

PL-ISSN 0866-9708

INSTITUTE OF GEOGRAPHY AND SPATIAL ORGANIZATION
POLISH ACADEMY OF SCIENCES

CONFERENCE PAPERS 15

HOUSING AND URBAN POLICY
IN TRANSITION

Papers from the Polish-Dutch Geographical Seminar
Warsaw — Szymbark, 15–18 October 1990

Edited by

PIOTR KORCELLI and JAN VAN WEESEP



WARSZAWA

1992

PL-ISSN 0866-9708

INSTITUTE OF GEOGRAPHY AND SPATIAL ORGANIZATION
POLISH ACADEMY OF SCIENCES

CONFERENCE PAPERS 15

HOUSING AND URBAN POLICY
IN TRANSITION

Papers from the Polish-Dutch Geographical Seminar
Warsaw — Szymbark, 15–18 October 1990

Edited by

PIOTR KORCELLI and JAN VAN WEESEP



WARSZAWA

1992

Editorial Board

Teresa Kozłowska-Szczęśna (Editor)
Marcin Rościszewski (Associate Editor)
Barbara Krawczyk, Roman Kulikowski, Jerzy Solon
Barbara Jaworska (Secretary)

Address of the Editorial Board

Institute of Geography and Spatial Organization
Polish Academy of Sciences
Krakowskie Przedmieście 30, 00-927 Warszawa, Poland

Skład i łamanie komputerowe

AKAPIT — DTP Warszawa, Skolimowska 4 m 11

CONTENTS

Foreword	5
List of Participants	6
Jan van Weesep, Housing and urban revitalization in the Randstad: An assessment of recent policy proposals	7
Ronald van Kempen, Dutch housing policy in the 1990s: The effects on low-income households	17
Jan van Weesep and Ronald van Kempen, Dual incomes and residential preferences. The changing population profile of large Dutch cities	35
Alina Muzioł-Węclawowicz, Changes of Polish housing system — social attitudes	49
Alina Potrykowska, Socio-demographic and housing changes in the Urban Region of Warsaw	57
Małgorzata Bartnicka, The differentiation of housing conditions in Warsaw and their perception	73
Elżbieta Iwanicka-Lyra, The household life-cycle and housing demand: A case study	81
Lily van Noortwijk, Pieter Hooimeijer and Frans Dieleman, Divorce and the disruption of the housing career	87
Friedel Filius, Housing market effects of moves into homes for the aged	103

Foreword

This volume contains selected papers presented at the Polish-Dutch seminar held in Warsaw and Szymbark between 15 and 19 October, 1990.

The seminar dealt with geographical aspects of housing and residential mobility. It was a continuation of discussions and scientific collaboration initiated at the Dutch-Polish meeting held at the University of Utrecht in September, 1987.

Papers from the Utrecht meeting appeared in: J. van Weesep and P. Korcelli (eds.), Residential Mobility and Social Change: Studies from Poland and the Netherlands, Nederlandse Geografische Studies, 106, Amsterdam-Utrecht 1990.

Piotr Korcelli

List of Participants

THE NETHERLANDS

PROFESSOR DR FRANS M. DIELEMAN
Faculty of Geographical Sciences, University of Utrecht

DR JAN VAN WEESEP
Department of Geography, University of Utrecht

DR PIETER HOOIMEIJER
Institute of Planning and Demography, University of Amsterdam
Faculty of Geographical Sciences, University of Utrecht

DR FRIEDEL FILIUS
Department of Geography, University of Utrecht

DR RONALD VAN KEMPEN
Faculty of Geographical Sciences, University of Utrecht

POLAND

PROFESSOR DR PIOTR KORCELLI
Institute of Geography and Spatial Organization, Polish Academy of Sciences, Warsaw

ASSOCIATE PROFESSOR DR GRZEGORZ WĘCŁAWOWICZ
Institute of Geography and Spatial Organization, Polish Academy of Sciences, Warsaw

DR MAŁGORZATA BARTNICKA
Institute of Geography and Spatial Organization, Polish Academy of Sciences, Warsaw

DR KRZYSZTOF HERBST
Institute of Geography and Spatial Organization, Polish Academy of Sciences, Warsaw

DR ELŻBIETA IWANICKA-LYRA
Institute of Geography and Spatial Organization, Polish Academy of Sciences, Warsaw

DR SYLWIA KACZMAREK
Institute of Geography, Łódź University

DR ALINA MUZIOŁ-WĘCŁAWOWICZ
Institute of Geography and Spatial Organization, Polish Academy of Sciences, Warsaw

DR ALINA POTRYKOWSKA
Institute of Geography and Spatial Organization, Polish Academy of Sciences, Warsaw

HOUSING AND URBAN REVITALIZATION IN THE RANDSTAD: AN ASSESSMENT OF RECENT POLICY PROPOSALS

JAN VAN WEESEP

Department of Geography, University of Utrecht,
Utrecht, The Netherlands

INTRODUCTION

The housing stock of the Randstad reflects the development of the western part of the Netherlands during the past century and a half. Most of the large and medium-sized cities expanded substantially in the period 1870-1935. Because of this, the urban housing stock is highly specific. The average age of housing is high, and a high proportion consists of small dwellings in tenement buildings in high density.

Conversely, the suburbs of the Randstad offer low-density single-family homes, with a high proportion in the homeowner sector. Close to the largest cities, new towns have been built by government initiative. At the same time, small towns throughout the region allowed private developers to be active. Consequently, a range of residential environments were created in the western part of the country.

Residential construction has for decades been subjected to control in the Netherlands. In general, municipalities take the development initiative, by assembling and improving tracts, which are then leased or sold to public housing associations, developers or builders. Thus, they can take action to assure the provision of housing for their inhabitants. It also had wider ramifications, as local initiative with respect to residential construction can have widely divergent effects. A major factor is how the decision making procedures at the local level have been structured: is it a top-down approach whereby authorities and professionals have the responsibility and the power to plan, or is it a bottom-up format, whereby the local population wields substantial influence? In the large cities, the bottom-up approach has been prevalent for some time. Nowadays, market mechanisms are also brought into the play, making the decision-making even

more complex. This parallels the privatization, which has affecting especially the construction and allocation of expensive rental housing and almost the entire owner-occupier sector. But municipal housing authorities and local politics throughout the western part of the country continue to exert a strong influence over the construction of social housing and the allocation of moderately-priced rental housing.

Because the western part of the country functions increasingly as a single housing market, its spatial differentiation of residential environments has led to increasing segregation by family status and socio-economic status. Housing policy has contributed to the pattern of segregation. Its key principles are the promotion of the housing interests of the local population, and the allocation of suitable housing, which implies that the stock characteristics influence the local population structure.

Since housing can exert a strong impact on an area, housing policy should be part of the total spatial development strategy. But the political reality at the local level is that the provision of suitable housing for the existing population takes prevalence over more abstract planning issues, such as a balanced urban development. Conflicting policy priorities have created problems that impede a healthy development for the cities.

The question I wish to raise is where the tensions between urban policies and housing policies arise, or, to what extent the newly adopted national urban policy can be undercut by the cities' residential construction priorities. The lessons to be learned from this relate to the potential and the dangers inherent in the participation of the local population in the decision-making process.

I shall first briefly present an overview of the development of urban policy in the Netherlands during the past 20 years. I shall then discuss of the cities' housing policy, in which the provision of suitable housing for the present inhabitants continues to occupy the central position; this is the direct result of local politics. My major point will be that the emphasis should shift to construction of homeowner dwellings. These can indirectly contribute to the provision of housing for low-income groups, while allowing at the same time the achievement of urban policy goals. But the present structures and procedures make the implementation of such a shift very hard. Finally, I shall discuss the dangers inherent in the bottom-up planning model, whereby the decision-making is based on popular participation and requires broad local coalitions.

THE DEVELOPMENT OF A NATIONAL URBAN POLICY

The post-war urban policy for the western part of the country aimed to limit physical growth of the cities and preserve open space. In the 1950s and 1960s, a period of vigorous economic and demographic expansion, it seemed that continued urban growth would lead to congestion and to chaotic suburbanization. As an alternative, the 1966 national planning memorandum launched the strategy of concentrated deconcentration, entailing the overspill of population and economic

activities to designated growth centers. It sought to retain a „Green Heart” of land devoted to agriculture and recreational use in the center of the heavily urbanized Randstad, the ring of cities. At some distance from major Randstad cities, the growth centers grew rapidly.

In spite of extensive planning controls, a number of the growth centers have proved incapable of meeting the population and, especially, the employment targets projected for them. In the meantime, substantial residential and commercial growth has continued elsewhere. Residential areas for commuters have been developed in the Green Heart area, and serious incursions have been made by businesses seeking sites convenient to Amsterdam’s Schiphol airport and elsewhere.

The most serious problems occurred in the large cities. The projected population growth failed to materialize. The birth rate dropped; economic boom was followed by an almost chronic recession; and the cities began to decline. Amsterdam lost 100 000 inhabitants between 1965 and 1975. By 1975, its population had fallen to 755 000; by 1982, it was down to 700 000. Similarly, the number of jobs declined significantly, as traditional industries folded and the growing service sector relocated outside the city limits. This exodus befell the other cities as well; from 1960 to 1980, the three large cities of Amsterdam, Rotterdam and The Hague together lost over half a million inhabitants, a quarter of their total population.

While the suburbanization proceeded rapidly, the urban policy goals of concentrating new development in the growth centers was not a success. Many new residential areas were developed for commuters in other towns. Most serious of all was the emergence of a pronounced spatial segregation by family status and socio-economic status, as the move to the suburbs proved to be highly selective. Since Amsterdam and the other cities of the Randstad kept emphasizing social rental housing, new construction did nothing to alleviate the differences in residential environments in the region but rather re-emphasized them. Thereby, the outflow of middle and high-income households from the cities continued, since the lack of opportunities to own a house in the city was for them the most important reason to leave.

By the end of the 1970s, the general situation had changed. The economic boom was followed by prolonged stagnation. The vigorous housing market with its rapid price inflation was replaced by a housing glut. Developers with many unmarketable properties on their hands, turned away from greenfield sites in the suburbs. For the younger generation forming new types of households, the suburbs offered few attractions. The local authorities and the national government alike were anxious to repair the damage done to the cities by the unprecedented flight of both the urban population and the economic activities during the previous period. The policy of planned overspill was replaced by the idea of the „compact city” as the leading planning principle.

Consequently, the national government proposed to develop new sites for housing, business and recreation in or near the cities. Since then, this type of development exerted a positive impact on the urban structure as well as on the functioning of the individual cities. It stopped the population decline and im-

proved the urban economy by creating new demand for various urban services and facilities. But it also entailed the development of residential areas in higher densities than those common in the suburbs. Once this new standard of development was accepted, many sites proved to be readily available within the built-up areas, where many thousands of dwellings could be constructed. Since the end of the 1970s, all four of the largest cities in the Netherlands have witnessed a significant increase in residential construction, in absolute terms as well as in terms of the share of the regional housing production.

While building large numbers of homes can help retain or increase the city's population, the differentiation of the new construction is more critical to the revitalization goal of the „compact city” planning model. That model presupposes the expansion of the housing opportunities for middle and high-income households, to help bring the middle class back to the city. However, this does not seem to be a cornerstone of the cities' housing policies.

THE CITIES' HOUSING POLICIES

From the 1960s, the cities actively supported the migration of their population to the growth centers. Often, they turned over part of their residential construction quota, in exchange for being able to allocate housing in these municipalities directly to their own inhabitants. Especially the residents of the urban renewal areas needed alternative housing. Often, entire neighborhoods were cleared in anticipation of the renewal, and frequently the plans did not foresee the return of the former inhabitants. Instead, the areas were considered to be needed for expansion of the economic functions of the central city or much lower densities than before would allow far fewer households to move into the rebuilt areas.

The turn-around of the housing policy of the cities was caused by a grass-root movement with respect to the urban renewal policies. The top-down approach to urban development was replaced by a bottom-up approach. Local inhabitants were given a formal part to play in the decision making process concerning the urban renewal, and administrative structures were adapted to accommodate this. Consequently, urban renewal no longer involved the removal of people but was aimed instead at rebuilding the neighborhoods for the local residents. Rehabilitation and renovation became more important strategies than replacement, and local residents were given the right to return to their former neighborhood after the completion of the renewal process. Long waiting lists remained characteristic of the housing system in the cities, and even the new peripheral housing complexes were dominated by social rental housing. Clearly, the housing policy from the early-1970s entailed an absolute priority for the provision of housing for the low-income residents of the cities, within the cities, through new construction as well as by maintaining the strict controls over the allocation of existing housing. Even though the principle of „renovation for the local population” remains

upheld, criticism of this approach to renewal of the city has been mounting. The critics argue that the present policy can not guarantee all inhabitants a place in the neighborhood after the completion of the process; 30% to 50% of the local inhabitants leave the neighborhood during or after renewal; they either cannot afford the new housing in spite of various subsidies, or have other reasons to move away. A second criticism is that the principle ignores or even impedes the necessary dynamics of population and socio-economic developments. When neighborhoods are being rebuilt for the local population, these areas are set apart from the rest of the city, irrespective of the changes in the larger community.

In spite of dramatic changes in housing provision because of budget cuts, privatization and decentralization of decision making, the cities have recently reconfirmed their position. Yet the affordability of housing is becoming an issue. The middle class and the middle aged have left the cities in large numbers. The urban population now counts large proportions of small households of young starters and of the elderly. Ethnic minorities form a much larger proportion of the population than elsewhere. Single-parent families, the unemployed, disabled people and people on welfare are over-represented. Typically, these groups have low incomes and suitable housing for them means low-cost rental housing. Yet new construction and renovations have increased the housing costs for the lowest income households. The differential of the (net) housing cost of low and high income groups has also widened. Typical (gross) housing costs now approach 40% of the net income of the lowest income groups, while at the same time 40% of the urban population lives of an income at or below the minimum wage level.

The plight of the low-income households has the sympathy of many Dutch people. Many of the poor have been hurt year after year by decreases in housing subsidies and in social benefits. But the construction of social housing in the central cities of the Randstad might not be the only tool to help low-income households, and might — because of the high costs — in some respects even be to their disadvantage.

Would low-income households not benefit more from filtering processes in the existing stock than from new construction that is too expensive for them? The tenant profiles of the various inexpensive housing segments show clearly that many of these homes are being used by households with above median income; the numbers involved in the rental sector also show that it concerns a large potential of housing for low income groups. Indeed this „misallocation” of housing has recently been identified as a major issue in the redefinition of housing policies.

In addition, the debate on the effectiveness of filtering for the provision of housing for low-income households continues. If owner-occupier dwellings are built, relatively long vacancy chains are generated. Studies show that these do not create enough vacancies in the inexpensive rental stock to accommodate all the demand for housing of the low-income households. But on the other hand, it is clear that the filtering process in the housing market in the Randstad is hampered by the low percentage of owner-occupation and single family housing in this region. The mobility rate in the rental housing stock in the Randstad is

consistently lower than in other parts of the country, even though many middle-income households inhabit the inexpensive dwellings. This blocks the access for low-income groups and leads to a significant misallocation of housing resources.

REDEVELOPMENT FROM THE BOTTOM UP?

As we have seen, the spatial development processes have underlined the concentration of poverty in the large cities. Middle-aged, middle-class households have suburbanized. Their place has been taken by young people, often with low incomes. The elderly have remained, and concentrations of ethnic minorities have emerged. This new social structure is surprisingly stable, whereby for instance the number of structurally unemployed hardly decreases in spite of the rate of new job creation and in spite of many attempts to coach individuals and match their qualities with available jobs.

Revitalization is the magic that must provide the answer to these social problems. Often the revitalization of the economy of the city is considered to be of greater importance than the attempts to deal with the social problems in the city. It is also clear that many consider the transformation to hinge on the reconstruction of the downtown and of other derelict commercial and industrial areas. This renewal is supposed to boost the tax base of the city. Some of the earnings can then be allocated to the renewal of the neighborhoods, to educational and social programs, and other activities meant to mobilize the population.

This sequence is rooted in the conventional wisdom that money has to be earned before it can be spent. Office complexes, shopping centers, and even cultural attractions are money-making projects, they support productive activities. Neighborhood and people programs on the other hand, are seen as consumptive, not contributing to the economy. These considerations often seem to coincide with a top-down approach, whereby authorities, and more recently public-private coalitions, draft the plans and take care of the implementation. The success of this model depends on low-income groups sharing the ideology of the trickling benefits, or their political apathy.

Even where the economic revitalization has succeeded, the social benefits have been slow to show. In many cases, economic revitalization is sluggish, or the effects have been negative. The economic activities have either displaced the poor, or have failed to provide them with the jobs and facilities that they were expecting. This has fed local grass roots movements. Typically poorly funded, but with a lot of ingenuity and the enthusiasm, local residents have been mobilized. The results have been programs for job training and the creation of job openings at the appropriate skill levels. More attention has been devoted to the renewal of the neighborhoods, with respect to housing, education, social services, and so on, and so forth. The failure of the economic revitalization to deliver the promised goods and the growing realization that the social effects will not come without a major effort at human resources mobilization, have recently

led to a major government policy initiative of social revitalization. This is now generally considered to be the basic condition for the renewal of the cities, even though few if any people know what it should entail and how it should be brought about. More social participation in the decision making processes?

While there may be some merit in the idea of taking care of the underprivileged through direct action, the Dutch experience shows some of its long-term structural dangers. Much criticism has been directed at the inflexibility of the principle of redevelopment for the local population. It tends to make it nearly impossible to accommodate other claims on the areas, such as those by commercial users. Many urban renewal areas were important work places before the renewal, and the forced removal of many businesses costs many jobs. In many places, extra room has been created by converting former commercial sites or areas with public or special functions (docklands, railroad yards, hospitals, army barracks, etc.) into residential space. Still, given the now prevalent decision-making structures, construction for other groups has been virtually impossible. It is also difficult to turn over expensive central locations over to other users, while developing areas elsewhere in the cities for the lower-income groups.

The lesson to be derived from this is that when the local population takes care of its own needs directly, land uses that generate income and employment decrease, while land uses that live off public financing are systematically increased. The resulting dispersal of population, commerce and manufacturing reduced the capacity of sustenance, leading to ever heavier burdens on those remaining, and setting a vicious circle of decline into motion. The stage of the development of the city at which the model is brought to bear seems to be critical. If, as in the Dutch case, the model is applied when decline has set in and proceeded far, the problems will be fossilized.

While not yet clearly understood, there is obviously a relationship between social processes and economic growth. For the economic redevelopment of the city to succeed, the city must offer good neighborhoods, attractive homes, decent residential environments, places where people can feel comfortable. Yet social improvements and the cleaning-up of neighborhoods cannot succeed without the economic opportunities to satisfy the new hopes and aspirations of the people. The task ahead is to find the proper balance, whereby the researcher must help to interpret the evidence and sort through rather messy observations and insights.

Table 1. Housing production in growth centres and the urban zone by financing category, 1970-1979 (percentages)

	Public	Subsidized	Non-subsidized
1970-1974			
1' growth centers	37.8	50.8	11.4
2' growth centers	26.4	62.9	10.7
total urban zone	54.7	37.8	7.5
1975-1979			
1' growth centers	27.9	62.1	9.9
2' growth centers	31.5	47.6	21.0
total urban zone	53.0	33.9	13.1

Note: Urban zone comprises urban areas of the northern Randstad: Amsterdam, Haarlem, Hilversum and IJmond

Table 2. Residential construction in the four largest cities, absolute numbers and percentage of regional construction

	Amsterdam		Rotterdam		The Hague		Utrecht	
	abs	%	abs	%	abs	%	abs	%
1974 - '76	10605	49.4	3880	45.7	4922	50.1	678	10.6
1977 - '79	6841	34.8	5354	45.2	4097	41.7	2008	21.7
1980 - '82	9098	26.3	16738	53.6	6566	55.7	3524	26.9
1983 - '85	17780	45.2	16347	67.3	7378	64.3	3646	40.2

Note: Regional volume is the total new construction of the cities and their growth centers.

Table 3. New housing by financing category and type in the four large cities, 1980-1985

	Amsterdam	Rotterdam	The Hague	Utrecht
Multi-family (N)	21687	23804	10721	5159
Public housing	88%	74%	71%	59%
Subsidized	10%	24%	18%	35%
Non-subsidized	2%	2%	11%	4%
Single-family (N)	1916	8292	2881	1956
Public housing	61%	36%	60%	58%
Subsidized	26%	60%	34%	36%
Non-subsidized	13%	4%	6%	6%

Table 4. The number of inhabitants in the large cities dependent on transfer payments, January 1987

	Amsterdam	Rotterdam	The Hague	Utrecht
Total population	682702	572642	445127	229326
Elderly	106997	98882	84605	32147
Disabled	45567	27007	20444	13604
Unemployed	67449	46568	32544	17162
Welfare recipients	18715	23875	11867	4927

Table 5. Percentage of households that moved in the period 1978-1981, by rental sector, age of head of household, previous housing type, and housing market type

Previous housing	Age	Housing type	North and southwest	Middle	Randstad
private rental	< 35	single fam.	50	36	33
		multifam.	61	49	35
	35-45	single fam.	36	29	20
		multifam.	20	14	13
	> 45	single fam.	15	11	12
		multifam.	20	14	13
public rental	< 35	single fam.	26	26	34
		multifam.	57	52	41
	35-45	single fam.	23	19	13
		multifam.	50	44	29
	> 45	single fam.	10	8	8
		multifam.	15	17	12

DUTCH HOUSING POLICY IN THE 1990s: THE EFFECTS ON LOW INCOME HOUSEHOLDS

RONALD VAN KEMPEN

Faculty of Geographical Sciences, University of Utrecht,
Utrecht, The Netherlands

1. INTRODUCTION

Compared with other Western European countries and the United States, Dutch housing policy is less market-oriented. The government has set itself the important task of providing affordable housing for low-income households: government promotes public housing and it subsidizes the rent of households with high housing costs. Without this help many people would not be able to afford decent housing.

The 1990s will probably see deep government cuts in housing for low-income households, and, at the same time, more households with low incomes. This will probably influence their housing situation and their possibilities on the housing market. This also means that different areas of the city will have different functions for low-income households in the next ten years. In this article I deal with this last problem. The central questions can be formulated as follows: Which areas of the city will be important for the housing of low-income households in the next ten years? Will the function of different areas vary with different housing policy alternatives in the 1990s? Of course these questions directly refer to the question of segregation. Will certain types of households live more segregated in the next ten years? Or will low-income households live in all parts of the city? From the perspective of neighborhoods we can ask the same kinds of questions: Will certain neighborhoods only house low-income households? Or will every neighborhood in the city be the dwelling place for low-income households as well as for higher or even very high incomes? Different housing policies may lead to different outcomes.

In urban research the question of segregation and concentration has always been important. Concentrations of low-income households in neighborhoods can have negative personal and social effects. We call neighborhoods with a socio-

economically homogeneous population (for example only low-income households) concentration-areas. If those people have no alternative, no choice to live in another part of the city, and if, in addition to their low incomes, the households belong to a racial, ethnic, or religious defined group, we call these areas ghettos (Van Amersfoort, 1979; Teule and Van Kempen, 1991).

In American literature the ghetto is often associated with the 'underclass'. The lifestyle of the underclass differs substantially from that of the other poor and of higher-income groups. Their poverty culture is a result of social isolation, and perpetuates their situation across generations. In the ghettos, people are excluded from examples of other kinds of behavior. A concentration of economically deprived households in a ghetto or in a concentration-area may lead to all kinds of personal and social problems (Wilson, 1987; Clark, 1989). This idea forms the background of our study: are ghettos likely to emerge in large Dutch cities?

Before we can answer the main question, we first have to pay attention to three items: (1) we will have to demonstrate that the number of low-income households in the largest cities is increasing, (2) we will have to sketch possible housing policies in the 1990s. Two alternatives will be formulated, (3) we need insight into the spatial structure of the Dutch cities and into the present characteristics of these residential areas.

This article is focused upon the four largest cities in The Netherlands: Amsterdam, Rotterdam, The Hague and Utrecht. The research is based on a long-term project in which the housing market position and housing situation of low-income households in The Netherlands is analyzed (see: Van Kempen and Teule, 1988; Van Kempen and Teule, 1989; Van Kempen, 1990; Teule, 1990; Van Kempen and Teule, 1990; Van Kempen et al., 1989)

2. WILL THE NUMBER OF POOR HOUSEHOLDS INCREASE IN THE LARGE CITIES?

The answer must be a definite yes. First of all we will demonstrate that the sheer number of households will increase in the next ten years. This number will increase because of societal and demographic developments. After that we will focus on income developments.

SOCIETAL DEVELOPMENTS

Changes in values and norms are central in societal developments. Two changes are most important for our subject (Van Kempen and Teule, 1988):

- changes in values and norms concerning marriage and family
- changes in values and norms concerning the dwelling and the residential environment.

What has happened with the ideas concerning marriage and family? In the 19th century, independent living households in the western world were families with the husband working outside the home. His wife worked inside, taking care of the children, the home, the husband and often for their parents. In the first half of the 20th century this three-generation family gradually disappeared and was substituted by the two-generation family: wife, husband and children (Van Kempen and Teule, 1988).

After World War II and particularly since the second half of the 1960s people started to think differently about marriage, family, the number of children, and independence for wife as well as husband (Van Vliet, 1986; Weeda, 1985; Van de Kaa, 1987). It was the era of emancipation and growing individuality (Van Kempen and Teule, 1988). Rising education levels and incomes made it possible to realize ideas and ideals; a very important ideal for many people was to live alone or together, without being married and, at least for a certain period of time, without having children. The introduction and acceptance of new preservatives (anti-conceptiva) made this a lot easier.

A rising number of singles, two-person households, single-parent households, and a declining number of the traditional families with husband, wife and two or more children resulted from these changes in values and norms. These trends could be discerned in the whole western world, but — also in the Netherlands — especially in the largest cities. This has probably to do with the greater amount of tolerance, compared with smaller cities and rural areas. All in all, a concentration of non-family households in the cities resulted (De Klerk and Vijgen, 1984; Van Kempen and Teule, 1990).

Values and norms with respect to the dwelling and the living environment also changed. During the 1960s Dutch economy was prospering. As a consequence many households saw their incomes rise. A second consequence was the possibility to build more expensive houses. Often these houses were single-family dwellings and they were built outside the cities. The result was that many people moved from the large cities to the suburbs and the planned growth centers: a massive suburbanization. Why should family-type households stay in the busy city in a small, old apartment, when the attractive alternative is an affordable single-family house with a garden? From 1960 to 1980, the three largest cities of The Netherlands, Amsterdam, Rotterdam and The Hague lost over half a million of their inhabitants, a quarter of their total population (Jobse, 1986).

By the end of the 1970s the situation changed. The economic boom ended and was followed by a period of stagnation. The city came back in vogue, not only because it became financially more difficult to move to the suburbs, but also because people definitely wanted to live in the city. Not only poor households, who have no opportunity at all to move outside the cities, but also high-income households preferred an urban environment more than in the period before (see f.e. Machielse, 1989). A reversal of this trend seems not realistic: people continue to live in smaller households and the city will not be less popular.

DEMOGRAPHIC DEVELOPMENTS

The total population of The Netherlands is now almost 15 million and in 1995 it will be 15.3 million. By the turn of the century this figure will increase to 15.7 million and in 2010 The Netherlands will probably have a population of 16.1 million people (CBS, 1988). In 1982 there were 5 million households in the Netherlands, in 2000 this number will be 6 million (Dieleman, 1985; Stoppelenburg, 1988) or even 6.67 million (Hooimeijer and Linde, 1988). And what about the cities? For 1995 there are some forecasts (Table 1). The suggestions from this table are clear: the largest cities will have to face a growing population and a growing number of households.

Table 1. Population and households in the four largest cities: present situation and forecasts for 1995

	Population (x1000)		Households (x1000)	
	1989	1995	1989	1995
Amsterdam	697	731	373	410
Rotterdam	576	588	267	277
The Hague	443	441	204	206
Utrecht	231	235	114	119

Source: CBS (1989)

SOCIO-ECONOMIC DEVELOPMENTS

How many households will have a low socio-economic position? It is far more difficult to answer this question than to estimate the number of households in general and their demographic characteristics. We can, however, describe some important socio-economic trends. In The Netherlands there will be more jobs in the year 2000 than there are now (Centraal Planbureau, 1985). The distribution of these jobs, according to education level, will however be different (Figure 1). The need for people with only a low education level will decrease. Employment growth will be in the jobs for which middle- and higher educated people ('urban professionals') are required, which means that not everybody can take advantage of the employment-rise (Centraal Planbureau, 1987; Kuhry and Van Opstal, 1988). Moreover, the redundant industrial workers are not necessarily the same as the demanded workers in the service sector. The jobs are different and other skills are required (Dijst and Van Kempen, 1991). Especially in the large cities, where many low-educated people live, their opportunities will further decline. Many people will be unemployed for the rest of their life, with the logical consequence of a relatively or even absolutely low income.

In the large cities the unemployment rate is much higher than in the rest of The Netherlands. In 1989 six percent of the potential labor force was unemployed. For Amsterdam it was 13%, for Rotterdam 12%, for Utrecht and The

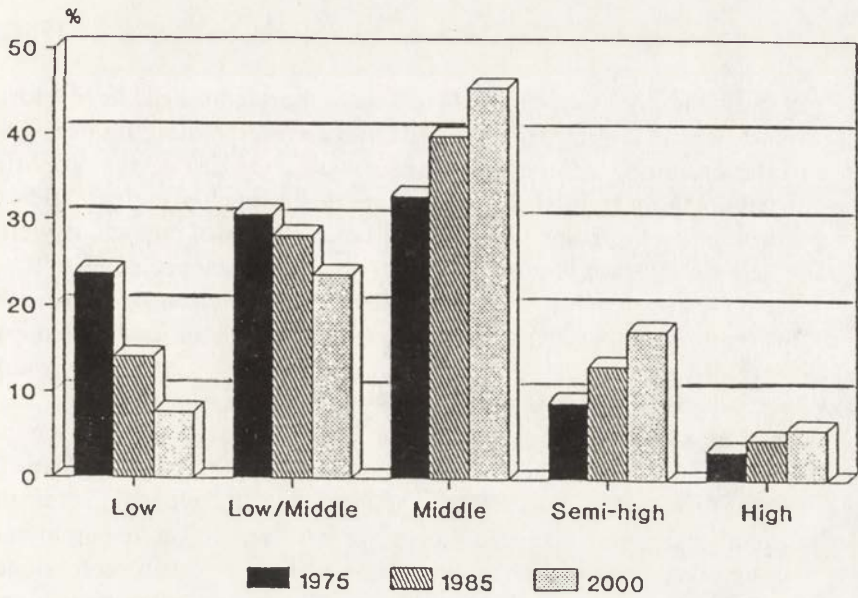


Fig. 1. Labor demand and education level in 1975, 1985 and 2000; percentages of total labor demand (Source: Kuhry and Van Opstal, 1988)

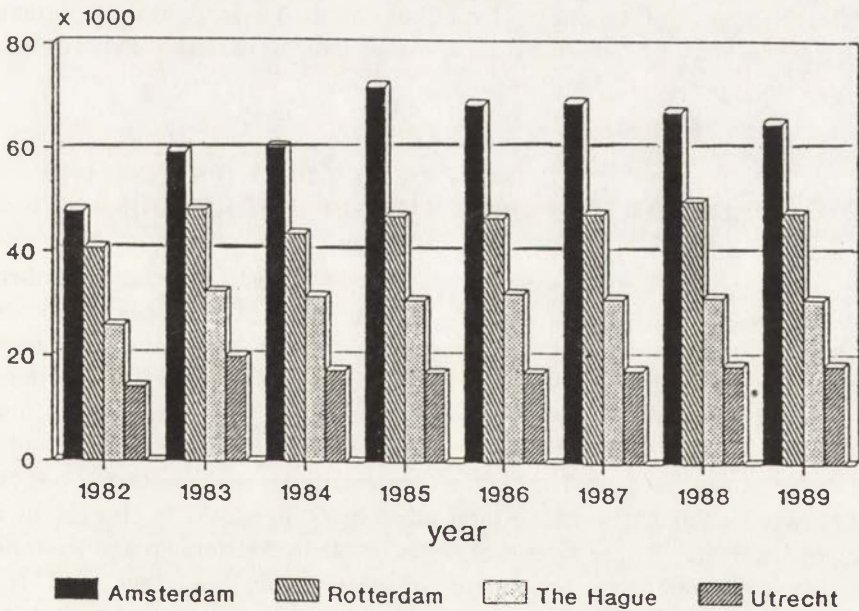


Figure 2: Unemployment in the four largest Dutch cities 1982-1989 (absolute numbers) (Source: Ministerie SoZaWe, 1989)

Hague 11%. Moreover, while total Dutch unemployment declined since 1984, in the large cities this decline can hardly be observed (Figure 2).

In Rotterdam and The Hague more than half of the unemployed have a low to very low education. In Amsterdam and Utrecht the corresponding figure is 38%. Because of the socio-economic developments mentioned before, the proportion of low educated people in total unemployment will probably increase. The increasing migration to the cities, the growing participation of women as well as immigrants' children on the labor market will add additional problems to the already problematic relationship between supply and demand on the urban labor market. Many authors expect that the immigrants (Turks, Moroccans) and especially their children will face enormous problems on the labor market (Bovenkerk, 1989; Manders and Theeuwes, 1990; Rekers et al., 1990)

In conclusion: in Dutch society and especially in the largest cities we expect on the one hand a growing number of low-income households, often consisting of a family with only one wage-earner. Those households will have to live their lives with a minimal and often insecure income or an even lower unemployment benefit. On the other hand we see an increasing number of urban professionals, often living in two-earner households without children and enjoying a high to very high income. An important question is then if there will be a competition between these categories on the urban housing market. This question is of course closely related to our basic question.

Before we turn to the policy alternatives and their effects, it is important to give a general view of the spatial structure of Dutch cities and a short characteristic of the types of neighborhoods.

3. THE SPATIAL STRUCTURE OF THE DUTCH CITIES AND THE CHARACTERISTICS OF NEIGHBORHOODS

In Table 2 we distinguish seven urban zones with their respective number of dwellings. Except for Amsterdam, the dwelling stock of the inner city areas is very small. Consequently, not many households live in these areas. The importance of the neighborhoods built in the 19th century is far greater, with the exception of Rotterdam (this is mainly a consequence of the bombardments in WWII). The dwelling stock of the early-20th-century zone is relatively and absolutely large, especially in The Hague. The-early post-war neighborhoods comprise between 12 and 16% of the total urban dwelling stock. In Utrecht we can see many dwellings dating from the 1960s, while in Amsterdam and Rotterdam the most recently built areas have more dwellings than in The Hague and Utrecht.

The spatial distribution of these areas is roughly the same for each city. Around the inner city we find the 19th-century neighborhoods. More outside the neighborhoods are newer. On the periphery of the city we find the most recently built areas.

Table 2. Absolute and relative number of dwellings in urban residential zones (four largest cities)

Residential zones	Amsterdam		Rotterdam		The Hague		Utrecht	
	abs	%	abs	%	abs	%	abs	%
Inner city	36366	11.0	7630	3.0	6562	3.4	4464	5.1
19th-century	64039	19.4	18790	7.3	35932	18.6	35138	40.4
Early-20th-century (1905-1944)	113136	34.4	91085	35.5	80598	41.7		
Early-post-war (1945-1960)	39281	11.9	39170	15.3	31188	16.1	14160	16.3
1961-1970	31180	9.5	46214	18.0	9382	4.8	20588	23.6
Recently built (1971-1987)	43442	13.2	28944	11.3	14269	7.4	5261	6.0
Remaining neighborhoods	1911	0.6	24636	9.6	15540	8.0	7471	8.6
Total (abs)	329355	100	256469	100	193471	100	87082	100

Source: Van Kempen and Teule (1989)

THE INNER CITY

The inner city offers not so many housing opportunities for low-income households. Particularly in Amsterdam and Utrecht the inner city largely consists of attractive, often historical buildings. Especially in Amsterdam the inner city is very popular among young singles and two person households with relatively high incomes (Van Kempen and Teule, 1989; Van Erkel and Musterd, 1989). In Rotterdam there is some public housing, but newly built dwellings are almost all in the expensive rental or owner-occupier sector. They are attractive to people with moderately high or high incomes (Machielse, 1988). Only in the inner city of The Hague public housing predominates (Van Kempen and Van Weesep, 1989).

THE 19TH-CENTURY NEIGHBORHOODS

The dwellings dating from the second half of the 19th century often belong to the worst of the urban housing stock and have, as a consequence, relatively low rents. Many dwellings are small (only 1 or 2 rooms) and owned by individual landlords (private rental). Various types of households with low incomes live in these areas: unemployed, young starters on the housing and labor market, students, Turkish and Moroccan families, elderly, single-parent families, junks. There is an enormous differentiation in life styles among these categories. The mixture of all these different categories now and then causes tension, racial problems, isolation, sub-cultures (Anderiesen and Reijndorp, 1989; Van Kempen, 1988).

Most of these neighborhoods are undergoing an urban renewal process. In the

seventies and eighties many demolished dwellings were replaced by new, somewhat more expensive public housing, or were renovated. Low-income households could still afford the rent of those dwellings (often with the help of rent-subsidy). In the nineties local governments plan to build more expensive dwellings in urban renewal areas, which are not affordable for low-income households.

THE EARLY-20TH-CENTURY NEIGHBORHOODS

These areas are built between 1906 and 1944. The quality of the housing from this period is in general much better than 19th-century housing. Also here, the dwellings are not expensive. Therefore we can say that many houses have a good price/quality ratio, also for low-income households (Hoogvliet et al., 1988; Jobse et al., 1988). Particularly in Amsterdam and Rotterdam housing corporations and the local government own about 44% of the total housing stock of these areas (Van Kempen and Teule, 1989). In Utrecht and The Hague there are more owner-occupiers and private renters, which implies that the dwellings are somewhat more expensive. The differentiation in housing quality between areas in the same city can be enormous. Especially in multi-family structures many households with a low income live, often only temporarily. The function of the less-expensive parts of the early-20th-century neighborhoods is comparable with larger parts of the 19th-century neighborhoods (Hoogvliet and Jobse, 1989).

THE EARLY-POST-WAR NEIGHBORHOODS

These neighborhoods were built between 1945 and 1959. The predominantly 3- and 4-room dwellings were initially built for family households. The rents are generally low. At this moment many households with relatively low incomes live here: many Dutch households in the reduction stage of their family life-cycle, an increasing number of Turkish and Moroccan families, and also some young starters on the housing market. As yet, the mixture of population categories is not as strong as in the urban renewal areas (Van Kempen and Teule, 1990).

Problems, however, are manifold: more and more people are less satisfied with the dwelling and the living environment, many people move or definitely want to move, the quality of the housing is decreasing, and the neighborhood falls prey to dirt, graffiti, crimes and vandalism (Briene et al., 1989; Bosten and Jobse, 1989; Boeijen and Van Voorthuizen, 1987; Heeger and Van der Zon, 1988; Van Kempen, 1990). Because so many old people live in the early-postwar neighborhoods, we may expect that many inexpensive dwellings will become vacant in the next ten years (Filius, 1989).

The quality of the dwellings from this period is comparable with those of the previous period, but the rents are generally higher. Another important aspect is that the buildings are higher: 10 or 13 storeys high are no exception. The higher rents imply a worse price/quality ratio (Jobse et al., 1988; Heeger, 1988). As a consequence of the relatively high rents, the areas of the 1960s are less important for housing the low-income households than the 19th-century neighborhoods, large parts of the early-20th-century neighborhoods and the early-post-war areas. The low-income households just can't afford the rents.

THE MOST RECENTLY BUILT NEIGHBORHOODS

Differentiation in housing is an important aspect of the neighborhoods that are built in the period 1970-1990. While in the urban renewal areas only relatively inexpensive rental housing in multi-family structures has been built, in the new areas on the periphery of the cities we find single-family housing and owner-occupier units, but also multi-family housing. The greater part of this housing is too expensive for low-income households (Van Kempen and Teule, 1989; Van Kempen and Teule, 1990).

4. TWO SCENARIOS OF HOUSING POLICY

Our scenarios are based upon present and proposed housing policy. In the 1980s government was very active and, particularly in urban renewal areas, new dwellings were generally inexpensive. Also renovation-costs were borne by the government. In the near future a tendency in the direction of a more market-oriented alternative is conceivable. For the government this is financially more attractive (Teule, 1990). The first scenario (regulated housing policy) is comparable to the 1980s policy. The second scenario (liberal housing policy) is more like the proposed policy for the 1990s. Both alternatives can however not be seen as precise representatives of both policies. They must be seen as ideal types. In this way it is possible to think through the possible effects on the housing market position of the low-income households.

Before we describe the two alternatives, one common characteristic is important: in the 1990s between 8000 and 9000 dwellings a year will be built in the four largest cities as a whole (Van Kempen and Teule, 1990). In the ten years to come, this implies that between 80 000 and 90 000 new dwellings have to be built. Compared to the 900000 already existing dwellings in the four cities, this means only a 10% increase. Consequently, the importance of the existing housing stock is enormous. Housing policy not only refers to the dwellings to be built, but also to the allocation of the existing stock.

(A) The **REGULATED** housing policy scenario assumes a very active government. In the cities new dwellings will generally be inexpensive; relatively few expensive houses will be built. This holds for urban renewal areas as well as for other areas within the city limits.

In the post-war neighborhoods renovation will be necessary. The costs will not be borne by the tenant, but by the government. Renters with low incomes will retain the rent-help subsidies when the housing costs are high in comparison with their incomes. This means that households can live in housing which they cannot afford without the subsidy. There will also be a comprehensive housing allocation system, which will ascertain an equitable distribution of the vacant dwellings to the (low-income) households.

Higher income households, currently spending (too) little on housing, will not be forced, but encouraged to leave inexpensive dwellings. The higher the income, the more they will have to pay for their housing. In this way more inexpensive dwellings will hopefully become available for the low-income households. Vacant or new inexpensive housing will not be allocated to higher-income households.

(B) The second type of housing policy we call **LIBERAL**. This variant assumes a more passive government. In the cities new dwellings will generally be expensive and built by private investors; far more owner-occupier dwellings than in the first scenario will be built, as well as relative expensive rental units. Much less housing will be constructed in the public sector, in the urban renewal areas as well as in other existing or not yet existing neighborhoods.

The costs of renovation of post-war dwellings will result in higher rents for the residents; renovation is not subsidized. Renters with low incomes will still have the possibility to receive rent-subsidies when the rent is high in comparison with their incomes, but only when the discrepancy between income and rent is not too high. In other cases they sometimes have to move to less expensive dwellings.

Higher-income households will be encouraged to leave inexpensive dwellings. This will, however, not be effected by higher rents, but by offering attractive (but also more expensive) dwellings in the city. In this way, more inexpensive dwellings could be available for the lower income households.

The effects of the two policy alternatives on the urban housing stock can be estimated (see: Van Kempen and Teule, 1990). In the year 2000 the housing stock will be more expensive in the liberal scenario than in the regulated scenario. In the liberal scenario a larger percentage of the stock will be in the expensive rent sector and in the more expensive owner-occupier sector. In the regulated scenario the availability of more expensive types of dwellings will be far less.

5. THE SPATIAL EFFECTS OF HOUSING POLICY IN THE 1990s

Which areas of the city will be important for the housing of low-income households in the next ten years? Will the function of different areas vary with different housing policy alternatives in the 1990s? The main presupposition is an increase of both the urban poor and the urban rich. As stated in the previous section, we differentiate between a regulated and a liberal housing policy. A government pursuing a regulated housing policy aims directly at the low-income households: new dwellings will generally be inexpensive, renovation-costs will be borne by the government, rent-help subsidies will allow low-income households to live in decent housing and high-income households will have to pay more for inexpensive dwellings.

A government with a liberal housing policy scenario in mind tries to support the low-income households only indirectly; new dwellings will generally be expensive, the costs of renovation have to be paid by the tenant and rent-help subsidies will be limited. Various measures aim at 'pulling out' the higher-income households, out of the less expensive rental units, which will become available then for the low-income households.

I will concentrate upon the 19th-century neighborhoods, the early-post-war neighborhoods and the new, not yet existing neighborhoods. These areas can be important for housing the poor, depending, of course, on the policy scenario.

THE 19TH-CENTURY NEIGHBORHOODS

Many households with low incomes live in these neighborhoods. In the regulated scenario the active government will encourage those with higher incomes to leave the less expensive rental units: they have to pay higher rents for the same dwelling, and have no access to other inexpensive homes. Vacant dwellings will be allocated to low-income households. New dwellings in these areas will be built almost completely in the inexpensive rental sector; also these new dwellings will be allocated to low-income households. Often the new dwellings will be inhabited by low-income households who lived in the neighborhood before, but who had to leave their dwellings because of demolition. The logical consequence is that in this scenario the 19th-century neighborhoods will become more and more the exclusive domain of low-income households. Only when the higher-income households refuse to leave (despite their higher rents), segregation will be less for the time being. The same story holds for the relatively inexpensive parts of the early-20th-century neighborhoods.

The **liberal scenario** will have other effects for these areas. Because fewer inexpensive dwellings will be built, the concentration of low-income households in the 19th-century neighborhoods will be less. A part of the inexpensive dwellings will be demolished, or renovated without governmental subsidies, which limits the housing opportunities for the low-income groups in this area. More expensive

homes will be built, especially on the most attractive parts of these areas (for example close to the city center and near waterfronts). These dwellings are accessible and affordable for higher-income groups only. For starters on the housing market, the 19th-century neighborhoods will be less accessible (because of the disappearance of the inexpensive alternatives). But less segregation on the neighborhood level can be mentioned as an advantage of the liberal scenario.

For policy makers an interesting dilemma emerges: in the liberal policy alternative, segregation of low-income households is less than in a more regulated policy. But this is a direct consequence of the fewer possibilities for those households. The choice is between less segregation and more housing opportunities for low-income groups in these 19th-century neighborhoods.

It is important to note that not every neighborhood will undergo the same changes at the same time. This holds for both scenarios. Also special characteristics of a neighborhood (situation, housing, population, services, etc.) can lead to differential developments. It is for example conceivable that in an area with old, inexpensive dwellings close to the city-center people with higher incomes and an urban life style will move less than those in areas situated more peripherally. Another example is the influx of low-income households in a neighborhood: for various reasons (for example life-style differences or decreasing housing values) this may induce higher-income people to move to other parts of the city or accelerate their moves to the suburbs. The image of a neighborhood can exert differential demand and therefore be an important aspect for its future development.

THE EARLY-POST-WAR NEIGHBORHOODS

These areas are currently inhabited by many elderly of whom many will pass away or move to an institution in the next ten or twenty years. In the **regulated scenario** the vacant inexpensive dwellings will not be allocated to higher income households; they have to look for more expensive dwellings in other parts of the city. People with higher incomes who already live in the early-post-war zone will be encouraged to leave: their rents will rise according to their income. If this policy succeeds, these areas will see a declining number of high-income households in the next decades.

But who will live here? We expect that all kinds of low-income households will increasingly penetrate these areas. The 19th-century neighborhoods and the worse early-20th-century parts, the traditional starting areas, are subject to urban renewal. The newly-built dwellings in those zones will be needed for those households that already live there. As a consequence not many dwellings will be available to starters on the urban housing market. In many cases they have to make their start in an outer zone of the city. Many of these starters will be young households, often without a job.

A second group that will increasingly inhabit the early-post-war zone consists

of the allochthoneous families, particularly the Turks and Moroccans. They also have few alternatives outside these neighborhoods. Dwellings in the other zones are either too small, or too expensive or both.

Because the dwellings in the early-post-war neighborhoods will increasingly belong to the least expensive of the urban dwelling stock, we expect the low-income households to concentrate in these areas. Also because the higher-income households disappear. Many of the neighborhoods in this zone will become minimum choice areas in the 1990s. Consequently, tensions among different population groups will intensify. In this policy alternative this minimum choice areas will be the urban problem areas of the decade to come.

In the **liberal scenario** renovation will not be government-subsidized anymore. Renovation will increasingly take place in some buildings in early-post-war neighborhoods. Consequently, the dwellings in these multi-family structures will become more expensive. For many low-income households they will be too expensive. In these areas the concentration of low-income households will diminish.

Other parts are already renovated. This renovation was subsidized, so the rents did not rise. Low-income households can still afford the rents of these dwellings. Also in the non-renovated parts of the early-post-war areas, low-income households can stay, at least until the start of the renovation.

In this liberal policy alternative, the total number of dwellings available to low-income households is less than in the regulated alternative. The spatial aspects are difficult to forecast. Concentration of low-income households will vary per building complex, not necessarily per neighborhood. Because housing corporations can decide individually which multi-family structures they are planning to renovate, concentration on a neighborhood level largely depends on these decisions.

NEW NEIGHBORHOODS

In section 4 we mentioned that in the four largest cities between 80000 and 90000 dwellings will be built in the decade to come. Part of this number will be built in the urban renewal areas, another part on vacant plots within the city limits, particularly on the city periphery and on sites where large building complexes can be converted into dwellings (like hospitals and military complexes).

In the **regulated scenario** possibilities exist for low-income households to move to neighborhoods which are not yet built in 1990 but will be by the end of the century. Some of the planned number of dwellings will be built in such areas and will not be too expensive. The individual rent subsidy will help those households to bridge the gap between their incomes and the housing costs.

Although on the city level most of the new dwellings will be inexpensive, the proportion of more expensive dwellings will be far larger in the new neighborhoods than in the urban renewal areas. Consequently, the new neighborhoods will

never be concentration areas for low-income households. Those households cannot afford the housing costs.

A very important limiting factor is the availability of building sites. Amsterdam and Rotterdam still have some extensive locations left for new housing construction, but in Utrecht and The Hague the opportunities to construct new neighborhoods on the city periphery are almost completely absent. This may result in a greater concentration of low-income households in the older parts of Utrecht and The Hague than in Amsterdam and Rotterdam.

In the **liberal scenario** the new neighborhoods will house only a few households with low incomes. In this alternative the construction of relatively expensive dwellings is prominent and on the periphery of the city almost no inexpensive dwellings will be built. Particularly on this periphery local government is able to create a living environment that can compete with the suburban areas outside the city. In this way suburban oriented higher-income groups are offered two realistic choice alternatives: they can either stay in the city and move to the periphery, or move to the suburbs. Constructing low-income housing in between the more expensive dwellings can decrease the value of those more expensive dwellings and reduce the quality of the living environment. The chance that higher-income groups will finally choose for the suburbs will increase.

Even in already existing new neighborhoods, those built between 1970 and 1990, the possibilities for low-income households will diminish. The increasing number of high-income households in the cities, will exert pressure on the housing market. Especially in these new neighborhoods, that are often attractive, because of the living environment and the type of dwellings (many single-family houses), rising housing costs can be the effect.

Summarized: in the **regulated scenario** we can expect a concentration of low-income households in 19th-century neighborhoods and in early-post-war neighborhoods. Also some parts of the early-20th-century neighborhoods will be important. In the **liberal** alternative it will be very difficult for low-income housing to find affordable housing at all within the city limits. The market rules. This means that only the worst parts of the urban housing market will be accessible. In general this includes only the older and not yet renovated parts of the urban housing stock.

6. CONCLUSION AND DISCUSSION

Hopefully it is clear that different housing policies imply different consequences for the housing situation of the poor and for the function of different residential areas. When housing policy will become more market-oriented, the position of low-income households will adversely be affected: some may have to move to more inexpensive dwellings, others have wait long before they can even make a start on the housing market. A liberal oriented housing policy will diminish the housing opportunities for low-income households. Some parts of the city will be-

come inaccessible for them and will become the domain of the high-income households. In a more regulated scenario the low-income households have more opportunities.

At the moment there are no ghettos in The Netherlands. In some neighborhoods many low-income households live, but they never belong to one racial, ethnic, or religious defined group. Moreover, in these neighborhoods there is always a mixture between low-income households and higher-income households. This situation exists, because some higher-income households prefer to live in a relatively inexpensive dwelling in a relatively old neighborhood. When government forces or encourages those higher-income households to move, the vacant dwelling will be occupied by a low-income household. Within a few years the neighborhood could be a concentration area of low-income households. I think that nobody is waiting for this situation. The chance to live among people with the same culture and more or less the same life style is even far less in a concentration area than in a ghetto. Policy makers should therefore be careful and not only look at direct financial advantages. The financial and social costs may be far greater in the not so far future.

Note: This article was originally presented as a paper on the Polish-Dutch Seminar on Housing and Urban Policy in Transition in Warszawa/Szymbark, October, 16-19, 1990. I would like to thank Jan van Weesep, Martin Dijst and Adriaan Hoogvliet for their valuable comments on the paper.

REFERENCES

- Amersfoort, J.M.M. van, 1979, Woonsegregatie, gettovorming en de overheid Paper voor de NSAV/KNAG-conferentie "Ruimtelijke Segregatie als Maatschappelijk Probleem", 12 oktober 1979.
- Anderiesen, G. & A.Reijndorp, 1989, Rondkomen of vooruitkomen; getto's in Nederland? In: F.Bovenkerk & L.Brunt (eds.) De andere stad; achter de facade van de nieuwe stedelijke vitaliteit, pp.159-186. Stedelijke Netwerken, werkstukken 16, SDU uitgeverij, 's-Gravenhage.
- Boeijen, M. & G.van Voorthuizen, 1987, Bevolkingsontwikkelingen en verhuurbaarheid; case study: Overschie, Rotterdam. Gemeentelijk Woningbedrijf, Rotterdam.
- Bosten, J.E.W.L & R.B. Jobse, 1989, Verhuurbaarheidsproblemen van naoorlogse woningcomplexen; een literatuurstudie naar oorzaken, preventie en aanpak. IOP-Bouw/Instituut voor Ruimtelijk Onderzoek, Rotterdam/Utrecht.
- Bovenkerk, F.,1989, Een vreemd gat in de arbeidsmarkt, *Intermediar* 25, pp. 51-57.
- Briene, M.F.M., F.M. Dieleman, R.B. Jobse & J.Floor, 1989, Beheer en verhuurbaarheid; een empirische studie van enkele naoorlogse woningcomplexen. IOP-Bouw/Instituut voor Ruimtelijk Onderzoek, Rotterdam/Utrecht.
- Centraal Planbureau, 1985, De Nederlandse economie op langere termijn; drie scenario's voor de periode 1985-2010. CPB, 's-Gravenhage.
- Central Planbureau, 1987, De arbeidsmarkt naar opleidingscategorie 1975-2000. Werkdocument 17, CPB, 's-Gravenhage.
- Clark, K.B., 1989, Dark ghetto, dilemmas of social power (2nd edition). Wesleyan University Press, Middletown.
- Dieleman, F.M. (ed.), 1985, Toekomstverkenning volkshuisvesting; bijdrage aan de toekomst van

- de volkshuisvesting, een inventarisatie en programmeringsstudie. Delftse Universitaire Pers, Delft.
- Dijst, M.J. & R.van Kempen, 1991, Minority business and the hidden dimension: the influence of urban contexts on the development of ethnic enterprise, *Tijdschrift voor Economische en Sociale Geografie* (forthcoming).
- Erkel, F.R. van & S.Musterd, 1989, Woonmilieus in de Amsterdamse binnenstad. In: F.M. Dieleman, R. van Kempen & J. van Weesep (eds.), *Met nieuw elan, de herontdekking van het stedelijk wonen*, pp. 83-94. Volkshuisvesting in theorie en praktijk 23, Delftse Universitaire Pers, Delft.
- Filius, F.C., 1989, Woningaanbod door sterfte. In: F.M. Dieleman, R. van Kempen & J.van Weesep (eds.), *Met nieuw elan, de herontdekking van het stedelijk wonen*, pp. 179-189. Volkshuisvesting in theorie en praktijk 23, Delftse Universitaire Pers, Delft.
- Heeger, H., 1988, Verhuurproblemen in naoorlogse korporatiecomplexen: huurdering 1985-1987. *Leegstand en Huurdering 4*, Delftse Universitaire Pers, Delft.
- Heeger, H. & F.van der Zon, 1988, Nieuw Engeland. Hoogvliet; perspectieven voor een na-oorlogs woongebied in Rijnmond. Volkshuisvesting in theorie en praktijk 17, Delftse Universitaire Pers, Delft.
- Hoogvliet, A. & R.B. Jobse, 1989, Naar een evenwichtiger opbouw van de bevolking, *Bouw*, 9, pp. 35-37.
- Hoogvliet, A., R.B. Jobse & P.Hooimeijer, 1988, *Vroeg-20ste-eeuwse woongebieden in Nederland: ontwikkelingen in functie en beheer. Stedelijke Netwerken, werkstukken 1*, Ministerie van Onderwijs en Wetenschappen, Zoetermeer.
- Hooimeijer, P. & M.Linde, 1988, Vergrijzing, individualisering en de woningmarkt: het WODYN-simulatiemodel. Proefschrift, Geografisch Instituut Rijksuniversiteit, Utrecht.
- Jobse, R.B., 1986, Bevolkingsontwikkelingen in de drie grote steden; het ontstaan van leeftijdsspecifieke woongebieden. In: F.M. Dieleman, A.W.P. Jansen & M.de Smidt (ed.), *Metamorfose van de stad; recente tendensen van wonen en werken in Nederlandse steden*, pp. 77-91. Nederlandse Geografische Studies 19, Koninklijk Nederlands Aardrijkskundig Genootschap/Geografisch Instituut, Rijksuniversiteit Utrecht, Amsterdam/Utrecht.
- Jobse, R.B., S. Musterd, R.B.J. Teule & S.Volbeda, 1988, *Wonen in de Randstad: een trendrapport. Stedelijke Netwerken, werkstukken 2*, Ministerie van Onderwijs en Wetenschappen, Zoetermeer.
- Kaa, D.J. van de, 1987, Europe's second demographic transition. In: *Population Bulletin 42. The Population Reference Bureau, Washington*.
- Kempen, R.van, 1988, Blijvers en verhuisgeneigden in Rotterdam: het belang van woning- en woonmilieukenmerken. In: *Planologische Diskussiebijdragen*, pp. 363-372, Delftsche Uitgevers Maatschappij, Delft.
- Kempen, R.van, 1990, In de klem tussen stedelijke woningmarkt en arbeidsmarkt; kansarmen in de Randstad. Deelrapport 3a: verhuisprocessen en woonwensen. Stedelijke Netwerken, werkstukken 22, SDU uitgeverij, 's-Gravenhage.
- Kempen, R. van & R.B.J. Teule, 1988, In de klem tussen stedelijke woningmarkt en arbeidsmarkt; kansarmen in de Randstad. Deelrapport 1: algemene ontwikkelingen en theoretisch kader. Stedelijke Netwerken, werkstukken 8, Ministerie van Onderwijs en Wetenschappen, 's-Gravenhage.
- Kempen, R. van & R.B.J. Teule, 1990, In de klem tussen stedelijke woningmarkt en arbeidsmarkt; kansarmen in de Randstad. Deelrapport 4: perspectieven voor de jaren negentig. Stedelijke Netwerken, werkstukken 25, SDU uitgeverij, 's-Gravenhage.
- Kempen, R. van & R.B.J. Teule, 1989, In de klem tussen stedelijke woningmarkt en arbeidsmarkt; kansarmen in de Randstad. Deelrapport 2: de woonsituatie en functie van de woningvoorraad. Stedelijke Netwerken, werkstukken 18, SDU uitgeverij, 's-Gravenhage.
- Kempen, R. van, R.B.J. Teule & J. van Weesep, 1989, Low-income households and their housing situations in large Dutch cities, *The Netherlands Journal of Housing and Environmental Research*, 4,4, pp.321-335.
- Kempen, R. van & J. van Weesep, 1989, De Haagse binnenstad als woongebied. In: F.M. Dieleman, R. van Kempen & J. van Weesep (eds.), *Met nieuw elan, de herontdekking van*

- het stedelijk wonen, pp. 95-112. Volkshuisvesting in theorie en praktijk 23, Delftse Universitaire Pers, Delft.
- Klerk, L. de & J. Vijgen, 1984, Cities in Post-industrial perspective: new economies, new life-styles - new chances? Paper for the International Symposium Metropolis '84. Instituut voor Sociale Geografie, Universiteit van Amsterdam.
- Kuhry, B. & R. van Opstal, 1988, De arbeidsmarkt naar opleidingscategorie 1975-2000, *Economische Statistische Berichten*, 76, pp. 72-77.
- Machielse, E.C.M., 1988, Wonen in Rotterdam opnieuw aantrekkelijk? Een onderzoek naar de belangstelling voor het wonen in Rotterdam, in het bijzonder haar binnenstad, onder midden en hoge inkomensgroepen; rapport 2: achtergronden van woonvoorkeuren. Vakgroep Stadsstudies, Rijksuniversiteit, Utrecht.
- Machielse, E.C.M., 1989, Stedelijke elite; terug van weg geweest? Een analyse van de aantrekkingskracht van de stad voor de hogere inkomensgroepen. In: F. Bovenkerk & L. Brunt (eds.), *De andere stad; achter de facade van de nieuwe stedelijke vitaliteit*, pp. 147-157. Stedelijke Netwerken, werkstukken 16, SDU uitgeverij, 's-Gravenhage.
- Manders, A.J.G. & J.J.M. Theeuwes, 1990, Werkloosheid van de tweede generatie, *Economische Statistische Berichten*, 75, pp. 224-228.
- Ministerie van Sociale Zaken en Werkgelegenheid, 1989, Kwartaalbericht arbeidsmarkt, vierde kwartaal. Ministerie SoZaWe, 's-Gravenhage.
- Rekers, A.M., M.J. Dijst & R. van Kempen, 1990, The influence of urban contexts on ethnic enterprises in The Netherlands. Paper prepared for the 86th Annual Meeting of the Association of American Geographers in Toronto, Canada, April 19-22, 1990.
- Stoppelenburg, P., 1988, Toekomstige ontwikkelingen van stedelijke gebieden; een verkennende studie met behulp van taakgroepen vanuit provinciaal gezichtspunt. IVA, Instituut voor Sociaal-Wetenschappelijk Onderzoek, Tilburg.
- Teule, R.B.J., 1990, In de klem tussen stedelijke woningmarkt en arbeidsmarkt; kansarmen in de Randstad. Deelrapport 3b: Volkshuisvestingsbeleid en segmentering op de woningmarkt. Stedelijke Netwerken, werkstukken 24, SDU uitgeverij, 's-Gravenhage.
- Teule, R.B.J. & R. van Kempen, 1991, Concentratiegebieden en getto's in Nederland? *Sociologische Gids* (forthcoming).
- Vliet, I. van, 1986, Sociale zekerheid in de klem. In: K. Schuijt & R. van der Veen (ed.), *De verdeelde samenleving; een inleiding in de ontwikkeling van de Nederlandse verzorgingsstaat*, pp. 97-122. Stenfert Kroese, Leiden.
- Weeda, C.J., 1985, Veranderende ideaalbeelden rond primaire leefvormen in hun macrosociologische betekenis. In: C.J.M. Corver, W. Dumon & J.M. L. Jonker (eds.), *Primaire leefvormen; ontwikkelingen in theorieën, onderzoek en problemen in de jaren zeventig*, pp. 109-123. SISWO, Amsterdam.
- Wilson, W.J., 1987, *The truly disadvantaged; The inner city, the underclass, and public policy*. The University of Chicago Press, Chicago.

DUAL INCOMES AND RESIDENTIAL PREFERENCES. THE CHANGING POPULATION PROFILE OF LARGE DUTCH CITIES

JAN VAN WEESEP AND RONALD VAN KEMPEN

Department of Geography, University of Utrecht,
Utrecht, The Netherlands

1. INTRODUCTION

Demographic changes, developments in the national economy and cultural movements are clearly reflected in the population profile of the large cities. Their heterogeneity, their complexity and their size ensure that all these developments can be witnessed there, often before they are obvious elsewhere. The urban bias in media coverage and the presence of the scientific community in these cities helps to focus early attention on these developments.

The increasing trend toward self-actualization of individuals leads to a rapid increase of the number of small households. The elderly as well as young adults prefer to live independently; couples with a long-term relationship postpone childbearing, many indefinitely; divorces are common. The effect is that many new types of households have joined, and have already largely replaced, the traditional families. Singles and two-person households increase rapidly in number. In the country as a whole, they constitute 56% of all households, in the large cities they account for 73% (Van Kempen & Teule, 1988).

The economic development adds to this diversity of households. New jobs are being added to the employment base at a high rate, both as highly qualified positions and as routine jobs on the lower rungs of the service sector. Flexible positions, part-time jobs and fixed contract periods have multiplied. The erstwhile low female labor market participation is now rapidly increasing, boosting the number of two-income households. The rate of increase has not kept up with the growing demand for labor. The number of unemployed increased rapidly during the 1980s, and remains high.

In the cities, these trends are magnified (Van Kempen & Teule, 1988). The number of households who depend on a social program for their income has mul-

tiplied along with the aging of the population and the growth of unemployment. Cultural and ethnic minorities have increased rapidly, and dominate specific age cohorts of the urban population. The poor are also much more present as a consequence of the economic development, along with the higher income households. In the 1960s and early 1970s, the older, centrally located residential areas of large cities were shunned by most residential developers and households. The suburbs were widely regarded as the ideal residential environment, and the single-family home as the housing form best suited to the aspirations of an increasingly affluent population. Consequently, the suburbs grew vigorously, a development strongly supported by spatial and housing policy measures.

Obviously not everyone could afford to move to the suburbs. For many, the next-best choice was an apartment in one of the new residential areas on the periphery of the central city. These were constructed in large numbers, in relatively low-density neighborhoods, with adequate green space. In the inner cities, new construction was sporadic, as urban renewal programs proceeded at a slow pace.

The residential structure of the cities consisted of at least four zones. In the multifunctional center of the city commercial land use alternates with residential functions. Prestigious buildings and dilapidated blocks alternate. This inner city is surrounded by neighborhoods dating back to the beginnings of the industrial revolution of the late 19th century. The majority of these were dilapidated, and these became increasingly the domain of an aging population, of ethnic minorities, and young singles and couples. A third zone consists of the neighborhoods that were developed during the first half of the 20th century. They comprise a variety with respect to residential quality and housing differentiation, and consequently seem to appeal to different groups. These areas are now rapidly changing their population. This process results on the one hand from the aging of a stable population, on the other hand from rejuvenation (Hoogvliet & Jobse, 1988). In the more attractive neighborhoods where it is possible to buy a home or an apartment, higher-income young households increase. Elsewhere, low-income family households, often belonging to ethnic minorities increase.

Also the zone of the post-war neighborhoods is changing its population make-up. Many of its dwellings are part of the public rental sector. Increasingly, the older parts with tired walk-up apartment buildings, seem to fill the role of the location of least choice. The same function is performed by the massive high-rise housing projects of the late-1960s (Van Kempen, 1986). Beyond the city limits stretch the new suburbs, with a high proportion of single-family owner-occupier housing, inhabited by middle-class families. The result of the household development process coupled with differences in housing market positions, was a net outward movement of population from the central cities. From 1960 to 1980, the cities of Amsterdam, Rotterdam and The Hague combined lost over half a million inhabitants, a quarter of their population (Jobse, 1986). Yet, recent reports on the state of the cities are upbeat. Suburban developments have clearly lost some of their appeal. The cities are back in favor with the residential population as well as with developers of residential and commercial real estate. Many of the Dutch

cities, large and small, are launching plans to redevelop entire inner city areas. They find the private sector not only willing to invest, but often aggressively promoting new projects. New housing developments are aimed at the new household types of the affluent consumer, even in less than attractive sites on the edge of the inner cities. The two-incomes, no-children households are being courted by almost every commercial sector. And they let themselves be wooed. When the city of Amsterdam recently unveiled plans to build some 600 apartments for sale in small complexes throughout the inner city and invited the public to register their interest, over 18000 potential buyers showed up.

The exodus of people has been stemmed, old residential areas are being renovated and gentrified, old industrial sites are being accorded new functions, and new economic sectors are making their appearance (Jobse, 1986). There are even serious worries that the turn around will be so strong that the needs of the low-income population majority will be overlooked and that they might be displaced (Jaaroverzicht 1987). It is in this general context, that we propose to look at some of the details of the new residential development of the large Dutch cities and of the contribution made by the households with the dual incomes in particular.

2. IS THE YUPPIE TAKE-OVER IMMANENT? THE PROBLEMATIC

To a large extent, urban development policy makers in the cities, as well as private developers and investors are betting on the favors of the higher-income groups (Jobse, 1986; Ottens, 1984; Vierde Nota, 1988; Volkshuisvesting in de jaren negentig, 1988). At the same time, housing policy makers insist that more public housing must be built to deal with the urgent housing needs of the low-income households (Volkshuisvesting, een kwestie van beschaving, 1988). They also seem to expect a flood of Young Urban Professionals and other new types of urban-oriented households, who will displace the poor.

How realistic is the assessment of the Yuppie invasion and the fear that they through their superior buying power will take over the inner city areas, turning them into shining, post-modern examples of the affluent society, amidst rings of decay? That question led us to investigate the migrants to the neighborhoods in the inner areas of The Hague. After a more general overview of the migration to these areas, we will focus on a specific subset: the dual income households. This means, of course, that single-person households are excluded from the analysis and that we will miss some yuppie-like types. The results of our study are discussed here in a context of migration trends to and from the cities in general, and the changing population profile of the cities.

Concretely, the questions we deal with are how many of the migrants to central city areas are dual income households and how many of these dual income households are high income households. We are also interested in the pattern of their destinations. Do they show a clear preference for certain neighbourhoods, and if so, is this related to neighborhood or to housing charac-

teristics or are there other reasons? Are they a major segment of the flow of migrants into each of these neighborhoods? Does the migration tend to alter the population profile of these neighborhoods significantly and permanently, or are the dual income households transients, ready to move out again after a tenure of but a few years? The significance of the answers to these questions to urban policy makers and officials and other sponsors of urban change seems to be evident (cf., Cybriwsky & Western, 1982). There seems to be also a more fundamental issue that can be discussed in this context. The outcome of this investigation is linked to the gentrification debate. On the one hand, evidence is discussed to see whether or not gentrification occurs and how significant it is at the neighborhood level and the city level. The study has also a theoretical component. The insights generated tie in with the discussion of the impact of the contemporary processes of social restructuring. In that particular debate, the emergence of the 'new middle class' is seen as a driving force of gentrification. Others tie it more closely to the role of women in the labor force (Smith, 1987; Rose, 1984) because of dual incomes and changing work patterns, which stimulate the new household types to look for a convenient location (Vijgen and Engelsdorp Gastelaars, 1986).

3. MIGRATION TO AND WITHIN THE LARGE CITIES

In their early phases of development, the large cities attracted huge flows of migrants. But by the 1960s, the net flow of people towards the cities started to change into its opposite. The resulting population decline changed into a precipitous drop by the 1970s. Then the process reversed again, and by 1985, young single persons flocked in such large numbers to the cities that in- and out migration were once more closely balanced (Jobse & Musterd, 1989).

Especially after 1980, the large cities showed significant gains in the competition for migrants. After a period in which the planned growth centers exerted the major attraction on migrants, they were less and less able to attract the large numbers of before. As they grew of age, an increasing proportion of the newly built homes had to be set aside for the local population starting housing careers. But also the changing symbiosis of growth centers and large cities changed. From a donor-recipient relationship, it was transferred into one of direct competition (Bloemberg 1987).

Various explanations can be advanced for the change in the relative position of the large cities in the migration flows. On the one hand, the increased attractiveness of the cities is often alluded to. Jobse and Musterd (1989) find this explanation unconvincing and view the change as cyclical, rather than structural. The number of people who leave the cities correlates strongly with the number of newly built homes outside the cities, and less so with the amount of new construction within their borders. This increased flow of migrants to the large cities may therefore be more closely related to the lessening attraction of the suburbs than to the increased appeal of the cities themselves. This is especially the case where the single migrants are concerned. Growth centres as well as large cities

book substantial, and increasing gains in the migration balance of this household type. But while the balance in the large cities increased tenfold between 1980 and 1985, the increase in the growth centers was less than 25%.

4. RESIDENTIAL MOBILITY IN THE HAGUE

Scrutiny of more detailed data for a number of neighborhoods in the city of the Hague substantiates the general picture. Single persons predominate among the migrants from outside the city, and their share is higher in this group than among the settlers from elsewhere within the city. The proportion of young adults also tends to be much higher. But the proportions appear to be related to the destination.

At this point, it is imperative to sketch the context of our study. In 1986, The Hague counted approximately 194000 dwellings, 25000 more than in 1960. New residential areas had been developed on the city's edge and in and near the city center. Urban renewal activities brought much demolishing, but also led to new public housing construction in older neighborhoods. These dwellings are available for households with a low or moderate income, and depending on their size, accommodate singles or family households. Obviously, these changes compounded the residential mobility, both within and between neighborhoods.

Our investigation took place in the city center, in two adjacent neighborhoods dating from before the turn of the century (Archipel and Zeeheldenkwartier) and two somewhat younger areas (Bomen/Heesterbuurt and Statenkwartier).

The city center shows the characteristic mixture of commercial and residential functions, and due to the specific character of The Hague as the seat of government, many government office buildings. In the last two decades, its residential function has been strengthened through urban renewal. Consequently, a very high percentage of the dwellings in the area is of recent vintage, and most is public (rental) housing. Single persons and two-person households are the typical inhabitants of this area, although there are some blocks where families are found.

Archipel is an adjacent neighborhood. Most of its buildings date from before the turn of the century. Many of these older buildings are large, and while some have been converted into offices, others have retained their residential function, albeit often subdivided into smaller units. Smaller buildings are considered to be attractive single-family homes. The population number is slowly decreasing, mostly through an aging process. Corresponding to its varied housing stock, the population of the area is diversified. Many family households have left and small households have taken their place. The group of 20-40 years old is relatively large.

Zeeheldenkwartier was also developed toward the end of the last century, but at a much higher density and with many more small dwellings than in Archipel. The structural quality of many of the buildings is poor, and parts of the neighbor-

hood are the scene of an urban renewal process. Most houses are privately owned rental units. The declining population consists increasingly of young adults, either singles or couples. Many of the immigrants originate from outside the city.

The two remaining research areas are situated somewhat further from the city center, albeit still within easy reach. Bomen/Heesterbuurt was developed between 1906 and 1944, and consists of quiet, well-groomed homogeneous residential blocks, which give the area a distinct bourgeois flavor. While the dwellings are not large, most consist of relatively inexpensive three bedroom apartments of good quality. The area's population is aging rapidly, but the rejuvenation process has started. The mobility rate, however, is relatively low. The other area, Statenkwartier, is in parts somewhat older, and is a prime example of an older attractive neighborhood. Individual dwellings are generally spacious, many buildings have been converted into condominiums and command high prices when they are put on the market. The population decreases slightly, and while the percentage of the elderly has diminished somewhat, the 35-64 age group is increasingly present.

We first want to investigate where the migrants to our study area came from. We divided The Hague into four zones: a central part, consisting of the city center and the adjacent, mostly 19th-century built neighborhoods; a ring around this central area, consisting of neighborhoods built in the 20th century, but before World War II; the third zone comprises the more luxurious parts of The Hague, while the fourth area is the zone of the post-war neighborhoods.

Among the migrants to the city center and the two older neighborhoods, single persons predominate. This is also the case in high-status Statenkwartier, but, corresponding to its large share of three-bedroom units, not in Bomen/Heesterbuurt. Both the Center and the Bomen/Heesterbuurt attract relatively few single migrants from outside the city, but while in the center most resettled households used to live nearby, the ones that move into a home in Bomen/Heesterbuurt come from all over the city. Zeeheldenkwartier and to an even larger extent Archipel, seem to act as destinations for singles from the city centre (Table 1).

The city center and the Bomen/Heesterbuurt are also exceptions when the origin of the migrants is combined with their age (Table 2). In both neighborhoods, relatively few of the younger immigrants come from outside the city. In general, Statenkwartier and Bomen/Heesterbuurt attract more people from all over the city than the other neighbourhoods; in the city centre, a high percentage comes from the city centre itself, or from adjacent neighborhoods. Statenkwartier attracts people from much further afield than the other areas.

The income of the migrants completes the picture of the differentiation. As could be expected from the differentiation of their housing stock, the Centre and Zeeheldenkwartier attract relatively many low-income households (Table 3). This bias is exacerbated by the high share of the young adults among the newcomers. These low-income households also seem to come from nearby, suggesting the pattern of small but frequent adaptations, which we have described in more detail elsewhere (Van Kempen & Van Weesep, 1988).

Table 1. Migrants to study areas, by place of origin and household composition (percentages of total per category)

	Center		Archipel		Zeehelden- -kwartier		Statenkwartier		Bomen/ Heesterbuurt	
	single person	two or more	single person	two or more	single person	two or more	single person	two or more	single person	two or more
Center	39	44	38	29	32	32	11	6	19	28
Around Center	13	13	3	8	6	13	8	8	13	10
Luxurious	8	-	8	10	10	8	19	12	13	6
Remaining	8	22	8	10	6	9	19	26	25	28
Outside The Hague	33	20	43	43	46	38	43	48	31	28
Total (%)	100	100	100	100	100	100	100	100	100	100
(abs)	64	45	87	49	63	53	64	50	32	50

Source: survey

Table 2. Migrants to study areas, by place of origin and age (percentages of total per category)

	Center		Archipel		Zeehelden- -kwartier		Statenkwartier		Bomen/ Heesterbuurt	
	under 35	35 and over	under 35	35 and over	under 35	35 and over	under 35	35 and over	under 35	35 and over
Center	38	47	32	37	26	48	8	11	28	18
Around Center	14	13	6	2	11	11	6	16	10	11
Luxurious	6	-	8	9	8	11	14	13	8	11
Remaining	11	23	4	17	7	7	19	37	25	32
Outside The Hague	31	17	50	35	48	23	53	24	29	28
Total (%)	100	100	100	100	100	100	100	100	100	100
(abs)	84	30	97	46	95	27	84	38	61	28

Source: survey

Table 3. Migrants to study areas, by place of origin and net household income (percentages of total per category)

	Center		Archipel		Zeehelden- kwartier		Statenkwartier		Bomen/ Heesterbuurt	
	<2000	>2000	<2000	>2000	<2000	>2000	<2000	>2000	<2000	>2000
Center	54	27	42	24	31	33	7	9	19	31
Around Center	12	16	5	5	17	5	7	12	12	10
Luxurious	4	4	9	7	8	10	16	13	12	8
Remaining	8	22	9	12	4	11	33	21	27	24
Outside The Hague	22	31	35	52	40	41	37	45	30	27
Total (%) (abs)	100 50	100 51	100 55	100 75	100 59	100 61	100 43	100 76	100 26	100 51

Source: survey

5. DUAL INCOME HOUSEHOLDS

The literature on the population dynamics of the large cities frequently contains the suggestion that the certain areas are being invaded by dual income households, who then gain dominance because of their superior buying power. Especially the city center and its adjacent neighborhoods are thought to be the targets of such take-overs. The characteristics of the housing stock as well as the proximity to a large variety of essential services and facilities are seen as the important factors in the preferences of this group for these areas (Vijgen & Van Engelsdorp Gastelaars, 1986; Cortie et al., 1984).

However, the proportion of households with dual incomes in the large cities in the Netherlands proves to be relatively low. For the cities as a whole, it is estimated to be approximately 15%, while it reaches 20% in the medium-sized cities and around 25% in the suburbs and growth centres. On the one hand, the low rate may be brought about by the relatively low female participation rate in the labor market. But the reason why the proportion of dual income households is much lower in the larger cities than elsewhere in the region has more to do with the large proportion of single-person households. When the population composition is held constant, their share in the population of the large cities (36%) is very similar, not higher than that elsewhere (Kruijthof, 1989).

The low proportion does not imply that significant spatial concentrations could not occur within the cities, nor that the percentage would be low among the migrants to the city. Yet, at first glance, the percentages are low among migrants to all study areas (Table 4). Only in the areas with a large share of more expensive dwellings (Statenkwartier, Bomen/Heesterbuurt) is the percentage somewhat higher, but even here not above one-third of the total number of households. It is

Table 4. Occurrence of dual income households among the migrants to study areas

	Center	Archipel	Zeehelden- -kwartier	Statenkwartier	Bomen/ Heesterbuurt
Number of households	117	145	122	124	87
% dual incomes	21	21	21	27	33
Number of two-person households	32	35	45	40	32
% dual incomes	56	69	44	75	78
Number of family type households	13	14	8	10	16
% dual incomes	54	50	75	40	25

Source: survey

Table 5. Characteristics of dual income households (migrants to study areas; percentages per category)

	Center	Archipel	Zeehelden- -kwartier	Staten- -kwartier	Bomen/ Heesterbuurt
AGE					
18-24	17	3	12	15	21
25-34	63	65	65	53	55
35-49	17	29	23	29	21
50-64	4	3	-	3	3
> 65	-	-	-	-	-
Total	100	100	100	100	100
INCOME (net household income)					
< 1250	-	-	-	-	-
1250-1999	4	13	-	3	4
2000-3999	75	42	50	21	88
> 3999	21	45	50	76	8
Total	100	100	100	100	100
ORIGIN					
Center	32	35	35	9	35
Around Center	16	10	4	12	10
Luxurious	-	7	15	12	3
Rest The Hague	36	7	12	20	21
Outside	16	41	34	47	31
Total	100	100	100	100	100
TENURE					
Rent	79	70	73	47	45
Owner-occup.	21	27	27	53	55
Other	-	3	-	-	-
Total	100	100	100	100	100
Number of households	24	31	26	34	29

Source: survey

striking that the highest 'raw' percentage is scored in the Bomen/Heesterbuurt, which we saw before (Table 1) had a very high percentage of migrants who were part of a household consisting of more than one person. Indeed, further analysis shows clearly that the small share of the dual-income households is brought about by the large number of single-person households. When the shares are recalculated on the basis of households with two or more adults, the shares increase dramatically. The migrants to the (lower-priced) inter city and Zeeheldenkwardier neighborhoods lag in the general image. But the outcome could imply that the share of the dual income households could increase substantially if the singles set up joint households. Clearly, the dual income households do not dominate the migrant population, yet, a potential substantial increase of the share of dual income households can not be ruled out. Until the couple starts a family, because the (small!) sample indicates that the share of dual income households would then decline dramatically...

Table 5 gives more details of the dual income households: a large proportion is younger than 35 years of age, which may be related to the traditional choice of a Dutch household to eventually rely on the male wage earner, certainly if a family is started. Or do such households leave the older city areas in search for a residential environment which is more conducive to the combination of raising children and pursuing a career? If the dual incomes persist, they apparently are not so closely tied to a specific residential environment.

An interesting extra dimension is the income position of the dual income households. In contrast with the frequently heard suggestion, many do not have a high income. Few earn a combined income of over 4000 guilders per month, which indicates that two low incomes are combined. Apparently, there is a necessity to earn two incomes, and when the necessity is removed, the temptation to revert back to the traditional role pattern is strong. The exception is formed by the migrants to Statenkwartier. Higher incomes are quite common among the dual income households, and further analysis of the data brought to light that almost one-third of all dual income households earn very high incomes (over 8000 guilders per month). The only other neighborhood where this particular group is likewise represented is Archipel, but the dualistic character of the neighborhood brings about a more even distribution of income among the dual income households.

The dual income households in the city center and in the Bomen/Heesterbuurt are not wealthy Yuppies. The predominance of public housing in the center and of relatively modest housing in Bomen/Heesterbuurt would almost preclude this. Where have the dual income households who settled in the study areas come from? It is striking that relatively many of those settling in Zeeheldenkwardier, Statenkwartier and Archipel have come from outside the city. It is possible that this tendency of concentration is brought about by the housing qualities, but some influence of the allocation rules may also have been brought to bear. Certainly for those in Statenkwartier, the high income position can buy them access to a desirable, expensive dwelling. The same may be true for Archipel, where a significant number of expensive housing continues to be used for residential pur-

poses. Quite a few have come from nearby, which suggests that the neighborhood is considered to be attractive.

A higher proportion of the dual income households than of the others own their own home, but the majority of them rent their dwelling, especially in the most centrally located neighborhoods. This is not too surprising, given the relatively modest incomes on most of the dual income group. The home ownership rate is higher in Statenkwartier (high incomes) and in Bomen/Heesterbuurt (relatively low-priced attractive housing). This may also indicate a long-term commitment to the neighborhood. An important question for the evaluation of the permanency of (and possible take over by) the dual income group in the various neighborhoods is that of their intentions to move on. In a more general format, this question contributes to the insight in the population dynamics of neighborhoods, and ultimately of the entire city.

Table 6 lists the major reasons for the selection of the current place of residence: characteristics of the dwelling or the attractiveness of the neighborhood. Clearly, the expectation has to be that the amenities of the residential environment are the dominant motive for the choice, if only because the dual income households would be able to afford any dwelling anywhere they fancy. Obviously, this expectation is not born out by the results of the survey. In not one single neighborhood is the environment the dominant reason. Some aspect of the dwelling is invariably the reason for the choice for the present address. Mostly this concerns simple aspects: the house is bigger than the previous one, it is of better quality, more attractive, or simply because it was available. In this respect the dual income households are no different from the single persons or the families with one wage earner (Van Kempen & Van Weesep, 1988).

Table 6. Dual income households (migrants to study areas) and major reasons for the selection of the current place of residence, respectively their desire to move (percentages per category)

	Center	Archipel	Zeehelden- kwartier	Staten- kwartier	Bomen/ Heesterbuurt
REASON					
Dwelling	79	52	62	*	54
Neighbourhood	17	31	35	*	38
Other	4	17	3	*	8
Total (%)	100	100	100	*	100
(abs)	24	29	26	*	26
DESIRE TO MOVE					
Yes	67	77	*	68	19
No	25	23	*	29	81
Don't know	8	-	*	3	-
Total (%)	100	100	*	100	100
(abs)	24	31	*	34	26

* Data not available

Source: survey

Some households did indicate that their reasons to choose for the present dwelling were related to an aspect of the neighborhood. But the surprising thing is that this occurs less in the city center, the place where the gentrification is supposed to happen because of the rich mix of facilities and services, and most in the rather quite and very residential Bomen/Heesterbuurt. The neighborhood qualities that the respondents from this area refer to are not the very urban qualities. Instead, peace and quiet, the homogeneity, the neatness and the provision with public green are emphasized as the attractions. Only among the migrants to Archipel did we encounter some that chose their present dwelling because of the liveliness, the restaurants, the facilities and the nearness of the city center. Elsewhere, the motives had not a clear pattern.

And stability, slow incrementation as more and more dual income households move into the neighborhoods each year? This will clearly not be the case. A clear majority intends to move away again and only a few indicate that they would like to spend their lives in the present location. This may not be too surprising for those who only ended up where they did because they had little choice. But even the majority of the high-income migrants to expensive Statenkwartier intend to move elsewhere in the foreseeable future. Have these people come from elsewhere, pursuing a dream which has not been born out and will they now turn away? Or are they entering into a next stage of their life cycle in which the location is less suitable?

Only the respondents from the Bomen/Heesterbuurt express a great deal of satisfaction. There is a clear link here with the tenure of the present dwelling: of the 16 respondents who own their home, 14 don't intend to move. Among the tenants, the inclination to move on is much higher. Is homeownership an impediment to mobility, or do people only buy when they have settled down for good?

6. CONCLUSIONS

The implications of the lack of high-income stable migrants for the presently designed housing/urban policy can be drawn out. Based on our analysis of dual income households we can state: either the Dutch Yuppie does not exist, is of a special bourgeois breed or else lives outside the cities. Does this undercut the policy to stabilize the cities, by providing a mix of residential opportunities? Or are there so few opportunities now and has the quality of urban life slipped so far that the people who matter do not at present give living in the city serious thought? Is it the people, the quality of urban life vis-a-vis life elsewhere or simply the specific functioning of the housing market and the lack of a clear policy objective that makes us fail to uncover the onslaught of the Yuppies? Or do Yuppies predominantly belong to single-person households? Or, finally, does the location of our research matter? The Hague may be not a very good representative of the large cities in The Netherlands; other conclusions may emerge if a similar research takes place in certain neighborhoods of Amsterdam or even Rotterdam.

REFERENCES

- Bloemberg, J.T.M., 1987, Groeikernen — en groeistedenbeleid, de toekomst van de groeikernen, *Stedebouw en Volkshuisvesting* 7/8, pp.273-282.
- Cortie, C., R. van Engelsdorp Gastelaars, P. Terhorst & J. van de Ven, 1984, *Nieuwe bewoners in de binnenstad van Amsterdam; recente veranderingen in de bevolkingssamenstelling en de bedrijvigheid van Amsterdam en haar binnenstad*, Instituut voor Sociale Geografie, Universiteit van Amsterdam, Amsterdam.
- Cybrivsky, R. & J. Western, 1982, Revitalizing downtowns: by whom and for whom? In: Herbert, D.T. & R.J. Johnston (eds), *Geography and the urban environment, Progress in research and applications, vol. 5*, pp. 343-365. John Wiley & Sons.
- Hoogvliet, A. & R.B. Jobse, 1988, *De veranderende woonfunctie van de vroeg-20ste-eeuwse wijken in de drie grootste steden*. Paper prepared for the 'Nederlandse Geografendagen', Rotterdam.
- Jaaroverzicht Volkshuisvesting Amsterdam*, 1987, Gemeentelijke Dienst Volkshuisvesting, Amsterdam.
- Jobse, R.B. 1986, Bevolkingsontwikkelingen in de drie grote steden; het ontstaan van leeftijdsspecifieke woongebieden. In: Dieleman, F.M.; Jansen, A.W.P.; Smidt, M. De (eds.), *Metamorfose van de stad; recente tendensen van wonen en werken in Nederlandse steden*, pp. 77-91. Nederlandse Geografische Studies 19, Koninklijk Nederlands Aardrijkskundig Genootschap/Geografisch Instituut Rijksuniversiteit Utrecht, Amsterdam/Utrecht. *Tijdschrift voor Economische en Sociale Geografie*, 78, 4, pp.305-311.
- Jobse, R.B. & S.Musterd, 1989, *Dynamiek in de Randstad; een analyse van de woningbouw- en migratiestatistieken in de periode 1970-19865*. *Stedelijke Netwerken Werkstukken 10*, Ministerie van Onderwijs en Wetenschappen, Zoetermeer.
- Kruijthoff, H.M., 1989, *Homogenisatie en diversificatie in de Randstad; ontwikkelingen in woonmilieus 1981-1986* (forthcoming). *Ontwerp nota volkshuisvesting in de jaren negentig; van bouwen naar wonen* 1988, Ministerie van Volkshuisvesting, Ruimtelijke Ordening en Milieubeheer, SDU, 's-Gravenhage.
- Ottens, H.F.L., 1984, A new urban policy report for The Netherlands, *Tijdschrift voor Economische en Sociale Geografie*, 75, pp. 232-234.
- Rose, D., 1984, Rethinking gentrification: beyond the uneven development of Marxist urban theory, *Environment and Planning D*, 2, pp. 47-74.
- Smith, N., 1987, Of yuppies and housing: gentrification, social restructuring, and the urban dream, *Environment and Planning D*, 5, pp. 151-172.
- Van Kempen, E., 1986, High-rise housing estates and the concentration of poverty (the case Bijlmermeer), *The Netherlands Journal of Housing and Environmental Research*, 1, pp. 3-26.
- Van Kempen, R. & R. Teule, 1988, *In de klem tussen stedelijke woningmarkt en arbeidsmarkt: Kansarmen in de Randstad; Deelrapport 1: algemene ontwikkelingen en theoretisch kader*. Stedelijke Netwerken Werkstukken 8, Ministerie van Onderwijs en Wetenschappen, 's-Gravenhage.
- Van Kempen, R. & J. van Weesep, 1988, Residential dynamics of the inner city: The case of The Hague, *The Netherlands Journal of Housing and Environmental Research*, 3, pp. 217-228.
- Vierde Nota over de Ruimtelijke Ordening*, 1988, deel a: beleidsvoornemen. Ministerie van Volkshuisvesting, Ruimtelijke Ordening en Milieubeheer, SDU, 's-Gravenhage.
- Vijgen, J. & R. van Engelsdorp Gastelaars, 1986, *Stedelijke bevolkingscategorieën in opkomst; stijlen en strategieën in het alledaags bestaan*, Koninklijk Nederlands Aardrijkskundig Genootschap/Instituut voor Sociale Geografie Universiteit van Amsterdam, Amsterdam.
- Volkshuisvesting, een kwestie van beschaving*, 1988, Diensten Volkshuisvesting van de gemeenten Amsterdam, Rotterdam, 's-Gravenhage, Utrecht en Groningen.

CHANGES OF POLISH HOUSING SYSTEM — — SOCIAL ATTITUDES

ALINA MUZIOŁ-WĘCŁAWOWICZ

Department of Geography of Settlement and Population,
Institute of Geography and Spatial Organization, Polish Academy of Sciences,
Warsaw, Poland

1. INTRODUCTION

The basic aim of this elaboration is to refer the attitudes of the Polish society in relation to changes taking place in the housing economy. It will concern inhabitants of towns and the so-called socialized (non-private) housing sector. It included municipal housing, cooperative housing and housing built by enterprises, in which the organization of housing and means of financing were different than in the private sector. Of a particular significance was the fact that socialized housing made use of very high subventions and preferential credits up to the year 1990.

Moreover, the recent changes and drafts of changes in housing will be presented, which have an influence on attitudes of the society in relation to housing. Thus only the selected facts and conclusions from them will be presented, without general references to social theories.

2. IMMATURE MARKET ORIENTED ECONOMY; HERITAGE OF THE SOCIALIST HOUSING POLICY

The economic system in Poland of 1990 is being defined as an immature market oriented economy (Józefiak, 1990). The present state residential housing and trends of housing policy constitute an intermediate stage between the centrally controlled economy and a market oriented one. The economic program of Balcerowicz, in the first half of the year aimed at stopping the inflation and balancing of the market, indicates the attaining of market balance is progressing in a situation where there is a very high level of prices for goods and capital, as

well as low level of wages. An illustration of the effects of that program in the scope which interests us most might be provided by two amounts: the market price per one square meter of an average size dwelling (for Polish standards) in Warsaw amounts to 400-500 \$ (September 1990), and the average monthly salary in the basic branches of socialized economy amounts to about 100 \$ (August 1990).

The economic reform causes the most significant disturbances in those branches, which to the largest extent used subventions of the central budget. One of them is the housing economy. It is estimated that up to the year 1990 the participation of the state in financing the construction and the maintenance of dwellings amounted to about 60% (Herbst, Modliński, 1990). It is difficult to evaluate the share of the state in financing the housing economy in 1990. From the central budget about 11.1 billion zlotys have been destined this year for the housing economy. Of that amount, a half was destined for the maintenance of state and municipal buildings and central heating of dwellings, and the other half for guarantee bonuses of housing deposits (savings) of cooperative members waiting for their dwellings. The recently obtained additional financial means from the budget are being destined for social help in the form of subventions for increased rent for poorer families. A consequence of subventions for housing is the ineffectiveness and an uneconomical management of the housing economy.

Housing problems in Poland due to a 45-year communist economy may be described with the help of two elements. The first one, in the material layer, is a shortage of dwellings and a poor condition of the existing stock. The second, in the conceptual layer, is the heritage of ideology and principles of the hitherto housing policy dominating by that ideology.

A heavy burden of the housing economy is the shortage of dwellings. Housing needs up to the year 2000 are estimated at 2.7 to 6.0 million dwellings. The first amount, of ministerial data, is a result of adapting the criterion of making equal the number of dwellings and the number of households. The second amount, from analyses conducted by independent experts, takes into consideration a similar criterion (with different estimations of the number of households), expanded by the number of totally decapitalised dwellings, which ought to be periodically or permanently counted out of exploitation. In the cooperative sector itself there were 1.2 million persons registered at the end of 1989 as waiting for dwellings. *Nota bene* it has been estimated that demolitions or general overhauls should up to 2000 include 230 000 dwellings per year. And in the period of 1982-1988 an average of 189 000 dwellings per year have been built in Poland (Herbst, Modliński, 1990).

The communist ideology allotted a right to a dwelling to the society. Such a system of housing provision was considered as providing a base for the reproduction of the labour force. After the war the state has taken over completely the burden of construction, and in practice also of dwellings exploitation in towns. Later, with successive modifications of the housing policy due to a permanent shortage of financial means, the share of own financial means of the population

in the building of dwellings kept increasing. Developed was cooperative housing and later cooperative of owners housing. However, the housing cooperative movement did not give to their members full rights resulting from the idea of a cooperative selfgovernment. The construction of housing has been permanently centrally organized, managed and credited up to the 1980s.

The policy of payments (rent) for dwellings was to implement social tasks (realization of the general right to a dwelling through taking into consideration the purchasing power of the population) and economic tasks (ensuring of the maintenance and reproduction of the stock). During the last four decades practically no economic nor social aims have been realized while determining the height of rent (Kulesza, 1989). This was due to the fact that rent did not depend on living conditions or material situation of the families, but on the type of investor and age of the given stock. The inhabitants of cooperative stock are burdened with costs of exploitation of the stock and paying back of credits provided by the cooperative for the construction of the dwellings. The newer the dwellings, the higher the payments of credits resulting from the increase of the construction costs. On the other hand, in the municipal stock and buildings constructed by enterprises, rent has been permanently highly subsidized. As accessibility of municipal stocks was not dependent upon the level of income, and moreover as in the middle of the 1970s state construction practically was given up, disproportions kept growing in burdening families by housing expenses, which were not justified from the social point of view.

Significant for the housing policy were the constant changes in principles and concepts. Moreover, those changes, due to the increasing ruination of the housing economy, never have been neither complex nor consequent. They did not strengthen the housing sector, and their social consequences were often turned against the officially announced egalitarianism. The positive effects of changes in the policy in those spheres, which they concerned, if they did occur, they did work only for a short period of time.

3. ATTITUDES OF THE CITIZENS IN RELATION TO HOUSING UP TO 1990

Although the realization of the concept of citizens being entitled to dwellings encountered a strong barrier of demand, the enforced model of housing allotments created in the urban population a passive attitude towards the problem of obtaining dwellings and managing the existing stock. It may be ascertained, however, that the above mentioned passive attitude was an enforced attitude, imposed on the society by the socio-economic system.

The society had no influence on the centrally determined relations between funds for individual consumption (wages policy) and funds for collective consumption (organization and financing of satisfying general needs). Wages were on a relatively low level, which did not make it possible for the majority of the

population to satisfy their housing needs through individual housing or free market transactions.

The existing and purposely developed organizational and economic system of construction serves large scale building, thus dooming the inhabitants of towns to a uniformity of housing and neighbourhood standards.

As soon as possibilities of activities shortening the way to a dwelling appeared owing to new trends of the housing policy they were generally taken advantage of. An example may be constituted — in the 1970s — by an interest in the individual ownership status of cooperative dwellings, as it shortened the period of waiting for a dwelling and gave a right for applications for a larger one. Moreover — that is already history of the 1980s — the officially initiated movement of establishing small cooperatives (with a planned share of own work during the construction) met with a wide positive social reaction. Up to the moment when reality hit with the complex of barriers connected with the shortage of construction materials, building land and resistance of state administration.

The bureaucratic system of dwellings allotment created possibilities for frequent corrupt practices, both individual ones (falsifying data concerning the actual housing situation), and group ones. Because in that way we can describe preferences for defined social and professional groups, so usual in the 1970s. Paradoxically, those unfair actions in the fight for rare commodities are also a manifestation of activity.

At the beginning of the 1970s, owing to "consumption" of western credits, a significant improvement took place in housing conditions. The housing aspirations and expectations of the population increased markedly. They were, after all, stimulated by official propaganda.

It seems, however, that evaluations of own housing situation and real perspective of changes were highly rational in the society. As may be shown by poll studies (e.g. works of A.Ginsbert-Gebert, 1979, J. Wiench, 1980), subjective evaluations of own housing conditions were in accordance with their objective valuations (statistical indices for the given populations). The realism in the autoevaluation and possibilities of their improvement may be proven by results of a mass general Polish poll studies of the Central Statistical Office (*Warunki mieszkaniowe...* 1987). Almost a half of the polled stated no need for improvement in their housing situation. From among those needing such an improvement, almost 40% considers they have no sufficient financial means, about 20% thinks it would not be possible due to organizational difficulties (lack of access to socialized dwellings, shortages of building materials). Only 35% of persons feeling a need for improvement assumed its implementation in the nearest future.

From the hierarchical viewpoint, the most significant feature of a dwelling for the Polish urban society is — as is seen from sociological studies and an analysis of the housing market — simply its size. The whole activity is being concentrated on efforts at acquiring a sufficiently large and appropriately quickly attained dwelling. The satisfying of needs in the scope of other elements of the housing environment, despite the consciousness of their importance, is — be-

cause it has to be in our reality — ignored or put away in time as an affair to be settled in the future.

Legal regulations of the previous regime gave the inhabitants one privilege - a strong legal protection of tenants.

4. SOCIAL REACTIONS TO CHANGES IN HOUSING IN 1990

Affairs of the "here and now" due to necessity must be described on the basis of general information, most frequently from the press. The present changes in housing may be defined with the help of a few elements, mutually influencing each other: (1) change in principles of financing for housing, (2) market prices, (3) transformations in the construction industry, (4) efforts at putting ownership relations in order.

In the social perceiving the hitherto changes in the housing system are observed in a critical way. In accordance with studies of public opinions conducted in late spring by the Centre of Studies of Public Opinions, housing as a whole and efforts of the Ministry of Construction and Spatial Economy met with the most severe criticism. The negative evaluations were probably due to the still progressing housing regress and the price shock. Not without some importance was also the fact that increases in rent fees took place after such increases as food and energy. Thus the society came nearer to the limit of financial endurance, and in certain groups this limit was exceeded. The effects of the new situation in housing are still not felt as successes of the new policy. Maybe also the insufficiency of propaganda activities is to be felt — each preceding new government promised priorities for the housing problems and rapid successes in that scope. This time a worsening of the situation — even though only a temporary one — was promised.

The introduction at the beginning of the year of Balcerowicz's reform indicated a many-fold increase of maintenance costs of cooperative dwellings, which was a consequence of the liquidation of the preferential interests on housing credits. Certain facilitating were maintained for persons paying back credits for dwelling built before 1990, however, they concern rather conditions of payment and not the height of the interest.

Fear of high interest of credits and of price increases caused at the end of 1989 mass back payments of previously taken credits and buying back of cooperative and municipal dwellings. However, a considerable number of cooperative members remains especially burdened with the weight of the finance reform — those are members who have received their dwelling relatively recently or are receiving them now. It is "their fault" that they have occupied such a place in the queue for cooperative dwellings. Paying back of credits also overburden their family budgets. In accordance with estimations of H.Kulesza (1990) in the case of a yearly interest equal to 10%, the total expenditures for the newly received dwelling of an average size, including paying back of credits with inter-

est, exploitation charges and costs of energy, would amount to about 60% of an average salary and 40% of average family income. And the present credit conditions are much worse. The half-yearly interest of credits have been determined in the middle of this year as 36%, in the first months of the year that interest was calculated in the monthly relation. Everyday papers alarm about frequent cases of not giving allotments of new cooperative dwellings and serious delays in payments for dwelling exploitation by the tenants.

The hitherto activities of the Ministry of Construction and Spatial Economy are not spectacular, they are based on the creating of foundations for the new system. However, it is possible that this organ works too slowly, at least in relation to social expectations. Not long ago a Bank of Housing Economy was established, which is to control and promote financing for housing. After the first press conference of the minister concerning new principles for financing of housing, it became known that three forms of credits are planned: contract credits (connected with a long term saving for housing needs), restitution of mortgage credit and general bank credits. However, it is already known in advance that no plan, even if it applied the best experience of the western countries, would be easy to accept by the society. In each version it must be based on the shifting of the building costs of new dwellings onto citizens, and the possibilities of maneuver moderating financial burdens is — due to the financial situation of the country — very small. Moreover, in the Polish economic experiment there are too many unknown factors concerning the state of the whole economy, as well as of housing in the nearest future.

Significant transformations took place in the industry of building materials and in building enterprises. Their effects are already to be observed on the market of building materials (increased demand and stabilization, and even a price decrease of certain products). In construction a consumer (investor) market commences its activity thanks to the division of numerous state enterprises and the expansion of private companies. However, the average costs of construction of one square meter of a dwelling reached in the second quarter of this year the enormous amount of 1.2 million zł.

The process of bringing rent in the municipal stocks to real proportions was undertaken gradually, the largest increases are to be expected next year. After the last increase in September simultaneously assumed was a system of social assistance destined for decreasing its consequences for the poorest families. The right for this type of social assistance is applied to those families, the expenditures of which for the exploitation of dwellings would exceed 8% of family income. It is estimated that it would embrace 30% of families in towns. There is still a lack of information as to how this system, realized by local authorities, and financed centrally, would function in practice.

This time social reactions to housing problems are characterized by fear and uncertainty. Naturally people are not eager to part with the conviction that demand and maintenance of dwellings are a duty of the state. It is difficult to make an effort to support the new direction assuming for dwellings attributes of a

market commodity, while experiencing a stepwise decrease in the living standard. The attitudes of uncertainty and fear for the future, criticism due to a lack of spectacular successes of the new economic policy are characteristic for the attitudes of the society in relation to a whole sphere of everyday life experiences. However, although in other spheres, such as those connected with food, employment market, culture requirements, at least the basic rules of the game are known, and sometimes even the effects, then in housing everything remains a mystery.

The uncertainty results here from financial causes — how much more will we have to pay for the dwellings, and also from organizational ones. In this latter sphere the number of questions is enormous, I will limit myself to mentioning only a few of them:

1. How will the problem of credits for housing be solved and will it be adapted to possibilities of groups with lower incomes?

2. What will be the relation of the state to duties to persons awaiting in queues for cooperative dwellings (we have 1.2 million members of housing cooperatives awaiting dwellings and 6 million saving deposits for housing needs)?

3. How will local self-governments, taking over at their disposal state stocks and land economy, treat housing problems?

4. What will be the fate of tenants occupying dwellings in private buildings after a change in the housing regulations?

When we take into consideration a manifestation of attitudes to housing problems, they are realized through concrete actions, of which we may observe a whole spectrum: we still save on our housing deposits hoping that the state would solve the problem of revalorisation of those savings, we build individually (individual housing does not observe a more severe regress), we become organized in order to fight together for dwellings (established was an Association of Homeless) and for cooperative rights, but at the same time a part of people do not take over new dwellings and do not pay rent.

The creating of legal regulations for the new political system in the whole economy, as well as in housing, requires a lot of time. The freedom and democracy have a very high price in the Polish reality. Possibly the society, knowing the deceitful living patronage of totalitarianism, very slowly grows up to maturity in the democratic system. However, the question still remains open whether the new legislative and executing authorities properly approach the succession of transformations in matters of significant social rank. Properly, which means in such a way that the society be help in an adaptation to new conditions, not only in the political sphere, but also of everyday life.

REFERENCES

- Ginsbert-Gebert A., 1979, Warunki życia w osiedlach warszawskich w świetle opinii ich mieszkańców, *Kronika Warszawy*, 1/37, 45-62.
- Herbst I., Modliński J., 1990, Studium budownictwa mieszkaniowego w Polsce, Warszawa, typescript.
- Józefiak C., 1990, Progi i szanse polskiej gospodarki, *Rzeczpospolita*, 210(2644), 10 09 1990.
- Kulesza H., 1989, Wydatki ludności na mieszkanie, Instytut Gospodarki Przestrzennej i Komunalnej, Warszawa.
- Kulesza H., 1990, Potrzeby kontra możliwości. O roli państwa w budownictwie mieszkaniowym, *Tygodnik Powszechny*, 11 (2125), 18 03 1990. Warunki mieszkaniowe gospodarstw domowych oraz wydatki na mieszkanie w 1986 r., 1987, *Statystyka Polski*, 51, Główny Urząd Statystyczny, Warszawa.
- Wiench J., 1980, Atrakcyjność miejsca zamieszkania w aglomeracji warszawskiej, *Sprawy Mieszkaniowe*, 2, 15-28.

SOCIO-DEMOGRAPHIC AND HOUSING CHANGES IN THE URBAN REGION OF WARSAW

ALINA POTRYKOWSKA

Department of Geography of Settlement and Population, Institute of Geography
and Spatial Organization, Polish Academy of Sciences, Warsaw, Poland

1. INTRODUCTION

Regress in housing construction within the urban region of Warsaw has been deepening for the last 15 years. The distribution of new housing in relation to the regional distribution of population has been highly differentiated. In the years 1945-1978, 52 4400 dwellings were completed in the region of Warsaw, which constituted about 10% of the total number of dwellings built in Poland (see Table 1). The 1945-1978 construction boom signified a high intensity of housing construction. It amounted to 238 dwellings per 1000 inhabitants, as compared to the national average of 158 dwellings per 1000 inhabitants. At the same time, it meant an almost complete renewal of the housing stock. Dwellings completed in the years 1945-1978 constituted about 74.2% of the housing stock in 1978 (in Poland about 58%). However in the years 1979-1984, residential construction in the region decreased to 6% of the national production, and in the last period 1987-1989 — to 4.6%, i.e. the renewal of the housing stock slowed down. The number of dwellings completed in 1987-1989 (in absolute numbers and per 1000 inhabitants) indicates the persisting retrogression in housing construction. In the end of 1980s, the level and intensity of construction activity corresponded to those of the 1960s. Now, in 1990, the situation in housing construction is catastrophic.

2. HOUSING AND POPULATION DEVELOPMENT

The growth rate of the housing stock depended more on the extent of the economic development of the capital city and region of Warsaw and its administrative functions than on the existing housing needs. The increase in the

Table 1. Housing construction in the Warsaw region, 1945-1978

Years	Dwellings completed		Percentage of dwellings completed in the Warsaw region
	in the Warsaw region	in Poland	
1945-1970	374 000	3 619 500	10.3
1971-1978	149 800	1 781 700	8.4
1945-1978	524 400	5 401 700	9.7
1979-1984	76 400	1 259 800	6.0
1945-1984	600 800	6 661 000	9.0
1985-1987	28 175	566 000	5.0
1987-1989	25 191	531 200	4.6
1945-1989	654 166	7 758 200	8.4

Source: J.Matuszewski, 1986: Statistical Yearbooks of the Voivodship of Warsaw 1988, 1989, 1990 Statistical Yearbooks 1989, 1990, GUS, Warszawa.

Warsaw region between 1970 and 1989 is presented in Fig. 1a and 1b. The number of new dwellings increased each year up to 1975. Starting from 1976 the annual growth rate of housing stock fell constantly. On the whole new dwellings in the Warsaw region in 1976 totalled 79.1% of the 1975 production, whereas in 1989 only 27.7%. A majority of dwellings were built in Warsaw and several towns of the outer ring (Fig. 2; Table 2). The greatest drop occurred in 1980, in the period of the severe political and economic crisis. The next sharp fall in the growth rate of housing stock occurred in 1983 as a result of serious price increase for building materials, services, energy etc. The growth rate of housing stock increased somewhat in 1984 but fell once again in 1985. The largest decline in the growth rate of the housing stock occurred in the last year 1989-1990 as a result of the collapse of the political system and the deepest economic crisis in Poland (the number of dwellings completed in Warsaw in 1989 totalled 20% of 1975) (see Fig. 3).

The decline in the quantity of houses built occurred with various intensity in particular kinds of construction (Table 3). This decline concerned to a greater degree socialized than private construction. Within the socialized sector especially disadvantageous was the situation in building cooperatives, where output diminishes constantly, while a minimal improvement occurred in construction managed by enterprises and in communal construction (reactivated since 1981). In the light of the immense disturbances and difficulties in the development of housing construction in the socialized sector in towns the growth rate of housing stock in the rural areas has increased. One can see a decrease in housing construction in the private and public sectors in the rural part of the region after 1980 as compared to 1975. There is a better situation in private housing construction of non-agricultural population (Fig. 4). The fall in the growth rate of housing stock at the end of 1970s and in the 1980s entailed an unprecedented rise in unsatisfied housing needs.

The ongoing crisis in housing construction severely affects broad groups of

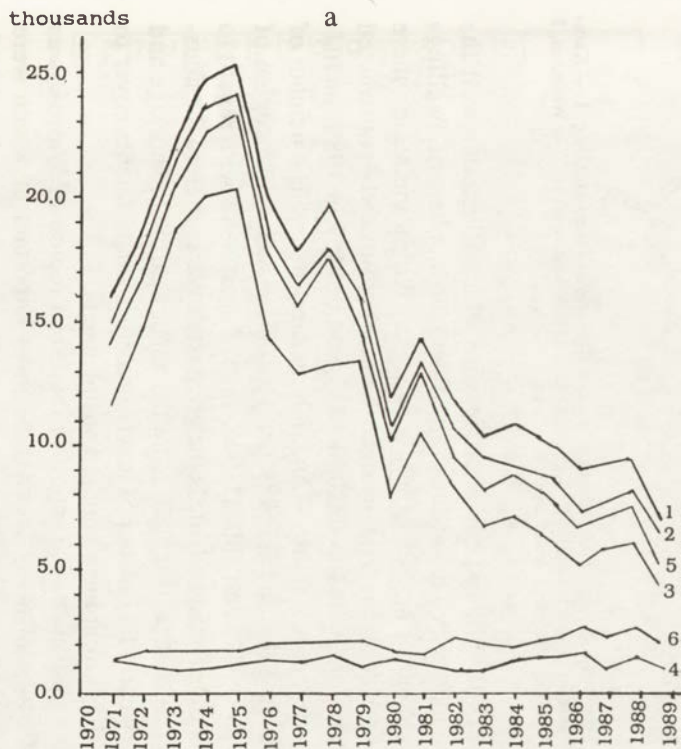


Figure 1a Dwellings completed in the Warsaw region, 1970-1989

1 - Number of dwellings completed in the region of Warsaw; 2 - Dwellings completed in cities; 3 - Number of dwellings completed in Warsaw; 4 = Dwellings completed in rural areas; 5 - Dwellings completed in the socialized sector; 6 - Dwellings completed in the private sector.

Source: A. Potrykowska 1990a, Statistical Yearbook of the capital voivodship of Warsaw, 1987, 1988, 1989, 1990

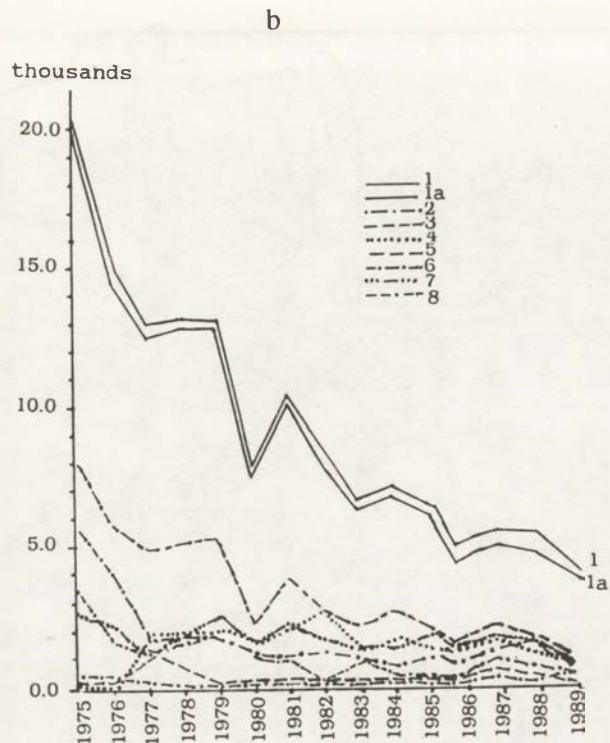


Figure 1b Dwellings completed in the city of Warsaw, 1975-1989

1 — Total number of dwellings completed in Warsaw; 1a— Dwellings completed in the public sector; 2-8 — Dwellings completed in the districts of Warsaw: 2 — Mokotów, 3 — Ochota, 4 — Praga South, 5 — Praga North, 6 — Śródmieście, 7 — Wola, 8 — Żoliborz

Source: cf. Fig. 1a

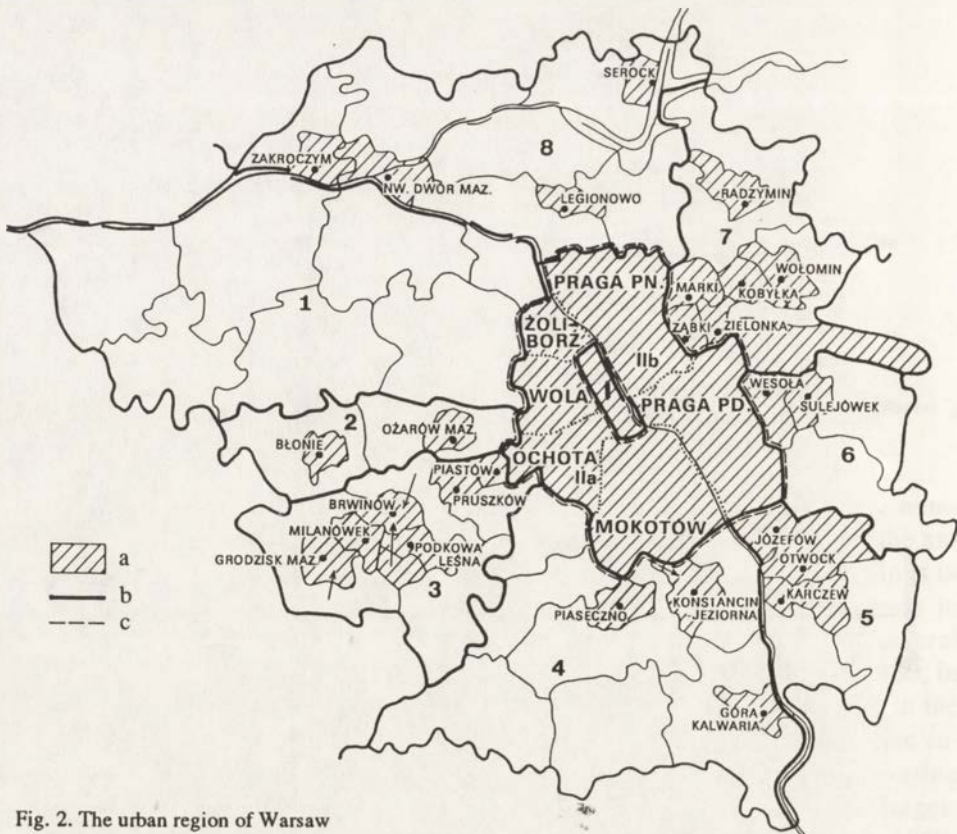


Fig. 2. The urban region of Warsaw

I — core, II — inner ring (IIa — West sides, IIb — East sides), 1-8 — sectors of the outer ring: 1 — Kampinos, 2 — Blonie, 3 — Pruszków, 4 — Piaseczno, 5 — Otwock, 6 — Mińsk Mazowiecki, 7 — Wołomin, 8 — Legionowo; a — city of Warsaw and other urban areas, b — sector, c — zone.

the population, especially young people. A measure which illustrates well the relation between the increase of quantitative needs and the numbers of dwellings constructed is the number of marriages in a given year. Within the region there occurs a significant surplus of marriages over the number of newly constructed apartments (the surplus amounted to 6320 in 1985, and to 7557 in 1989, including 6757 in towns — 5433 in Warsaw — and 800 in rural areas). The number of dwellings completed in 1985 and in 1989 per 1000 marriages in the region of Warsaw, was respectively 618 and 480. The shortage of apartments with regard to the number of households (independent) is the greatest in Warsaw. Here the housing needs are the greatest, resulting both from the sheer apartment shortage and from their technical wear. The number of newly constructed apartments cover to only a small degree the current increment in housing needs.

The growth of the housing construction in the urban region of Warsaw was going under the influence of many factors, the most important of which were demographic changes, the state investment policy and migrations associated with

Table 2. Population and housing stock in the urban region of Warsaw, 1988

	Total	Percentage of population living in housing units constructed:				
		before 1918	1918-1944	1945-1970	1971-1978	1979-1988
Warsaw Region	2 346 887 (100%)	3.8	13.0	44.3	21.8	17.1
Cities of region	2 075 846	4.0	13.5	43.5	22.1	16.9
City of Warsaw	1 609 349	3.6	12.0	45.8	22.6	16.0
Districts of Warsaw:						
Mokotów	358 290	0.7	8.6	36.8	29.5	24.4
Ochota	168 961	1.4	19.1	58.6	17.6	3.2
Praga South	250 686	1.6	18.2	46.2	12.8	21.2
Praga North	232 039	9.3	11.7	28.2	36.5	14.3
Śródmieście	154 039	12.6	15.2	66.2	5.1	0.9
Wola	244 936	7.9	47.9	19.9	21.2	0.7
Żoliborz	200 398	0.1	8.0	51.9	27.4	12.6
Towns of outer ring	466 497	5.2	18.3	36.1	20.4	20.0
Rural areas of the outer ring	271 041	2.9	10.1	49.4	19.0	18.6

Source: National Population Census, 1988. Central Statistical Office, Warsaw.

Table 3. Population and housing stock in the urban region of Warsaw, 1988

	Total population	Percentage of population living in housing units of:			
		Socialized sector			Private sector
		Local authorities	Housing cooperatives	Enterprises and others	
Region of Warsaw	2 358 917	28.1	38.5	7.2	26.2
Cities of region	2 082 136	31.5	43.4	6.8	18.3
City of Warsaw	1 613 451	36.8	47.7	6.6	8.9
Districts of Warsaw:					
Mokotów	359 070	29.8	58.6	5.4	6.2
Ochota	169 395	40.8	39.6	5.6	14.0
Praga South	251 363	30.6	37.7	9.3	22.4
Praga North	232 461	36.2	48.5	6.3	8.9
Śródmieście	154 911	65.9	26.5	7.4	0.2
Wola	245 543	38.8	51.0	6.9	3.3
Żoliborz	200 708	29.8	59.3	5.1	5.8
Towns of the outer ring	468 685	13.2	28.7	7.6	50.5
Rural areas of the outer ring	276 781	2.0	1.5	10.5	86.0

Source: National Population Census, 1988. Central Statistical Office, Warsaw.

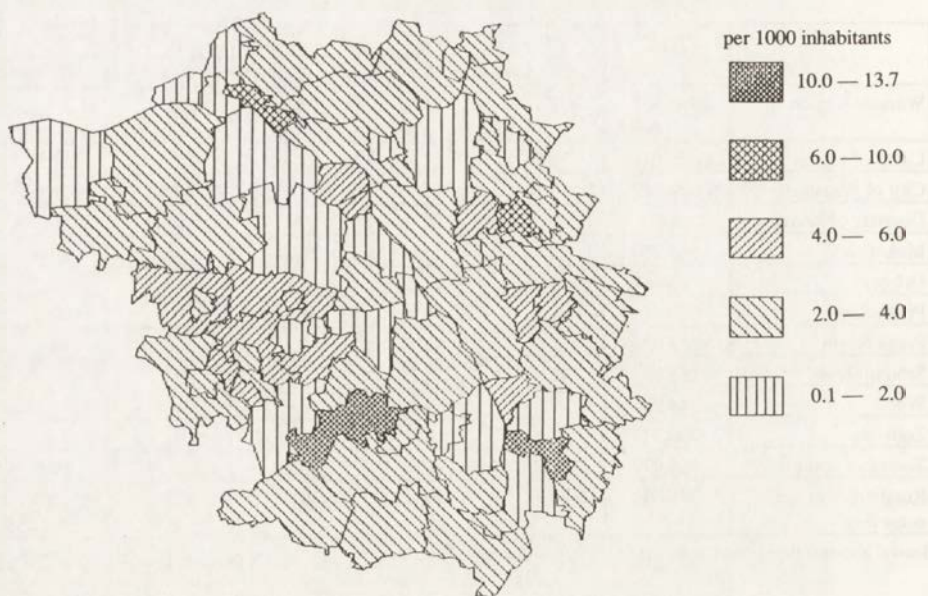


Fig. 3. The urban region of Warsaw, 1989
Dwellings completed in 1989 per 1000 inhabitants:

this policy. Demographic changes were manifested in, inter alia, a strong increase in the share of population in the age when new households are formed.

The population growth which took place mainly in the cities was the result of further migrations from rural areas. The fall in the rural population numbers was accompanied by an increase in the number of separate households in the countryside. The migrations to cities and the concentration of population in Warsaw (68.2%) and in the towns of the region as well as the process of further disintegration of households (especially in the countryside) have all contributed to a large rise in housing needs.

The rate of the population growth in the city of Warsaw was lower in the years 1960-1970 than in the postwar period of reconstruction (1950-1960), owing to the growth limitation policy. The drop in the growth rate of Warsaw below the regional average was compensated by an increase of the population number in the region's outer ring. The differentiation of the population growth rate of Warsaw's districts was important. In the period under discussion one discerns an increase in the growth rate in the districts of Żoliborz and Praga South only where new housing estates were developed. In the 1970s one notes a reversal of earlier trends — an accelerated increase of Warsaw's population and a fall in the

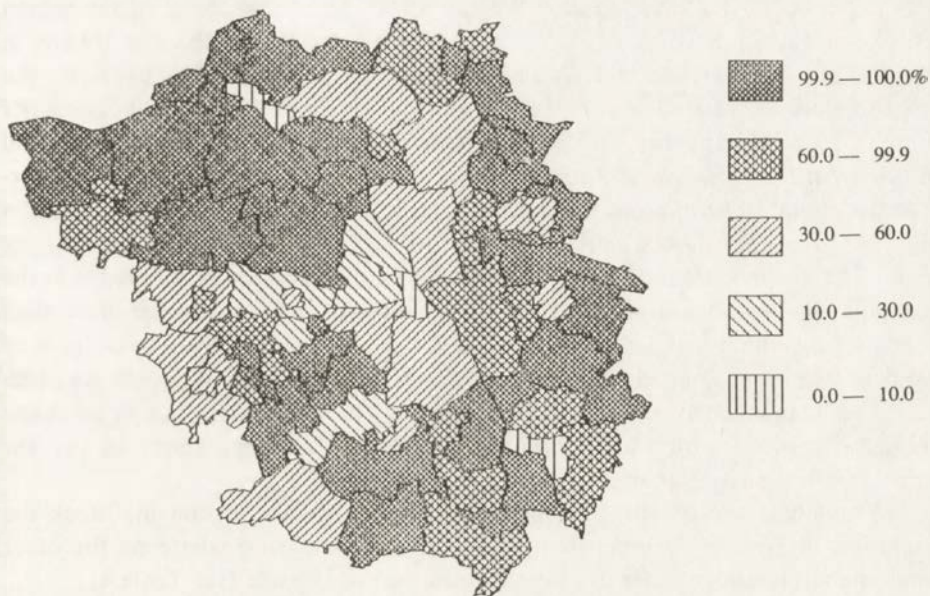


Fig. 4. The urban region of Warsaw, 1989
 Percentage of dwellings completed in 1989, in private sector of economy

growth rate of the outer ring caused by a change in the state investment policy, housing construction inclusive.

The remaining rural areas of the region, i.e. rural communes of the Warsaw voivodship, were losing their population in the period discussed, with negative indices appearing till the end of 1977. Since 1978 the regional population growth rates fell from 1.5% to 0.5-0.6% annually, and for cities of the outer ring to 0.8%, while the respective growth rates of rural areas in the outer ring rose from values around zero (0.27 in 1978) to 1% in 1985. This trend is associated with the breakdown of housing construction programmes and a sharp economic crisis, involving a tremendous rise in the costs of housing construction.

3. HOUSING CONDITIONS OF THE POPULATION IN THE URBAN REGION OF WARSAW

The mutual relations between the distribution of housing stock and the population number in the Warsaw region (as average dwelling occupancy rate) have shown disparities between the core and the outer-ring. The lowest average occupancy rates occur in the inner-ring. The most favourable rates (below 1.0

person per room in 1989) featured Warsaw (0.93) and those towns of the region where one-family housing of rich people was located before the war (towns in the Pruszków, Piaseczno and Wołomin sectors) — see Fig.5. For example, the town of Podkowa Leśna was ranked first in the average number of persons per room (0.70). This quantity was at 0.87 in Mokotow and 0.92 in Praga South, and in other parts of Warsaw and towns of the region it ranged from 0.9 to 1.1 persons per room. In rural areas this rate of dwelling occupancy was 1.1. to 1.4. The highest value was attained in the commune of Karczew, namely 1.33 persons per room. The general trend of changes in the spatial distribution of this index is the constant fall in its value. In the remaining areas the average number of persons per dwelling which was 1.8 - 1.4 in 1970, fell to 1.4 - 1.2 in 1989. The occupancy index of dwellings depends on their size. The average number of people per room decreases fast as the size of dwelling increases. The rate grows once again in the biggest dwellings which undoubtedly stems from the phenomenon of two (or more) families sharing them.

As concerns the dwelling occupancy rate and quality of housing stock the situation in Warsaw is much better than in the outer-ring where on the other hand, the situation is better in towns than in the countryside (see Table 4).

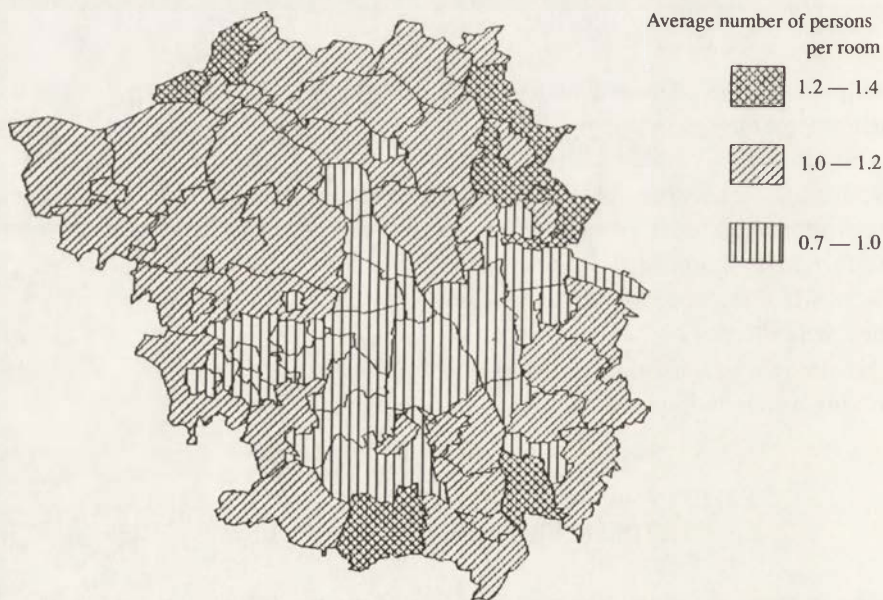


Fig.5. The urban region of Warsaw, 1989 Spatial distribution of the rate of dwellings occupancy

Table 4. Population and housing stock in the urban region of Warsaw, 1988. Standard an size of housing units

	Total population	Percentage of population living in dwellings of:					
		1 room	2 rooms	3 rooms	4 rooms	5 rooms and more	
Region of Warsaw	2 358 917	5.3	19.2	31.7	31.2	12.5	
Cities of region	2 082 136	5.7	19.4	32.4	31.2	11.3	
City of Warsaw	1 613 451	6.3	19.6	33.4	31.9	8.8	
Districts of Warsaw:							
Mokotów	359 070	4.0	15.6	32.5	36.6	11.2	
Ochota	169 395	6.6	24.4	35.6	24.2	9.3	
Praga South	251 363	4.1	20.2	31.5	32.8	11.5	
Praga North	232 461	7.0	18.5	31.8	35.6	7.1	
Śródmieście	154 911	11.9	29.1	32.9	19.3	6.7	
Wola	245 543	7.8	19.4	36.8	29.3	6.7	
Żoliborz	200 708	6.2	16.1	33.6	37.4	6.7	
Towns of the outer ring	468 685	3.4	18.8	29.0	28.9	19.9	
Rural areas of the outer ring	276 781	2.4	18.0	26.3	31.7	21.5	
Percentage of population living in dwellings							
Floor -space of dwellings	30 sq.m and below	30-39 sq.m	40-49 sq.m	50-59 sq.m	60-79 sq.m	80-109 sq.m	110 sq.m and more
Region of Warsaw	8.5	19.2	23.6	17.8	17.7	9.0	4.2
Cities of region	8.7	20.3	25.0	18.6	17.0	7.0	3.3
City of Warsaw	8.8	21.2	26.0	12.9	10.8	5.9	2.2
Districts of Warsaw:							
Mokotów	2.4	17.1	25.5	23.7	21.0	5.6	2.1
Ochota	10.4	27.0	28.3	14.3	11.2	6.0	2.9
Praga South	8.3	20.1	23.2	16.9	20.4	7.7	3.4
Praga North	9.3	23.6	25.6	20.3	15.6	3.9	1.7
Śródmieście	19.3	23.5	21.5	17.0	13.9	7.3	3.3
Wola	10.7	22.8	26.2	18.9	17.9	2.3	1.1
Żoliborz	8.2	18.4	31.0	24.9	12.1	4.0	1.4
Towns of the outer ring of region	8.3	17.4	22.1	13.9	17.7	13.4	7.2
Rural areas of the outer ring of region	7.0	10.6	13.0	11.9	22.7	23.7	11.2

Source: National Population Census, 1988, Central Statistical Office, Warsaw.

The quality of housing construction, as expressed in square meters of floor-space of dwellings, is increasing, and growing with the share of private family houses construction (where usually greater dwellings are constructed, e.g. in rural areas the average floor-space of dwellings was at some 100 sq.m, while in Warsaw: 65 sq.m, and in other towns of the region — 71 sq.m (see Fig. 6). The index of the size of dwellings in the region ranges from 2.6 rooms per apartment, the minimal value observed in downtown of Warsaw, and in the districts of Wola and Ochota, to 3.0 rooms per dwelling in Żoliborz and Praga North (2.9), then 3.1 in Praga South, and finally the maximum value, 3.1 in district of Mokotów (see Fig. 7). In the towns of the region this index has higher values, such as 4.6 in the town of Podkowa Leśna, 4.1 in Łomianki, 3.8 in Kobyłka, Sulejówek, Ząbki and Wesola, 3.5 in Marki, Józefów and Karczew. In other towns and communes of the region the values of the index were at approximately 3 rooms per one dwelling. On the other hand the index of the floor-space of dwellings per one inhabitant attained its maximum in the town of Podkowa Leśna (28.2 sq.m, and it was also high in Śródmieście (downtown of Warsaw — 19.7 sq.m per one inhabitant), Mokotów (17.7 sq.m) Praga South (17.1 sq.m), and in the towns of Józefów (19.5 sq.m) and Wesola and Łomianki (19.3 sq.m), as well as in commune of Michałowice (23 sq.m). Within Warsaw city the lowest values of this index characterized the dwellings of Praga North (15.1 sq.m). In other districts of Warsaw the values of the index were higher than 15 sq.m per one inhabitant (see Fig.8).

The important present disparities in housing conditions include differences in the quality of dwellings, in the accessibility to the respective utilities and the possibilities of using them which determine the standards of living. The line of this diversification runs between the housing of Warsaw's inner ring and the outer ring, including state multi-family housing (see Table 5).

A majority of houses in Warsaw have full functional quality while the outer ring has a very significant part of old buildings which are worn down to a large extent. Hence, these resources do not match those built after the war in Warsaw as concerns functional quality. The diversification in the character of the region's housing stock is reflected in the index of the average number of dwellings in one house. In Warsaw these indices reach over 4. Thus, multi-family housing which in Polish conditions is considered a metropolitan feature, is dominant. In the region's towns whereas, the share of one-family housing is important, the average size of houses is significantly smaller than in Warsaw.

Multi-family housing is generally located in areas strongly connected with Warsaw (e.g. commuting to work). The index here amounts to about 3 dwellings per one building. The diversification of the average size of dwellings in the region arises from, inter alia, differences in the character of houses; one-family housing prevails in the outer ring while its share in Warsaw is low.

Some demographic and social features of the population are also important aside from general factors determining the diversification of housing conditions, such as place of residence, the character and age of houses and the property char-

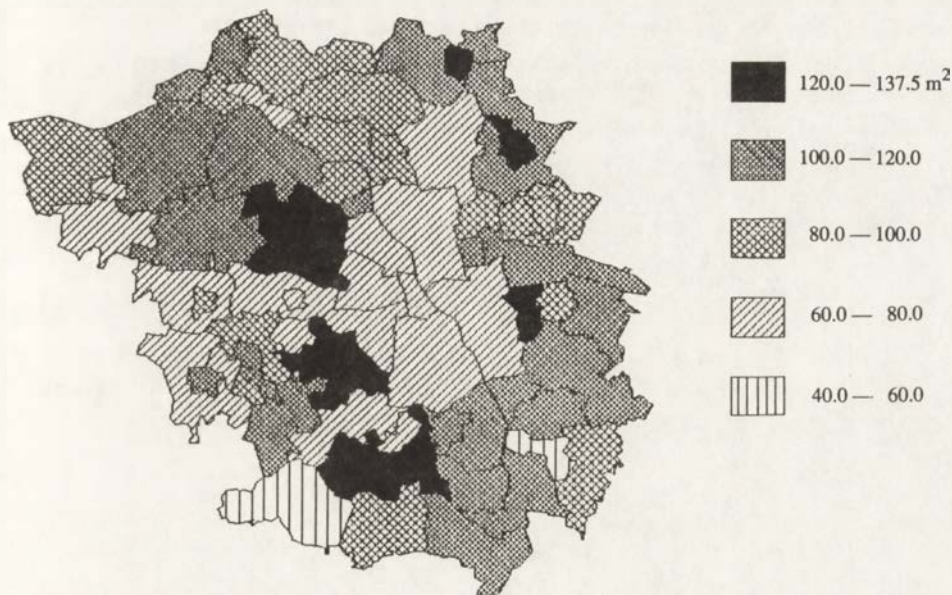


Fig. 6 The urban region of Warsaw, 1989
Average floor-space of dwellings completed in 1989

acter. Research conducted by Gliszczyński and other authors (see Kulesza, 1982; Majchrzak, 1985) has shown that changes in the housing conditions in the Warsaw region reflect disparities of clearly social character. In new housing estates white collar workers generally dominated over blue collar workers, or at least the share of the former among the residents of the estate was higher. The dwellings of white collar workers were on the whole less intensively inhabited than in the case of blue collar workers which is still associated with certain differences in family size. Flats built by public means were mostly allocated to employees (with high skills) of main enterprises. Among the non-agricultural population, the worse-off families were at a disadvantage as concerns housing conditions. Moreover, the rent burden in these families, in comparison to their incomes, was greater than average (Gliszczyński, 1967; Potrykowska 1983, 1990b).

Generally, the housing situation since the 1970s has not changed. The improvement in the standard of flats was accompanied by their growing quantitative deficit which caused an increase in the number of families sharing flats. Moreover the improvement in the quality of flats did not compare with the rise in the aspirations of the increasingly younger and better educated society. Despite certain transformations the disparity between the housing conditions of the urban and rural population has not decreased (the difference in the standard of dwellings and the index of flat occupancy has not decreased (Kulesza, 1982).

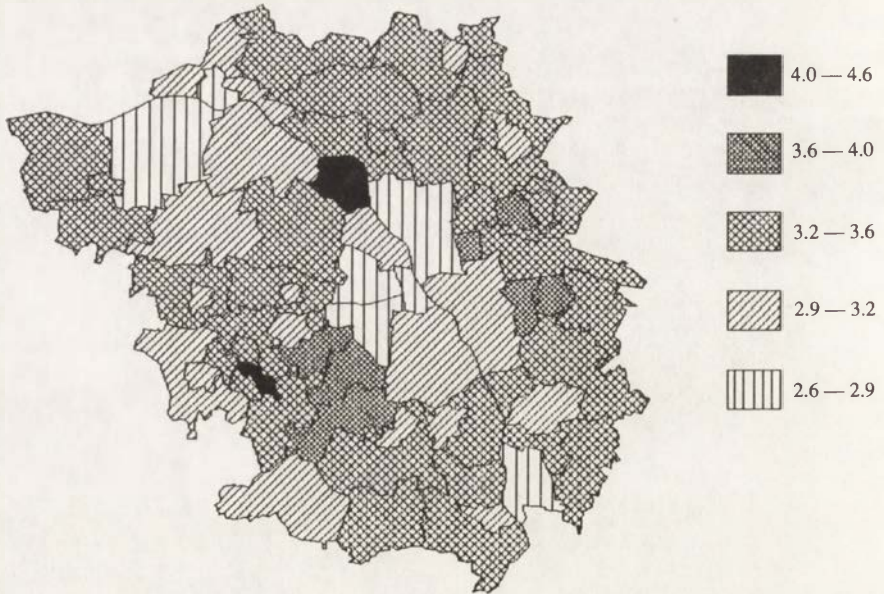


Fig. 7. The urban region of Warsaw, 1989
Average number of rooms per 1 dwelling

4. CONCLUSIONS

The non-satisfied housing needs resulting from a lack of apartment-wise independence of households, from technical and social wear of housing buildings, from inadequate investment outlays and overpopulation of apartments, are unevenly distributed over space as expressed in spatial units — towns and communes of the region in question. In Warsaw and in other towns of the region there occurs a concentration of quantitative needs, and also a greater dispersion of households due to more frequent separation of households of singles and young couples than in the rural areas.

Intensification of quantitative needs in Warsaw results also from demographic situation caused by the fact that the birth rates have been lower for quite some time and therefore the actual increase of population in productive age is ensured by the inflow of rural population to towns claiming at once or after a certain time the need of a flat, usually a family one.

In Warsaw and in larger towns of the region housing needs are so great that they cannot be satisfied by individual activity alone, but rather by the organized forms of estate-type construction realized with industrial measures. In smaller towns and in rural areas of the region there are greater possibilities of satisfying housing needs through family-house type, although there are less families with

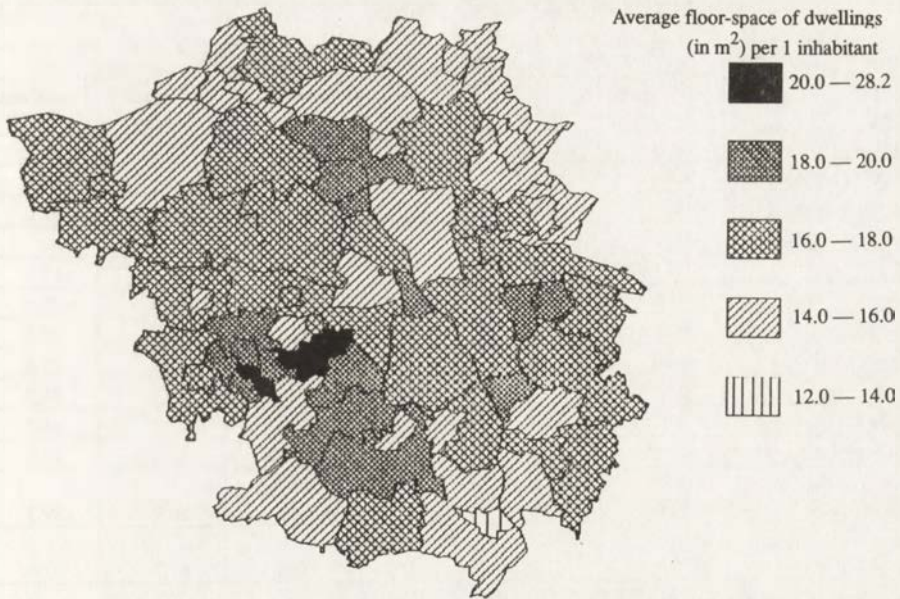


Fig. 8 The urban region of Warsaw, 1989
Spatial variation of the housing stock's standard

adequate financial resources. An additional constraint on the development of family housing in the outer zone of the region are limitations in car transport development. Warsaw, and in particular its downtown areas, concentrate the needs of repair and modernization of old and worn out housing resources. A simultaneous reconstruction of urban infrastructure is needed. In the very centre of Warsaw, as well as in the centres of other parts of this town (e.g. in the centre of the right bank part of Warsaw – Praga), and in the centres of other towns of the region the shares of old buildings which are not equipped with various types of installations and facilities are relatively high. This regards primarily these housing resources which have not been adequately looked after and are most often better fit for destruction than for modernization. There are also important needs in single-family housing construction.

Warsaw is specific from many points of view. Large housing estates were built in the districts of inner ring, while downtown areas were reserved for buildings of public utility and apartments of bureaucrats and white-collars.

Over time new estates started to be constructed in peripheral areas of Warsaw, while quite important numerous locations in the centre of Warsaw remained empty. It can be considered exceptional for a capital to have, like in Warsaw, 10 times less building density in the centre than in some fringe areas. Large housing enterprises proceeded with construction in outer parts of town in view of easier

Table 5. Population and housing stock in the urban region of Warsaw, 1988

	Percentage of population living in dwellings equipped with:					
	Piped water	WC	Gas	Bathroom	Central heating	Warm water
Region of Warsaw	91.7	88.3	77.3	86.0	83.9	86.1
Cities of region	94.6	91.9	84.4	89.0	86.9	89.3
City of Warsaw	98.0	95.8	92.3	92.4	90.9	93.0
Districts of Warsaw:						
Mokotów	98.8	97.9	96.1	97.2	96.5	97.2
Ochota	97.2	94.9	90.1	91.5	89.9	92.0
Praga South	95.4	92.0	84.2	87.3	82.5	88.2
Praga North	96.9	91.8	86.5	84.4	81.7	85.6
Śródmieście	99.5	97.8	96.2	94.0	91.7	94.2
Wola	99.1	97.4	95.5	93.4	95.1	94.7
Żoliborz	99.3	98.6	97.2	97.7	97.4	97.9
Towns of the outer ring of region	94.6	91.9	84.4	89.0	86.9	89.3
Rural areas of the outer ring of region	70.0	61.8	24.0	62.8	61.7	62.4

Source National Population Census, 1988. Central Statistical Office, Warsaw.

access for standard machinery and technology in open areas, while there were less and less of those willing to undertake "atypical" construction work in the centre consisting mainly in realization of "stoppers". This wasteful space economy contributed to general impoverishment, but, simultaneously, it saved the centre from being filled with monotone blocks. The most expensive land in the downtown areas is still waiting for its time.

REFERENCES

- Ciechocińska M., 1983, Struktura demograficzno-społeczna ludności Warszawy, *Kronika Warszawy*, 1/23, 77-96.
- Gliszczyński F., 1967, Problematyka przestrzenna sytuacji mieszkaniowej i budownictwa mieszkaniowego Warszawy i jej strefy podmiejskiej (Spatial problems of housing development in Warsaw and its suburban zone), *Studia KPZK PAN*, 21, 159.
- Korcelli P., 1985, Population dynamics of metropolitan regions, *Scandinavian Housing and Planning Research*, 2, 133-146.
- Korcelli P., 1987, Growth rate fluctuations and alternative trajectories of future population change: a case of Warsaw region, *Papers of Regional Science Association*, 61, 131-144.
- Korcelli P., Węclawowicz G., 1985, Dynamics of metropolitan processes and policies in the Warsaw agglomeration, *Scandinavian Housing and Planning Research*, 2, 161-165.
- Kulesza H., 1982, Geografia niezaspokojonych potrzeb mieszkaniowych (Geography of unmet housing needs), *Biuletyn KPZK PAN*, 118, 84-127.
- Majchrzak M., 1985, Aspekty jakościowe zasobów mieszkaniowych i szacunek zasobów substandardowych w Warszawie i województwie stołecznym na przełomie lat 1970 i 1980 (Quality aspect of housing stock and estimations of substandard housing stock in the city of Warsaw and in the Warsaw voivodship, 1970-1980), *Sprawy Mieszkaniowe*, 4, 23-36.

- Matuszewski J., 1986, Regionalne zróżnicowanie budownictwa mieszkaniowego w latach 1945-1985 i jego wpływ na odnowienie zasobów mieszkaniowych (Regional distribution of housing construction in the years 1945-1984, and its influence on the renewal of housing stock), *Sprawy Mieszkaniowe*, 2-4, 77-94.
- Potrykowska A., 1990, Residential mobility and housing development in the Warsaw Region, in: J. Van Weesep, P. Korcelli (eds), *Residential Mobility and Social Change: Studies from Poland and The Netherlands*, Nederlandse Geographische Studies, 106, 70-83.
- Wiench J., 1980, Atrakcyjność miejsc zamieszkania w aglomeracji warszawskiej (The attractiveness of the place of residence in the Warsaw region), *Sprawy Mieszkaniowe* 2, 15-28.

THE DIFFERENTIATION OF HOUSING CONDITIONS IN WARSAW AND THEIR PERCEPTION

MALGORZATA BARTNICKA

Department of Geography of Settlement and Population, Institute of Geography and Spatial
Organization, Polish Academy of Sciences, Warsaw, Poland

The task of this paper is to show some aspects of the residents' response to planners'-created urban space. I will focus on the problem of the quality of housing connected with the size and quality of dwellings, the supply of all kinds of services in the neighbourhood, and — last but not least — the environmental quality of the habitat. This is the field where the conflict between designers' and users' approaches is extremely vivid in Poland. The continuous pressure of unfulfilled quantitative needs for housing led, in last 25 years, to the gradual elimination of social, aesthetic, and psychological values, previously present in urban planning. Not overly formulated and often taken for granted, certain value systems are implied in plans. These are illustrated in this paper with the history of urban planning in Warsaw after 1945 and the social response to it.

WARSAW URBAN PLANNING AFTER 1945

The city chosen for the research was Warsaw. The choice was not accidental as the history of Warsaw's planning makes this city an excellent object for the analysis of the impact of planners' conceptions and resulting organization of urban space on inhabitants' perceptions and assessments. Warsaw existed as a town already in the medieval times and developed continuously since then until the Second World War. As the result of the Warsaw Uprising in 1944, the city was purposely and almost completely destroyed by Nazi troops. The destruction included both buildings and infrastructure: streets, public transport, water supply, wiring, city gas, and sewage systems. In the first years after the war the city was partially rebuilt in its pre-war shape, but in many areas it was created from the ground (or sometimes on the ruins) in completely new way. Planning and construction processes were centralized, and generally not spontaneous, although in

many cases plans were changed in details to fit the needs of different kinds of lobbying groups.

The plans of restoration and reconstruction of Warsaw were rooted in the housing ideas formulated in 1933, in so called Charter of Athens. It promoted deglomeration, spatial separation of areas serving different city functions and the concept of the "housing estate" as prevailing form of development of cities. This last idea was connected with at a time popular sociological concept of "neighbourhood unit" by C.A.Perry. It links together physical environment in the form of residential area of particular size (supporting the public elementary school) and social milieu.

This set of progressive ideas reflected the reaction to organization of urban space common in 19th and early 20th centuries, and widespread low standard tenements in dense walkups, for housing of low-income inhabitants. It conformed well to the idea of social justice that underlied the policy of the new socialist government. At the same time the government has undertaken a more or less direct responsibility in providing new residential communities with housing units and a complete range of urban amenities. In the intraurban scale the prevailing form of organization of space became a form of "housing estate" with all social services on site. Residential districts consisted of groups of such estates. Houses were either financed from social funds and rented at low costs or built by housing cooperatives, which were heavily subsidized from the same funds by mortgage repayments.

In the post-war years the realization of housing policy was complicated by the fact that war damages resulted in high housing demand and the provision of residential districts with a complete range of urban amenities had to take place simultaneously with reconstruction of city infrastructure and public edifices. The financial burden of such a task resulted soon in heavy housing shortages. In environmental terms this situation had certain consequences, some of which were consciously accepted (by authorities, not necessarily by inhabitants) and some economically inevitable though obviously undesirable.

First, the number of housing units built was increased at the cost of their size and standard. This was a result of the shortages of building materials and the lack of developed areas. To ensure the realization of the idea of equal housing conditions for everyone, some architectural standards were established. They played a positive role as they ensured the provision of basic facilities, but because they became compulsory norms rather than standards protecting the social minimum, they limited the size of dwellings and the number of rooms per family.

Second, the belief that building prefabrication may promote the increase in the number of housing units constructed annually, led to widespread growth of high buildings, simplification and unification of architecture, which caused the monotonous look of housing estates. The belief proved to be false as the mean number of dwellings built per year was the same in periods 1945-55 (when traditional technologies dominated) and 1970-80 (when prefabrication served as the prevailing technology).

Third, as a consequence of state monopoly, there was a growing disproportion between the number of housing units on a site and the provision of urban services (even most basic as grocery store or school). The problem of this disproportion is still not solved — while estates built in the mid-seventies finally were provided with different services, estates being built now will have to wait for several years before they are equipped with many of services.

There are many different divisions of the post-war period of Warsaw's development. For the purposes of this study there were distinguished four chronological types of spatial organization of housing estates differing as to the housing conditions, and reflecting changing doctrines in urban planning. This typology is of course only general in character and particular estates, even built simultaneously, may differ in many ways. At the same time some large estates, which have taken a long time to construct, may consist of several parts with different characteristics and looks.

The first type consists of estates characterized by the traditional organization of space, with streets edged by two to four storey buildings of single-family houses. The size of houses and dwellings depends on the period of construction and social position of inhabitants. The type embraces reconstructed pre-war estates (mostly those of high standard since slums have not been rebuilt), and neighbourhoods built in early 1950s in a monumental socrealistic style. The latter have much smaller dwellings than the former. All estates of this type are fully equipped with urban amenities and all kinds of services are within easy reach. An example of this type in my research is the socrealistic Muranów estate.

The second type is represented by estates in which street network remains traditional but buildings do not follow its pattern. Two to four storey houses and other facilities are scattered within the space bordered by main streets. This type represents Charter of Athens' idea of loose housing plunged in greenery, and "social neighbourhood" concept characterized by small, "human" scale, mediocre standard of dwellings compensated by wide social services programs ranging from nurseries to public libraries. Housing estates of this type were promoted long before the war by architects and planners of social left. Their work was continued in the 1940s after the war and then in late 1950s after the idea of monumentality was abandoned. Subsequently, small scale "social neighbourhoods" were replaced by large-size estates and technologies in mid-sixties. There were only very few exceptions, one of which was Sady Żoliborskie estate, built in 1960s and serving here as an example of the second type.

Third type embraces large estates characterized by regular, multi-storey buildings, constructed of prefabricated elements responsible for monotony and difficulties in spatial orientation. As this type of building was to be a solution to housing shortages, it is also characterized by small size of dwellings followed by uncomfortable interior pattern. Since the construction of residential units was not accompanied by the simultaneous supply of services, estates of this kind created rather low quality living environments until they were finally equipped with

shops, telephone, schools, nurseries, clinics etc. The quantity of services varies according to the age of an estate. An example of this type is Bródno estate.

As a reaction to the limitations and inadequacies of the third type, the fourth type of housing appeared in mid-seventies. It represents the "humanized" version of large-scale estate. Prefabricated elements are used here as well, and multi-storey buildings still prevail, but their architectural design is more diversified. Parallely dwellings' size and interior pattern is more favourable for users. Traditional street pattern is replaced here by new one, composed of wide main streets accompanied by large parking lots, and inner paths serving pedestrians and emergency traffic. Shape and location of buildings is irregular, as well as pattern of inner paths. The main example of this type is Ursynów estate, the oldest part of which, called Jary, was the subject of my research.

INHABITANTS' PERCEPTIONS AND EVALUATIONS

The differentiation of estates and housing conditions is reflected in perceptions and evaluations held by Warsaw inhabitants. In the other study I have shown (Bartnicka 1987) that on urban level there is strong preference for the central part of the city with peaks of desirability over its older areas. This can be explained in terms of two environmental factors that influence residential preferences in Warsaw.

The first one is the distance from the city center. It is clearly connected with the access to goods and services.

The second factor can be named the urban form. It is characterized by architectural quality and urban scape differentiation. It is also connected with living standards, higher in first type estates, located in the central part of the city.

The third factor responsible for the residential preferences, is the social one. The gradual process of social differentiation in space, taking place more intensively in last fifteen years, established the strong image of "good" and "bad" areas. This distinction reflects the pre-war pattern, since the higher middle-class estates built in 1920s and 1930s still remain the most attractive areas for intellectual, financial and ruling elites. These areas are also the most desirable for other groups. Another division between "good" and "bad" parts of the city follows the Vistula river, since left-bank areas are considered as much more attractive than located east to the river. The pattern of residential preferences in Warsaw, together with the location of the estates that exemplify different housing types, is shown on the map (Fig. 1).

This picture is confirmed in more detailed studies on estate level. Many estates of different housing types were subjected to research conducted in last 15 years by sociologists and geographers. The results of the studies that concerned residents' assessment of housing conditions, can be summarized as follows:

— the comparatively best housing standards are characteristic of the oldest and the most modern estates (I and IV types);

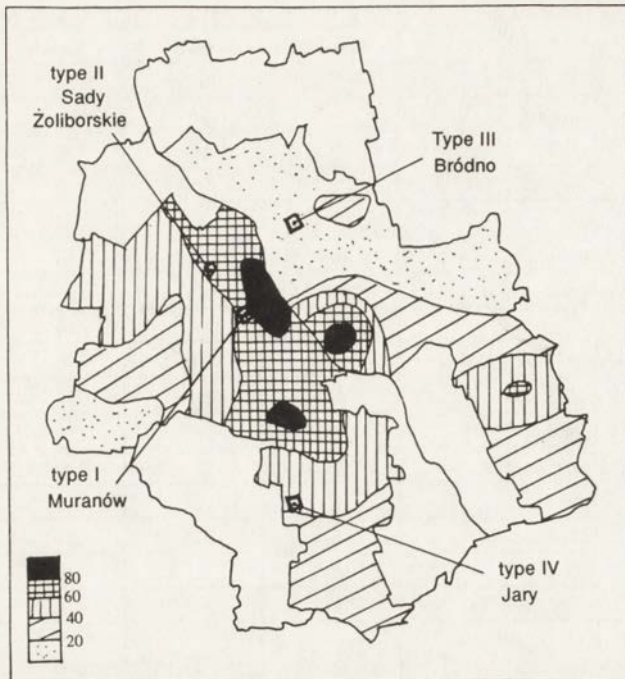


Fig. 1. Spatial pattern of residential preference coefficient in Warsaw

— the satisfaction with infrastructural outfit is correlated with the age of estate — the older the area, the better supplied with services (for example nursery schools served 70% children in an estate of I type, 35% in an estate of III type, and only 10% in an estate of IV type);

— the aesthetic values, safety, and peacefulness are considered as the estate's advantage in estates of I and II type, while the aesthetic value of an estate and the degree of vandalization is subject of the strongest criticism in estates of III type;

— spatial organization of estates of III type is considered as the worst because of the architectural monotony and the lack of contact with natural landscape.

In my recent research, conducted in different neighbourhoods, four of which exemplify types of housing estates described above, residents were asked to assess their estates in terms of: (1) dwelling quality, (2) supply of services in the neighbourhood, (3) environmental quality of the habitat, (4) quality of social environment.

Finally, the respondents were asked, if they would like to move to an equivalent dwelling in another estate, and if not — to a larger dwelling. The pattern of answers is shown in the following table:

Housing type estate		I	II	III	IV
		Muranów	Sady	Bródno	Jary
DWELLING QUALITY	bad	2%	6	6	0
	adequate	54	34	64	38
	good	42	44	30	52
	very good	2	16	0	10
SUPPLY OF SERVICES	bad	4	0	22	24
	adequate	24	20	48	54
	good	56	66	26	18
	very good	16	14	4	4
ENVIRONMENTAL QUALITY	bad	14	0	16	6
	adequate	34	12	54	16
	good	50	66	30	60
	very good	2	22	0	18
SOCIAL ENVIRONMENT	bad	2	0	16	0
	adequate	38	4	44	18
	good	50	72	36	58
	very good	10	24	4	18
percentage of those willing to move to equivalent dwelling		32	4	46	24
percentage of those not willing to move even to a larger dwelling		28	52	12	18

The results obviously support the previous statements, and this leads to the evaluation of housing policy from the point of view of Warsaw residents.

CONCLUSIONS

The research presented here proves that the housing designed to satisfy needs of all, in reality satisfies a few — evident preference for pre-war estates is the best argument. Most of Warsaw's housing substance, built after 1945, can be divided into two classes, when assessed from the point of view of inhabitants evaluations. The first one embraces estates built approximately in years 1945-65. First and second type of housing dominated the housing market in this period. Despite all the difficulties in restoration of ruined country, the ideas of "social neighbourhood" were then strong enough to enable the creation of estates, characterized by limited size, traditional space organization, and full infrastructural outfit, and creating the space of social contacts. The limited size of dwellings was compensated by small distance to the city center with all its advantages. The second period began with the diffusion of new technologies based on prefabricated building elements. Third and fourth type of housing dominate since then. They are distant from the center, characterized by monotonous look and low

quality of building materials, and underinvested with infrastructure of third and fourth type. They constitute living environments beyond any human scale, almost everywhere in the world recognized as a type of housing, people live in only when they are forced to. Differences in opinions about particular estates are connected with their location in city space (e.g. Bródno in Praga part of Warsaw is less attractive than estates west of the Vistula) or the size of dwellings.

Criteria for evaluation of residential attractiveness of different estates, that can be drawn from the research quoted in this paper, seem to be following:

— small distance from the center, connected with good access to all kinds of services (retail shops, nurseries, schools, cinemas, hospitals etc.);

— "old housing", the term describing such values as traditional building materials of high quality, large dwellings, well designed surroundings and full infrastructural outfit;

— human scale, i.e. small size of neighbourhoods, architectural differentiation, spatial design easy to perceive and mentally structure.

This set of criteria means that the quality of estates as living environments, when measured with inhabitants' satisfaction, is related to the age of estates. Recently built housing developments do not fulfill any of the conditions listed above. This is the argument showing how inefficient the urban planning is, if it ignores social issues. Unification, treated as a value itself instead of serving as a means only to assure equal living standards for everyone, gradually became the limiting and conflicting factor. Urban planning should not ignore social need for making choices, and only supply of basic services should be the matter of unification. Such a housing policy could change the unfavourable public response to the built environment in Warsaw and other Polish cities in future.

REFERENCES

- Bartnicka M, 1987, Preferencje mieszkaniowe warszawskich studentów — studium geografii percepcji (Residential preferences of Warsaw students — a study in perception geography), *Przegląd Geograficzny*, 59, 4, 543-560.
- Ginsbert-Gebert A., 1979, Warunki życia w osiedlach warszawskich w świetle opinii ich mieszkańców (Living conditions in Warsaw estates in opinions of their inhabitants), *Kronika Warszawy*, 37, 45-62.
- Ginsbert-Gebert A., 1984, Ursynów — nowa dzielnica Warszawy (Ursynów — new Warsaw's housing development), *Kronika Warszawy*, 60, 21-38.
- Nurek S., 1982, *Waloryzacja przestrzeni osiedli mieszkaniowych* (Valorization of space of housing estates), Prace Naukowe Uniwersytetu Śląskiego, 387, Katowice.

THE HOUSEHOLD LIFE-CYCLE AND HOUSING DEMAND: A CASE STUDY

ELŻBIETA IWANICKA-LYRA

Department of Geography of Settlement and Population, Institute of Geography and Spatial Organization, Polish Academy of Sciences, Warsaw, Poland

Since 1945, the housing policy in Poland has been determined by extreme shortages of flats. Attempts were undertaken to alleviate the problem by the initiation of housing cooperatives in 1956, by the construction of state-owned housing units and by the introduction of rules of flat allocation according to which the size of flats was to depend on the number of persons in a household. The strict observation of the rules produced a situation in which an allocated flat was adequate to the needs of a household for a few years. But it was outright impossible for the household to change the flat for a larger one because of the shortage of housing units and the high prices of apartments on the real estate market.

The present paper is restricted to an analysis of the adjustment of living space in dwellings to the needs of households occupying multi-family cooperative houses. The investigation has been based on information elicited through interviews of the inhabitants of buildings administrated by the Housing Cooperative "Anin".

The cluster of houses covered by the investigation forms a settlement located on the periphery of Warsaw. It consists of forty multi-family buildings constructed around a service center. As all new housing developments "Anin" has its own administration and urban spatial composition. The height of the buildings consisting only of three- and four-floor houses, and their dispersion in a forested area distinguish this community among other complexes of multi-family houses in Warsaw. The localization of "Anin" on the outskirts of the Mazowsze National Park accounts for its attractiveness; at the same time, however, the Park limits the possibility of the construction of new housing blocks. The settlement has a well-developed infrastructure and convenient access to city transportation.

The initiator and investor of the first houses constructed in 1962 was the Institute for Atomic Research; consequently, their occupants were employees of the

Institute, mainly young married couples. In 1965, the Minister of Atomic Energy decreased capital expenditure on housing construction, which stopped the expansion of the Institute's housing stock. Five years later construction activity in the area was taken up by the Housing Cooperative "Anin" which in 1972 also began the administration of twenty-one buildings of the Institute for Atomic Research and in 1979 that of two blocks belonging to the Institute of Cardiology. As a result, the Cooperative manages apartments owned by both institutions, the Cooperative itself whose members are either tenants or owners of apartments. Presently, it administrates 600 apartments; most of them consist of two rooms with an annex, a bathroom, a toilet, and a loggia, making up a living space of 48m. The great number of this type of flats is the result of the construction uniformity prevailing in the years 1962-1965. Apartments constructed after 1979 are more differentiated in size and interior architecture.

The density of occupation of the apartments is highly differentiated: next to flats inhabited by single persons there are units with living space of 60-70m occupied by eight or even ten residents forming three households. The high living congestion occurs mostly in houses which were settled in the 1960s; it has been caused by the second generation of inhabitants who entered the life cycle of marriage and procreation.

The 1978 National Census revealed that 18% of households of the "Anin" Cooperative have no separate apartments. The Census of 1988 demonstrated that within ten years this type of households fell to 9%. The favourable change was the result of the construction of a few new houses, as well as the outmigration of people mostly aged 25-34. Nevertheless the migration did not stimulate the local housing market because the apartments remained within the migrants' families. The outmigration, however, brought about a transformation of the age structure of those households: a decrease of the percentage of children and an increase of the percentage of elderly people.

Field interviews have proved that housing shortages caused by overpopulation were higher than those revealed by the statistical sources (Table 1). The difference can be accounted for by the fact that the direct investigation allowed for a better examination of the family budgets and organization of family life than the Census questionnaires.

The situation makes it imperative to raise the question concerning the degree to which the housing needs of households which have their own flats are being met. According to Kortweg's research (1987) such needs are correlated with various phases of a household's life cycle. Therefore the needs change in time and they depend on events such as marriage, the birth of a child, or the death of a family member.

To define the types and needs of households in "Anin" I have applied the periodization of the life cycle as developed by Hooimeijer, Clark, and Dieleman (1986) who distinguish seven stages of the life cycle:

1. Pre-marriage — single, never married
2. Married pre-child — Two-person household not or shortly married

- 3. Child-bearing — Families married less than 8 years
- 4. Child-rearing — Families married 8-20 years
- 5. Child-launching — Families married longer than 20 years
- 6. Post-child — Two-person household married over 20 years
- 7. Widowhood — Single, ever married

In a normal housing market the first four stages are characterized by a desire to pursue "a housing career" by means of moving from small low-standard flats situated in inferior town districts to larger apartments of higher standards and better locations. The moves are associated with upward mobility (Linde et al., 1986). The residence changes are analogous to family increase and the "professional career" improvement of the head of the family. It has been established that there exists a close relationship between professional achievements and residence aspirations (McCarthy, 1976).

"The child-launching period" initiates the residents' downward flow in the housing hierarchy. This phase is characterized by lateral moves with a preponderance of equivalent ones motivated by quality of neighbourhood. The post-child phase (stage 6) initiates the lowering of aspirations and financial means which result in an increase of moves into smaller flats with lower standards (Hooimeijer et al., 1986).

In Poland the limited housing market reduces considerably household mobility. In the area under study about 20% of household heads have lived in the same apartments for more than twenty years, whereas 40% have moved into larger apartments within the "Anin" Cooperative. The limited mobility of households results from their realization of the high value of the settlement (its healthy geographical localization near a large forested area, high standard of the apartments) on the one hand, and close neighbourhood ties on the other. At the same time, however, the majority of the respondents have declared their flats were inadequate to their needs for professional activities due to space shortage. It should be noted that 72% of the professionally active residents represent the intelligentsia, of these 22% are employees of the Institute for Atomic Research. Their irregular working time at the Institute compels them to work at home, i.e. the apartment with insufficient space since the household needs at this stage of the life cycle are greater than they were at the time of settling the apartment.

The structure of one-family households is characterized by the domination of families at the child-rearing stage (30%), a relatively high ratio of families at the post-child stage (13%), by a considerable ratio of persons at the widowhood stage (Table 1). The low ratio of starters in the housing market of the first three life-cycle stages (6%) reflects the high ratio of multi-family households (23%).

As to the typology of households my research has revealed that the dominating type is that of a four- or three-member family. These families occupy flats with space from 36m to 48m, i.e. one and two rooms with an annex (Table 2.). In most cases the families consist of parents married for over twenty years and children aged 15-25. In accord with the applied typology, these families have

Table 1. The structure of the households according to the number of persons and the life-cycle stage of inhabitants settled in the Housing Cooperative "Anin" in 1987

The stage of the life-cycle	% of households with number of persons:										% of all households
	1	2	3	4	5	6	7	8	9	10	
Typical households	8	16	16	22	-	-	-	-	-	-	62
1. Pre-marriage	-	-	-	-	-	-	-	-	-	-	-
2. Married pre-child	-	2	-	-	-	-	-	-	-	-	2
3. Child-bearing	-	-	2	2	-	-	-	-	-	-	4
4. Child-rearing	-	-	12	18	-	-	-	-	-	-	30
5. Child-launching	-	-	2	2	-	-	-	-	-	-	4
6. Post-child	-	13	-	-	-	-	-	-	-	-	13
7. Widowhood	8	1	-	-	-	-	-	-	-	-	9
Non-typical households	4	8	2	9	10	3	-	-	1	1	38
1. Parents + adult children	-	3	-	1	-	-	-	-	-	-	4
2. Parents + children family	-	-	-	8	10	3	-	-	1	1	23
3. Family + cousins	-	-	2	-	-	-	-	-	-	-	2
4. Married couples with no child	-	5	-	-	-	-	-	-	-	-	5
5. Singles	4	-	-	-	-	-	-	-	-	-	4
% of all households	12	24	18	31	10	3	-	-	1	1	100

Table 2. Size of flats in the "Anin" Cooperative in 1987

The stage of the life-cycle	% of households settled in flats (sq.m)					% of all households
	18	36	48	64	72	
Typical households	8	21	21	9	3	62
1. Pre-marriage	-	-	-	-	-	-
2. Married pre-child	-	2	-	-	-	2
3. Child-bearing	-	2	2	-	-	4
4. Child-rearing	3	8	9	7	3	30
5. Child-launching	-	2	2	-	-	4
6. Post-child	3	4	4	2	-	13
7. Widowhood	2	3	4	-	-	9
Non-typical households	4	11	20	-	3	38
1. Parents + adult children	2	-	2	-	-	4
2. Parents + children family	-	4	16	-	3	23
3. Family + cousins	-	2	-	-	-	2
4. Married couples with no child	-	3	2	-	-	5
5. Singles	2	2	-	-	-	4
% of all households	12	32	41	9	6	100

entered the fifth stage of the life cycle. In the present work these households have been classified with the earlier stage (Child-rearing) on account of the financial dependence of children at school age on parents. Once a child leaves home, the household is classified as a "Child-launching" household. This

category, however, is less numerous than that of "Post-child" households (13%) — a condition welcomed by the parents whose housing needs, following a period of overcrowding, are now satisfactory.

Rent increase has had no effect on the local housing market so far, but the anticipated payment rise in 1991-1992, will probably stimulate the market. It is then expected that many reduced households, including single-person ones, will move to smaller apartments. So far the affected households remain in a state of inertia determined by either the age of the inhabitants or their attachment to the neighbourhood and the environment. In time, the inertia may be broken by the assurance of administrative assistance in moving to another flat and the favourite financial terms connected with the surrender of the apartment.

CONCLUSIONS

It is to be observed that after living for twenty-five years in the cooperative community, its members have created close neighbourly ties and they have developed a spirit of local patriotism — the effects of an advantageous locality and a good infrastructure. A weak point of "Anin" is the impossibility of further development which has resulted in the stagnation of the local housing market. The only factor which might stimulate the mobility of the households would be the adjustment of small flats to the needs of aged people and thus lead to an improvement of their living conditions. It would make the change of apartments more attractive and hasten the decision to move providing an opportunity for an improvement of living conditions for families at the earlier stages of the life cycle — giving them a chance of acquiring an apartment of their own.

The research for the present paper was conducted in 1987. Since then, due to the dynamic transformation in the economic situation of the country and the animation of the real estate market, the adjustment of the housing conditions to the needs of the households has probably changed. In order to define the direction of the likely mutations, the interviews of the residents of the "Anin" Cooperative should be repeated.

REFERENCES

- Hooimeijer P., Clark W.A.V., Dieleman F.M., 1986, Households in the reduction stage: Implications for the Netherlands housing market, *Housing Studies*, 1, 4, 195-209.
- Korteweg P., 1987, Changes in high-rise housing: The role of high-rise housing complexes in local housing markets, *Netherlands Journal of Housing and Environmental Research*, 2, 1, 30-51.
- Linde M.A.J., Dieleman F.M., Clark W.A.V., 1986, Starters in the Dutch housing market, *Tijdschrift voor Economische en Sociale Geografie*, 77, 4, 243-250.
- McCarthy K.F., 1976, The household life-cycle and housing choices, *Papers of the Regional Science Association*, 37, 55-80.

DIVORCE AND THE DISRUPTION OF THE HOUSING CAREER

LILY VAN NOORTWIJK

Faculty of Geographical Sciences, University of Utrecht
Faculty of Building, Architecture and Planning, University of Technology, Eindhoven

PIETER HOOIMEIJER

Institute of Planning and Demography, University of Amsterdam
Faculty of Geographical Sciences, University of Utrecht

FRANS DIELEMAN

Faculty of Geographical Sciences, University of Utrecht,
Utrecht, The Netherlands

1. INTRODUCTION *

About one-fifth of all household formation in the Netherlands is due to divorce, leading to an extra increase in the number of new starts on the housing market of about 40%. This led to a continuation of the housing shortage in the Netherlands in general and in large and suburban municipalities in particular. To cope with the increasing number of divorcees and the related urgent housing needs of part of the persons involved, the municipal government of a suburban community in the Randstad (the urbanized western part of the Netherlands) intended to build a block of low-rent small apartments. The inhabitants of the street where this block had been planned however, objected because they didn't want divorced persons as their neighbours. A new location had to be found.

Looking at the figures about divorce rates in the Netherlands might support the idea of divorce as an epidemic. The increase in the number of divorces shows a typical S-shaped curve starting at a low level of 6000 in the sixties, rising

*This research was supported by the Dutch National Science Foundation (NWO/SRO)

rapidly to a level of about 30 000 in the early eighties, after which it stabilized at this level. At the same time the yearly number of marriages dropped from 100 000 to 90 000.

The reaction towards divorcees described above points to the existence of discrimination of divorcees in the Netherlands, although this might be hard to prove. Is the incident described above really incidental, or a manifestation of a more structural aversion against divorcees? Is this aversion limited to the potential neighbours or also found among policy makers? This article will not provide the definite answer to these questions. What we will try to uncover, is whether the weak housing market position of the divorced can be explained from the structural determinants of the housing market position in general. In combination three factors determine the major part of the variation in housing consumption in the Netherlands: viz. income, household composition and degree of urbanization (Deurloo, 1987). Building on earlier research (Van Noortwijk et al. 1987) we will show that divorcees, in comparison to a random selection of households from the same marriage cohort which have not changed their marital status, have lower incomes and less children and live in larger cities more often. Next we will answer the question whether these differences can account for the relatively lower level of housing consumption of the divorced.

The differences in housing situation will be described using the concept of a hierarchy of dwellings. Hooimeijer et al. (1986) constructed a typology of nine housing submarkets that reflects the relative desirability of different types of dwellings. For practical reasons we use a condensed form of this typology, consisting of three housing submarkets. The multi-family rental sector is at the bottom of the hierarchy, the single-family rental sector is in the middle and the owner-occupier sector is at the top. Households occupying dwellings that belong to a higher submarket live in better dwellings than households living in dwellings of a lower submarket. When households move to a higher submarket they are moving up the hierarchy and make a step forward in their housing career. As will be shown further on married households have made more progress in their housing career than the divorced, for whom the disruption of their marriage also means a disruption of the housing career.

2. DIVORCE, HOUSING NEEDS AND HOUSING MARKET POSITION

The post-war era in the Netherlands was characterized by a huge housing shortage. For a long time this issue appeared as number one on any political agenda. In the late sixties however, the Ministry of Housing announced that the shortage would soon be over. The construction sector was booming and the rate of new construction was high enough to beat the growth rate of the number of households as projected for the seventies. The projection of the number of households in the seventies was based on a population projection specified according to age, sex and marital status. By applying headship-rates the future

number of households was derived. The household projection proved utterly wrong due to the rise in divorce rates mentioned above. The development of age-specific divorce rates is depicted in Figure 1. As can be seen from this figure the frequency of divorce started in the second half of the sixties, but really boomed in the seventies. The introduction of a more lenient legislation with respect to divorce in 1971, might have stimulated this development, but is more an expression of the changing attitudes towards marriage, rather than a cause for this trend (De Hoog 1979, Frinking 1981). The rapid increase in the number of divorces could have been counterbalanced if remarriage rates had gone up as well. However this did not happen. On the contrary, the Netherlands experienced a drop in remarriage rates as well. As a result the number of divorcees has grown tremendously over the last two decades as Figure 2 illustrates.

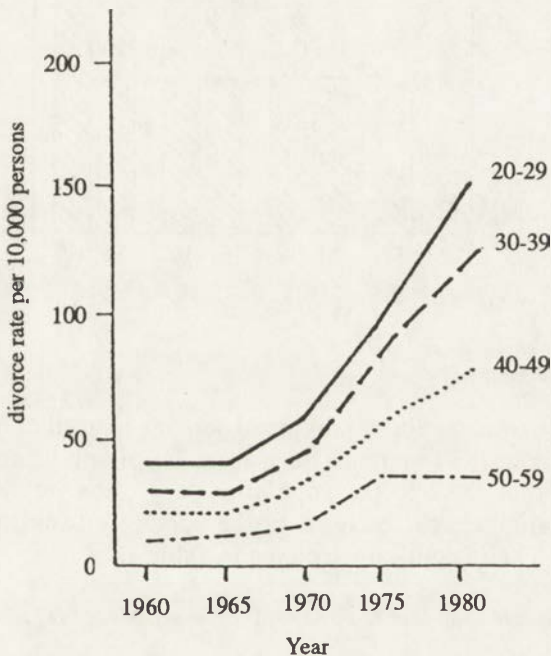


Fig. 1. Age-specific divorce rates
Source: CBS

The effects on the housing market are (slightly) less pervasive than Fig. 2 suggests. Not all of the divorced people live in independent dwellings. Some of them cohabit with a partner, others live in with their parents, or with relatives or friends. Nevertheless, the effects have been striking and account for the continuation of the housing shortage in the Netherlands to a large extent.

Even though the number of divorces per year has stabilized around 1985 at a

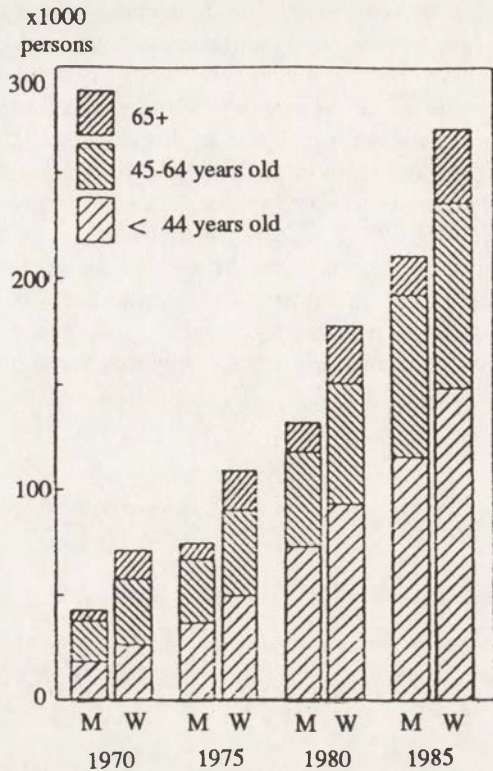


Fig. 2. Number of divorcees by sex and age
Source: Dieleman & Schouw (1989)

level of 30000, the total number of divorced persons in need of housing will continue to grow, due to the low remarriage rates. Applying headship-rates calculated from data from 1982 to the population projection in 2000, Dieleman & Schouw (1989) estimated the increase in the number of dwellings occupied by divorced persons. Their results are depicted in Table 1.

Table 1. Estimated number of divorced heads of households in 1987 and 2000

Age	1982	1987	2000
15-24	4900	3900	2300
25-34	78 500	93 500	71 000
35-44	90 000	158 500	208 000
45-54	63 000	105 000	265 000
55-64	44 000	64 000	151 500
65-74	27 500	36 000	75 000
75+	6000	9400	17 000
Total	313 900	470 300	789 800

Source: Dieleman & Schouw 1989

Total construction planned from 1987 to 2000 amounts to about one million dwellings. As can be seen from the table, over 30 0000 of this need for new construction can be attributed to the extra housing need generated by divorces. This is not only a problem of building enough dwellings. Divorced people differ from married couples in a number of ways. The quality of the dwellings they want or can afford is therefore also different. The housing market position of the divorced has attracted surprisingly little attention of housing researchers. Only a few studies show the international literature. Notable exceptions are the research done by Oriel Sullivan (1986) and by Dieleman & Schouw (1989). Both studies concentrate on the moves households make after breaking up. The housing situation after the divorce is compared to the housing situation before breaking up. Both studies start from the premises that divorce means a disruption of the housing career, although they specify, that this is particularly the case for the person leaving the marital home. However, a clear picture of the (lasting) effects of a break up on the level of housing consumption does not emerge.

Sullivan only compares several groups within the population of divorcees and finds that male manual workers are worse off than male non-manual, hinting at the fact that the class, or the income might be decisive in housing consumption after a divorce. She also shows that divorced households having dependent children have a better change of living in local authority housing, while those without live in the private rental or owner-occupied sector.

Dieleman & Schouw take the total population as a frame of reference for analyzing the housing situation of the divorced. They find surprisingly little differences in income between those two groups, but a large difference in the pattern of residential mobility. They mention the fact that divorce rates are higher in the more urbanized areas of the Netherlands, where the housing stock is of poorer quality, as one of the explanatory factors of these differences.

The evidence from the existing literature is rather confusing. It is unclear which factors determine the housing situation of the divorced. It is also unclear to what extent people having experienced a break up live in lower quality dwellings than those who did not go through this event and whether these differences can be accounted for by household characteristics which determine the housing situation in general or whether breaking up has an extra effect on the subsequent development of the housing career. In the next paragraph we will try to shed some light on this issue by making a more systematic comparison.

3. CONSEQUENCES OF BREAKING UP: A SYSTEMATIC DESCRIPTION

In an exploratory analysis of the housing situation of the divorced in the Netherlands, we applied a Chi-square Automatic Interaction Detection technique (CHAID, Kass 1980) to the original micro data base of the Housing Needs Survey from 1982 (Van Noortwijk et al. 1987). As the name indicates, this technique

selects independent variables on the basis of the significance of the relation with the dependent variable. We used a simple measure of housing consumption, distinguishing three categories: rental dwellings in multi-family structures, single-family rental dwellings and owner-occupied dwellings (the latter are almost exclusively of the single-family type in the Netherlands). For the independent variables we choose classifications as wide as the data set allowed. The CHAID does not only select variables in order of 'explanatory' power, but also merges categories of the independent variables which do not differ significantly in their effect on the dependent variable.

The results showed that three factors accounted for the variation in housing consumption, both among a group of divorced people and among the group of people that did not break up. In order of importance these turned out to be: degree of urbanization, income and the presence of dependent children. Other variables, like age, duration of the marriage and the time elapsed since the divorce, did not show up as important predictors of the present housing situation. The analyses confirm the a priori choice of variables made by Sullivan (1986) and Dieleman & Schouw (1989). The original detailed classification of the predictors could be greatly reduced. Only with respect to municipality size, more than two categories were needed.

Although the CHAID analyses enhanced the insight in the structural determinants of the housing consumption, it does not allow a systematic comparison of the housing situation of the divorced and households that have remained married. In order to get a clearer picture of the effects of breaking up we decided to repeat the analysis in a more formalized way using data from the Housing Needs Survey from 1986.

From this data set we elicited all households that were married after 1960 and had divorced as their marital status in 1986. From the same data set we took a random sample of households married after 1960 and having married as their marital status in 1986. The number of households in the sample roughly equals the number in the first group. Although the sample of married households might contain a number which have remarried after a divorce, we still feel that they can be regarded as the best possible reference group to analyze changes in household- and housing-situation which result from breaking up. We used the variables and classification that were suggested by the CHAID analyses on the 1982 data set, but only after testing whether these dimensions were still the most important in explaining the housing situation of the divorced.

As Table 2 shows, the two groups differ substantially in their housing consumption. The people that have broken up live in multi-family structures for over 50% as compared to only 15% among the married households. Owner-occupation is rare among the divorced, 16% as compared to over 50% for married households. However the table also suggests that these differences might be attributed to their position on the structural determinants of the housing consumption.

Table 2. Differences between divorced and married households
(marriage cohorts 1960 or later)

	Married (n=1446)	Divorced (n=1629)
Type of dwelling		
Multi-family rent	15.6%	50.3%
Single-family rent	31.0%	33.5%
Owner-occupied	53.4%	16.2%
Size of municipality		
Larger 100.000	21.2%	45.4%
20-100.000	43.4%	39.4%
Under 20.000	35.4%	15.2%
Income		
Less than f29.000 net p.y.	20.7%	76.1%
f29.000 or over net p.y.	79.3%	23.9%
Dependent child		
Child(ren) present	77.0%	52.7%
No child(ren)	23.0%	47.3%

Source: WBO1985/1986

Low incomes predominate among the divorced (76%). Of the couples that remained married only 21% is in this lower income bracket. This seems contradictory to the findings of Dieleman & Schouw (1989). However they compared the incomes of all divorced people with the total population, while we limited the analyses to the marriage cohorts of 1960 and later. These cohorts are in the age category in which incomes are generally high. Nearly half of the divorced live in cities with more than 100 000 inhabitants. Of the married couples this is only 21%. The fact that married couples have children more often stems from two causes. Divorce rates in the Netherlands are higher among childless couples. The second cause is that the children usually stay with one of the partners after the divorce (the mother mostly). The fact that the percentage of divorcees having children is still quite high, is probably due to undersampling of the childless divorced in the Housing Needs Survey.

To illustrate the effects of municipality size, income and the presence of dependent children on housing consumption and to test whether one of these dimensions can explain the difference in housing consumption between divorced and married households, we produced the three-dimensional crosstabulations depicted in Table 3.

As can be seen from this table, there is a substantial heterogeneity in the housing consumption of both the divorced and the married, with respect to each of the factors mentioned. In larger cities only 20% of the total group owns the dwelling they occupy. However, this percentage is much lower among the divorced in these cities (12%). In small municipalities on the other hand nearly 50% are home owners. Again, the divorced display a much lower percentage (20%). Income displays the same relation. Households having a high income hardly live in multi-family structures (20%) unless they are divorced (42%). Allocation rules obviously play a role in determining the type of housing occupied. The

percentage of home owners is almost the same among people with or without children. Having children however does contribute to the chance of obtaining a single-family dwelling in the rental sector, both for the divorced and the married. It is striking that 40% of the divorced having children live in single-family family dwellings as opposed to only 12% of the same group which has not broken up. However married households with children own their (single-family) dwellings in 55%.

Table 3. Housing situation of divorced and married households (controlling for other factors)

		multi-fam	single-fam	owner-occ.	Total	Numbers
Size of municipality						
100000 +	Divorced	70.9%	16.4%	12.7%	100%	740
	Married	38.8%	21.8%	39.4%	100%	307
	Total	61.5%	18.0%	20.5%	100%	1047
20-100000	Divorced	38.0%	43.3%	18.7%	100%	642
	Married	13.9%	32.8%	53.3%	100%	628
	Total	26.1%	38.1%	35.8%	100%	1270
Less 20000	Divorced	20.6%	59.1%	20.2%	100%	247
	Married	3.7%	34.2%	62.0%	100%	511
	Total	9.2%	42.3%	48.4%	100%	758
Income						
f 29000 min	Divorced	52.8%	36.8%	10.4%	100%	1240
	Married	28.3%	43.0%	28.7%	100%	300
	Total	48.1%	38.0%	14.0%	100%	1540
f 29000 pl.	Divorced	42.2%	22.9%	34.7%	100%	389
	Married	12.2%	27.8%	59.9%	100%	1146
	Total	19.9%	26.6%	53.6%	100%	1535
Child(ren)						
No	Divorced	60.3%	17.1%	22.6%	100%	770
	Married	25.6%	26.8%	47.6%	100%	332
	Total	49.8%	20.1%	30.1%	100%	1102
Yes	Divorced	41.4%	48.1%	10.5%	100%	859
	Married	12.2%	32.4%	55.5%	100%	1109
	Total	24.9%	39.2%	35.8%	100%	1968

Source: WBO1985/1986

The conclusion we can draw from Table 3, is that neither of these dimensions in isolation can account for the difference in housing consumption between the two groups. Within each sub-table the relation between being divorced or married and the quality of the housing consumed is still very strong. This does not preclude the possibility that the cumulative effects of these factors can account for this difference. As we saw in Table 2, the divorced have a low score on each of these dimensions. It could be that the combination of these factors makes their

housing market position relatively weak. To uncover whether this is the case, a multi-variate analysis is needed.

4. THE CONSEQUENCES OF BREAKING UP: A FORMAL TEST

The figures in the previous section give a clear picture of the differences in housing situation and household characteristics between divorced and married households. However, so far we have no information about the nature and strength of the influence of the relevant variables simultaneously on differences in housing consumption.

An adequate technique to analyze relations between variables in a multi-dimensional contingency table is loglinear analysis (for details on loglinear analysis the reader is referred to Goodman 1978 and Bishop, Fienberg & Holland, 1975). The cells in the table contain frequencies of every combination of categories of the various variables. Each frequency is the result of a number of effects of variables and relations between variables. In loglinear analysis a parameter is estimated for each effect that is specified in a specific model. We use the multiplicative form of the loglinear model because it facilitates interpretation. By multiplying the relevant parameters one gets the expected frequency of the associated cell of the table. In a saturated model all possible effects are specified and the expected frequencies will be identical to the observed ones. If some effects are absent in the model, the value of the parameters is set to one a priori and these effects are assumed to be absent in the population. This is an efficient way to test hypotheses of independence.

The performance of any specified model can be measured by the statistic L^2 , the Likelihood ratio, which tests the probability that the sample data are obtained from a population for which the model is correct. If the value of L^2 is not significant, given the degrees of freedom, the model is accepted.

In this paragraph the hypothesis that the differences in housing situation between married and divorced households are caused not only by the differences in income, household composition and degree of urbanization, but also by the bare fact of marital status is put to a formal test. While the characteristics of the housing stock and the degree of shortage of cheap dwellings in the public rental sector are quite different for large and small towns we decided to carry out the tests for each of the three municipality sizes separately.

The procedure is as follows. Because of the differences in household composition and income between married and divorced households, we decided to begin with a (base) model in which only the main effects and all first and higher order interaction effects between the explanatory variables are specified. In general, most applications of loglinear analysis have the form of hierarchical models. We use this model as a starting point (Table 4a). The relations between children and marital status (CH*MS) and also between income and marital status (I*MS) are significant and fairly strong.

Table 4a. Households attributes of the married and the divorced (1985)

Effect	Multiplicative parameters; Municipality size		
	Large	Medium	Small
Children (Ch)			
no	0.694	0.854	0.787
yes	1.442	1.171	1.271
Income (I)			
< fl. 29 000	0.904*	1.009*	0.935*
> fl. 29 000	1.106*	0.991*	1.069*
Marital Status (MS)			
divorced	1.459	1.069*	0.886*
married	0.685	0.935*	1.129*
Ch*I			
no and low	0.892	0.876	1.004*
yes and low	1.121	1.141	0.996*
no and high	1.121	1.141	0.996*
yes and high	0.892	0.876	1.004*
CH*MS			
no and div.	1.252	1.413	1.257
yes and div.	0.799	0.708	0.795
no and mar.	0.799	0.708	0.795
yes and mar.	1.252	1.413	1.257
I*MS			
low and div.	1.627	1.879	1.818
high and div.	0.614	0.532	0.550
low and mar.	0.614	0.532	0.550
high and mar.	1.627	1.879	1.818
CH*I*MS			
no, low ,div.	0.917*	0.901	1.077*
yes, low ,div.	1.091*	1.110	0.929*
no, high ,div.	1.091*	1.110	0.929*
yes, high ,div.	0.917*	0.901	1.077*
no ,low ,mar.	1.091*	1.110	0.929*
yes, low ,mar.	0.917*	0.901	1.077*
no, high ,mar.	0.917*	0.901	1.077*
yes, high, mar.	1.091*	1.110	0.929*
Large	$L^2 = 280$	df = 14	p = 0.000
Medium	$L^2 = 428$	df = 14	p = 0.000
Small	$L^2 = 226$	df = 14	p = 0.000

* = effect not significant at 95% level

In the next step the effect of each of the three explanatory variables on the type of dwelling is measured by adding them one at a time to the base model. All effects as single determinants of housing situation proved to be significant. Since we already controlled for all interactions between income, the presence of children and marital status, the unique effects of household composition, income and marital status on the housing situation was measured. We continued with a model in which the effect of income as well as the presence of children on housing situation both have been added to the base model to see if those two variables could explain the differences in housing situation sufficiently. Still the model did not perform satisfactorily. The Likelihood ratio at this point was 36.11 ($p = 0.000$) for large cities and 90.22 ($p = 5.E-15$) for small towns. The last step in testing our hypothesis is the inclusion of the marital status factor and concerns the question: while the effects of both income and children as determinants of the housing situation are already at work, can the marital status factor still add a significant contribution in determining the housing situation? Table 4b contains the parameters of the final model.

It is clear that the differences in income and household composition do not account sufficiently for the lower level of housing consumption of divorced households. The effect of whether one is divorced or married, while controlling for all interactions between income, children and marital status still has a significant influence on the probability of living in a specific type of dwelling.

The values of the parameters should be interpreted in terms of deviating from one. To enable a direct comparison of parameters of large, medium-size and small towns the model that fits best for small towns is also used for the other two. In larger cities the way in which income, having children and marital status determine the housing situation is straightforward, the simultaneous influence of having children or not and being married or divorced in determining the dwelling type is absent as can be seen from the (DT*CH*MS) parameters which are not significant. In medium-size towns relations are so extremely complex that a saturated model was needed to arrive at a satisfactory fit of the model.

Some remarks can be made on table 4b. The parameters for the main-effect of dwelling type (DT) clearly reflect the differences in composition of the housing stock of the large, medium-size and small towns. In small towns the share of multi-rent housing is much smaller than in larger towns. Having children (DT*CH) means a higher probability to live in a single rent dwelling, especially in smaller towns. Households without children live comparatively more often in multi-rent housing. This is consistent with the allocation rules in the Netherlands. The fact that income (DT*I) is major determinant of living in the rental or owner-occupier sector could be expected, households with low incomes live in the rental sector, households with higher incomes are owner-occupier. In small towns the influence of marital status on the type of dwelling (DT*MS) is much stronger than in larger cities. Being divorced in general enhances the probability of living in a multi-rent apartment, being married has a very positive influence on the probability to be an owner-occupier.

Table 4b. Determinants of the housing situation of divorced and married households

Effect	Multiplicative parameters Municipality size		
	Large	Medium	Small
Dwelling Type (DT)			
mult-rent	2.158	0.862	0.406
sing-rent	0.634	1.234	1.808
owner-occ.	0.731	0.941	1.362
(DT)*Children (CH)			
mult-rent and no	1.315	1.259	1.314
sing-rent and no	0.739	0.685	0.660
owner-occ.and no	1.029*	1.161	1.154*
mult-rent and yes	0.760	0.795	0.761
sing-rent and yes	1.354	1.461	1.516
owner-occ.and yes	0.971*	0.862	0.867*
(DT)*Income (I)			
mult-rent and low	1.335	1.340	1.266
sing-rent and low	1.438	1.170	1.121*
owner-occ.and low	0.521	0.638	0.705
mult-rent and high	0.749	0.746	0.790
sing-rent and high	0.696	0.855	0.892*
owner-occ.and high	1.919	1.568	1.419
(DT)* Marital Status (MS)			
mult-rent and div.	1.381	1.327	1.664
sing-rent and div.	0.831	1.023*	1.048*
owner-occ.and div.	0.871	0.736	0.573
mult-rent and mar.	0.724	0.754	0.601
sing-rent and mar.	1.203	0.977*	0.954*
owner-occ.and mar.	1.148	1.358	1.744
(DT)*(Ch)*(MS)			
mult-rent, no, div.	1.093*	0.853	0.924*
sing-rent, no, div.	0.880*	0.828	0.797
owner-occ., no, div.	1.040*	1.416	1.358
mult-rent, yes, div.	0.915*	1.172	1.082*
sing-rent ,yes, div.	1.137*	1.208	1.255
owner-occ. ,yes, div.	0.962*	0.706	0.736
mult-rent, no ,mar.	0.915*	1.172	1.082*
sing-rent ,no ,mar.	1.137*	1.208	1.255
owner-occ. ,no ,mar.	0.962*	0.706	0.736
mult-rent ,yes ,mar.	1.093*	0.853	0.924*
sing-rent ,yes, mar.	0.880*	0.828	0.797
owner-occ. ,yes ,mar.	1.040*	1.416	1.358
Large	$L^2 = 6.03920$	df = 6	p = 0.419
Medium	$L^2 = 18.48328$	df = 6	p = 0.005
Small	$L^2 = 8.07055$	df = 6	p = 0.233

* = effect not significant at 95% level

The parameters can be used to compute so called odds ratios for the eight possible types of households. When the probability of a household to live in a multi-rent apartment is divided by the probability of living in a single-rent dwelling one gets the odds ratio. This ratio reflects the inequality of probabilities, for example the probability of a single-person divorced household with a low income in a large city to live in a multi-rent apartment instead of a single-rent dwelling is more than eleven times as high. For a married person it is not even three times as high.

The upper part of Table 5 gives the probability of living in a multi-rent rather than in a single-rent dwelling, the lower part gives the odds ratios for households to live in single-family dwellings that are their own rather than renting it.

Table 5. Odds ratios of multi-family rent and owner-occupied versus single-family rent

Odds ratios	Municipality size		
	Large	Medium	Small
	m-r/s-r	m-r/s-r	m-r/s-r
No kids , low income, divorced	11.62	2.11	0.93
No kids, low income, married	2.73	1.18	0.27
No kids, high income, divorced	13.47	1.61	0.73
No kids , high income, married	3.16	0.90	0.22
Kids, low income, divorced	2.37	0.51	0.17
Kids , low income ,married	1.33	0.32	0.09
Kids, high income, divorced	2.75	0.39	0.14
Kids , high income, married	1.54	0.25	0.07
	own/s-r	own/s-r	own/s-r
No kids , low income ,divorced	0.72	0.81	0.77
No kids, low income, married	0.47	0.53	0.89
No kids, high income, divorced	5.49	2.73	1.96
No kids, high income, married	3.59	1.80	2.25
Kids, low income, divorced	0.27	0.11	0.09
Kids, low income, married	0.34	0.63	0.84
Kids, high income, divorced	2.02	0.37	0.22
Kids, high income, married	2.57	2.11	2.13

Looking at the odds ratios we again may conclude that of households which differ only in marital status, divorcees in all cases live in multi-rent dwellings more frequently than in single-rent dwellings compared with those who remained married. In larger cities for both divorced and married households living in a single-family dwelling the probability to be an owner-occupier is two to five times as high as the probability to be a renter when they have a high income. In medium-size and small towns this only holds for households without children. If they have children divorcees with a high income have a chance of five to one (0.22, small towns) to be in the rental sector rather than be owner-occupiers, for

married households with high incomes and children on the contrary, chances to own versus rent are still more than two to one.

The results of the analysis clearly show that breaking up as such has consequences on the housing career. When other characteristics of households are identical, the probability to live in a multi-rent apartment is substantially higher for divorcees than for married couples. This may be an expression of the weak position on the housing market of divorced households. In general, the housing career seems to have come to an end for the divorced households (single-person and single-parent households) in our analysis. The major part of this group consists of households which have been divorced for a relatively long time, 5 year or more. The results of our analysis indicate therefore, that breaking up has a lasting effect on the housing market position, which can not be ascribed to their lower incomes, their tendency to concentrate in the larger cities and the absence of dependent children.

5. CONCLUSION

The share of the divorced within the total population of households is growing rapidly. By the year 2000 almost 12.5% of all households will consist of divorced persons. Until recently the specific housing situation of this group has received little attention. Although various authors have pointed out that the housing consumption of divorced households is certainly of lower quality than the consumption of married couples, a systematic comparison was still lacking. Earlier research seemed to suggest that the weak housing market position of the divorced could be explained by the fact that they are overrepresented in the lower income bracket, that they have dependent children to a lesser extent and that they live in large cities more often. On top of that this weak position was regarded as temporary. In this view divorce leads to a disruption in the housing career, but the divorced are supposed to engage in a new process of filtering up, almost immediately.

If this were true, then the housing market position of the divorced would warrant no further research attention. Improving the housing situation of this group could be done by generic policies, like improving the accessibility of expensive and owner-occupied housing to lower income groups. As a preliminary investigation of the housing market position of the divorced we felt therefore urged to analyze the effect of a marital break-up, while controlling for the factors mentioned. From the analyses it has become very clear that breaking up as such is detrimental to the housing market position, and has a lasting effect on the chances one has on the housing market. It can be reasonably assumed that the housing market behaviour of the divorced is highly constrained, and that they have to substitute their housing preferences to a large extent. At this moment they have only one way out of this awkward situation: remarriage.

REFERENCES

- Bishop Y. M., S.E. Fienberg and P.W. Holland, 1975, *Discrete multivariate analysis: Theory and practice*, Cambridge: MIT Press.
- Dieleman F.M. and R.J. Schouw, 1989, Divorce, mobility and housing demand, *European Journal of Population*, 5, 235-252.
- Deurloo M.C., 1987, *A multivariate analysis of residential mobility*, Amsterdam: Instituut voor Sociale Geografie, Universiteit van Amsterdam.
- Frinking G.A.B., 1981, De invloed van recente veranderingen in de wetgeving op het aantal echtscheidingen in Nederland, *Bevolking en Gezin*, 2, 163-178.
- Goodman L.A., 1978, *Analyzing qualitative categorical data*, Cambridge: Abt Books.
- De Hoog C., 1979, Echtscheiding in Nederland. In: C.J.J. Corver et al., eds., *Gezin en samenleving*, Amsterdam/Assen: (SISWO)/Van Gorcum.
- Hooimeijer P., W.A.V. Clark and F.M. Dieleman, 1986, Households in the reduction stage: Implications for the Netherlands housing market, *Housing Studies*, 1, 4, 195-209.
- Kass G.V. 1980, An explanatory technique for investigating large quantities of categorical data, *Applied Statistics*, 29, 119-127.
- Noortwijk L.E. van, P. Hooimeijer and F.M. Dieleman, 1987, *Woningmarktgedrag van huishoudens ontstaan door echtscheiding*, Stepro-rapport 63b, Utrecht: Geografisch Instituut.
- Sullivan Oriël, 1986, Housing movements of the divorced and separated, *Housing Studies*, 1, 35-48.

HOUSING MARKET EFFECTS OF MOVES INTO HOMES FOR THE AGED

FRIEDEL FILIUS

Department of Geography, University of Utrecht, Utrecht, The Netherlands

INTRODUCTION

In the Netherlands the need for new construction is decreasing. Not only large building efforts contributed to the decreasing quantitative housing shortage, an important role is played by demographic factors. On the one hand the number of new households is decreasing. The main cause is the decreasing birth rate: since the mid 1960s the birth rate has declined. By the end of the 1970s even the absolute number of births decreased.

On the other hand we can see a rise in the number of household dissolutions. The main cause for this process is the aging of the population. Because the number of household formations is growing less fast than the number of household dissolutions, the growth in the number of "extra households" is decreasing.

Though the quantitative housing shortage is diminishing the qualitative housing shortage still exists. Therefore, planners should be very careful in determining the composition of new construction. They need good information about the quantitative and qualitative housing demand, knowledge of the process of household dissolutions is thus essential. Yet, in the Netherlands little is known about this process.

Rough estimations have to be made about the extent of the process. Especially about the type of dwellings that households leave behind when they dissolve, very little is known. In this article some of the obscurity of the process will be cleared up. Some insight will be given in the extent of the process and its importance for the housing market.

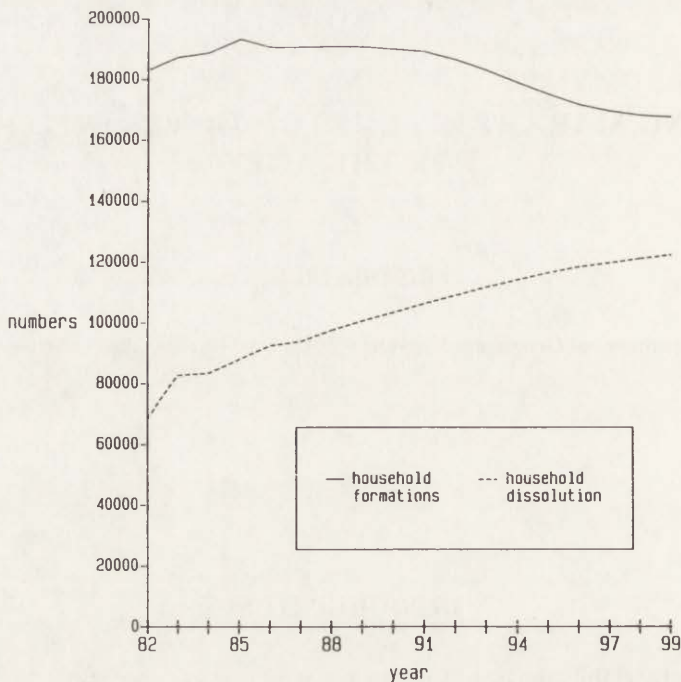


Fig. 1. Household formation and dissolution (after P.Hooimeijer and M.Linde)

HOUSEHOLD DISSOLUTIONS

There are several events that can cause household dissolutions. A household can dissolve when:

- the household moves to lodging or cohabitation;
- the household migrates outside the studied area;
- the household moves into special dependent housing or an institution like homes for the aged;
- the household, mostly a single, dies.

Whenever an independent living household is dissolved, a dwelling is vacated. When supply is created because of household dissolutions we talk about housing market departure. In two ways housing market departures play a crucial role in the functioning of the housing market.

First, as we have seen above, the number of household dissolutions determine the need for new construction for a large part. In 1986 1.8 million people of 65 and over lived in the Netherlands. This is 12% of the total Dutch population. As a consequence of a decreasing birth rate on the one hand and the rise in the life-expectancy on the other hand the share of old people is increasing. Between 1950

and 1986 the percentage of people of 65 and over has increased from 7.7% to 12.3%. In the same period the percentage of people 85 and over increased from 0.3% to 1.1% (WPRB, 1987). The aging of the Dutch population will continue in the next decades. In 2035 the National Bureau of Statistics expects 3.5 million people of 65 and over who make up 25% of the total population (CBS 1989). Especially the aging of the old population will be noticeable. Along with the aging of the population the number of household dissolutions will rise as more people will die or go to homes for the aged. Also, the quantitative extra housing need will fall and the number of new dwellings built will be reduced accordingly.

Table 1. Age distribution of the population in the Netherlands; percentages

Age	1970	1990	2010	2030	2050
0-19	36	26	23	21	21
20-39	28	33	25	25	24
40-59	21	24	30	25	21
60-79	13	14	18	24	21
80+	2	3	4	5	7

The second reason why household dissolutions are important for the functioning of the housing market is that they will gain in importance in the filtering process. When a dwelling is vacated because a household has departed the housing market, for example a single living person has died, the arising supply can be compared with new construction. Like new construction, the supply that arises because of households dissolutions is called primary supply. Primary supply is very important for the filtering process on the housing market for it can start a vacancy chain. In contrast to primary supply, secondary supply is characterized by the fact that a household, leaving the dwelling occupies another dwelling. A vacancy chain ends whenever a household that occupies a dwelling doesn't leave a vacant dwelling behind, as is the case with starters or migrants.

Vacancy chains can be characterized by their length and composition. Length and composition of the vacancy chains are dependent on the characteristics of the primary supply. Though new construction and supply caused by household dissolutions are both primary supply they differ in the chains they trigger off. Because of the special housing situation of elderly, the created supply will be different from new construction. All the supply, the primary and the secondary, is important because it determines the extent in which households have possibilities to improve their housing situation. In this sense household dissolutions will become more and more important. In comparison with the need for new construction, the primary supply arising through housing market departures will increase. As a result people who want to improve their housing situation must satisfy their demand within the existing stock to a far larger extent than at present. In 1985 98 000 new dwellings were built while through death of one-person households and moves to homes for the aged already 44 000 dwellings were vacated (Filius, 1991).

In this article one of the events that can cause housing market departures will be discussed. This events are the moves into homes for the aged. Like by the death of singles a strong relation exists between age and the number of events. Thus, one could expect that the number of moves into institutions are very much influenced by the age composition of the population. But, contrary to the death of singles, it can be influenced by policy. In the Netherlands the process of transitions to the homes for the aged is indeed highly controlled. Therefore the policy on homes for the aged will be shortly described. This policy directly influences the number of housing market departures. It also, but indirectly, determines the type of dwellings that will become vacant. The dwellings that will become vacant because of the transition to a home for the aged, are of course the dwellings the household is living in before its departure. Because there are only elderly who move into homes for the aged, the housing situation of elderly determines for the largest part the composition of the arising supply. Therefore the housing situation of elderly will be discussed first. The housing situation of elderly and the policy on homes for the aged are the context in which the transitions to homes for the aged take place. Next, some empirical results will be given. After a short discussion of the method used, some data of the extent and composition of the supply that arise because of moves into homes for the aged will be given. The importance of this supply for the housing market will be clarified by comparing it with new construction.

HOUSING SITUATION OF THE ELDERLY IN THE NETHERLANDS

Elderly can live either in a dependent housing situation or in an independent housing situation. Until the age of 70, 95% of the elderly is still living independently in the Netherlands. Between the age of 70 and 75 the rate of independence drops, decreasing further with increasing age. Above the age of 75, 30% of all persons become dependent on relatives or special institutional arrangements for their housing.

How are the independently living elderly housed? Information is available for the housing situation of households with the head of the household being 55 or over (Serail, 1988). The independently living elderly can be housed either in normal dwellings or in dwellings that are especially built for them, the senior dwellings. Most independent living elderly (92%) live in "normal" dwellings. The housing situation of old households in the Netherlands is different from the housing situation of all households. In general the dwellings of old households are smaller. Especially many households of 75 and over live in dwellings with only one or two rooms. Old households live relatively more in old dwellings. Furthermore, they mainly live in rental units. As households are younger the percentage of households that own their dwelling increases. 44% of the households not older than 65 own their dwelling, while of the households of 75 and over only 27%

own their dwelling. Compared with all households, old households live relatively more in multi-family dwellings.

Old households can also live in senior dwellings. Senior housing is independent housing for elderly constructed in a special national program. It comprises 3% of the total Dutch housing stock. 8% of the independent living elderly are housed in these senior dwellings. But the percentage of households living in senior dwellings increases with age. Of the households of 75 and over 20% is living in senior dwellings.

Relatively a lot of research has been done about the housing demand of old people. Contrary to younger households who are in the expansion or stability phases of the life cycle, older households are in the reduction phase. In the reduction phase households usually move very little, as their housing career is already on its top. Except for a decrease in the number of household members the old households are faced with decreasing incomes because of retirement. Furthermore health is often declining. Health considerations are frequently stated as the main reason for leaving the independent housing situation. The transition from independent housing to dependent living arrangements often occurs at a stage when many households have become single.

But before households leave the market of independent housing many make moves to more suitable housing: 68 000 per year in the period 1982-1985 (4% of all households over 55 years old). On average, households move once between the age of 55 and 80. As could be expected many older Dutch households decrease their housing consumption. For example of the households that move, 60% relocate to smaller dwellings. Senior housing plays an important role in these moves: 20% of the moving households aged 65-74 and 50% of those over 75 move into such housing. These more suitable dwellings will become primary supply the moment the old household leaves the housing market through death or a move into an institution.

POLICY ON HOMES FOR THE AGED

If households find it too difficult to live on their own they may opt for a place in a home for the aged. Homes for the aged are primarily meant for housing and not nursing. Compared to other countries the Netherlands have a high percentage of old people living in homes for the aged. In 1986 8% of all people 65 and over lived in homes for the aged. In Sweden for example only 3.4% lived in these homes.

After the Second World War the national policy was aimed at building separate housing facilities for the elderly. The building of homes for the aged was also stimulated because the Netherlands were faced with enormous housing shortages. In 1970 more than 10% of the elderly lived in homes for the aged. Since 1975 we see a shift in the policy. Two reasons for this shift can be distinguished. The first is the growing cost of care for elderly in homes for the aged.

These costs are high both for government and the elderly. The second reason is the growing societal resistance towards the stowing away and isolation of old people. One realized that the building of special independent dwellings for elderly should be stimulated. Ever since, the independence of elderly became the main objective of policy concerning elderly. In 1975 the 7% norm was introduced. In each region the number of places in homes for the aged should be no more than 7% of the population of 65 and over in that region. In reality this meant a reduction in the actual number of places. At the same time a commission was installed with the task to judge each request on its necessity. Earlier, those people who did no longer wanted to live independent were allowed. Now only those people are welcome who are, according to objective, fixed norms, not able to live independent.

Along with the promotion for independent living of elderly the government has developed a "substitution policy" in which it fosters a shift from care in institutions to care at home. It also wants to promote a shift from formal care to self-help and informal help. Though this all sounds nice, the policy on homes for the aged is mainly dictated by budget cuts. Homes for the aged may hardly extend while in the meantime the population is aging. Consequently, the new inhabitants, the people who are allowed in, are getting older every year. This in turn has its influence on the type of dwellings that become vacant.

EMPIRICAL RESULTS

To measure the extent and composition of the supply that arise because of transition to homes for the aged two data sources are used. The first data source applies to data directly derived from all homes for the aged (CBS, 1988). It is stated by law that each home for the aged has to give certain information about its inhabitants, the number of places and its work force every year. From this data information about the total number and characteristics of new inhabitants (in 1987) was derived. But to get information about the amount of housing market departures and the type of dwelling vacated a sample survey had to be done.

In 1987, 15 935 dwellings became vacant because of this type of housing market departure. In total 23 573 persons moved into the homes for the aged but of course not all persons vacated a dwelling. Some persons were part of a two person household, some persons did already live independent and some dwellings were demolished immediately after the move. A comparison between the composition of the supply because of moves into homes for the aged with new construction may illustrate the specific importance of household dissolutions for the housing market. Both types of primary supply differ remarkably.

Most striking is the large number of senior dwellings in supply arising because of move into homes for the aged. In addition we see that the dwellings we might describe as suitable for elderly, the small rental, multi-family dwellings with elevator, are highly represented. Furthermore it is very clear that the number

of owned dwellings in the supply arising because of moves into homes for the aged is relatively small. In general the composition of this supply looked like a reflection of the housing situation of elderly. There are however some remarkable differences. This can partly be explained by the very high age of people who nowadays move into homes for the aged. A lot of them will have made an adjustment move before their final move into dependent living. Further the possibility to move to a home for the aged is not totally independent of the former housing situation. The commission that judge the request for a place in a home for the aged also take into account the housing situation. Other research (Harrop & Grundy, 1991) suggests that more wealthy elderly have lower possibilities to make the transition.

Table 2. Composition of the primary supply, new construction and arising because of moves into homes for the aged; absolute (x10) and percentages

Dwelling type	Homes for aged		New	
	abs	%	abs	%
senior dwelling	553	34.7	345	3.5
rent multi <= 3 r elevator	233	14.6	970	9.9
rent multi <= 3 r	107	6.7	1271	13.0
rent multi > 3 r <= f 450	59	3.7	157	1.6
rent multi > 3 r > f 450	47	3.0	395	4.0
rent singl <= 3 r <= f 450	113	7.1	204	2.1
rent singl <= 3 r > f 450	39	2.4	233	2.4
rent singl 4 r <= f 450	85	5.3	180	1.8
rent singl 4 r > f 450	7	.4	1494	15.2
rent singl > 4 r <= f 450	105	6.6	12	.1
rent singl > 4 r > f 450	17	1.1	220	2.2
owned <= 4 r <= f 125 000	66	4.2	1382	14.1
owned <= 4 r > f 125000	42	2.6	2425	24.7
owned > 4 r <= f 125 000	90	5.6	75	.8
owned > 4 r <= f 175 000	60	.4	242	2.5
owned > 4 r > f 175 000	25	1.6	208	2.1
Total	1594	100	9813	100

In general primary supply arising because of moves into homes for the aged exists of more senior dwellings and dwellings suitable for elderly, more rental and more inexpensive dwellings then new construction. As stated before, primary supply triggers off vacancy chains. For the housing market the length of the chains is important. The average chain length determines the number of households that may benefit. Further, the composition of the supply in the vacancy chain is important because this influences the type of households that might benefit. A Markov chain model (White, 1971) was used to trace the vacancy chains.

Table 3. Composition of the secondary supply; absolute (x100) and percentages

Dwelling type	Homes for aged		New	
	abs	%	abs	%
senior dwelling	7	5.0	6	.7
rent multi <= 3 r elevator	13	9.7	67	9.1
rent multi <= 3 r	23	17.1	128	17.2
rent multi > 3 r <= f450	19	14.1	107	14.5
rent multi > 3 r > f450	8	6.2	81	10.9
rent singl <= 3 r <= f450	5	3.7	23	3.2
rent singl <= 3 r > f450	2	1.3	9	1.2
rent singl 4 r <= f450	11	8.2	39	5.3
rent singl 4 r > f450	7	5.3	74	10.0
rent singl > 4 r <= f450	6	4.2	23	3.1
rent singl > 4 r > f 450	8	5.9	66	8.9
owned <= 4 r <= f125 000	12	9.2	46	6.2
owned <= 4 r > f125 000	3	2.5	16	2.2
owned > 4r <= f125 000	5	3.5	21	2.8
owned > 4 r <= f175 000	4	2.7	22	2.9
owned > 4 r > f175 000	2	1.5	13	1.8
Total	132	100	741	100

The total average chain length of supply arising through moves into homes for the aged is a little bit longer than the total average chain length of new construction (1.83 and 1.75). This means that on average supply arising because of moves into homes for the aged triggers off more secondary supply, and consequently more households can benefit. A lot of the total average chain length of the supply because of moves to homes for the aged came to the credit of the senior dwellings. The average chain length of senior housing is very high. Although this may come as no surprise, these dwellings are hardly allocated to newcomers on the housing market, it has not received much attention in vacancy chain studies. Nevertheless, as we have so many of these dwellings in the primary supply because of move to homes for the aged, the multiplier effect for the housing market is very important. We also found that apartments having an elevator have a higher average chain length than apartments without. Obviously allocation is again biased towards the elderly.

Apart from the average chain length, the composition of the secondary supply in chains arising through moves into homes for the aged is interesting. Compared with both types of primary supply we see a convergence in the composition of the secondary supply. Still some differences exist. The number of senior dwellings in the secondary supply arising through moves into homes for the aged is still larger than in secondary supply triggered off by new construction. Also the number of cheaper dwellings is still a bit larger. It is remarkable that the number of cheaper owner occupied dwellings (the small as well as the large ones) is

larger in the secondary supply arising because of moves into homes for the aged. In the primary supply the proportion of these type of dwellings was extremely small compared with new construction. This can be explained by the fact that except from other owner occupier dwellings especially senior dwellings do recuperate a lot of cheap owner occupier dwellings.

In comparison with the total supply starting in new construction, the total supply arising because of moves to homes for the aged consisted of more senior dwellings, more rental dwellings and noticeably more inexpensive ones. This points to the strategic value of the supply arising through move to homes for the aged. This supply generates a lot of affordable housing to low-income groups.

DISCUSSION

At first glance it looks as if the possibilities to influence the supply because of moves to homes for the aged is very limited. The government could of course enlarge the number of places in homes for the aged, that this will happen is, however, very unlikely (Tweede Kamer, 1990). Because of the restriction in homes for the aged, elderly will stay longer on the housing market and thus, elderly want and need more suitable dwellings than in the past. Although this might seem a negative factor it offers good opportunities to influence housing market processes and meanwhile meet the housing demand of the elderly.

In the Netherlands the need for new construction is decreasing. But still there are a lot of households who need a dwelling or want a more suitable dwelling. Because the government is also stimulating the market sector in housing, new construction will be less accessible to more vulnerable, low-income households. This makes it even more important than in the past to plan the composition of this supply very carefully. The filtering possibilities, the strategic value of primary supply will gain in importance. The construction of senior dwellings gives the housing policy possibilities to stimulate the filtering process through which highly demanded dwellings will become vacant. In 1987 for instance more than 6700 senior dwellings were built. 94% of these dwellings were occupied by elderly who in turn vacated a dwelling (Willems-Schreuder, 1989).

In general the realization of senior housing has three advantages. First, it will supply in the short term housing demand of elderly. Second, the secondary supply triggered off by this dwellings consists of many affordable and highly demanded dwellings. Finally, in the long run the dwellings will become vacant because of housing market departure, like death, and will thus supply suitable dwellings for the new generation of old households.

REFERENCES

- C.B.S., 1988 and earlier years, *Statistiek van de bejaardenoorden* (Statistics on homes for the aged), 's-Gravenhage, Staatsuigeverij.
- C.B.S., 1989, *Bevolkingsprognose voor Nederland 1988-2050* (Population forecast for the Netherlands 1988-2050), 's-Gravenhage, Staatsuigeverij.
- Harrop A. and E.M.D. Grundy, 1991, Geographic variations in moves into institutions among the elderly in England and Wales, *Urban Studies*, 28,1, 65-86.
- Filius F.C., 1991, *Woningverlating en woningmarkt* (Housing market departure and housing market), 's-Gravenhage, Ministerie van Volkshuisvesting, Ruimtelijke Ordening en Milieuwbeheer.
- Serail S., 1988, *Huisvesting en (gewenste) verhuizingen van oudere huishoudens; deelstudie van het Woningbehoefte-onderzoek 1985/1986* (Housing situation and housing preferences of older households), 's-Gravenhage, Ministerie van Volkshuisvesting, Ruimtelijke Ordening en Milieuwbeheer.
- Tweede Kamer, 1990, *Ouderen in tel, beeld en beleid rond ouderen 1990-1994* (Policy on elderly 1990-1994); Tweede Kamer, vergaderjaar 1990-1991, 21814, 1-2, 's-Gravenhage, Staatsuigeverij.
- Werkverband Periodieke Rapportage Bevolkingsvraagstukken, 1987, *Aspecten van het bevolkingsvraagstuk* (Aspects of the population studies), Zoetermeer.
- White H.C., 1971, Multipliers, vacancy chains and filtering in housing, *Journal of the American Institute of Planners*, 37, 2, 88-94.
- Willems-Schreuder J., 1989, *Bewoners nieuwe woningen 1988* (Occupants of new dwellings 1988), 's-Gravenhage, Ministerie van Volkshuisvesting, Ruimtelijke Ordening en Milieuwbeheer.

Institute of Geography and Spatial Organization, Polish Academy of Sciences,
Conference Papers:

- 1 — Restructuring of economies and regional development, Warszawa 1988, s. 156,-
- 2 — Natural environment of suburban areas as development factor of big cities, Warszawa 1988, s.184,-
- 3 — The state, modes of production and world political map, Warszawa 1989, s.186,-
- 4 — Problemy współczesnej topoklimatologii / Problems of contemporary topo-climatology, Warszawa 1990, s.226, zł 1 500,-
- 5 — Agricultural classifications. A review of methodology, Warszawa 1990, s.69, zł 1 000,-
- 6 — Global change regional research centres, Warszawa 1990, s.181, zł 2 000,-
- 7 — The impact of urbanization upon rural areas, Warszawa 1990, s.272, zł 3 000,-
- 8 — The processes of depopulation of rural areas in Central and Eastern Europe, Warszawa 1990, s. 322, zł 4 000,-
- 9 — Przestrzenne problemy zdrowotności /Spatial problems of health, Warszawa 1990, s.322, zł 4 000,-
- 10 — Evolution of population and economic activities in urban regions, Warszawa 1990, s.168, zł 4 000,-
- 11 — Geograficzne badania nad płodnością / Geographical research on fertility, Warszawa 1991, s.123, zł 5 000,-
- 12 — Restructuring and spatial strategy, Warszawa 1991, s.203, zł 5 000,-
- 13 — Impact des mutations structurelles sur le developpement territorial en Europe, Warszawa 1991, s. 215, zł 20 000,-
- 14 — Sesja naukowa IGiPZ PAN 1991 / Annual Conference 1991, Warszawa 1991, s. 156, zł 20 000,-