"la Caixa" Foundation

2026

Social Research Call

Title:

Spatial Housing Inequalities and Financialised Trajectories

Acronym: SHIFT

Project leader: Riccardo Valente

Host organisation: Centre d'Estudis Demogràfics (CED-CERCA)

Main purpose of the project: SHIFT investigates how housing systems in Spain generate cumulative social and spatial inequalities over the life course. It examines how unequal access to homeownership, different forms of household debt, and residential sorting shape wealth accumulation and life opportunities across generations and territories.

Design/methodology/approach: The project adopts a longitudinal research design combining the Spanish Survey of Household Finances, the Panel Survey of Social Inequalities in Catalonia, EU-SILC, and SHARE. It applies quantitative methods, including decomposition techniques, fixed-effects models, and difference-in-differences analyses, to reconstruct housing, debt, and residential trajectories over time. This approach links individual life-course experiences to broader territorial contexts and housing-market dynamics.

Potential results: The project is expected to identify vulnerable population groups, critical life-course stages, and geographical areas where housing inequalities are most pronounced. The collaboration with the Bank of Spain and Eurocities will facilitate the translation of research findings into policy recommendations on housing affordability, financial vulnerability, and territorial inequality, maximising the project's societal impact.

Social relevance of the research: SHIFT tackles Spain's rising housing inequality and affordability crisis, especially as young and low-income households face delayed transitions to independent adulthood. Spain's high homeownership model, scarce social housing, and post-crisis financialisation make it a crucial case for studying asset-based inequality under limited public support.

Originality/value of the project: SHIFT is the first Spanish study to reconstruct housing, debt, and residential mobility trajectories jointly over the life course, rather than treating them as static, isolated conditions. It integrates prospective and retrospective data from previously unlinked sources into a unified analytical framework, conceptualising housing as an active mechanism that generates both wealth and risk.