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HOUSING FOR THE POOR IN A NEO-LIBERALISING JUST CITY: STILL AFFORDABLE, BUT INCREASINGLY INACCESSIBLE

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ABSTRACT

With a comparably high degree of de-commodification in the urban housing market, Amsterdam has been long considered a prime example of a 'European city' and a 'just city'. This paper looks at how the city's housing tenure sectors have changed since the 1990s due to neo-liberalisation processes and specifies effects for housing conditions of the poor. It highlights how restructuring has been driven by policy changes at different scales, and analyses the effects of reform on issues of accessibility and affordability. We identify a gap between insiders and outsiders, with affordability for the poor inside the system not yet deteriorating, but accessibility for poor outsiders emerging as a key problem. In the conclusion we speculate on future developments of the Amsterdam housing market and relate our findings to debates about the 'European city' and the 'just city'.

Key words: Urban housing market, affordability, accessibility, neoliberal housing policies, Amsterdam

INTRODUCTION

There is a prevalent notion in comparative urban studies about the alleged 'otherness' of the European city (see e.g. Crouch 1999; Kazepov 2005). The 'European city thesis' distinguishes market-dominated versions of American urbanism from more coordinated, de-commodified forms of European urban development. An important element in this literature considers the functioning of urban housing markets and how institutional differences in the organisation of the

urban housing supply have played a key role in mitigating socio-spatial divisions, segregation and exclusion, more generally, and housing problems of the poor in particular (Musterd & Ostendorf 1998). It devotes attention to the significant state-owned and not-for-profit housing sectors and the distinctive regulatory frameworks for private rental housing. To an important extent these developed in a number of European cities as part of national welfare state arrangements in the post-war period (cf. Van Kempen & Murie 2009).

Amsterdam can be considered the epitome of a European city when it comes to the degree of post-war housing de-commodification. After the Second World War, housing production became dominated by non-profit housing associations, supported by comprehensive supply-side state subsidies. In the late 1980s, the social housing sector in Amsterdam accounted for 58 per cent of all units, with about 90 per cent of the private rental market tightly regulated, which inhibited the influence of market principles. Unlike public housing in many US cities, housing for the poor in Amsterdam was not residualised. The high degree of de-commodification made housing, even for those on relatively low incomes, comparably affordable and accessible. The city appeared to be a prototype of a just city (Fainstein 1999, 2010; Gilderbloom *et al.* 2009).

We will show in this paper that over the last two decades Amsterdam's housing market has come under neo-liberal pressure. First, provision of de-commodified housing has lost appeal in the context of a retreating national welfare state (Dieleman 1996). Second, housing re-commodification has become an element in entrepreneurial strategies to boost urban competitiveness (Van Gent 2013). Third, and more recently, the European Union pressured the Dutch government under EU competition directives to give market principles greater purchase (Priemus & Gruis 2011). In this context, direct subsidies for housing associations have been terminated, programmes to sell social housing were implemented and homeownership promotion strategies have led to a tripling of the sector in the city since 1995. Through a 'revolution' in housing regulation (Dieleman 1996), Amsterdam's former 'pseudo market' (Van der Veer & Schuiling 2005) has increasingly become influenced by market principles.

The paper focuses on the neo-liberal restructuring of Amsterdam's housing market since the 1990s and the effects on housing conditions of the poor. The restructuring has also been addressed by others. Aalbers (2004) analysed homeownership promotion policies and the related sale of social housing units. In a later publication, Aalbers (2011) interpreted urban renewal policies through the lens of urban revanchism. Van Gent (2013) took a gentrification perspective, specifying the path-dependent nature of third-wave gentrification. Uitermark

(2009) provided insight into how urban social movements gradually lost momentum and how this relates to the neo-liberal re-orientation of urban renewal policies.

Our approach is different. First, we specify policy changes at different governmental levels in order to highlight how Amsterdam's market has come under pressure. Whereas the post-war configuration of European urban housing markets is strongly associated with national welfare states, we aim to show that now national, local and supra-national marketisation policies are driving restructuring. Second, we take a novel look at reform effects on the poor. Much of the available literature on this issue focuses on the residualisation of social housing. We, instead, combine the concepts of affordability and accessibility to measure reform effects. We find that reforms have forged a division between insiders and outsiders on the market. To date, affordability for the poor has hardly deteriorated, but accessibility is emerging as a key problem. Poor households inside the system are still protected, but access to this system is getting increasingly difficult. We interpret this as the outcome of a 'layering' (cf. Brenner & Theodore 2002) of neo-liberal structures with former redistributive structures.

We proceed through three research questions:

1. Why has Amsterdam's housing market come under growing marketisation pressure since the early 1990s?
2. How did regulatory changes affect the structure of the housing market in terms of tenure and rent levels?
3. What were the effects on housing conditions for the poor in terms of housing affordability and accessibility?

Our findings contribute to two broader debates. First, we contribute to the debate about the 'European city' and neo-liberal urbanism, particularly regarding the neo-liberalisation of European urban housing markets (Uitermark *et al.* 2007; Uitermark 2009; Hedin *et al.* 2012; Aalbers 2011; Van Gent 2013). The second contribution is to the debate about Amsterdam and its status as a just city (Fainstein 1999, 2010; Novy & Mayer 2009; Uitermark 2009, 2011).

The paper has four sections. The following one presents our theoretical framework. The second section specifies the methodological

approach and the third the empirical analysis. In the final section we reflect on our findings, speculate on future developments of Amsterdam's market and discuss the results in relation to the broader debates mentioned.

NEOLIBERALISING URBAN HOUSING MARKETS IN A WESTERN EUROPEAN CONTEXT

Driving forces at different scales – There is growing recognition as to how the institutional configuration of Western European urban housing markets have been fundamentally changing in the context of a rising neo-liberal policy discourse and practice since the 1980s (see e.g. Aalbers 2004; Hedin *et al.* 2012; Musterd 2014). As governments have sought 'to extend market discipline, competition and commodification' (Brenner and Theodore 2002, p. 3), supply-side interventions that had contributed to a de-commodification of housing stocks in the 1950s and 1960s have been reduced or partly abolished. Social housing as a mainstream tenure has been questioned in a number of European countries (Harloe 1995), giving way to the promotion and growth of homeownership (Ronald 2008). Direct production subsidies for social rental housing have been reduced, programmes to sell off or demolish parts of the tenure have been implemented, and measures to deregulate rents, also in private rental housing have been adopted (Whitehead & Scanlon 2007).

This has occurred in the context of a broader restructuring of post-war welfare states, which have been increasingly considered a failure, economically and ideologically. As national governments have sought adaptation, housing, as a particularly spending-intensive field, has become centrally affected (Malpass 2008). In the UK, Thatcher's 'right-to-buy' scheme promoted the large-scale sale of over 2 million council housing units to sitting tenants, eroding not only the affordable housing stock but also the material and symbolic basis of the welfare state (Forrest & Murie 1988). Germany has taken a different route. Social housing units have also been sold on a large scale, but mainly to institutional investors rather than sitting tenants (Murie *et al.* 2005). Additionally, each year, about 100,000 units are removed from the

social housing stock as temporary rent restrictions expire (Scanlon & Whitehead 2007). In the Netherlands the political commitment to de-commodified housing endured through the 1980s (Boelhouwer *et al.* 1992). Since 1990, however, measures have been taken to reform the Dutch welfare state accompanied by a preference away from social rental housing. While privatisation of social housing was moderate in scale, there has been extensive promotion for owner-occupied housing (Priemus 1995; Murie *et al.* 2005).

The reforms of national welfare states have been particularly relevant for urban housing markets because it was in cities that de-commodified housing became concentrated in the post-war period. The restructuring of urban housing markets has, however, not only been driven by national welfare reforms, but also by local strategies. A number of cities considered the reduction of de-commodified housing as a promising strategy to relax local budget shortages and to foster local economic growth through real estate development (Hackworth & Smith 2001). In London, for example, local councils initiated stock transfers of council housing in order to redevelop land and inner-city property through private development (Watt 2009). In Berlin, the city promoted both the sale of social housing units to tenants and the sale of entire public housing companies (Aalbers & Holm 2008). Another related element is that policy-makers have seen redeveloped housing markets and 'liveable' neighbourhoods as a means to attract affluent urbanites in attempts to deliver the promises of creative city strategies.

In the last years, the structure of European urban housing markets has also come under pressure from the European Union. The EU has no direct competence for housing policy, but has exerted influence through instructing national governments to change policies under EU competition directives. For the EU, financial government support for social housing harms competition. Sweden is one country that has been affected. The Swedish reaction has been to abolish support for non-profit housing companies and to force them to act as for-profit providers. The effect of this decision, from today's point of view, is far-reaching as it may mean 'the end of below market rents and with

that the end of non-profit housing' in Sweden (Elsinga & Lind 2013, p. 969). The Netherlands is another country that has changed policies towards social housing in reaction to EU legislation, as we discuss below.

There are, hence, policy pressures at different levels – national, local and supra-national – that interact in the restructuring of European urban housing markets. Importantly, in this process, pre-existing policy programmes and de-commodified market segments have not fully been eradicated. New social housing is still constructed in a number of European countries (Scanlon & Whitehead 2008), yet there is significant decline and the overall direction is towards a smaller social housing sector (cf. Harloe 1995). Other examples are demand-side subsidies that have remained in place in a number of cities. Housing markets in most European cities have hence not yet been fully neo-liberalised. Instead, a 'layering' of older de-commodified and newer neo-liberal structures occurred (Brenner *et al.* 2010). Nonetheless, important questions have arisen about how the reforms affected the urban poor and their housing conditions.

Effects on the poor: residualisation of social housing, affordability and accessibility problems – One relevant dimension, which has received much attention in the literature, is related to social housing and how the composition of the sector is changing (see e.g. Forrest & Murie 1983; Meusen & Van Kempen 1995; Van der Veer & Schuiling 2005). Concerns have been raised that the sector would turn from a socially-mixed into a residual, socially-segregated domain that caters only to those unable to find private accommodation, especially in countries with a large social housing sector such as the UK and the Netherlands. The poor would then be relegated to a stigmatised last resort in the market and the remote location of the remaining stock would also spatially isolate them. A clear trend towards residualisation has been found for the UK, following the right-to-buy scheme and the reduction of the council housing stock (Murie 1997). Also in the Netherlands, studies have shown that social housing is increasingly dominated by low-income households (Meusen & Van Kempen 1995). Musterd (2014) has also found evidence for this trend,

but also argues that the Dutch social rental sector is still comparably mixed in terms of incomes, making residualisation much less pronounced than in the UK context. This is especially true in Amsterdam, where still many middle-income households reside in social housing.

A second dimension of growing housing problems for the poor, which we will explore in our analysis, is housing affordability. As the inexpensive rental housing stock on which poor households usually rely is being reduced, and as rents are increased, households will have to pay a greater share of income to cover housing costs. Flexible labour markets, the rise in precarious working conditions and low-paid jobs will further exacerbate problems to find affordable accommodation. These neo-liberal reforms may lead to greater affordability problems among the poor.

A third dimension, also included in our analysis, is housing accessibility. Whereas in the past social and non-profit housing facilitated access for the poor based on entry criteria other than the ability to pay, today a growing share of the market access is purely based on financial ability. In de-regulated market segments prices and rents will increase when demand is high. This has been observed for both home ownership and the private rental market and is contrary to observations in regulated market segments. Additionally, in the homeownership sector, high entry costs pose a financial barrier. This can be expected to 'lock out' the poor from the market. In Swedish cities, growing accessibility problems emerged from a shrinking de-commodified rental sector and a growing, but overly expensive homeownership sector (Christophers 2013). In Germany, de-regulated social housing units were upgraded and sold on to investors at high prices. Poor and less advantaged households struggle to get access to a shrinking poor-quality social housing stock (Droste & Knorr-Siedow 2007). In the remainder of the paper we provide an analysis for the case of Amsterdam.

METHODS, OPERATIONALISATION AND DATA SOURCES

Following our research questions we will proceed in three steps. We begin by tracing national and local market-based housing policy change that impacted Amsterdam's housing

market in the period 1990 to 2009. We limit ourselves to housing policies, leaving out fields that indirectly impact the functioning of urban housing markets (e.g. infrastructure policy). The analysis is based on a systematic review of available research and policy documents, complemented by interviews with local housing experts conducted in summer 2010.¹ The second part deals with the effects of the policy change on Amsterdam's housing market structure. We analyse changes based on housing survey data covering the period 1995 to 2009. We focus on two variables, tenure structure and rent levels. Third, we examine effects on housing conditions, based on the concepts of housing affordability and accessibility.

Affordability refers to the relationship between housing costs and household income. Different measures have been developed for it (see Stone 2006 for an overview). Most commonly used is the ratio measure, which we will also apply. It calculates the share of monthly household income that is spent on housing. High cost-income ratios indicate low affordability, low cost-income ratios high affordability. We analyse cost-income ratios for income quintiles and deciles in Amsterdam over the period 1995 to 2009. For the analysis we focus on the entire rental sector as this was not only by far the city's largest sector prior to the reforms (88% of all units in 1995), but also the sector where almost all low-income households lived at that time (97.1% of 1st quintile, 97% of 2nd quintile in 1995). For our calculations we adopt a pragmatic definition of 'low-income households', based on available household income. We are aware of the fact that a definition based on income lumps together different groups of households that suffer from poverty, such as working poor, precarious (self-)employees and unemployed households. However, essentially we are interested in the relationship between available income and housing costs, leaving aside other, poverty-related household characteristics. We distinguish between 'poor' or 'low-income households', as households in the 1st income quintile, and 'very poor households' as households in the 1st income decile. Importantly, as we draw on official statistics our data are likely to exclude a significant part of poor households, who reside in the city, but are unregistered.

The affordability analysis is complemented by a discussion of housing accessibility. Accessibility refers to the ability of households to enter the housing market. We look at changes in tenure compositions by households of different income groups as well as waiting list times to determine accessibility problems. All our data stem from a biannual housing survey that was kindly provided by O+S Amsterdam.

THE NEOLIBERALISATION OF AMSTERDAM'S HOUSING MARKET

Neoliberal reforms in Amsterdam's housing market are tightly interwoven with regulatory intervention in the market prior to the reforms. Starting in the beginning of the twentieth century and intensifying in the period after the Second World War, the Netherlands, like many other Western industrialised countries developed a system of housing de-commodification policies as part of the build-up of the national welfare state. The strongly centralised Dutch system, which put greater constraints on market forces than systems in many other countries rested on three pillars: supply-side subsidies for the construction and operation of social housing; rent regulation based on a housing quality point system applying to both the social and the private rented segment, with annual rent increases set by the parliament; and allocation regulations based on length of time since registration and urgency of housing need applied to social housing units and parts of the private rented stock. These programmes were complemented by a system of non-profit housing associations. The associations agreed to fulfil public tasks, like the provision of decent and affordable housing, in exchange for financial aid from the state. They became a powerful player on the Dutch housing market, and owned 42 per cent of the nationwide housing stock by the mid-1990s (Priemus, 1995).

Redistributive policies were particularly developed in the Dutch big cities, especially in Amsterdam. Between 1945 and 1985, 90 per cent of residential construction in the city took place in the subsidised social rental segment (Fainstein 2010). The share of social housing in Amsterdam at that time was even higher than the – by international standards – already high

share in the Netherlands overall. In 1995, 39.2 per cent of all dwellings nationwide belonged to social housing (CBS 2011). In Amsterdam, this was about 58.5 per cent. In addition, 30 per cent of the city's housing stock was private rental housing, 90 per cent of which also fulfilled a social role, meaning that rents were regulated and every other tenant was allocated a unit by the municipality. The share of dwellings traded on the 'free market' in Amsterdam was thus extremely low: a 10 per cent share of the private rental segment and 12 per cent owner-occupied units.

National neoliberal reforms – Given the strongly centralised policy structure that developed in the post-war era, the marketisation process in Amsterdam was also highly intertwined with regulatory changes at the national level. A turning point from de-commodification towards market-based policies in the Dutch housing sector was the year 1989, when a new housing memorandum was released by Minister Heerma. Together with another memorandum in 2001, entitled 'What people want, where people live', this document opened the door for stronger market orientation. Government money spent on housing was being reduced. The fact that many households with higher incomes lived in social housing was considered too costly. Under the new premise to reduce the stock, these households were seen as undeservingly benefiting from subsidies (*scheefwoners*) (Dieleman & Van Kempen 1994). Additionally, a large socially-mixed social housing sector was no longer considered primarily desirable from the perspective of low-income households, but also undesirable from the perspective of higher-income households. They would not be granted enough choice on the market. These problems were considered to be particularly pronounced in the big cities.

The concrete changes to national housing policy that followed from the two documents comprised three major elements. First, subsidies for renters were drastically reduced. Supply-side subsidies for social housing maintenance and construction were virtually terminated as of 1995 (Priemus 1995). The only remaining rental subsidy was for demand-side allowances (Priemus 1998). Second, rent regulation was reformed in order to increase rental

revenues for housing associations in the absence of supply-side subsidies. The national government set a yearly rent increase above the inflation rate to bring rents closer to market levels, while associations were simultaneously given more freedom in setting rents for individual units. Third, measures were taken to promote homeownership. As Richard Ronald puts it: 'There is basically an embracing of the growth of homeownership, with subsidies and policies that support the sector and promote the increase of house prices' (personal interview). This was done through retaining and extending generous subsidies for homeowners (unlimited deductibility of mortgage interest payments, subsidy on imputed rent, no capital gains tax). In 2006, fiscal support for homeowners through mortgage interest payment deduction nationwide totalled some €14 billion. This stands against €3 billion spent on the only remaining subsidy for renters, namely, housing allowances (Conijn 2008). Homeownership was also promoted through construction targets set by the government and agreed upon with housing associations. The *Promotion of Homeownership Act* (BEW) in 2001 proposed to increase the nationwide homeownership rate from 53 to 60 per cent by 2010. In addition, national spatial planning and 'restructuring' policies also stimulated increase of the homeownership rate particularly in the big cities through new construction but also tenure conversion and demolition of inexpensive social rental housing (Van Kempen & Priemus 2002).

These reform steps were linked to fundamental changes in the role of housing associations, and in the relationship between government and the associations. With the reforms the financial ties between the two were cut loose. 'From that moment on the associations were financially independent, but they also didn't receive any more subsidies. So it was a major change in our welfare state arrangement. It meant that the associations were completely independent' (Van der Veer, personal interview). This stimulated the associations to become more market-oriented and to engage in profitable activities through the sale of social housing or the provision of homeownership units (see e.g. Salet 1999 for a useful discussion).

Local neoliberal reforms – Initially, local policy-makers in Amsterdam were rather unwilling to implement the national proposals to restructure the city's housing market (Aalbers & Holm 2008). Nonetheless, in 2001 plans were set up between the associations, municipality, district authorities and tenant associations to transfer 28,575 units of social housing, 14 per cent of the city-wide stock, to private landlords. Likewise, in 2001, local officials and housing associations agreed to increase the share of owner-occupied dwellings from 19 to 35 per cent by 2010. Until 2003, concomitant sales, however, were sluggish (Aalbers 2004).

Since then, however, Amsterdam policy-makers have become more active in promoting restructuring. In 2008, a memorandum was released entitled 'Living in the metropolis' (*Wonen in de metropool*) that deemed housing to be too affordable and too dominated by social rental housing. It proposed to reduce the stock of inexpensive units in the city by 51,000 by 2020. It stated that 'for a long time housing policy was directed at people with lowest incomes' and continued that there will be now 'more attention to middle segments, both in the rental and owner-occupied sectors, for example through sale of social housing' (Gemeente Amsterdam 2009, p. 11, authors' translation). The latest policy, 'Building the City' (Bouwen aan de Stad II 2010), states that 30,000 social rental units should be sold off by 2027. The municipality seems to consider sale as a direct way to relax its strained budget situation. Associations are obliged to pay €8,500 to the city for every sold unit.

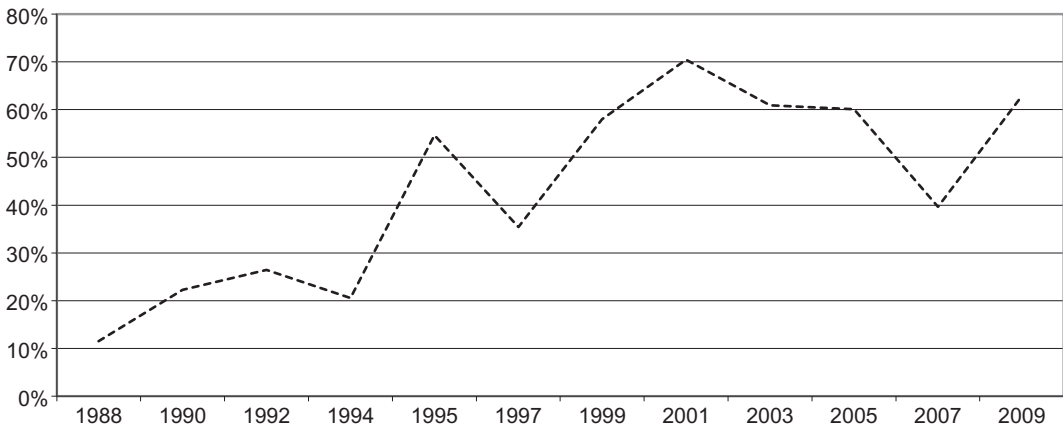
Reform pressure from the European Union – Lately, the EU has emerged as a new player in the marketisation of Amsterdam's housing sector. Following a complaint from the Dutch Association of Institutional Investors, the European Commission prompted concerns about the level playing field of competition between social and commercial providers in the Dutch housing sector. The main concern was that housing associations are still supported in their social housing activities, most importantly through a capital guarantee fund that facilitates access to loans on the capital market. At the same time, the associations are also engaged in profit-making activities, which they use to cross-finance social housing

activities. For the EU, this represents a form of illegal state aid (Priemus & Gruis 2011). 'Europe says you either have state activities or market activities. Housing associations are hybrid organisations. They operate on the market, just like developers, and invest their profits in social housing' (Van der Veer, personal interview). The Dutch government and the European Union have agreed that social housing is targeted more closely to poor households and the maximum income limit for social housing access is reduced to €34,100 per year. At least 90 per cent of the stock has to be allocated to this target group (Elsinga & Lind 2013). This implies that the social housing stock, particularly in Amsterdam, needs further reduction.

Based on national, local and lately also EU decisions housing in Amsterdam has thus been pushed closer to the market. Importantly, however, the reforms did not fully offset post-war de-commodification policies. Housing associations are still required to include at least 30 per cent social housing in new construction. They are not only supported by the aforementioned national capital guarantee fund, but also through a land provision agreement with the local government, which provides land at below market price (Buitelaar 2010). Likewise, rent regulation is still in effect as well as allocation regulations for part of the city's housing stock albeit in a relaxed form. In addition, there is still a system of demand-side subsidies to support poor renters. The reform trajectory in Amsterdam is thus a clear example of a layering of institutional structures in the course of neo-liberal reforms. Today, redistributive and market-based layers co-exist.

Effects on housing market structures – But how concretely did the changes affect the structure of the market? Here, we concentrate on two types of effects: changes to the tenure structure and to rent levels.

The most visible effect occurred in the construction of new dwellings. Following the strategic shift towards homeownership the proportion of rented and owner-occupied housing in new construction reversed over the last 20 years. Where the latter represented no more than 10 per cent of new construction in the late 1980s, this rose to more than 60 per cent in 2009, and remained around 50 per cent even during the



Source: CBS (2011); O+S Amsterdam, own calculations.

Figure 1. Share of owner-occupied housing on total new construction, Amsterdam, 1988–2009.

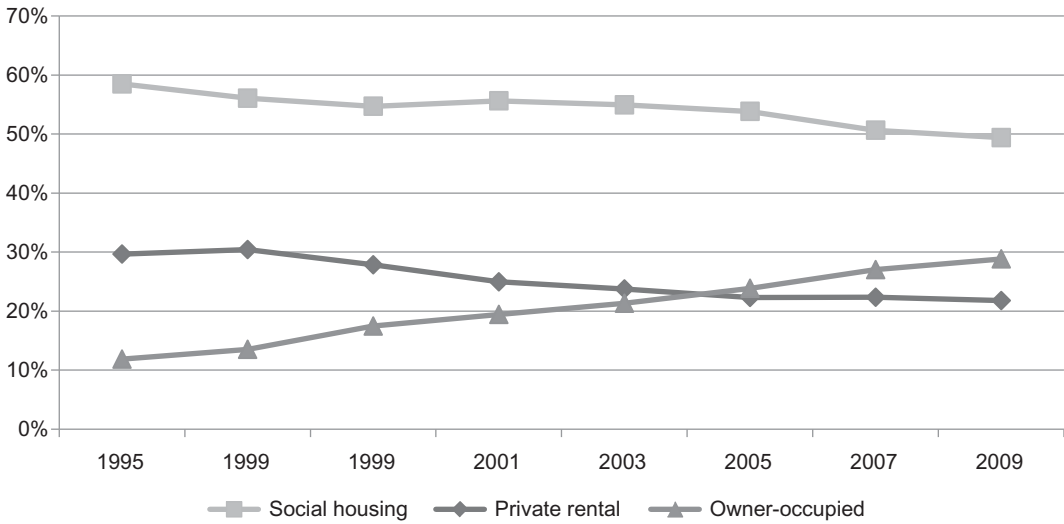
recent recession (Figure 1). This was mainly due to the fact that housing associations became re-oriented to owner occupied housing. Already in 2003, 69 per cent of newly built housing by the associations was for sale, while only 31 per cent was rental housing (AFWC 2004).

Together with the amalgamation, demolition and conversion of rented housing into owner-occupied housing this resulted in a considerable decline of the rented sector in the period between 1995 and 2009. The share of social housing was reduced from 59 per cent in 1995 to less than 50 per cent in 2009. The privately rented segment shrunk from almost 30 per cent in 1995 to little more than 20 per cent. The owner-occupied sector gained 17 percentage points. In 2009, it accounted for 28.8 per cent of all dwellings (Figure 2).²

Rent levels increased markedly between 1995 and 2009. Overall, the median rent jumped from €304 in 1995 to €389 in 2009, corrected for inflation. This amounts to an increase by 28 per cent. More telling than the median rent level is an examination of the rental market by rent level categories. As the data show, the stock of inexpensive units was reduced, while more expensive dwellings were added to the stock. In the least expensive category, the share of dwellings decreased by 5 per cent (15,100 dwellings). In the second cheapest category, the decrease totalled some 21 per cent (around 73,000 units). The most expensive segment grew by 3.4 per cent, or 9,000 units (See Figure 3).

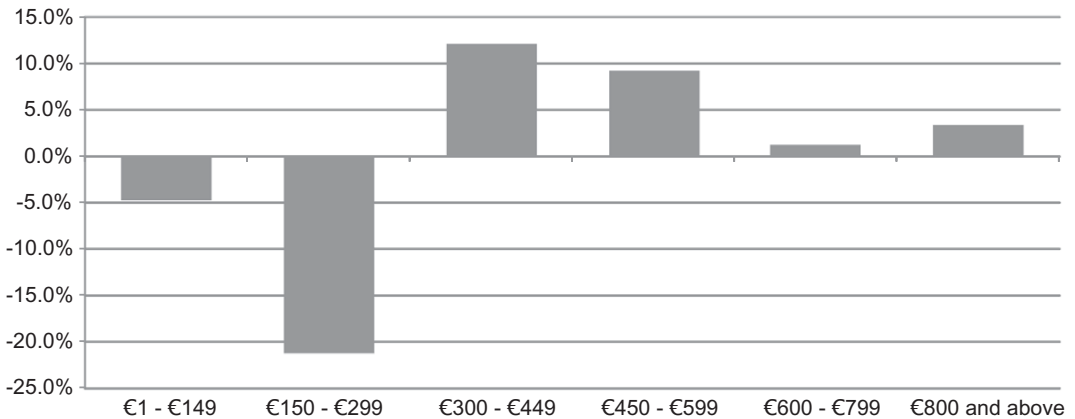
Clearly, Amsterdam's housing market structure has adapted to the policy change. First, a pronounced shift occurred towards owner-occupied housing. This was accompanied by substantial rent increases, in particular through a reduction in inexpensive market segments. In the next subsection we will address how these supply-side changes affected housing affordability and access.

Effects on housing affordability – Changes to the housing supply do not directly translate into changes in housing affordability. Affordability results from an interaction between demand and supply. On the demand side, income developments are central. Stagnating incomes can create growing rent-income gaps in a situation where on the supply side rent levels rise. For Amsterdam, data show that the median income level rose by 31.5 per cent in the period between 1995 and 2009. This makes the median rent increase of 28 per cent look less dramatic. More interesting however are relative income developments per income category. The data show that when the poor and affluent (1st and 5th quintile) are compared, incomes in Amsterdam developed at an almost equal pace over the last 15 years. Incomes for the 1st quintile rose by 34 per cent, while those for the 5th quintile by 40 per cent between 1995 and 2009 (See Figure 4). Growing income inequality, however, is evident when the very affluent and the very poor are compared. While incomes in the 1st decile rose



Source : Onderzoek en Statistiek Amsterdam (1995–2009), own calculations.

Figure 2. Tenure structure Amsterdam, 1995–2009.



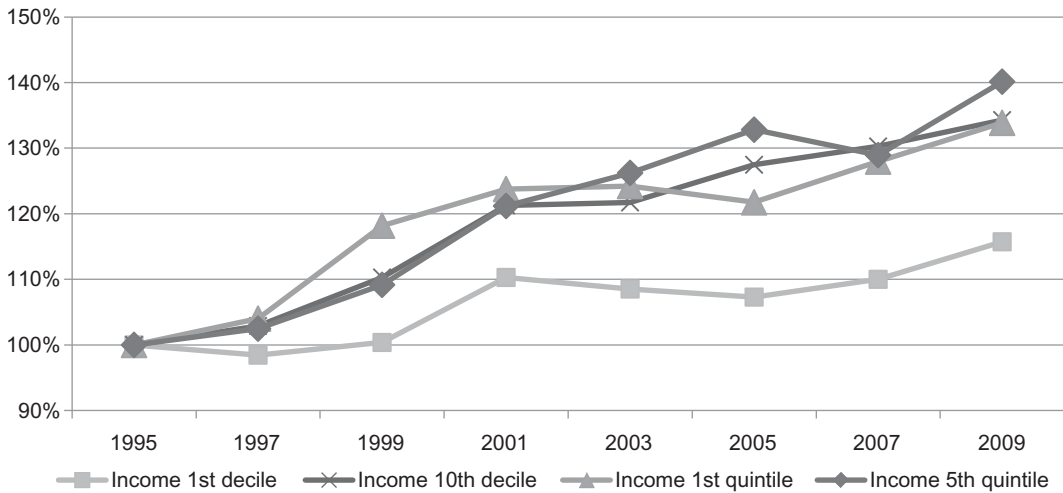
Source : Onderzoek en Statistiek Amsterdam (1995–2009); own calculations.

Figure 3. Changes in rental stock by rent level categories, Amsterdam, 1995–2009, corrected for inflation.

only by 16 per cent, those in the 10th decile rose by 34 per cent (all corrected for inflation; Onderzoek en Statistiek Amsterdam 1995–2009). Growing income inequality is a nationwide trend in the Netherlands and not limited to Amsterdam. On average, incomes in the Netherlands increased 1.4 per cent per year between the mid-1980s and the late 2000s. However, for the bottom decile the increase was only 0.5 per cent, while for the top decile it was 1.6 per cent (OECD 2011). Compared to the rest of the

country, incomes in Amsterdam are on average lower, due to the large number of students and single households. However, recently the difference to national average has become smaller.

The data reveal that overall housing affordability in Amsterdam deteriorated between 1995 and 2009. The median rent-income ratio increased from 21.1 to 25 per cent (see Table 1). A more differentiated analysis by income quintiles reveals that poor households in particular pay more (1st quintile +8.2 per cent), affluent



Source: Onderzoek en Statistiek Amsterdam (1995–2009); own calculations.

Figure 4. Relative income development Amsterdam, 1995–2010, corrected for inflation.

Table 1. Housing affordability Amsterdam 1995, 2009, rent-income ratio.

	Before allowances		Change 1995–2009
	1995	2009	
Median all rental households	21.1	25.0	+3.9
1st quintile	31.6	39.8	+8.2
2nd quintile	26.9	27.1	+0.2
3rd quintile	20.4	20.8	+0.3
4th quintile	17.0	17.4	+0.4
5th quintile	12.9	14.4	+1.6
1st decile	37.1	49.3	+12.2
2nd decile	31.9	31.9	+3.8
3rd decile	30.1	28.8	–1.3
4th decile	27.1	25.1	–2.0
5th decile	23.7	22.8	–0.9
6th decile	21.9	20.1	–1.8
7th decile	19.2	19.3	+0.1
8th decile	17.5	18.0	+0.5
9th decile	15.9	16.5	+0.6
10th decile	13.0	16.0	+3.0

Onderzoek & Statistiek, 1995, 2009. Own calculations.

pay slightly more (5th quintile +1.6 per cent), while for middle-income households the ratios remained fairly stable. When further broken down into income deciles we see that the very poor clearly pay more (1st decile +12.2 per cent)

and the very affluent a bit more (10th decile +3 per cent). The interpretation for middle-income households is less clear, also because the percentage changes are rather low and since ratios fluctuate over the years interpretations about changes based on only two points in time have to be made with caution. However, the data suggest that lower middle-income households paid less while higher middle-income households paid a bit more in 2009 than in 1995.

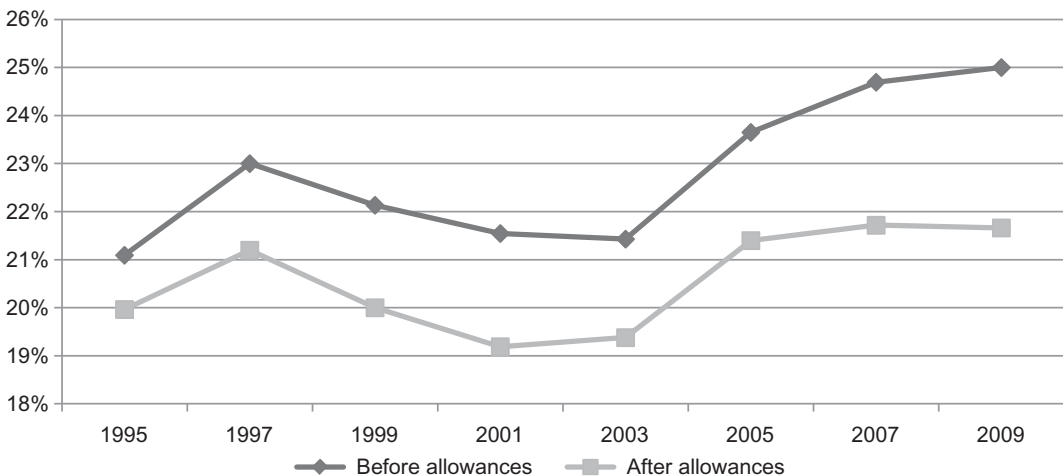
Having said that, households in Amsterdam can draw on a fairly extensive system of housing allowances, which has to be taken into account for affordability calculations, since the very idea of the scheme is to close rent-income gaps, particularly for poorer households. To what extent have allowances been able to compensate for higher housing costs in the city? The data reveal that the allowances had a strong dampening effect on affordability ratios in the city. Corrected for allowances, the median rent-income ratio increased only slightly, from 20 to 21.7 per cent between 1995 and 2009 (Table 2). Importantly, when affordability ratios before and after allowances are compared over time it is evident that the allowance system has become relatively more important in keeping affordability ratios low (See Figure 5).

When analysed by income groups the data show that the allowances have a quite strong redistributive effect. Without allowances

Table 2. *Housing affordability Amsterdam after allowances 1995, 2009, rent-income ratio.*

	After allowances		Diff. Before – after allowance	Change after allowances 1995–2009
	1995	2009		
Median all rental households	20.0	21.7	-2.2	+1.7
1st quintile	26.3	25.2	-9.3	-1.1
2nd quintile	22.5	22.8	+0.1	+0.3
3rd quintile	19.4	20.2	+0.5	+0.8
4th quintile	16.7	17.3	+0.2	+0.6
5th quintile	12.8	14.5	+0.1	+1.7
1st decile	33.0	33.8	-11.3	+0.9
2nd decile	26.1	25.1	-4.8	-1.0
3rd decile	25.9	24.5	-0.0	-1.3
4th decile	22.9	23.7	+2.7	+0.8
5th decile	21.7	22.2	+1.4	+0.5
6th decile	21.1	19.7	+0.4	-1.4
7th decile	18.9	19.1	+0.1	+0.2
8th decile	17.3	18.1	+0.2	+0.7
9th decile	15.8	16.5	+0.1	+0.7
10th decile	13.0	15.9	-0.1	+2.9

Onderzoek & Statistiek, 1995, 2009. Own calculations.

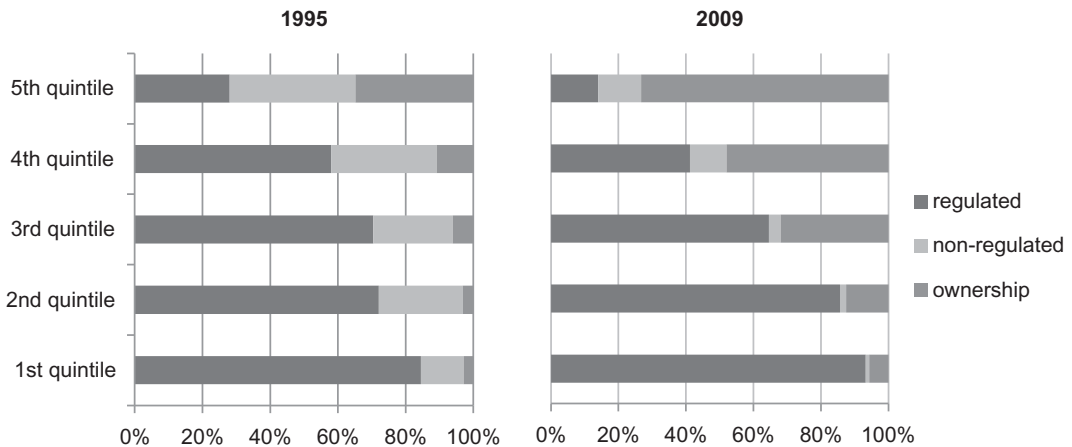


Source: Onderzoek en Statistiek Amsterdam (1995–2009); own calculations.

Figure 5. *Housing affordability Amsterdam 1995–2009, rent-income ratio.*

particularly the ratios for low-income households would have increased. After allowances ratios for low-income households have risen only slightly (1st decile), or even decreased (2nd, 3rd decile; 1st quintile) (See Table 2). Affordability ratios for affluent households, on the other hand, remain about the same before

and after allowances. This means the allowance system is fairly accurate in its targeting and supports mainly those on low incomes. After correcting for allowances, it is thus foremost high-income households who pay more on rental housing after the reforms than before (10th decile +3 per cent; 5th quintile +1.7 per



Note: Regulated = social or private rental dwellings with rents below liberalization limit, non-regulated = rental dwellings with rents above liberalisation limit, ownership = owner-occupied dwellings.

Source: Onderzoek en Statistiek Amsterdam (1995–2009); own calculations.

Figure 6. Tenure composition by income quintiles, Amsterdam, 1995, 2009.

cent). Middle-income households tend to pay a bit more, but the changes are small. Overall, low-income households have even lower affordability ratios than prior to the reforms, with the exception of a slight deterioration for those on very low incomes.

Effects on housing accessibility – But how did the changing market structure affect the ability of the poor to access housing? Amsterdam has been highly attractive to newcomers in recent years, both rich and poor, and consequently, demand for housing in all segments of the market has been high. However, the market restructuring has clearly altered the accessibility for different groups.

For rich households with financial capital, it has become easier to find accommodation. In the past, the social housing sector and the strictly regulated private rental market determined market access in the majority of units based on criteria other than the ability to pay. Conversely, the supply of housing for purchase, which those able to pay high prices could buy into, was small. Consequently, those with money also had to wait for a unit. With the shrinking rental sector and the growth in homeownership, this has changed. In line with the policy objectives those who can pay can now more easily access the market. This trend is

reflected by changes in the composition of the homeownership sector. We see a disproportionate increase of the most affluent households living in the sector (5th and 4th quintile; see also Figure 6).

Among poorer households, some also managed to enter the expanding homeownership sector. As Figure 6 shows, of the poorest households (1st and 2nd quintile) a slightly greater share of households lives in the homeownership sector in 2009 compared to 1995. Most of these households purchased a former social housing unit, when these were offered for sale (see Aalbers 2011). For the majority of poor households, however, homeownership is unaffordable and hence inaccessible. This is not only related to generally high financial access barriers, but also to substantially increased purchase prices in the sector. Nationwide, between 1990 and 2010 prices went up by more than 100 per cent (not corrected for inflation; Buitelaar 2010). In the West of the Netherlands, the region in which Amsterdam is located, the price index for owner-occupied dwellings climbed from 100 to 272.5 between 1995 and 2009 (CBS 2011).

While homeownership is growing but becoming increasingly inaccessible for the poor, the share of social housing, with allocation based on non-market criteria, is gradually

shrinking. Access to the sector is difficult due also to the many middle-income households that decided not to move into the homeownership sector but rather remained in social housing. There are two reasons for this. The first regards high prices for homeownership. The second reason relates to a specific aspect in Dutch post-war social housing regulation. While tenants can only apply if their income is below a certain limit, they do not have to move out of the sector once their income rises. Many middle-income households decided to stay in social rental housing (Aalbers 2004). The fact that they did not move has prevented a further residualisation of the social housing sector. Figure 6 confirms the findings by Musterd (2014) that the social rental sector has remained relatively mixed. However, low mobility has exacerbated accessibility problems of the poor to the sector.

Taken together, with market restructuring accessibility for poor households to Amsterdam's market has become more difficult than in the past. At the core, there is growing competition for a shrinking social housing sector with low mobility. This is reflected in the development of waiting lists for the sector. As Uitermark (2009) reports, between 1982 and 2008, the average waiting time for a two-bedroom apartment has rocketed from two to ten years. Beyond that, for a growing number of low-income households striving to live in the city, reliance on the waiting list is not a viable option. In many cases they lack a proper working contract, sufficient Dutch language skills and adequate knowledge of given housing rights – all of which is necessary to enter the regulated housing sector.

DISCUSSION AND CONCLUDING REMARKS

Amsterdam is sometimes considered a prime example of a 'European city' and a 'just city', not least with regard to the de-commodified structure of the urban housing market that was established after the War. In contrast to market-dominated American cities, poor Amsterdam residents could live in a socially-mixed social rental sector. Also, housing in the city was comparably affordable and accessible. We have shown how the city's market has come under

neo-liberal pressure since the beginning of the 1990s at different scales. At the national level the housing sector has been targeted as part of a broader restructuring of the Dutch welfare state. Local policy-makers, while initially reluctant to follow national reform proposals, have become more active in putting forward marketisation plans in attempts to relax local budget shortages. Lately, the supra-national level has also put pressure on Dutch governments to restructure the housing sector, following from concerns by the EU about unfair competition among housing providers. Policies at these three levels have interacted in the marketisation of Amsterdam's market. There is still a comparably large social housing stock, targets to build 30 per cent of all new units as social housing, and rent regulations as well as demand-side subsidies to support the poor (who have managed to access the social security system and therefore regulated housing market in the first place). Nonetheless, a clear shift occurred towards giving market principles a greater hold. As a result, homeownership tripled, rents increased and the social housing sector decreased significantly.

We have differentiated the effects on housing conditions of the poor between housing affordability and accessibility. The affordability analysis revealed that poor households inside the system are still fairly well served by the social rental sector, but increasingly supported by housing allowances. Also, they can enjoy a sector which is still only modestly residualised (cf. Musterd 2014). The effects of market restructuring on the poor, however, are already visible with regard to accessibility. A growing homeownership sector with rocketing prices and a shrinking social rental sector, where mobility is low, have made accessibility clearly more difficult. Poor households have to cope with drastically longer waiting lists for regulated housing. Also, there are a growing number of low-income households with precarious employment and/or migrant background, who strive to live in the city, but lack a proper working contract, adequate Dutch language skills and knowledge of given housing rights. For many of them, the regulated housing sector is not a viable option.

After twenty years of reforms, Amsterdam's housing market still provides fairly good support to poor market insiders. However,

access to this system has become increasingly difficult for low-income outsiders. These findings can be interpreted as the result of a layering of older de-commodification and newer market-based policies in the city's housing market (Brenner *et al.* 2010).

Recent developments make it uncertain to what extent poor insiders will stay protected in the longer term. The national government strives to increase rents in the entire social rental sector to market rents. For that, a new landlord tax is planned for 2014 in order to encourage housing associations to further increase rents (Elsinga & Lind 2013). At the same time, budgets for housing allowances are subject to political negotiation. A proposal was made that associations collectively contribute to the allowance costs starting in 2014. For the associations in Amsterdam this would mean a burden of €51 million per year. Clearly, these two developments threaten affordability for poor insiders in the market. Next to that, there are new policy proposals on the table for social housing. The national government intends to increase pressure on associations to sell off social housing. The *Kamerbrief Woonvisie 2011* (vision statement of the minister sent to Parliament) stated that associations should be legally obliged to sell units to private owners, which effectively would mean a shift from a 'right to sell' to an 'obligation to sell'. At the same time, new policies are proposed to pressure better-off households to leave social housing. To this end, an income-dependent rent-policy is being discussed in the parliament, which would incentivise higher-income households to leave the sector. This reflects an on-going concern to reduce the 'skewed income ratio', but is also considered a means to respond to the accessibility problems for the poor. What is overlooked in this discussion is that as more households with higher income leave the social rental sector, it will become more residualised. If these policies are continued, those who manage to get access to the social rental market may then be relegated to a small and residualised sector.

Our findings contribute to two broader debates. First, to a body of knowledge that challenges the notions of the European city with regard to a growing marketisation of European urban development, not least with regard to

urban housing markets (see e.g. Uitermark *et al.* 2007; Uitermark 2009; Van Kempen & Murie 2009; Aalbers 2011). We have shown how even one of the most de-commodified housing markets has been incorporated into forms of neo-liberal urbanism since the 1990s. This is not to argue that we currently see an 'Americanisation' of European urban housing markets. Such a statement would be too simplistic. Our findings suggest that there is still much that distinguishes Amsterdam's market from fully liberalised housing markets. However, the direction towards greater market influence is clearly discernible, even though these changes are occurring at fairly slow pace. Nonetheless, they raise important questions about how to think about European urban housing markets and European cities more broadly in the contemporary period.

Second, our findings contribute to discussions about Amsterdam's status as a just city (see Fainstein 1999, 2010; Novy & Mayer 2009; Uitermark 2009, 2011). If Amsterdam was considered just in the past for the fact that, among other aspects, housing for the poor was relatively affordable and accessible and housing conditions were disconnected from market forces to a greater extent than in other cities, our analysis suggests, following the findings by Uitermark (2009), that justice in the city has clearly been reduced. Most importantly, as we have shown, in the course of the reforms accessibility for rich households has become easier, while for the poor it has become more difficult. Having said that, our findings concerning housing conditions for poor market insiders, also suggest that the just city has not yet entirely evaporated. An 'in memoriam' for the just city may be premature, and rather than 'just a nice city' (Uitermark 2009), Amsterdam may currently represent a neo-liberalising just city as regards the state of the urban housing market. Nonetheless, the direction clearly points to the fact that over the long term Amsterdam may lose the features that have distinguished it for many as an example of a just city.

The paper raises a number of questions for further research. One relates to the spatial effects of market restructuring. One could argue that it matters not only if and under what conditions poor households are able to live in the city under conditions of accelerat-

ing neo-liberalisation, but also where. In the past, Amsterdam's housing stock has mitigated the direct translation of social inequalities into spatial patterns to a greater extent than other cities (Musterd & Ostendorf 1998). Access to all neighbourhoods was, until recently, a realistic option for the poor. However, important changes are afoot. First, until recently, the 30 per cent share of social housing that housing associations have to construct had to be part of every completed project. This rule has been abolished and associations can now also build the units elsewhere. Second, for a long time there has been no price differentiation by location in regulated rental units in Amsterdam. Recently, rent regulation has been relaxed and the possibility to charge higher rents for better locations has been introduced (Van der Veer & Schuiling 2013). These developments bear the danger that, with the restructuring of the market, patterns of spatial exclusion will also become more pronounced in Amsterdam.

Notes

1. Interviewees included Manuel Aalbers, Richard Ronald, Dick Schuiling, Jeroen Van der Veer and Pieter Terhorst.
2. The local plans for transforming the city's tenure structure were even more drastic. See Aalbers (2004) for an explanation of why they were not fully realised.

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