between the areas of new building which were predominantly rural, and where homes were required in the urbanised areas of Dublin, Cork and Galway. These trajectories left Ireland extraordinarily vulnerable to the financial crisis of the late 2000s.

In terms of placing the development of Irish homeownership in an internatinal context, Norris notes that some east-Asian countries like Singapore have similar state-led homeownership patterns. Notably, however, Norris did not refer to Schwartz and Seabrooke’ s (2008) update of Esping-Andersen’s typology that incorporated housing and mortgage markets within wider welfare systems and recognised the familial element of Irish welfare policies. The absolute importance of the state in securing Ireland’s history of socialised homeownership remains an uncomfortable fit, albeit Schwartz and Seabrooke’s schema was designed to address the housing and welfare system as existed at that time. Personally, I would liked to have seen this considered by Norris, and a greater exposition of the Irish social security system in contrast to others in Europe to illustrate the trade off with the property-based support. Moreover, more than a nod to the devastating market collapse after 2008 would have been interesting to bring the book up to date. Nonetheless, I found Norris’ book fascinating. The book is dense in detail but eminently readable and would be of use to students and scholars of Irish housing as well as the intersections between welfare and housing. I hope Norris is already working on a follow up volume.

DCLG (2016) *English Housing Survey 2015-2016 Headline Report.* London, Department of Communities and Local Government.

Schwartz, H. & Seabrooke, L., 2008. Varieties of Residential Capitalism in the International Political Economy: Old Welfare States and the New Politics of Housing. *Comparative European Politics*, 6(3), pp.237–261.

Wallace, Rhodes and Roth (2017) *Homeowners and Poverty,* York, Joseph Rowntree Foundation.