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Social Segregation, Housing Tenure and Social Change in Dutch Cities in the Late 1980s

Alan Murie and Sako Musterd

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Summary. Contemporary debates about social polarisation and divided cities emphasise common influences on social and economic change in cities. The development of a global economy and of global influences on both market systems and on public policy regimes encourages an expectation that there is a convergence in processes and policies affecting cities and a convergence in outcomes—in terms of increasingly similar patterns of polarisation and division. This paper considers data from Britain and the Netherlands relating to changes in the housing sector and to social segregation and indicates that emerging patterns are very different. Socio-tenurial polarisation and social segregation are not as marked in the Netherlands as in Britain and are not changing as fast. The discussion arising from these data suggests that concern with globalisation and common influences on change should be balanced with a recognition of the importance of other factors in determining the pattern and pace of change in cities. Within this it is important to recognise not just differences in housing finance and policy but the degree of social and income inequality and the wider functioning of the welfare state.

Introduction

A number of important developments in the 1980s have raised new questions about patterns of change in urban areas. In the advanced industrialised economies of Europe the post-war era of full employment and expanding public investment has given way to a period of higher unemployment, privatisation, fiscal restraint and increasing social inequality. The pressures on economies and on cities have been similar and there have been strong suggestions that, under the influence of similar economic and demographic changes, housing systems and the housing situations in cities are becoming

more alike. In terms of the residential structure of cities, there have been important changes in housing tenure and access and increased reference to problems of poverty and of social segregation, to images of the American city and to debates about an emerging underclass, social polarisation and social exclusion (see, for example, Thorns, 1989; Willmott and Murie, 1988; Forrest and Murie, 1990a and 1990b; Short, 1989; Engbersen, 1990; van Kempen, 1992; Hamnett, 1994). The growth of home-ownership and revisions to the subsidy systems which have determined the pattern of growth of social

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rented housing are affecting European cities in similar ways and reference to increasing social segregation and housing market polarisation form part of the growing debate about divided cities.

These perspectives on changing cities are plausible and fit with assumptions that there is a convergence between cities. Cities are being formed under the influence of global and international pressures which overwhelm local institutional and historic differences. However, such perspectives should not be accepted uncritically. The assumptions underlying convergence often do not stand up to scrutiny (see Kemeny, 1992) and there is a danger in focusing on pressures which are similar and neglecting the range of factors which may mediate these pressures and mean that they do not produce the same end products. This paper seeks to assess how far patterns of change differ by referring to housing restructuring in Britain and the Netherlands.

In Britain there is now a decade of work which has identified a loss of social mix and an increasing concentration of the poorest sections of the population in the social rented sector and has predicted further development of social segregation, within British cities associated with the restructuring of the housing market (see, for example, Murie, 1983; Bentham, 1986; Hamnett, 1984; Forrest and Murie, 1990a; Murie, 1993). The trend and process have been variously referred to as socio-tenurial polarisation or as the residualisation of council housing. Is the British case a one-off, an exception or an extreme case and if so what factors are crucial in making it different? Or is the pattern observed in British cities being followed elsewhere or likely to be followed elsewhere? For this paper, the focus is on whether the process of residualisation observed in Britain and the increased social segregation associated with it is also occurring in the Netherlands with its large social rented sector. Does the social rented sector in Dutch cities continue to house a socially mixed population? Has it acquired a more substantial role in housing the poorest sections of the community and how are patterns of residential segregation changing?

Initially this paper sets out the evidence related to Britain and the Netherlands. It is argued that these data indicate that, while the direction of change is similar between the two countries, there is only a small shift in the Netherlands where the non-profit sector continues to be characterised by social mix. Two possible interpretations are compatible with these data. These are: that the Dutch system is simply lagging behind and will evolve along the same lines as in Britain; and that there are important differences which both explain why the process of change has been very different and why the Dutch system will not follow the British path. The central section of the paper consists of a new analysis of data from the National Housing Demand Surveys for the Netherlands. The data relate to the three major cities (Amsterdam, Rotterdam and Den Haag) for each of the years 1981, 1985 and 1989. The concluding part of the paper comments on the results of this analysis and their implications for the explanation and understanding of social divisions in cities and for the future of housing.

Comparing Britain and the Netherlands

In the post-war period, both Britain and the Netherlands built on earlier experience and developed substantial non-profit housing sectors. By the end of the 1970s, the social rented sector in Britain had expanded to embrace almost one in three dwellings. In the Netherlands, the sector accounted for some 45 per cent. In both countries, the early providers of social rented housing were predominantly local authorities but in the Netherlands non-municipal housing associations had overtaken their municipal counterparts and by the mid 1970s the role of the latter had declined to a very modest one. In contrast in Britain, housing associations remained a very minor partner with only some 2 per cent of the stock at the end of the 1970s. Both systems had developed with objectives related to providing high-quality housing to those in housing need. In neither case did this imply a welfare role or tests of income to determine access to the sector or

to enable continuing residence. Both sectors grew initially with subsidies designed to encourage building, and these bricks and mortar subsidies benefited tenants irrespective of income.

In the British case, the increased concentration of the poorest sections of the community in public-sector housing was evident by the early 1970s. In 1963, 26 per cent of households in the lowest three income deciles were council tenants. The comparable figure for 1972 was 41 per cent. By 1979 the figure had risen to 47 per cent (Murie, 1983). An alternative measure referring to households in receipt of means-tested social assistance benefits (supplementary benefit) shows that in 1967 45 per cent of these households were council tenants. By 1971 this figure had risen to 52 per cent and in 1979 it was 61 per cent. During this period, the proportion of the housing stock which was council housing had risen only very slightly—from 29 per cent in 1967 to 32 per cent in 1979. The greater proportion of lower-income households in the sector represented an increase in concentration in the sector rather than simply a growth of the sector. This pattern of change in the British housing market has now been widely discussed as residualisation and a wide range of statistical data has been employed to illustrate it (see, for example, Murie, 1983; Forrest and Murie, 1990a; 1990b).

While the residualisation process in Britain was well under way by the mid 1970s, a number of new elements speeded the process in more recent years. Higher unemployment and demographic changes which further increased the non-employed population contributed to increasing social polarisation and an increasing gap between those on higher and lower incomes (DSS, 1992). Changes in housing finance and subsidy made the options clearer. Those entitled to means-tested assistance with housing costs (housing benefit) could only obtain this as tenants and were insulated from rising rents in the social rented sector. They were most likely to move into or remain in that sector. But for those on higher incomes, remaining

in the rented sector made little sense with rising rents when they could obtain greater subsidy by becoming home-owners. However, at the same time, social security policies meant that benefit rates were not upgraded to keep pace with earnings and households becoming dependent on these benefits for any extended period of time, as a result of loss of employment or for other reasons, were likely to experience problems of remaining in the home-ownership sector. Rising house prices raised the thresholds of access to the home-ownership sector for newly forming households and those moving from the rented sectors. At the same time, the low rate of new building in the social rented sector and high rates of tenure transfers achieved through the sale of council houses altered the size, nature and social profile of the sector and affected the flow of re-lets from it (Forrest and Murie, 1990a).

By 1987 the council sector had lost over 1.5m dwellings through tenure transfers and had declined to provide housing for 25 per cent of all households. There was no decline, however, in the proportion of the poorest households housed in the sector. In 1987 the council sector continued to house 61 per cent of those in receipt of supplementary benefit. The concentration of the poorest sections of the community in the sector had increased and in some areas the only households becoming new tenants were those who were classified as homeless. New tenants in general were drawn disproportionately from those outside the labour market (Forrest and Murie, 1990a; Prescott-Clarke *et al.*, 1988; 1994). Although low-income new tenants will not always have low incomes, the prognosis for the sector continues to be about residualisation and a clear welfare housing role. The continuing existence of the Right to Buy and the low rates of investment in new housing in the sector seal the future. Nor is the favoured non-municipal arm of the social rented sector experiencing a different pattern. The non-profit, voluntary, housing association sector has grown but still provides only 3 per cent of dwellings. Its tenants and new tenants have a similar profile to council tenants

Table 1. Income decile, council housing and home-ownership

Income decile (1 = lowest 10 per cent of incomes)	Council housing		All home-owners		House-owners in process of purchase	
	1980	1991	1980	1991	1980	1991
Percentage of income decile in each tenure						
1	60	65	21	11	1	2
2	52	44	36	38	3	7
3	43	33	42	52	8	14
4	37	25	46	62	18	24
5	41	19	48	69	28	37
6	33	12	56	76	40	53
7	27	9	66	84	51	65
8	22	4	71	92	56	74
9	18	3	75	94	59	75
10	15	1	81	93	64	75
All incomes	35	22	54	67	33	43
Percentage of tenure in each income decile						
1	17	30	4	2	*	*
2	15	20	7	6	1	2
3	12	15	8	8	2	3
4	11	12	8	9	6	6
5	12	9	9	10	9	9
6	9	6	10	11	12	12
7	8	4	12	13	16	15
8	6	2	13	14	17	17
9	5	1	14	14	18	18
10	4	1	15	14	19	18

Sources: Department of Employment (1982); Central Statistical Office (1992).

Table 2. Main housing tenures in England: unemployment rate of heads of household in England

Tenure group	Unemployment rate (percentage)		
	1984	1988	1991
Council tenants	24	21	20
Owner-occupiers	5	4	5
All households	11	8	9

Source. Holmans (1993).

and recently concern has been expressed about creating ghetto estates (Page, 1993).

In view of these developments, it is not surprising that the most up-to-date material on the social differences between tenures indicates a continuing trend towards a lower-income social rented sector. The Family Expenditure Survey shows that between 1980 and 1991, although the overall share of the social rented sector in the housing market declined, it housed a higher proportion of the lowest income decile and continued to house a considerable proportion of the next three lowest deciles. The dominance of social renting declined rapidly after the fourth decile (Table 1).

This pattern of change relates directly to the pattern of financial advantage associated with different tenures (Hills, 1991). Other recent data (Table 2) relating to unemployment show that in 1991 the unemployment rate among all heads of household in England was 9 per cent. For owner-occupiers it was 5 per cent and for council tenants it was 20 per cent (Holmans, 1993). Table 3 provides data on the number of earners by tenure. It shows that while in the population as a whole in 1962 the proportion of owner-occupier households with no earners (17 per cent) was slightly above the figure for all households (16 per cent) it was below that for council tenants (11 per cent). By 1988 the picture had changed dramatically with non-earner households more than twice as prominent proportionately among council tenants than among home-owners.

These data taken together provide a general picture that in England council housing became more strikingly a lower-income tenure with less social mix and housing a disproportionate share of households which were unemployed or economically inactive. This pattern of change was apparent before 1970 but progressed at an increasing rate since 1978. Three main factors contributed to this—tenure transfers, rising unemployment rates generally and the ageing of existing tenants.

These changes are apparent for England and for the UK. They have progressed at different rates in different parts of Britain. This does not simply relate to differences in tenure structures, but relates to the general level of employment and affluence and the buoyancy of the local economy such that cities or regions with larger council housing sectors did not necessarily have less striking divisions in the social composition of tenures.

At this stage, an important distinction must be made between the social patterns associated with housing tenure and social divisions between neighbourhoods referred to as social segregation. Because of the scale of tenure transfers involving the sale of council dwellings to sitting tenants, the social profile of the council sector in Britain has changed even where there has been no change in social segregation. Those who have bought properties as sitting tenants have not been a cross-section of council tenants but have been disproportionately of mature employed

Table 3. Main housing tenures in England: number of earners (percentages)

	None	One	Two	Three or more
Owner-occupiers				
1962	17	45	28	9
1988	23	29	39	9
1991	26	29	36	8
Council tenants				
1962	11	34	33	22
1988	60	22	13	4
1991	63	24	11	2
All households				
1962	16	42	29	13
1988	34	28	31	8
1991	36	29	29	7

Source: Holmans (1993).

and more affluent households. As a result, the profile of the council tenant population has shifted more dramatically towards less affluent households than would have been the case if this feature of tenure restructuring had been absent. In terms of social segregation, these tenure transfers which occur without change of occupier make no immediate difference. Nor is it evident that purchaser households are more likely to move than tenants. These purchaser households are mostly well advanced in the family cycle and the asset value of their dwellings is often not sufficient to provide a wide range of choice (Forrest and Murie, 1994). It is only when properties are subsequently exchanged and the different mechanism for exchange (the market rather than bureaucratic allocation) has an effect that spatial patterns begin to change. The available evidence shows that social change will follow behind tenure change and some 'gentrification' of former council estates will occur—especially in areas where house prices and housing shortages are greatest. This factor must be taken into account in considering Tables 1–3. These demonstrate the increasing association between council housing and low-income groups. They are however the product both of population changes which change the so-

cial composition of neighbourhoods and of tenure transfers which do not initially have any effect on this.

There is a range of other data which demonstrates the changing composition of council housing neighbourhoods. Thus for example data on the city of Birmingham show that the characteristics of new tenants have changed over time with more unemployed and lone-parent households (Forrest and Murie, 1990a). Other data relating to the characteristics of new tenants and the increasing importance of homeless households reinforce the picture of a sector recruiting from a less varied population (Prescott-Clarke *et al.*, 1988; 1994). Studies of the processes of housing allocation also show that there is a systematic tendency to steer households with least bargaining power towards certain parts of the housing stock. (See Henderson and Karn, 1987; Phillips 1985; English, 1979; and the reviews in Willmott and Murie, 1988, and Malpass and Murie, 1990.) The resulting patterns at a neighbourhood level are evident from analysis of the census of population for 1991 (see for example, Murie and Wang, 1994).

A comparable pattern of change was not evident in the Netherlands prior to the 1980s. While the council sector was in numerical

decline in Britain in the 1980s, the housing association sector in the Netherlands continued to grow. In contrast to Britain, there was a growth in the owner-occupier and housing association sectors in the Netherlands until the mid 1980s. In addition, the housing association sector has long aimed at providing dwellings for lower- and median-income households. In the Netherlands in 1989 over 60 per cent of households in each of the four lowest income deciles lived in the non-profit sector. In the UK, while almost 70 per cent of those in the lowest income decile were council tenants, the percentage fell progressively to almost 25 per cent in the fourth decile (Dieleman and Jobse, 1991; Dieleman, 1994; and see Table 1).

In the Netherlands there is still a large non-profit sector, with a stock of good-quality dwellings, occupied by a mix of households with lower and somewhat higher incomes. During the second half of the 1980s and the beginning of the 1990s a division between the owner-occupier sector and the non-profit rental sector appears to have developed. While both sectors grew numerically, only the owner-occupied sector continued to grow in percentage terms (Figure 1). These changes have only recently come about. In 1983, 53 per cent of all dwellings completed were in the social rented sector but the figure fell steadily to less than 30 per cent in 1992. The proportion of newly built dwellings which were owner-occupied rose from 33 per cent in 1983 to 63 per cent in 1992 (Statistics on Housing and Construction in the Netherlands, 1993). Plans have been developed to reduce the percentage of newly built subsidised (rental and owner-occupier) dwellings even further from about 75 per cent in 1989, to about 50 per cent in 1997 (Boelhouwer and Priemus, 1990). Following the Heerma Memorandum of 1989, the Ministry of Housing set a target of 55 per cent for the share of owner-occupied dwellings in the year 2000 (*Volkshuisvesting in de Jaren Negentig*, 1989). Combined with the picture of completed and projected newly built dwellings between

Figure 1. Tenure distribution of the dwelling stock in the Netherlands, 1947–92. *Source:* van der Schaar (1979); DGVH/VROM; CBS: WBO81, WBO85/86; in: Jobse and Musterd (1994).

1988 and 1998 (Figure 2), a further reduction of the housing association sector will occur. The steep rise in rent levels in the existing stock during the 1980s (the annual rise has been far above average inflation) has also meant that the housing costs differences between the rental sector and the owner-occupier sector have changed to the advantage of the home-ownership sector (Figure 3; Jobse and Musterd, 1994). Individual rent

Figure 2. Realised and projected new dwellings, 1988–98. *Source:* *Volkshuisvesting in Cijfers* (1990).

Figure 3. Development of net housing costs in the Netherlands in the rental and owner-occupier sectors, per income decile, 1981-89 (1981 = 100). *Source:* SCP 1992; in: Jobse and Musterd (1994).

subsidies assist those who cannot afford the higher rents, but for other households the advantages of home-ownership have increased.

The combined effect of these elements is to produce a recipe for changes in the social role of tenures much the same as in Britain. Recent data on the relationship between income and tenure (Murie, 1990; Meusen and van Kempen, 1994), support this thesis. During the 1980s, the proportion of households with low incomes that lived in the social rented sector increased. And the proportion of unemployed and single-parent families in the social rented sector increased between 1981 and 1990. Higher-income households are increasingly to be found in the owner-occupier sector. However, a substantial proportion even of the households in the higher income deciles (6, 7, 8) continue to live in social rented housing (Figures 4 and 5).

In conclusion, changes in the Netherlands in the 1980s have involved a slow shift in the same direction that has been apparent and become well established in the UK. However, with no substantial disposals of social rented housing, the factors affecting the tenure structure and the social profile of tenures are slower cumulative changes including the impact of a changing balance within new building.

Figure 4. Proportion of households in each income decile within the social rented sector in 1981 and 1989/90. *Source:* CBS: National Housing Demand Surveys, 1981, 1989/90, in: Meusen and van Kempen (1994).

Figure 5. Proportion of households in each income decile within the owner occupier sector in 1981 and 1989/90. *Source:* CBS: National Housing Demand Surveys, 1981, 1989/90, in: Meusen and van Kempen (1994).

New Data on Dutch Cities

In order to consider these issues in relation to the Netherlands in more detail and in relation to spatial patterns, data from the National Housing Demand Survey for the Netherlands have been analysed for the years 1981, 1985 and 1989. In 1981 this survey was based on a sample of 0.82 per cent of all persons aged

Table 4. Income categories in Dutch guilders

	1981	1989
Low	Below 20 000	Below 21 000
Moderately low	20 000–25 999	21 000–30 999
Moderately high	26 000–33 999	31 000–40 999
High	34 000 or above	41 000 or above

Table 5. Income and tenure 1981–89 in the three largest Dutch cities (cities and their surrounding suburbs and growth centres): absolute figures are weighted population figures, to be multiplied by 100

	All households		Home owners		Renters	
	1981	1989	1981	1989	1981	1989
<i>Number</i>	11176	13383	2603	3680	8573	9703
<i>Percentage</i>						
Low	52	45	46	38	54	48
Moderately low	18	20	12	10	20	23
Moderately high	15	14	15	14	14	14
High	16	22	27	38	12	15

18 years or over in the Netherlands. In 1989 the sample was 0.64 per cent. Response rates were 79.5 per cent in 1981 and 72.4 per cent in 1989. These person-related data are transformed to household data (Faessen, 1992). In 1989 the sample represented 1.24 per cent of households. The data used here refer to the three major cities and the agglomerations and growth cities associated with them (see Jobse and Musterd, 1993). There are problems with these data when disaggregated. However the analysis presented takes account of the different degrees of confidence involved and reference is made to this where appropriate. There are additional problems in respect of data on incomes where partial response rates in the surveys are lower and the pattern of response and non-response can not be assumed to be the same in each survey. Consequently, differences between surveys could reflect changes in the pattern of response rather than in patterns of residence. One intuitive check which has been carried out is to check that the pattern of change indicated by income data is consistent with that indicated

by other variables which relate to income—including household structure.

The central aim of this analysis is, then, to assess the evidence from the Housing Demand Surveys to identify changes in the social profile of the social rented sector in major Dutch cities. The analysis rests on two variables which relate to the process of residentialisation observed in Britain. These are as follows:

1. *Income*: a fourfold categorisation of income. The income variables in the three surveys have been adjusted by the CBS and are referred to as low, moderately low, moderately high and high. The precise figures they refer to are given in Table 4.
2. *Household structure*: a division into three categories—individuals living alone; households consisting of two adults whether or not there are children present; other households.

The analysis presented in the following section refers to the cities of Amsterdam,

Table 6. Income and type of landlord 1981–89 in the three largest Dutch cities: proportion of each rental tenure category in each of the income categories in 1989 relative to the proportion in 1981 (1981 = 100)

	Type of Landlord				
	Housing Association	Government	Private		All
			Institution	Person	
<i>The three cities</i>					
Low	92	95	78	88	89
Moderately low	114	130	106	120	115
Moderately high	93	86	118	100	100
High	115	91	150	127	125
<i>Amsterdam</i>					
Low	94	76	77	90	88
Moderately low	124	133	94	118	121
Moderately high	81	129	131	91	93
High	100	138	153	140	125
<i>Rotterdam</i>					
Low	91	100	80	79	91
Moderately low	110	119	115	117	114
Moderately high	93	64	76	113	93
High	136	100	175	144	136

Table 7. Housing tenure and income 1981–89 in the three largest Dutch cities (percentage)

Income groups	Home-owners		Renters	
	1981	1989	1981	1989
Low	21	23	80	77
Moderately low	16	14	85	86
Moderately high	24	28	76	72
High	40	48	60	52
All	23	28	77	73

Rotterdam and Den Haag and their surrounding suburbs and growth centres. Where the pattern for each of the three cities in combination, and for Amsterdam and Rotterdam is broadly the same, data are only presented for the three cities together. Where this is not the case, data for each of these areas are presented.

Data for 1981 and 1989 are used to consider whether an increasing proportion of tenants, and especially of tenants in the social rented sector, are from lower-income groups; whether an increasing proportion of

lower-income households are in rented housing and of higher-income households in owner-occupied housing; and what are the implications of the changing social profile of tenures for the structure of Dutch cities.

Social Patterns

Housing demand survey data for Dutch cities show that, between 1981 and 1989, the proportion of households with low incomes fell by 7 percentage points. This fall was almost exactly mirrored in both the rented and home-ownership sectors (Table 5). There

Table 8. Rented housing tenure and income, 1981–89 in the three largest Dutch cities (1981 = 100)

	All	Low	Moderately low	Moderately high	High
<i>The three cities</i>					
Housing association	138	145	136	131	130
Government	69	75	75	67	57
Private institution	81	71	71	89	95
Private person	72	70	72	74	76
<i>Amsterdam</i>					
Housing association	151	160	148	126	130
Government	50	42	50	58	50
Private institution	75	67	50	106	90
Private person	72	70	67	68	83
<i>Rotterdam</i>					
Housing association	129	129	125	131	129
Government	81	86	82	50	65
Private institution	85	75	92	71	107
Private person	78	68	76	100	80

Table 9. Tenure and household type, 1981–89 (1981 = 100)

	All households	Home-owners	Renters
<i>The three cities</i>			
One-person	128	121	139
Couples	82	93	75
Other	114	118	113
<i>Amsterdam</i>			
One-person	132	116	138
Couples	80	96	70
Other	100	92	106
<i>Rotterdam</i>			
One-person	131	138	134
Couples	82	90	77
Other	123	144	121

was no dramatic change in the income profile of these two tenures. The only shift of real significance was that the increase in high-income households was disproportionately concentrated in the home-ownership sector. The highest income group has funnelled more strongly into the home-ownership sector. This pattern applied for the three cities together as well as for Amsterdam and Rotterdam separately.

Table 6 provides a more detailed breakdown of the rented sector. The continuity in

the role of the rented sector as a whole obscures significant shifts within that sector. The municipal sector saw the most limited growth in the high-income group and smallest decline among those with low incomes. In relative terms, the social rented sector has increased its role in housing low-income households. The change is consistent with a slow shift in the respective roles of private and social landlords in catering for lower-income households.

Tables 7 and 8 refer to the same material

Table 10. Household type and type of landlord, 1981–89 (1981 = 100)

	Type of Landlord				All
	Housing Association	Government	Private		
			Institution	Person	
<i>The three cities</i>					
One-person	148	130	136	141	139
Couples	70	83	74	67	75
Other	129	106	100	89	113
<i>Amsterdam</i>					
One-person	157	109	170	135	139
Couples	64	102	68	70	70
Other	125	64	81	80	106
<i>Rotterdam</i>					
One-person	125	124	131	177	134
Couples	80	84	75	51	77
Other	131	113	145	94	121

Table 11. Renting and owning, 1981–89; zones of the city (1981 = 100)

	Home-owners	Renters
<i>The three cities</i>		
Inner city	93	101
1870–1905	105	99
1906–44	122	95
1945–59	100	100
1960 or later	124	96
Growth cities	102	99
Agglomerations	118	89
All	118	94
<i>Amsterdam</i>		
Inner city	115	97
1870–1905	107	100
1906–44	130	98
1945–59	55	103
1960 or later	128	96
Growth cities	99	101
Agglomerations	115	88
All	122	94
<i>Rotterdam</i>		
Inner city	100	109
1870–1905	138	98
1906–44	110	98
1945–59	105	98
1960 or later	117	97
Growth cities	100	100
Agglomerations	120	90
All	118	95

Table 12. Renting tenures and zones of the city, 1981–89 (1981 = 100)

	Housing association	Government	Private institutions	Private persons
<i>The three cities</i>				
Inner city	283	70	122	56
1870–1905	226	85	54	71
1906–44	150	89	66	91
1945–59	111	76	95	62
1960 or later	109	59	80	78
Growth cities	138	25	82	40
Agglomerations	122	82	109	75
All	139	72	80	71
<i>Amsterdam</i>				
Inner city	320	36	101	63
1870–1905	256	64	59	75
1906–44	161	58	62	94
1945–59	109	38	196	—
1960 or later	112	46	49	80
Growth cities	158	25	72	43
Agglomerations	105	66	145	60
All	149	47	75	70
<i>Rotterdam</i>				
Inner city	137	64	339	0
1870–1905	181	82	57	60
1906–44	129	92	70	93
1945–59	98	123	118	98
1960 or later	103	53	103	207
Growth cities	130	21	71	0
Agglomerations	145	85	75	94
All	129	79	84	75

relating to income and housing tenure. Between 1981 and 1989 the housing association sector increased its role in the entire stock by 10 percentage points. In 1981, 32 per cent of all dwellings belonged to a housing association; in 1989, the share was 42 per cent. The increased role of non-profit housing within the rental sector was even more significant. In 1981, 42 per cent of all rental dwellings were owned by housing associations, as against 58 per cent in 1989 (indexed: 138, see Table 8).

The growth of home-ownership has been more marked among higher-income groups. Home-ownership had grown by 2 percentage points among low-income groups and had fallen in the moderately low income group. In the high-income group it had grown by 8 percentage points. The greatest increase in

the role of housing associations was among the two lowest income groups (13 and 14 percentage points respectively, indexed 145 and 136 respectively in Table 8). The increase among the moderately high income group was 9 percentage points and that for the highest-income group only 3 points. The highest-income group has shifted significantly towards home-ownership and has not fully participated in the expansion of the housing association sector.

Table 8 presents the changes within the rented sector as an index with 1981 equal to 100. The highest index figures for 1989 (marking the greatest increases) show that there has been a considerable increase in the likelihood of low-income groups being in the housing association sector. At the same time, because of the general expansion of

this sector there has also been a major increase in the proportion of higher-income groups in this sector at the expense of other rented sectors.

Tables 9 and 10 provide similar data on household type. Single-person households have grown in importance while couples have declined. In 1981, 29 per cent of all households consisted of one person; in 1989 this was 37 per cent (index 128). But this pattern is not reproduced equally between the tenures. The emerging pattern is similar in each city but is most striking in Amsterdam. The home-ownership sector remains predominantly a sector for couples and in Amsterdam this category had only fallen in importance by 3 percentage points. The proportion of home-owners that were couples fell from 69 per cent to 66 per cent during the 1980s. In contrast, the proportion of couples in the rented sector had fallen by 15 percentage points in the same period. Single-person households (now 43 per cent of all renters) have become the most important group in the rented sector, while couples remain the most important in the home-ownership sector. The two sectors have grown apart. The pattern between landlord types shows least change in the municipal sector. This has retained a stronger role in housing couples. In all other rental sectors, one-person households are the dominant category in terms of the increase in their relative share. In Amsterdam this pattern is particularly striking and the municipal sector is the only sector which increased its role in housing couples.

The picture emerging from these data is of much less dramatic change than in Britain. However, it is a picture of change which involves an increasing polarisation between tenures and a declining role for the social rented sector in housing higher-income groups and couples. In the Netherlands, there has been a tendency for lower-income households to be increasingly concentrated in the social rented sector. However, the social rented sector continues to play a major part in housing all groups except for those with the very highest incomes. In con-

trast, in Britain, the social rented sector has a much more restricted role outside the lowest three income deciles. This is true even if reference is made to 1981 data before the effects of tenure transfers speeded change. In the Dutch picture, it is changes within the rented sector and the respective roles of different parts of the rented sector which are most striking.

Spatial Consequences

Much of the social rented sector is spatially concentrated. Consequently, changes in the social composition of tenures have implications for the social profiles of areas. The data for the three cities in the Netherlands can be analysed for seven zones. These are set out in Tables 11 and 12 which present a summary of changes between 1981 and 1989. The data presented from the National Housing Demand Survey indicate a changing tenure structure through a measure of the change in the proportion of households in each tenure in each zone. The proportion of households in the tenure in 1981 is expressed as 100 and the index figures in Tables 11 and 12 indicate the extent of change. These figures can show large fluctuations where percentage shares are small.

Between 1981 and 1989 the share of home-ownership grew by 18 per cent, from 23.3 per cent to 27.5 per cent at the expense of renting. This has been the general trend in the three cities—but there are striking differences. In Amsterdam, the share of home-ownership in the post-war neighbourhoods declined substantially, but this relates to very small percentage figures. The level of home-ownership has increased at a slower rate in both the inner city and growth cities zones than in the city as a whole.

Much more dramatic than the changes between renting and owning are those within the rented sector. The housing association sector has grown dramatically in the two inner rings of the city—especially in Amsterdam. The growth has been least in the post-war zones where home-ownership has grown and private institutional landlordism

has grown (especially in Amsterdam). There is also a striking difference in the pattern of change between Amsterdam and Rotterdam.

Discussion

The material presented in this paper relates to two important debates. The first is about comparing housing systems and assumptions about convergence in such systems. The second is about the factors underlying differences in the ways that housing systems are changing and the implications of this for polarisation and social division in cities and for housing, urban and social policy.

The paper has indicated that—in spite of a broadly similar pattern of economic change and a similar direction of change—the great differences in the pace of change in the British and Dutch housing systems mean that in key respects they have grown more dissimilar. The implications of the data are that other factors are more powerful influences on change than the common pressures of economic change and rising social inequality. One of these factors is the organisation of the housing system and the size and operation of the social rented sector. At this point, it is appropriate to reflect upon the significance of social rented housing for the structure of cities and upon the factors which influence the role of the sector and its significance for patterns of social segregation.

In the post-war era many European cities have developed within the framework of redistributive welfare states. This is most evident among cities in northern and western Europe—in the Scandinavian countries, Germany, France, the Netherlands and Britain. The nature of the welfare state in southern and eastern Europe and North America has also influenced the development of cities, but in the terms of this paper with different consequences. Even in the northern and western European countries, welfare state systems have not been the same and it is important not to assume that these welfare states developed as a result of the same

pressures or objectives (Esping-Anderson, 1990; Ball *et al.*, 1988). Nevertheless, in these countries three key elements of welfare state arrangements operating since 1945 have influenced the pattern of social segregation emerging in cities in the post-war period. These are:

1. The maintenance of full employment.
2. The provision of universal unemployment and sickness insurance, retirement pensions and income maintenance provision and health services.
3. The development of housing and planning policies which included direct housing provision either by the state or through non-profit agencies with state subsidy operating alongside the private-rented and home-ownership sectors.

These elements in combination dramatically changed the morphology of cities. Large tracts of cities were built through state or non-profit agencies and access to the houses in these areas was not determined by income. High standard and modern housing was let on the basis of need and the households gaining tenancies had widely different social and occupational backgrounds. Continuing occupation of those dwellings was not dependent on a test of income or means. The areas which were dominated by social housing developments often had more social mix than areas of private housing. In particular, the concentrations of poverty were in inner-city and other areas of older private rented housing which suffered from social and physical obsolescence. The legacy of earlier patterns of housing provision and access to housing continued to affect cities especially as the lower mobility of older age groups meant that not all households adjusted their housing in the light of new opportunities and patterns of ownership and control. However, the development of these cities under the influence of redistributive welfare states was very different from that of their American counterparts. The latter mostly had much smaller non-profit housing sectors access to which, and continuing occupation of which, was based on tests of income consistent with

a restricted welfare housing provision. Higher unemployment and less comprehensive and generous social security arrangements also affected patterns of access to housing and the pressure on those experiencing personal financial problems to move home. The contrasting general-needs housing provision in European cities was marked by social mix. The effect was to limit the links between poverty and the type or location or tenure of housing.

Thus for example Robson referring to British cities stated in 1969:

In addition to making the classical type of ecological analysis largely invalid, the council house areas introduce new elements and combinations of traits into the structure....They are areas in which low class is no longer associated with poor housing (even though the association with high density per room persists), and in which, in terms of age structure and household composition, the population differs radically from areas within the private housing sector regardless of whether such areas are of high or low social class. (Robson, 1969, p. 154)

Robson's comment relates to a particular phase in the development of the tenure. At this stage, in contrast to the welfare housing in the US, the British council housing system included significant numbers of higher-income and white-collar employees and was marked by considerable social mix. In effect, those cities which had developed within the framework of a redistributive welfare state, and with significant alternatives to private housing in which rents were determined by the market, developed residential structures which involved weaker links between the quality and market value of housing and the incomes of residents. Households with different levels of income from employment were not so sharply segregated and it was not easy to deduce income or economic status from place of residence. Position in the process of production did not determine consumption patterns in housing to the same extent and the links between poverty and

poor housing were more effectively broken. Recent analysis demonstrates that this pattern still obtains in the Netherlands (Musterd and Ostendorf, 1994).

This initial perspective on the nature of residential differentiation was the product of a number of developments. The most fundamental initial factors relate to the growth and planned nature of the non-profit housing sector and access to it. It cannot be assumed that non-profit housing was always accessible to those with low incomes. Thus for example in both the Netherlands and Britain, in the early phases of development of non-profit housing, high rents relative to average earnings and the absence of rent rebates or housing allowances along with tenant selection practices resulted in the exclusion of many households from lower-income groups. The social mix in the tenure was partly achieved by privileging the affluent working class (see, for example, Murie, 1983).

It was not only the size and operation of the non-profit sector which determined its social role. Other factors had a major impact on both the residential patterns in cities and the different roles of non-profit housing in different countries. Six major influences are apparent:

1. The lack of new investment in the private rented sector and the tendency for some private landlords to sell up rather than re-let reduced the supply of low-rent housing and the number and proportion of dwellings provided by private landlords. For those unable to buy houses, the alternatives to living in the non-profit sector declined.
2. Slum clearance, urban renewal policies and low-rent policies (rent control) speeded the decline of the private landlord, reduced the supply of low-priced (and low-standard) private housing and involved forced residential mobility and relocation.
3. Temporal variations in investment in new building in different tenures and in patterns of acquisition, disposal and demolition of social rented housing interact

with life-course changes to influence the distribution of households between tenures.

4. Promotion of home-ownership through fiscal and other measures increased the importance of considerations relating to tenure rather than dwelling or neighbourhood attributes in residential mobility and choice.
5. As the non-profit sector increased in size, so it became more variable in terms of dwelling age, type, design, location, suitability, reputation and desirability. This had two important consequences. First, non-profit housing became less attractive than some alternatives. Secondly, the processes which determined stratification within the social rented sector became important. While the sector as a whole could be marked by social mix, this was consistent with significant social segregation between neighbourhoods consisting of non-profit housing.
6. Rent policies in the non-profit sector affected its appeal to different income groups. The comparison between rents and the costs of house purchase have become a strong influence on choice as subsidies have been withdrawn, rents have risen faster than inflation and subject subsidies are targeted on a limited range of low-income households.

While all of these supply and demand elements are generally recognisable in European cities, they are not equally important everywhere. Consequently it is appropriate at this point to emphasise differences between cities and countries. The pace of decline of private renting and the degree of privilege accorded to home-ownership has differed between countries. More recently, the scale and processes of privatisation have been very different. These and other differences have had a real impact on the emerging role of the social rented sector. Where the decline of the private rented sector was most rapid, the funnelling of the low-income groups which had been housed in this sector towards the social

rented sector was most marked and the social rented sector changed most as a result. And where the financial advantages associated with home-ownership were greatest, those who could buy increasingly did so and left the rented sectors or never entered them. Where this latter influence existed, the rate of response partly reflected the degree of financial advantage. The combination of rapid decline of private renting and strong financial advantages for middle- and higher-income groups if they became home-owners has particular implications for the social rented sector and the degree of social mix attained. The combination provides a recipe for increasing segregation between tenures with very different opportunities and advantages determining decisions about which tenure to live in. The extent to which these factors reshaped the residential structures of cities and the pace at which residential change occurred were also affected by households' decisions to move home. Attachments to home and neighbourhood as well as family life-cycle and life-style factors slow the pace of change which would be expected if residential decisions were purely determined by the relative advantages of different tenures. The process of adjustment of individual housing situations in response to changes in supply and the relative advantages of different parts of the system takes a considerable time.

The factors discussed above relate to the structure of the welfare state, tenure restructuring and household behaviour. More explicit reference should also be made to underlying factors contributing to the degree of social and income inequality and changes in these patterns. The progress of tenure polarisation is likely to be affected by the degree of social polarisation and inequality. This to a significant extent refers to factors already noted in relation to income distribution, income maintenance and full employment. However, it also relates to demographic changes and to labour market participation. The age structure of the population and the numbers of households with no incomes from employment or with multiple

earners are important influences on inequalities which feed through to the residential structure of the city. Cities do not start with the same demographic structure. Taken in conjunction with other factors, the proportion of the population which is dependent on rented housing will differ and this will affect the likelihood that rented housing will be marked by social mix.

The discussion above provides a framework for comparisons between cities and countries. The existence of substantial non-profit housing sectors affects the structure of cities, but the precise role of these sectors in patterns of social segregation is affected by a range of factors. Where these factors are broadly similar it is reasonable to expect that there will be similarities in terms both of who lives in the non-profit sector and in patterns of change over time. The key factors involved relate to the origins and size of the non-profit sector, changing access to the tenure and context in which the sector operates (the structure of the housing market, demographic and economic patterns and the nature of the wider welfare state).

If this framework is pursued in relation to the role of non-profit housing in Britain and the Netherlands, the starting point is the similarities between these two European countries in having developed large non-profit housing sectors. The focus of discussion becomes the differences in the recent development of these sectors and on whether some convergence can be anticipated in the future. In this respect, reference has already been made to the similarly large role of the social rented sector in these two countries. They represent part of a welfare state tradition in which active intervention in the housing market was important. In both countries in 1980 some one in three households lived in the social rented sector. This was a much higher proportion than in most other Western countries and superficially suggests a similarity in housing systems likely to contribute to similar urban living patterns. However, there were important differences. In the Netherlands the social rented stock was divided into broad bands with different levels of

rent charged in high-, middle- and low-rent sectors. In Britain, there was little variation in rents charged by any one municipality and the tradition was one of low rents. An important underlying factor in this difference was the low level of social security benefits operating in Britain. It was not until 1972 that a national and mandatory system of housing allowances was introduced in Britain. Prior to this, tenants would only gain assistance with housing costs through discretionary local authority schemes or if they were in receipt of means-tested assistance benefits. If rents had been higher, even more households qualifying for insurance benefits (for example, when sick or unemployed) would have found these insufficient to cover rents.

Two other differences merit reference. First, the private rented sector declined more rapidly in Britain. It is not the intention to attempt to explain this difference here. However, it is instructive to note that both countries had comprehensive control and regulation of this sector in 1945, but that Dutch regulation of the sector has remained much more substantial and in some situations actively inhibited sale. In contrast, in Britain, the deregulation of the private rented sector from the mid 1950s onwards merely speeded decline by making it easier for landlords to gain possession and sell up. This pattern relates to the second difference—the extent of financial advantage associated with owner-occupation when compared with other tenures. Whereas tax reliefs for home-ownership in Britain were unique to that investment, the similar reliefs in the Netherlands were not unique and were available for a wide range of investments. There was not the same incentive to choose owner-occupation. Nor was the political promotion of the tenure so prominent in the Netherlands. While political parties in Britain in the 1970s were competing to be the prime promoters of home-ownership, in the Netherlands the political debate centred on regarding housing as a merit good. In Britain, but not in the Netherlands, the whole market—including the private rented sector—was drawn to-

wards home-ownership. All of these factors were affecting the development of the respective social rented sectors by the mid 1970s when economic crises intervened.

These differences became even more marked with developments in the 1980s. In Britain, the 1980s resulted in a major restructuring of the housing system with a concerted attack on the social rented sector and particularly the council sector. The pattern of new building shifted dramatically to give the dominant role to the private sector. Alongside this, the introduction of the Right To Buy (under the Housing Acts of 1980) sparked off a major flow of tenure transfers with some one in every three dwellings in the social rented sector being transferred to other tenures (mainly home-ownership) by 1993. And these transfers disproportionately involved transfer of more affluent tenants out of the sector. The background to these changes was the fiscal and economic pressures which not only affected Britain but also the ideological and political priorities which have come to be associated with Margaret Thatcher and the governments which she headed.

It would not be accurate to imply that the economic pressures of the 1980s had no impact on the housing system in the Netherlands. There were changes both in the structure of the rented sector and in the role of the expanded social rented sector. In the Netherlands, there was continuing (though somewhat reduced) investment in new building in the social rented sector. In terms of the statistics of tenure, even more important was the absence of a Right To Buy and of a flood of sales of social rented housing involving affluent tenants becoming home-owners. In view of these differences between Britain and the Netherlands, it is reasonable to conclude that the reason why Dutch cities have not exhibited such marked social segregation relates to the different nature of the welfare state and the housing system within it. Dutch cities have not followed the British pattern because of the differences in the organisation of housing, housing policy and the associated taxation, subsidy and social security arrange-

ments. Specifically, the Dutch system has retained a large and high-quality social rented sector with higher standards of maintenance; planning for housing and the housing production process has given a stronger role to both municipalities and non-profit organisations; the private rented sector declined more slowly and still has a more significant role in housing the poorest households; social security benefits are higher relative to average earnings; and the sale of social rented properties has been limited. The supply-side influences are particularly important in this. Financial advantages associated with house purchase are not evidently more limited in the Netherlands than Britain. In particular, tax reliefs are available on all borrowed money with no ceiling such as that which has applied in Britain. However, as has been noted above, these tax advantages are not exclusive to investment in housing.

These differences affect the pattern of change within cities, but do not insulate Dutch cities from the effects of economic and demographic changes which have increased income inequalities. At the same time, the promotion of home-ownership and the decline of private renting, although they have not been as marked as in Britain, have been sufficient to affect patterns of housing choice and the role of the social rented sector. Differences in institutional and financial systems form important elements in the development of residential patterns and this supports Kemeny's (1993) view that the housing finance system in Britain with its very unequal treatment of the major tenures has consequences for the development of housing and works against any convergence. However, Kemeny appears to overstate this element and to exaggerate this difference over others. The social security system and the level of welfare benefits relative to income tend to be neglected in discussions of housing but are of considerable importance. Two other elements are more directly identifiable. The continued level of investment in the social rented sector has maintained a share in the market which makes a narrow social role improb-

able and the absence of a policy to give tenants a right to purchase their dwellings or to encourage housing associations to indulge in mass sales have combined to limit the exit of higher-income tenants and has retained a sector which is too large to have a narrow social role.

There are pressures for convergence in the housing situations in Britain and the Netherlands, but the discussion above suggests that these pressures have been offset by a range of other factors in the 1980s. If these elements remain in place, the pace of change in the Netherlands is likely to remain slower than in Britain. The key factors determining change are the decisions of private and non-profit landlords, and processes of tenure transfer and gentrification related to this. If the private rented sector declines with sales to home-owners, the loss of housing opportunities for those who must rent will place more pressure on the social rented sector. The social composition of tenures will change both because of the wider opportunity to buy and the more restricted opportunities to rent. Much the same effect will occur if the structure of the housing market changes because of policy changes.

The policy changes following the Heerma Memorandum of 1989 seem likely to change a number of the elements which have limited the growth of social segregation in the Netherlands. Changes in housing finance involve raising rents faster than inflation, targeting subsidy on lower-income groups and making house purchase more attractive. Policies to increase the share of new housing which is for sale have the same effect by increasing supply. The decentralisation of policy and financial pressures on housing associations may result in greater numbers of sales of dwellings in the social rented sector. At the same time, any erosion of general benefit rates will increase the likelihood that those on benefit will graduate towards the rented sectors. There is a probability that these factors in combination will increase the pace of change in the British direction.

These are important issues for policy. Policy changes may have disproportionate effects because there is an established predisposition for a particular pattern of change. But there is another set of issues in relation to the Dutch situation. While social mix in the social rented sector as a whole is important and merits attention, there is also a need to monitor changes within the sector and between areas and estates. Especially in an environment of increasing social inequality, there are factors which may lead to greater segregation within the sector. This is less likely to relate to design of dwellings but to turnover, allocation policies, the choices available to tenants and applicants and the choices made by them. Some indications of this pattern are evident from data for the Bijlmermeer estate on the periphery of Amsterdam. The new tenants being housed by New Amsterdam housing association (data are available for 11 444 of 13 155 households in 1991; Brakenhoff *et al.*, 1991) include more one-person households and declining numbers of childless couples and two-parent households. Thirty-five per cent of new tenants were in receipt of social security. Patterns of allocation of dwellings with different levels of rent and to households with differential knowledge of the system and ability to wait require monitoring.

A substantial social rented sector marked by social mix is not a guarantee against segregation and an environment which is less favourable to the sector as a whole will not diminish these issues. There will be a need for continuing research on all of these issues beyond the 1990s. What is evident is that patterns of social polarisation and division in cities affected by the same global economic pressures are also significantly affected by wider welfare state patterns in the past and present. Representations of the growing social division within cities as convergence or the product of the same processes should be balanced by an assessment of the important factors leading to different rates of change, degrees and patterns of social division and sustaining differences over long periods.

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