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CHAPTER THREE

Homeownership and Social Inequality in France

*Monique Meron and
Daniel Courgeau*

In France, the percentage of homeowners among households increased rapidly in the 1980s, rising from approximately 46 percent at the start of the decade to 54 percent at its close (Figure 3.1).¹ By 1984, more than 50 percent of all households in France owned their own home. The growth in homeownership slowed in the 1990s. According to the French labor force survey, approximately 55 percent of households owned a home in 2002.

In this chapter, we trace the evolution of homeownership in France since World War II. Then we examine how class differences that affect opportunities for homeownership have been growing and try to explain why.

For our empirical analyses, we relied on population censuses from 1975, 1982, and 1990 (INSEE 1993); housing surveys from 1973, 1978, 1984, 1988, 1992, and 1996 (INSEE 1998); and annual labor force surveys that offer precise information on homeownership from a sample of about 75,000 households. For our longitudinal analysis, to complement the labor force surveys, we used the Youth and Careers (*Jeunes et Carrières*) Survey, a face-to-face survey carried out by Institut National de la Statistique et des Études Économiques (INSEE) interviewers in March 1997 (Meron 1997). The study reflects the job-related experiences of 20,770 individuals ages 19 to 45. The interviewers asked each respondent to remember family events, changes of residence, and educational and economic activities dating back to when the individual was 16.

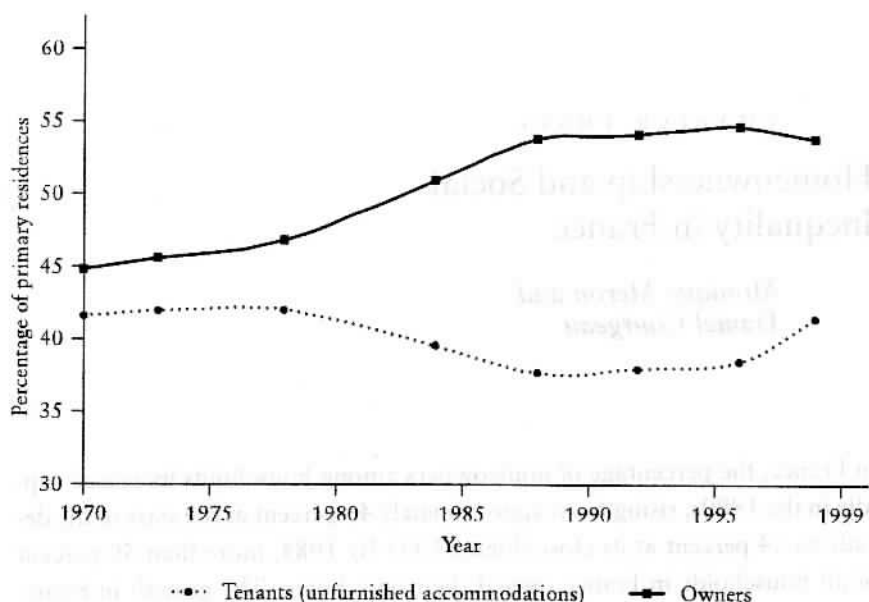


Figure 3.1. Distribution of housing by households, France, 1970–1999

SOURCE: Authors' calculations based on population and housing surveys (INSEE 1993, 1998) and the French labor force survey (1999).

HOUSING IN FRANCE SINCE 1946: AN INCREASE IN NUMBER AND QUALITY

Since the end of World War II, new housing in France has been built faster than the country's population has grown. According to census and housing survey data, from 1946 through 1998, the number of new homes (primary residences) almost doubled, from 13 million to 23 million, a growth rate of 77 percent; in the same period, the population grew by just 45 percent.² In France, as in many other countries, the growth of households is a function of three factors: young people are leaving their parents' households earlier; an increase in separations and divorces; and the fact that elderly people are living in their own homes longer than previous generations of the elderly did (Ascher 1995).

The quality of housing in France also has improved (Segaud, Bonvalet, and Brun 1998). In 1970, 49 percent of primary residences did not have modern conveniences; in 1996, only 4 percent of homes were lacking com-

plete sanitary installations. Also, according to housing surveys, homes have become bigger: the living space per person increased from 22 square meters in 1970 to 35 square meters in 1996.³ At the same time, housing has become the household's main expense: 22.5 percent of the household budget in 1996 compared with 10.4 percent in 1960.

At the end of 1996, 56 percent of households lived in houses—13 million houses versus 10 million flats—up from 51 percent in 1970 (Laferrière 1999). Houses are more often occupied by homeowners than rented out: in 1996, 80 percent of owners lived in houses; just 23 percent of tenants lived in houses. Also, the number of second homes experienced a spectacular increase over the period: there were almost three times more second homes in 1996 than in 1962 (Omalek and Le Blanc 1998). According to the 1996 housing survey, owner-occupied housing represents the largest proportion of the household's property: primary residences make up 49 percent, and other homes account for 16 percent.

One consequence of more comfortable homes and easier access to ownership is that households are showing more appreciation for their homes: according to housing surveys, almost 73 percent of households reported being satisfied with their housing conditions in 1996, up from just 52 percent in 1973. Among homeowners with mortgages, 87 percent expressed satisfaction in 1996 versus 77 percent in 1973.

After a period of growth between 1946 and 1990, the proportion of homeowners has remained at about 54 percent. Initially growth was fueled by tax advantages that supported the demand for homeownership among French families. Between 1950 and 1963, the proportion of households living in their own home increased rapidly, from 35 percent to 42 percent (see Topalov 1987, 301). Over the next fifteen years, growth was slower: the proportion had reached 47 percent in 1978 (cf. Figure 3.1). During the 1980s, the rate increased again; by 1990, though, it had reached a plateau. Access to homeownership had once again become more difficult.

Figure 3.2 depicts another trend: throughout much of the postwar period, the age of access to homeownership moved downward. The median age at which people born in 1910 bought their first home, for example, was 56; for those born in 1950, the median age had dropped to 34. For those born after 1950—people approaching home-buying age in the mid-1980s—the median age began to move upward. In fact, from 1984 to 1996, the rate of homeownership among people under 40 fell.

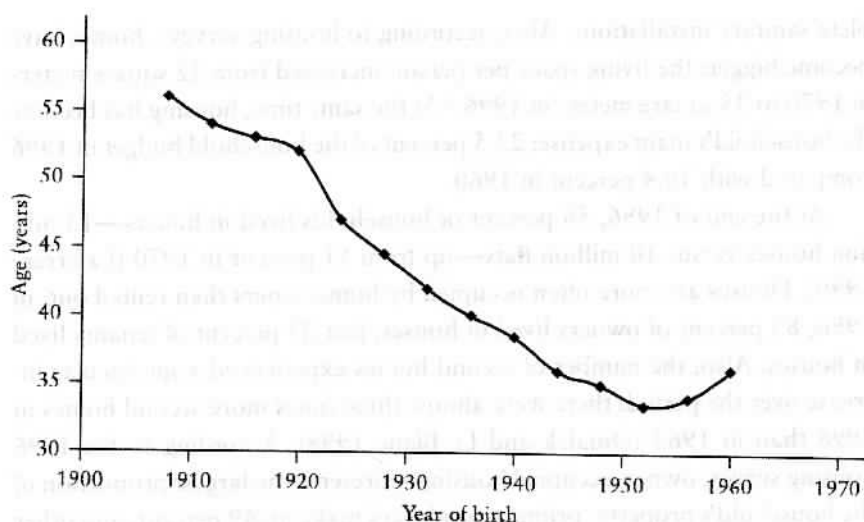


Figure 3.2. Median age at access to homeownership by year of birth, France

SOURCE: Authors' calculations based on population and housing surveys (INSEE 1993, 1998).

One possible reason that the rate of homeownership among younger people has fallen is that they are delaying the transition to homeownership (Laferrère 1997). Montgomery (1992) cites the fact that unemployment is more common among younger people, which in turn has lowered this population's earnings and created more uncertainty about the future, both of which may prevent younger people from borrowing money to pay for a home. In addition, jobs today often require more mobility, which makes buying a house or a flat more difficult. Education, too, may contribute to a delay in homeownership. The fact that young people are in school longer means they arrive on the job market later.⁴ More education also has contributed to the delay in forming first partnerships—a committed relationship or marriage—which in turn leads to a delay in having children. In the 1970s, the average age of women having their first child was 24; by the 1990s, it was 28 (Galland 2000). Marriage (or a long-term relationship) and the birth of children often motivate a couple to buy a home. If couples are putting off marriage and children, it makes sense, then, that they are putting off homeownership. Another factor here is the instability of relationships: couples break up more often today. Knowing that, they may well delay making a long-term commitment to buy a home.

Since the 1960s, government regulations in France have played an important role in increasing access to homeownership. A policy adopted in 1963 helped low-income households buy new housing.⁵ Through the 1970s, housing prices increased, but inflation made real interest rates comparatively lower. The government encouraged the construction of new houses and gave subsidies for the purchase of housing. Since 1981, however, real interest rates have grown faster than the rate of inflation, increasing the cost of loans. Although housing prices have gone down, higher interest rates have made other forms of investment more attractive.

Today, 75 percent of people over 40 are homeowners. In the next few decades, many of their homes will be inherited, either directly or indirectly, by members of younger generations. This trend could well exclude from homeownership those people who have nothing to receive by inheritance.

HOMEOWNERSHIP AND SOCIAL INEQUALITIES

As Table 3.1 shows, the percentage of homeowners varies by the age and occupational category of the head of household.⁶ These differences are linked

TABLE 3.1
Homeownership by age and occupational category
of the head of household, France, 2002

<i>Head of household's occupational category</i>	PERCENTAGE OF HOMEOWNERS					<i>Average rate</i>
	<i>Head of household's age</i>					
	<i>< 30 years</i>	<i>30–39 years</i>	<i>40–49 years</i>	<i>50–59 years</i>	<i>> 60 years</i>	
Farmers	23.5	71.7	82.8	88.2	91.4	81.2
Craftspeople and tradespeople	23.2	55.4	72.3	79.5	80.7	69.6
Senior executives	14.5	47.3	71.6	77.1	75.5	60.8
Middle-level professionals	12.3	45.5	66.8	73.8	57.7	54.1
Office and service staff	9.1	25.6	42.9	50.7	47.7	33.0
Blue-collar workers	12.3	39.1	53.7	61.2	52.4	44.3
Retired workers	—	—	—	78.6	71.0	71.3
Other unemployed	3.0	15.0	27.4	47.8	55.3	32.4
AVERAGE	10.0	39.6	58.2	66.7	69.6	54.9

SOURCE: Authors' calculations based on the French labor force survey (2002).

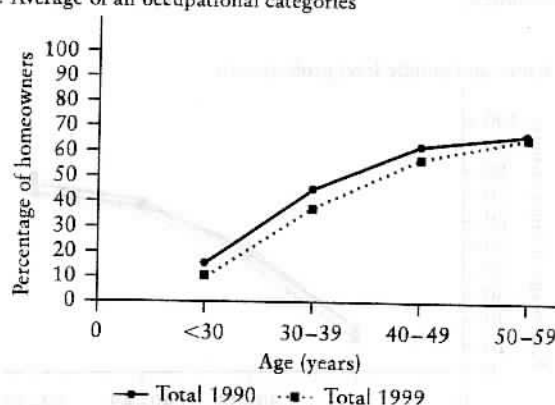
to differences in income, behavior, and lifestyle among occupational categories as well as to constraints in the economic environment.

The table confirms that younger workers in all occupational categories are less likely to own a home. In 2002, just 10.0 percent of those under 30 and just 39.6 percent of those ages 30 to 39 were estimated to own homes; the rate increased to 58.2 percent for workers between ages 40 and 49, and to 66.7 percent for workers between ages 50 and 59. We know that unemployment is a factor here: younger workers generally are less secure in their jobs than older workers are. We know, too, that mobility is a factor in homeownership rates by age: younger workers are more mobile than older workers are, which means they may also be more reluctant to set down roots. Mobility also appears to be a factor in rates by occupation. For instance, despite comparable incomes and across all ages, blue-collar workers are more likely to own homes than are office and service workers. The greater mobility demanded by white-collar jobs may well explain that variation. We found the highest proportion of homeowners in 2002 among self-employed workers—farmers (81.2 percent) and craftspeople and tradespeople (69.6 percent).

Between 1990 and 1999, the rate of homeownership decreased generally, but the relative proportion represented by each category of worker did not change markedly (Figure 3.3). Rates remained highest among farmers, and the rate for blue-collar workers continued to outpace that for office and service workers.⁷ But part d of the figure shows that the transition to homeownership for both manual laborers and clerical and service workers became more difficult over the decade, especially among younger and middle-aged workers. This inequality may reflect the relatively high cost of housing for lower-income households: the vast majority of these workers buy their home on credit, and the cost of housing represents a higher proportion of their income than the cost of housing for executives and middle-level professionals. Table 3.2 shows the *rate of effort*—the proportion of household income spent on housing—for different categories of workers. Looking only at the net rates (mortgage costs alone), clerical and service workers and manual laborers spend between 24.5 and 25.0 percent of their income on housing, while other groups of workers spend just 20.7 to 24.0 percent.

More evidence of social inequality in the housing market in France comes from an examination of where homeowners live (Figure 3.4). Ownership rates vary greatly depending on the size of the community (Martin-Houssart and Tabard 2003). For example, it is relatively rare for office and

a. Average of all occupational categories



b. Farmers and other self-employed workers

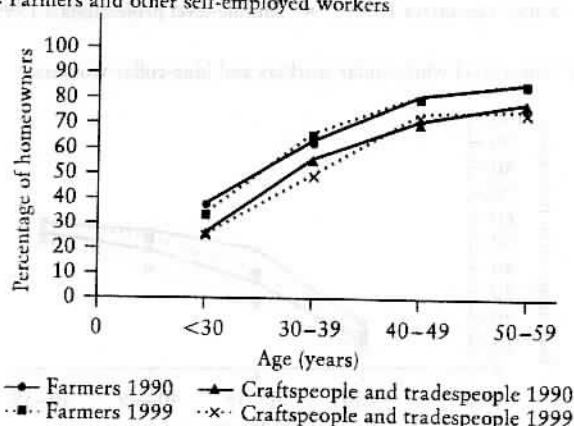
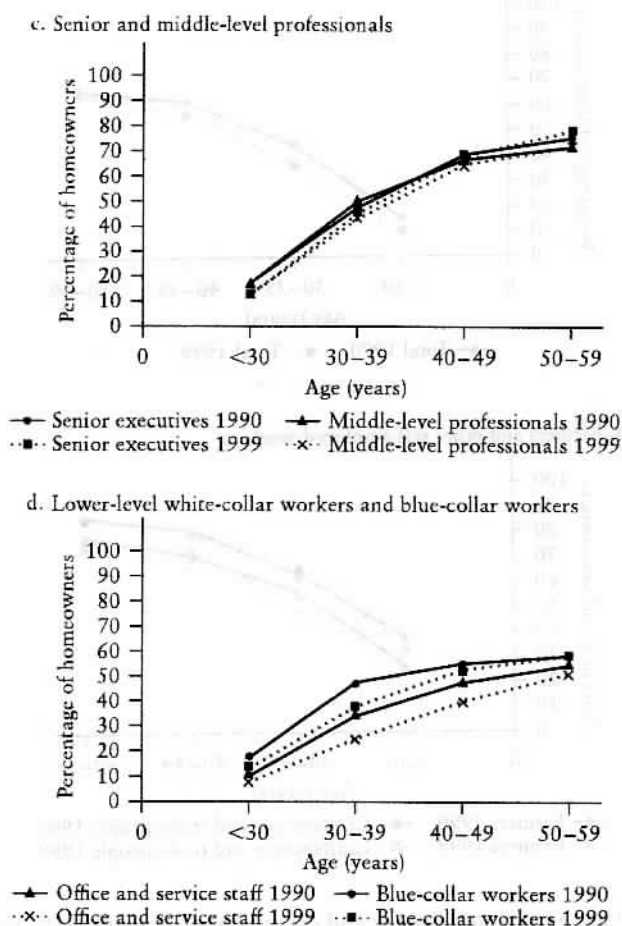


Figure 3.3. Home ownership by age and occupational category of the head of household, France, 1990 and 1999

SOURCE: Authors' calculations based on the 1990 census (INSEE 1993) and the French labor force survey (1999).

service workers and manual laborers to buy homes in large towns or in the urban area of Paris: in 1990, only 30 percent of these workers owned homes in Paris, compared with 60 percent of senior executives. In contrast, in rural areas, all occupational groups have homeownership rates of approximately 80 percent.

Figure 3.3. (Continued)



DELAY IN ACCESS TO HOMEOWNERSHIP: INCREASED DISPARITIES BY AGE AND OCCUPATIONAL CATEGORY

Using data from the Youth and Careers Survey (Meron 1997), we examined access to homeownership for couple households in which the head of household was born between 1952 and 1963. Our focus was the interval between the end of schooling and the date the first home was bought. Although we

TABLE 3.2
Homeownership and rate of effort by the occupational
category of the head of household, France, 1996

Head of household's occupational category	Number of households (1,000s)	RATE OF EFFORT		AVERAGE RATE OF EFFORT	
		Raw	Net	Raw	Net
Farmers	100	19.2	17.1	24.9	22.8
Craftspeople and tradespeople	447	19.5	18.9	24.6	24.0
Senior executives	709	16.6	16.5	20.8	20.7
Middle-level professionals	1,194	18.1	17.6	23.0	22.5
Office and service staff	671	20.0	18.8	26.0	24.8
Blue-collar workers					
Skilled	1,131	21.2	19.2	27.0	25.0
Semi- and unskilled	418	21.4	18.6	27.3	24.5
Retired persons					
No pension	58	22.8	22.0	29.8	29.0
Pension	388	15.7	15.2	21.9	21.4
Other unemployed	77	19.6	16.6	27.4	24.5
TOTAL/AVERAGE	5,193	18.8	17.8	24.1	23.1

SOURCE: Authors' calculations based on the 1996 housing survey (INSEE 1998).

NOTE: The rate of effort is the proportion of household income spent on housing. The raw rate includes running costs; the net rate does not.

could have used the date of marriage as our starting point, the survey had very precisely measured the interval between schooling and home purchase, making it a more useful measure for our purposes. The variation among age groups and occupational categories is more pronounced for men than for women; for the following analyses, then, we focused only on men.

In our analyses, we saw a strong link between occupation and the timing of homeownership. For example, half the senior executives waited 9.1 years after ending their studies to make the transition to homeownership; by comparison, service workers waited, on average, 14.5 years. Within any occupational category, men born between 1952 and 1957 bought homes more rapidly than did men born between 1958 and 1963 (Figure 3.5):

- Among senior executives, the median duration increased from 9.0 years for the older cohorts to 9.2 years for the younger ones.

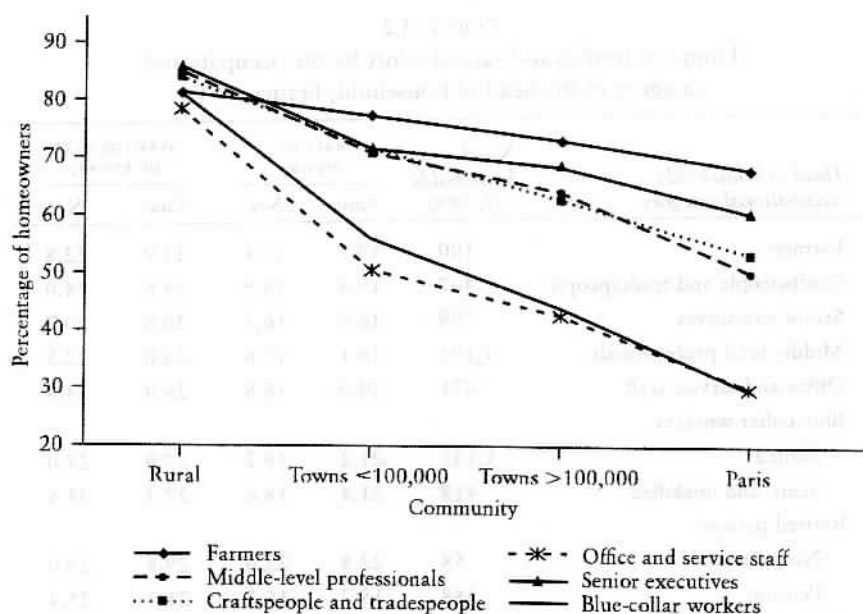


Figure 3.4. Homeownership by occupational category and community, France, 1990

SOURCE: Authors' calculations based on the Youth and Careers Survey (Meron 1997).

- Among craftspeople and tradespeople, the median duration grew from 11.1 years to 12.8 years.
- Among middle-level professionals, the median duration went from 11.1 years to 13.3 years.
- Among service workers, the duration increased from 12.3 to 19.2 years.
- Among manual laborers, the interval went from 12.7 to 18.0 years.

Clearly this trend did not affect all occupational groups to the same extent. It touched members of lower occupational groups in particular and increased the dispersion among occupational groups in the younger cohorts. During the period the younger cohorts became homeowners, the French government was cutting back the number and scope of policies that supported homeownership.

Clerical and service workers were most affected: it was becoming increasingly difficult for them to buy a home. In fact, analyses with more-detailed birth cohorts (intervals of three years) showed that for men born be-

tween 1955 and 1957, the likelihood of owning a home had begun to shift. It was now greater for manual laborers than it was for office and service workers. In Figure 3.6, we present the survival distributions for the 1958–1960 birth cohort. That office and service workers had become less likely to make the transition to homeownership is clear. In the older birth cohorts, office employees became homeowners more quickly than blue-collar workers did; in the cohorts born after 1955, the rate for office workers began falling.

Behind the change in access to homeownership for younger clerical and service workers are changes in the makeup and skills of the labor market in France over the last few decades. In that period, the number of manual workers decreased, and those who continued as blue-collar workers generally became better qualified. At the same time, office and service employees were working at jobs that required fewer skills and offered less stability (Meron 1997).

In addition to the survival analyses, we conducted a Cox analysis, which allowed us to introduce several explanatory variables at the same time. The

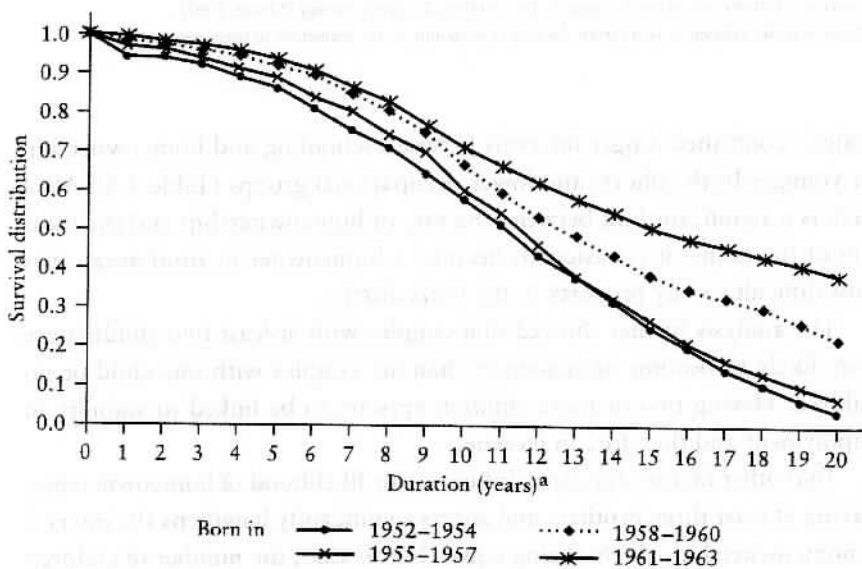


Figure 3.5. Transition to homeownership by birth cohort, France

SOURCE: Authors' calculations based on the Youth and Careers Survey (Meron 1997).

^aDuration is the interval in years from the end of schooling to the transition to homeownership.

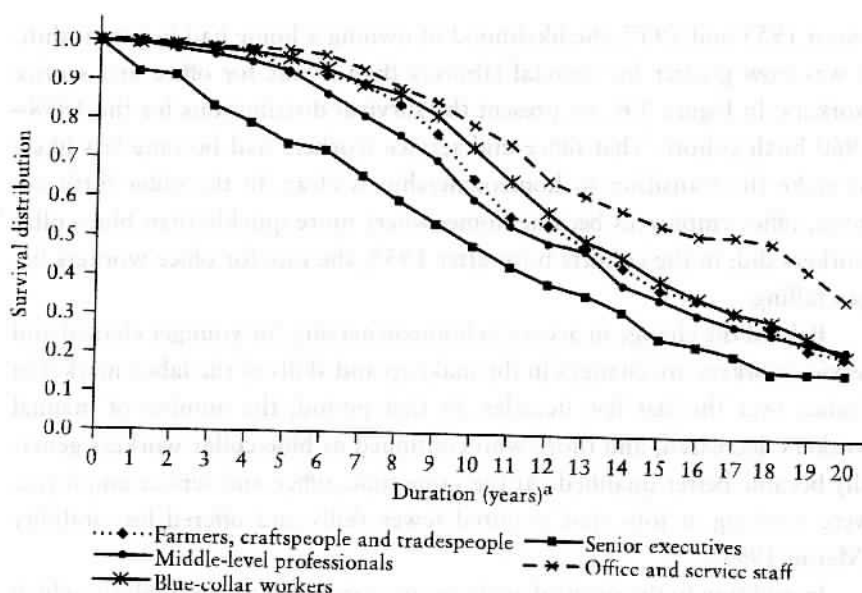


Figure 3.6. Transition to homeownership by occupational category, 1958–1960 birth cohort, France

SOURCE: Authors' calculations based on the Youth and Careers Survey (Meron 1997).

^aDuration is the interval in years from the end of schooling to the transition to homeownership.

analysis confirmed longer intervals between schooling and homeownership for younger birth cohorts and lower occupational groups (Table 3.3). Also, there is a significant link between the rate of homeownership and the location of the home: it is easiest to become a homeowner in rural areas; it is most difficult to buy property in the Paris district.

The analysis further showed that couples with at least two children are more likely to become homeowners than are couples with one child or no children. Having two or more children appears to be linked to stability in employment and therefore in income.

Two other factors appear to influence the likelihood of homeownership. Having at least three brothers and sisters significantly lengthens the interval to homeownership, all else being equal. In this case, the number of children probably limits parents' ability to help any one child with gifts or an inheritance. A previous marriage also lengthens the wait for homeownership.

Further analyses revealed the influence of birth cohort in combination

TABLE 3.3
The likelihood of becoming a homeowner,
assorted variables, France (Cox analysis)

<i>Variable</i>	<i>Parameter estimate</i>	<i>Risk ratios</i>
<i>Birth cohort</i>		
1952–1954	0.11 ^b	1.12
1955–1957	Ref.	
1958–1960	–0.35 ^c	0.71
1961–1963	–0.61 ^c	0.54
<i>Occupational category</i>		
Senior executives	0.36 ^c	1.43
Farmers, craftspeople and tradespeople, and middle-level professionals	Ref.	
Office and service staff	–0.37 ^c	0.69
Blue-collar workers	–0.21 ^c	0.81
<i>Location of home</i>		
Rural district	0.18 ^c	1.19
Urban district	Ref.	
Paris district	–0.12 ^a	0.89
<i>Number of children</i>		
0	Ref.	
1	0.19 ^c	1.22
2	0.38 ^c	1.47
<i>Number of siblings</i>		
0 or 1	0.09 ^a	1.09
2	Ref.	
3	–0.16 ^c	0.85
<i>Marital status</i>		
Not previously married	Ref.	
Previously married	–0.17 ^b	0.84

SOURCE: Authors' calculations based on the Youth and Careers Survey (Meron 1997).

NOTE: Location and number of children were treated as time-dependent variables.

^a $p < .10$.

^b $p < .05$.

^c $p < .001$.

with other factors. We have already discussed the increased delay in homeownership for younger workers generally and low-income workers specifically. We also found that homeowners under age 40 (respondents born between 1958 and 1963) lived mainly in rural areas. The number of children was also an important factor for the younger birth cohorts. And we found that having three or more siblings or a father born abroad often increased the interval to homeownership, although the effects differed by occupational category.

In fact, the circumstances that are favorable or unfavorable to homeownership are not necessarily the same across occupational categories (Table 3.4). For example, birth cohort has a very slight effect on the homeownership rates of senior executives; its effect is more pronounced on the other categories of workers, especially office and service workers. Living in Paris has a strong negative effect on craftspeople and tradespeople and middle-level professionals; living in a rural area is particularly motivating for manual workers. Having two or more children encourages homeownership among most categories except the self-employed (farmers, craftspeople, and tradespeople). Having many siblings reduces access to homeownership across all groups of workers, especially middle managers and the self-employed—workers for whom parental help probably plays an important role. Finally, having a father born abroad appears to play a significant negative role only for senior executives.

CONCLUSION: STRONG INFLUENCES OF BIRTH COHORT AND OCCUPATIONAL CLASS

Rates of homeownership clearly are linked to birth cohort. Younger workers, facing insecurity in the labor market and jobs that demand travel, are forced to put off homeownership. Contributing to that delay are the educational process and the reality of relationships today. Occupational class is another important factor in access to homeownership: as labor market position improves, the size and stability of income increase and, in turn, so does the ability to buy a home.

In France, differences among social classes still loom large. Because many adult children remain in the same social class as their parents, it is likely that their behavior continues to be distinguished by occupational class. And access to homeownership depends not only on own earnings, but also

TABLE 3.4
The likelihood of becoming a homeowner by occupational category,
France (Cox analysis)

HEAD OF HOUSEHOLD'S OCCUPATIONAL CATEGORY										
Variables	Senior executives (<i>n</i> = 563)		Farmers and craftspeople and tradespeople (<i>n</i> = 462)		Middle-level professionals (<i>n</i> = 780)		Office and service staff (<i>n</i> = 375)		Blue-collar workers (<i>n</i> = 1,441)	
	Parameter estimate	Risk ratio	Parameter estimate	Risk ratio	Parameter estimate	Risk ratio	Parameter estimate	Risk ratio	Parameter estimate	Risk ratio
<i>Birth cohort</i>										
1952-1954	0.29 ^c	1.33	0.11	1.11	0.08	1.09	0.43 ^b	1.53	-0.08	0.92
1955-1957					Ref.					
1958-1960	-0.01	0.99	-0.43 ^c	0.65	-0.37 ^c	0.69	-0.67 ^c	0.51	-0.44 ^c	0.65
1961-1963	0.053	1.06	-0.63 ^c	0.53	-0.67 ^c	0.51	-0.93 ^c	0.40	-0.88 ^c	0.41
<i>Location of home</i>										
Rural district	0.127	1.14	0.04	1.04	0.06	1.06	0.03	1.03	0.35 ^c	1.42
Urban district					Ref.					
Paris district	-0.07	0.93	-0.49 ^a	0.61	-0.21 ^a	0.81	-0.06	0.94	-0.11	0.89
<i>Number of children</i>										
0 or 1	0.15 ^b	1.16	0.06	1.07	0.30 ^c	1.36	0.29 ^a	1.34	0.28 ^c	1.33
≥2					Ref.					

(continued)

(continued)

TABLE 3.4
(Continued)

Variables	HEAD OF HOUSEHOLD'S OCCUPATIONAL CATEGORY							
	Senior executives (<i>n</i> = 563)	Farmers and craftspeople and tradespeople (<i>n</i> = 462)	Middle-level professionals (<i>n</i> = 780)	Office and service staff (<i>n</i> = 375)	Blue-collar workers (<i>n</i> = 1,441)	Parameter estimate	Risk ratio	Parameter estimate
Number of siblings								
0-2			Ref.					
≥3	-0.22	0.80	-0.47	0.63	-0.19 ^b	0.82	-0.19	0.83
Marital status								
Not previously married			Ref.					
Previously married	-0.19 ^a	0.82	-0.21	0.81	-0.30 ^a	0.74	-0.28	0.76
Father's citizenship								
Foreign	-0.28 ^b	0.75	0.24	1.28	-0.16	0.85	0.11	1.11
French				Ref.				
Number of events	440	334	572	200	855			
Censored episodes	123 (21.85%)	128 (27.71%)	208 (26.67%)	175 (46.67%)	586 (40.67%)			

SOURCE: Authors' calculations based on the Youth and Careers Survey (Mcron 1997).

NOTE: Location and number of children were treated as time-dependent variables.

^a*p* < .10.

^b*p* < .05.

^c*p* < .001.

on intergenerational transfers. Does this mean that there are no modifications in class differences between generations in the French population? No. Inequalities have been growing, particularly among younger cohorts. Job insecurity is a special problem that is more severe for those who are less educated; they have more difficulties with economic integration; they postpone family formation; and many of them extend the time of training. Also, the institutional features of the French housing system do not support young people whose savings are limited by income. All of these factors contribute to strengthening spatial and socioeconomic inequalities (Martin-Houssart and Tabard 2003) and to delaying homeownership. Access to homeownership has changed across generations. But those changes have not reduced the differences among occupational classes; they have widened them.

Notes

1. A historical note: at the end of World War II, the proportion of homeowners among households in France was just 31 percent.
2. If not otherwise stated, all numbers are based on the authors' calculations using data from the housing surveys (INSEE 1998).
3. Housing surveys also tell us that homeowners today are more likely to buy an older home than a newer one. At the beginning of the 1980s, 68 percent of new housing was owner occupied; in 1996, that rate had dropped to 45 percent.
4. More years of education also means that the younger population makes up an increasing proportion of managerial and executive staff, people who are more mobile than those in other professions, especially at the beginning of their careers. And, again, that contributes to a delay in homeownership.
5. In 1997, a less-favorable policy—Allocation Personnalisée pour le Logement (APL)—was adopted to help low-income households become homeowners.
6. The type of housing purchased (flat versus house) also varies by occupational group (Laferrère 1999).
7. According to the housing survey of 1996, which is more precise, 86 percent of farmers and 74 percent of craftspeople owned their home. This was also the case for 56 percent of senior managers, 59 percent of middle-level professionals, and 55 percent of office and service staff, versus more than 60 percent of blue-collar workers.

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