

# **Social housing stock, homelessness and poverty**

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24 April 2024

A thesis submitted to the Faculty of Architecture, Urbanism and the Build environment of the Delft University of Technology in partial fulfillment of the requirements for the Master of Science degree in Architecture

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# Abstract

*Social housing stock, homelessness and poverty* is a comparative study, investigating the effects of the spatial distribution of these three subjects on one another and their relations for the two case study cities of Amsterdam and The Hague.

Several studies show that social housing has its implications on homelessness and poverty, bettering the situation once social housing programs are set in place (Jacobs, 2019; O'Donnel, 2021; Whyte & Hawkey & Smith, 2023). This study sought to fill the knowledge gap on the effects of the spatial distribution of social housing on homelessness and poverty by means of literature reviews and spatial analysis.

The results show that areas with higher concentration of social housing more often have higher concentrations of poverty, while at the same time the presence of social housing itself has beneficial effects on tackling poverty and homelessness. Thus lowering poverty and homelessness in areas with concentrations of social housing relative to areas without these.

When analyzing the two case studies, the results show evidence for a correlation between the spatial distribution of social housing and the spatial distribution of poverty for the majority of neighborhoods in the two cities. Research into the spatial distribution of homelessness for the case studies lacked the sources needed for getting to results.

## Keywords

Social Housing, Homelessness, Poverty, Housing crises, Housing shortages, Spatial distribution, Amsterdam, The Hague

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# Introduction

Ever since the industrial revolution there can be witnessed a growing global trend of inhabitants within urban areas. More and more people flock to urban centers putting a strain on the available housing stock. In many cases the housing market cannot keep up with demand for housing, resulting in the rise of rent prices and property values. Therefore a scarcity of affordable housing in urban areas arises. Causing homelessness as those rates tend to be higher in places with less access to affordable housing (Lee et al., 2010), while also causing poverty as:

“...poverty manifests itself through the growing number of people on welfare, rising homelessness and a general shortage of affordable housing, particularly in urban areas.”  
(Tsenkova, 2014, pp.96)

In addressing this critical issue, governmental bodies often have measures like social housing set in place. Given its focus on providing affordable, secure, and stable homes for individuals and families with limited financial means. Consequently, recognizing how social housing can play an important role as a potential solution to housing shortages and crises has gained prominence.

Since different studies (Jacobs, 2019; Metcalf, 2018; O'Donnell, 2021; Whyte et al., 2023) point out that the support of a social housing program by policymakers is contributing to lowering poverty and homelessness, the quantity of the social housing stock and specifically the way it is distributed is arguably affecting the poverty and homelessness rates within a given area. This research tries to discover this relation between the spatial distribution of the social housing stock and poverty and homelessness rates. The research will be done for the case studies of the cities of Amsterdam and The Hague.

The aim of this research is to contribute in the alleviation of the strains put on the housing market, help promote sustainable urban development and help with the sheltering of people in need of affordable housing. Therefore the research will try to fill the knowledge gap on the spatial distribution of social housing in relation to poverty and homelessness by addressing the following research questions:

1. To what degree does the spatial distribution of social housing influence the severity of poverty and homelessness for urban areas?
2. What relation does the spatial distribution of social housing, poverty and homelessness have for the urban areas of Amsterdam and The Hague compared to one another?

This research is planned to be carried out by a combination of literature reviews, and spatial analysis.

Through literature reviews there will be investigated how social housing, poverty and homelessness functions. Next to this it will examine the current state of these facets for the two case studies. Examining the social political situation and their background for both the case studies will form the theoretical framework for spatial analysis to be compared in.

The spatial analysis will result in a variety of maps showing the spatial distribution of social housing, poverty and homelessness within both of the case study's urban areas of Amsterdam and The Hague. Explicating the spatial patterns of the social housing stock in relation to, poverty and homelessness.

Getting a better understanding of the impact of social housing on factors like homelessness and poverty, that are indicators of a dysfunctional housing market, is highly relevant in our contemporary cities that are often dealing with these problems. The findings of this research will have practical implications for policymakers, urban planners and housing authorities by making sure they are able to make more informed decisions on urban planning, addressing the challenges of housing crises and shortages in our urban areas.

# Chapter 1 - Population growth and housing

## Growing urban populations

Urbanization saw its rise after the industrial revolution. This industrial urbanization comes forth out of the benefits that derive from agglomerating in urban centers in an industrialized economy (Tacoli & McGranahan & Satterthwaite, 2015). An increasing number of people exchanged their work in the countryside for jobs in factories within the urban areas, as agriculture became economically sustainable for fewer people.

Unlike common belief, average world urban growth rates have actually been in decline since the 1950s (note 1) (McGranahan & Satterthwaite, 2014). However, McGranahan & Satterthwaite point out that the absolute number of people being added to urban areas is unprecedented. Therefore the common belief of growing urbanization rates is most likely reinforced. A net growth of the world's population and cities that expand through "urbanizing" its peripheries - in which "urbanizing" is referred to as the land being sold and developed for urban use - contributes to the further concentrating of the world's population within urban areas (McGranahan & Satterthwaite, 2014).

## Housing crises

With this growing number of people that live in urban areas the demand on housing has gone up significantly. Supply cannot always catch up when there is a big influx of people that need to be housed within an urban area. A mismatch between supply and demand arises. In the economy, when such a mismatch occurs on a certain good prices most often rise as a result of this. When prices rise, more people will want to produce the good leading to the prices dropping due to the surge in supply. The market will find a new balance between supply and demand.

The housing market in this aspect is less fluid than most goods. Producing or building a house takes time, therefore supply is slow to react on the demand side. Housing is getting more unaffordable for more people (Kutty, 2005). According to Glaeser and Gyourko (2018) it is the regulations that are getting stricter that play a role in this.

"When housing supply is highly regulated in a certain metropolitan area, housing prices are higher and population growth is smaller relative to the level of demand." (Glaeser & Gyourko, 2018, pp.26)

Houses cannot be built with the same speed as was the case before due to harsher building codes that ask for more time at the drawing table and longer actual building time to comply.

Next to the housing market being a market of less fluidity, Jacobs (2019) calls on the commodification of the housing market as one of the reasons for rising housing prices. Houses have become the "commodity of choice" of choice for investors. But even for the average person - who invests in housing for the sole sake of shelter - the incentive to become a private home owner has grown. For the larger cities in China for instance, the overall demand for homeownership has driven up the prices on the housing market (Sun, 2020). Which in its turn incentivises people to invest in housing, creating a vicious circle. Neoliberal housing policies seem to have become the norm in Western countries (Jacobs, 2019), with housing becoming more of a tradable good than only simply serving as a shelter to its owners. Jacobs noted that as long back as of the 1970s, conservative and

center-left governments have tried to support private ownership through subsidies or tax exemptions while seeking to disengage themselves with supply-side solutions to housing shortages or crises.

These factors as discussed before make housing unaffordable for a significant part of the world's population. But when is housing considered unaffordable?

### **Unaffordable housing**

In the working paper *Housing Affordability in Chinese Cities* author Sun (2020) points out the complexity of the concept of “housing affordability.” She argues that the concept is complicated due to the number of disparate issues that are at play. Among them are aspects like: the pricing and quality of housing, the distribution of income, the ability of households to borrow, but also any public policies that affect housing markets. Next to that, affordability of housing is a dynamic concept within the context of continuous urbanization.

Sun (2020) proposes a threefold way of measuring housing affordability. The first one, a normative approach, comes with a certain threshold for the value of housing. This way of measuring is most often used and works by setting a certain threshold that describes what part of a household's income should be devoted to housing cost. This pragmatic approach is also used by the United States Department of Housing and Urban Development to define what an “unaffordable” housing situation is. It calls upon the term of a “cost-burdened” household once it pays more than 30 percent of its pretax income (Metcalf, 2018). Historically in the United States the threshold set on a weekly wage for a month of rent was widely recognized as the indicator of housing being affordable (Sun, 2020).

It is suggested in Sun (2020) that cost-to-income ratio that would indicate an unaffordable housing situation through only using the normative approach can be caused by a household's preference for larger or more luxurious housing. Therefore the normative approach will not always show the complete picture on housing affordability. Here, the second and third approaches that Sun (2020) lays emphasis on come about. The second one, the behavioral approach, focusses on the decisions made by households on their housing situations. The last approach, the subjective one, hence the name subjectively evaluates the affordability of households through interpreting the opinions on the matter of respondents in large sample surveys.

All things considered it seems to be wise to incorporate a combination of the approaches mentioned before, as this will lead to a more complete picture of the affordability of housing. This way policymakers will be able to be more meticulous in handling unaffordable housing situations.

Housing being unaffordable is a serious problem within our society. It is suggested by various studies (Bentley et al., 2015; Meltzer & Schwartz, 2016; Newman and Holupka, 2014; Newman and Holupka, 2016) that for these households it is increasing the risk of being in situations of poor health, as well as it having negative influences on the children's cognitive achievements.

Even if efforts are made by policymakers to make housing more affordable, the attempts are undermined by planning decisions that restrict the supply of new units, even when demand for housing in general is continuously growing (Metcalf, 2018). Despite this, governmental bodies - especially in the more expensive cities - keep putting a lot of effort in bringing down the cost of housing by implementing measures like subsidized affordable housing and/or rent control (Metcalf, 2018). The sort of housing that comes forth out of this need for affordable housing is often referred to as social or public housing.

## Social Housing

Social housing generally provides accommodation for rent or for sale at a below market-rate, through “not for profit” stakeholders such as housing associations (Jacobs, 2019). Due to social housing being vast in its implementations and variations worldwide a lot of the facets about its precise workings and the way it behaves within our housing markets in different contexts are still open to discussion.

The Organization for Economic Cooperation and Development (OECD) identifies an average of 7 percent of the total housing stock of its 38 member states as being social housing (Organization for Economic Cooperation and Development, 2022). This constitutes a total of 28 million dwellings. These member states are mainly countries with matured economies; spread out across the globe. Thus forming a relative representative depiction of social housing trends for developed economies around the world. The OECD expects the future of social housing to be shaped by:

“... changing demographics, socio-economic and environmental realities, housing market evolutions and the changing nature of work, as well as policy decisions as countries chart a path towards economic recovery.” (Organization for Economic Cooperation and Development, 2022, pp.22)

As established before, within the Western world a significant part of the housing sector is made up of social housing. This is especially true for Western Europe. Here, social housing programs saw its peak after World War II and its subsequent decline after the 1980's when socio-economic situations changed and home-ownership became a more present housing strategy (Kadi & Lilius, 2022). Ever since the growing privatization of these dwellings in liberal market contexts has seen the relevance of social housing programs within Western countries decline (Kadi & Lilius, 2022; Poggio & Whitehead, 2017).

Although the falling trend of social housing programs runs in a lot of western urban areas, some cities like Vienna, Helsinki and Amsterdam seem to be on another course as they are strongly committed to social housing (Kadi & Lilius, 2022).

In America the affordable housing movement drew its inspiration from European cities like Amsterdam and Vienna and argued for housing that should be provided outside of the free market (Metcalf, 2018). Following up with their Western European counterparts, the United States in recent years have seen some cities - like New York, Washington, DC, Boston, Portland, Los Angeles and San Francisco - implementing social housing policies to their portfolios. Requiring developers to devote a part of the development to be sold at a below market-rate price or pay an equivalent fee (Joseph & Chaskin & Webber, 2007).

The United States social housing programs or public housing as it is referred to peaked between the 1950s and 60s (Metcalf, 2018). Afterwards the programs became in disrepute for its often bad designs, racist nature and poor management. These programs were meant to provide decent housing for low income families and to get rid of unsafe housing and slums (Shester, 2013). This however did not work out well in many cases. Metcalf (2018) argues that the efficacy of locating many of the poor people in society within these concentrated public housing areas might have been the underlying reason for its residents to fall even deeper into poverty over time. Studies like Bolt et al. (1998) and Kempen & Priemus (1999) agree that negative effects can arise from spatially concentrating poorer people.

With a growing demand on the lowest price housing segment (Jacobs, 2019), social housing is increasingly catering to the poor (Gutheil-Knopp-Kirchwald & Kadi, 2017).



Cases like the Scottish housing policy over the years convey that the investment in social housing works well in lowering rates of after housing cost poverty. It traditionally enjoyed lower rates than other parts of the United Kingdom, however as the density of social housing drops the gap widens (Whyte & Hawkey & Smith, 2023).

According to Jacobs (2019) the reluctance of governments to subsidize social housing has especially led to increased rates of homelessness; reinforcing social inequality. The results from a study performed by O'Donnell (2021) suggests that privatized housing markets have an increased risk of people in this market becoming homeless, compared to systems that have implemented social housing programs. Social housing thus has implications on poverty and homelessness, bettering the situation once social housing programs are set in place.

## Chapter 2 - Poverty

### Poverty

From the beginning of civilization there has been a differentiation in the distribution of wealth among people, often represented by classes within society. Consequently some people find themselves at the bottom part of this wealth scale. When people in this group do not accumulate enough money to sustain themselves or struggle to do so they are often considered to live in poverty, thus being poor.

Poverty can be ambiguous, according to Knight (2017). He points out the terminology of the word does not provide the differentiation between people that are in extreme need of basic goods to sustain themselves and the people that are only in absence of material comforts. Therefore the two are distinguished by the terms: *absolute poverty* for the first situation and *relative poverty* describing the latter.

### Poverty types and causes

Absolute poverty is widely known for how it is portrayed in the news: people being homeless or in dire need of food or medication. This extreme form of poverty is less present in western countries. It is for this reason that there seems to be a consensus among a lot of people in western societies of poverty not existing there (Knight, 2017). In these countries, relative poverty has its foothold.

Relative poverty is based on what a certain society sees as their standards of living in comfort. A person could earn enough to live on a very basic diet but might not make enough to go eat outdoors once in a while and/or participate in activities like sports (which can be regarded as being “normal” in most western societies). Thus in relative poverty: if a person is below standards of living they are considered poor. They fall short of the financial resources to actively participate in society. Because of the lack of participation this sort of poverty is less visible, making it harder to solve.

Solving poverty is something polity should always be involved in (Moller et al., 2003), as it has the means to influence social structures and alter economic management on a large scale.

### Addressing poverty

Governments have long been combating poverty. The rise of the so-called “welfare state” gave policymakers the instruments to do so more effectively, as this type of state should in its essence aim to relieve poverty (Barry, 1990). A study by Moller et al. (2023) concludes that evidence for reductions in poverty can be traced back to the conditions a welfare state creates.

The welfare state first started to tend for the more vulnerable in society by acknowledging that one of two people with the same payrolls might have greater expenditures than the other due to things like having children or having family to look after (Barry, 1990). Targeted policies like tax breaks and subsidies made their way into general policy, relieving the otherwise poor individuals in society. Later more social policies led to the systems of social security western countries know today. These systems more or less rely on the transferral of wealth from the ones in less need of it towards the one that are in need of it. The last group also includes children and retired people; individuals who will be or were part of the group providing the wealth for this system. This system is thought to benefit everyone in the end and give more widespread financial security. Social insurance contributions and benefits operate proportionally to one’s earnings (Barry, 1990).

Although the welfare state is extensively implemented in western countries to (among other things) combat poverty, it is being debated whether it is actually working. Brady (2005) points out the arguments made for the system showing signs of being unsustainable and possibly even counterproductive. On the contrary, the studies on the welfare state brought forward a lot of highly qualitative insights on the workings of poverty which could hopefully reinforce the battle against it.

The welfare state and its functionings has not only brought up criticism under scholars. A lot of people now challenge the ideas behind the welfare state, as the narrative on this kind of state has lost its power (Knight, 2017).

“On average people think that 41 percent of the entire welfare budget goes on benefits to unemployed people, while the true figure is 3 percent.” (Knight, 2017, pp.14)

Statements like these portrait the common belief that a lot of money is transferred to the poor. This enforces the distrust in the system, because a lot of people seem to believe poverty is caused by the poor itself (Knight, 2017). That poverty is a self-inflicted deed, one of wrong choices and their own failures and wrong behavior. Compassion for the poor and the will to do something about it is therefore low. In his study on the general attitude towards poverty in western countries - Knight (2017) experienced this through addressing that campaigns that aim to reduce poverty do not resonate with people any more.

Nonetheless, Knight dismisses this common belief of self-inflicted poverty by calling on the Minority Report of the Royal Commission on the Poor Laws and Relief of Distress (McVail, 1909) that states that:

“Poverty is not a weakness of individual character but a problem of social structure and economic mismanagement.” (pp.16)

Solving poverty is highly important and therefore something that cannot be ignored. Studies (Wright, 1990; Knifton & Inglis, 2020) show that poverty negatively affects both the physical and mental health of the people residing in it. Next to the individual impact; the consequences of poverty can be felt more widely. Like mentioned before, people in poverty partake less in society. They spend less money in businesses. On a macro level this has a significant effect on the growth of the economy, affecting everyone taking part in the economy.

Poverty is also costly to society due to the need for budgets to be allocated to things like homeless shelters. Despite the fact that absolute poverty is not prevalent in western countries, it is in spite of that concerning that a notable amount of people have no choice but to live on the streets.

## Chapter 3 - Homelessness

### Homelessness

For many individuals poverty is a symptom of the inadequacy of their housing situation (Jacobs, 2019). As housing is among the biggest recurring expenses of any household, the unaffordability of it could have a serious effect on the financial situation of the household. In its most extreme form the unaffordability of a home leads to the plain lack of this commodity, thus making the person involved homeless. Just as Lee et al. (2010) puts it bluntly:

“Intuitively, homelessness involves a lack of housing.” (pp.502)

Yet in many cases defining homelessness can be hard because of situations like: people who are squatting or staying in cheap hotels or holiday parks or semi-legal settlements. These people are not residing in a permanent form of housing, which makes it difficult to classify these cases as homelessness. Ultimately, homelessness mainly comes down to what a secure form of housing is defined as.

The homeless anchor at the low end of the wealth disparity gap (Lee et al., 2010). A steady place of shelter will in many cases lead individuals to generate additional wealth (Jacobs, 2019). Having adequate housing in place is therefore essential in solving the money related issues homeless people or people at the brink of homelessness are often experiencing. The popular notion of people voluntarily being homeless seems doubtful (Lee et al., 2010). Not having access to housing thus becomes a significant problem.

For any problem however, it is necessary to know the extent of the problem. Measuring the homelessness population has proven to be difficult because of the lack of ties these people often have to official institutions (Lee et al., 2010). Housing is in most parts of the world seen as a basic right, yet according to a 2016 report published by UN Habitat it is estimated that there are 881 million households residing in the world's cities who endure chronic housing-related problems (Jacobs, 2019), for reasons that may vary.

### Homelessness types and causes

For understanding homelessness first of all one must indicate the nature of the case of homelessness. Lee et al. (2010) differentiates between three sorts of homelessness: transitional or temporary homelessness, episodic homelessness and chronic homelessness.

The first group describes people that are transitioning between different places. This group consists of people that experience homelessness spells which can be considered “a once-in-a-lifetime event.” However, the group also encompasses people that are technically considered homeless but are maybe just moving houses with a short overlay for which they often stay at friends or family or in a hotel. O'Donnell (2021) mentions that the informal support of family and friends - which is particularly common among young adults - can also be seen as a form of lacking housing security. He goes on to highlight that although temporary in nature, these volatile housing situations can lead to more severe forms of homelessness. Thus emphasizing the importance of recognising this sort of homelessness.

The second group, of episodic homelessness, entails people that are experiencing homelessness more often but episodically and for short durations.

Finally, chronic homelessness defines the homeless people considered in the third category. They are living without shelter on a chronic or permanent basis. This last group is actually the smallest of the three, estimated to be one-tenth of the total homeless population (Lee et al. 2010). Still it is the one category that policymakers are often concerned over the most as this smallest group takes up half of the homeless shelter capacity.

When looking at homelessness there are also two different scales to look at the problem, on a macro and a micro level. At micro level, individual cases of homelessness are accessed by investigating the personal vulnerabilities, institutional experiences and inadequate buffers that could have caused the individual to become homeless. At macro level the economic conditions, demographics trends, policies and the demand versus supply ratio of affordable housing are the factors influencing homelessness rates (Lee et al., 2010).

For the latter it is easier to observe the underlying causes of homelessness for the greater majority of the homeless population. Thus Lee et al. (2010) stresses the use of these macro level factors to be a common approach for researchers to analyze differences in homeless rates across urban areas. Lee et al. (2010) highlights one of the findings that seem to stand out from several studies that have used this approach. Namely, the relatively higher homelessness rates in areas with problematic access to affordable housing. These findings are consistent with those published by Lee & Farrell (2005) and O'Donnel (2021). O'Donnel ascribes the shortage of the supply of housing to be one of the prominent drivers of homelessness. In particular housing within the lower cost rental segment of the housing market.

### **Spatial distribution of homelessness**

The homeless population is mainly located within the boundaries of urban centers (Lee & Farrell, 2005; Lee et al., 2010). The homeless flock to these metropolitan areas as there are more opportunities for shelter and a sustainable way of living.

Although homelessness used to be concentrated in the city centers; redevelopment, gentrification, closure of single-room occupancy hotels and shelter relocation have led the homeless to relocate themselves, according to Lee & Farrell (2005). Many cities now see a poly-centric concentration of its homeless population. These locations are often marked by features like mixed land uses, easy access to services and transportation, as well as a tolerant atmosphere. Factors like these make for relatively sustainable shelter spaces. Nonetheless, these places are unlikely to be sustainable for longer periods of time, as unofficial shelter spaces are highly transitory in their nature (Lee & Farrell, 2005).

### **Addressing homelessness**

Solving the problem of homelessness gets less and less attention by the general public unless times of economic depressions and housing crises are around (Lee et al., 2010). The reluctance of (mainly neo-liberal) governments to even concern themselves with the problem will likely decrease the funding that goes to contesting the problem. Because of the magnitude of the problem and the cost that it would bring to handle homelessness on a per person basis, a micro level solution would just be unviable for most governments. Consequently, policymakers are often forced to operate at the macro level. From their perspective it might look economically more viable to privatize the cost of housing support for the homeless. Conversely this is actually thought to lead to more people on the streets, of which the costs are transferred back to the government (O'Donnel, 2021).

Different studies (Jacobs, 2019; Kutty, 2005; Newman & Struyk, 1983; O'Donnel, 2021) underline the importance of governmental housing assistance in solving homelessness. Especially since:

“... targeting housing assistance to the permanently poor makes sense because these households are the least able to compete or fend for themselves in the market.” (Newman & Struyk, 1983, pp.252).

## **Chapter 4 - Housing in the Netherlands**

### **Housing stock**

As of June 2022 the housing stock of the Netherlands amounts to a total of 8.125.229 dwellings (CBS Statline, 2023a). Of these dwellings: 2.965.440 are so called meergezinswoningen (dwellings like apartments or studios that together form a building), 5.159.789 are single family houses and 1.048.853 are single family detached houses. Of all those houses 57.1 percent is in private ownership while the remainder is rental; either private rental homes or rentals that are owned by housing corporations (Centraal Bureau voor de Statistiek, 2023a). A big portion of the housing stock of the Netherlands is social housing, a mere 33 percent (Metcalf, 2018).

### **Social Housing**

Social housing in the Netherlands has an elevated status, compared to many other countries. The high percentage of the housing stock being social housing compared to its adversaries - Denmark 20 percent; the United Kingdom 18 percent; France 17 percent (Metcalf, 2018) - can be linked to the way social housing is used. In contrast to many countries, the Netherlands, is targeting social housing not only towards low-income households (Kempen & Priemus, 2002). Therefore social housing in the Netherlands is located all over the country, not limiting itself to lower income neighborhoods. By having a spread out distribution of social housing and using it the way they do the Netherlands is arguably avoiding problems that arise from the agglomeration of poorer people (Bolt et al., 1998; Kempen & Priemus, 1999; Metcalf, 2018), like one can observe in countries like the United States. The Dutch however have their own difficulties related to housing.

### **Housing mismatches and shortages**

A term that has gained recent attention in the Netherlands is the so-called “scheefwonen”, which translates to a mismatch between dwellings and dwellers. A recent study by Van Dijk & Van Rooij (2023) into the housing preferences of Dutch people took a survey of over 2000 Dutch people and came to some interesting conclusions concerning this mismatch on the housing market. Among them is the estimate that 1.8 million Dutch households are experiencing “scheefwonen”. One can argue if this is an actual problem or an always occurring phenomena for any economic structure that is less fluid, like the housing market. But the scale of it brings forth some reasonable doubt whether this is still the case. Just for comparison, roughly every two out of nine Dutch households are living in homes that do not match their housing preferences.

Another interesting discovery made by the study by Van Dijk & Van Rooij (2023) is first of all the revelation that three quarters of Dutch citizens are convinced that buying a house is financially more rewarding. Secondly, the statistic shows that with equal costs for both the option to rent or to buy 34 percent of renters rather buy the home, next to 14 percent vice versa. Participants of the survey often claimed to even be willing to pay excessively more to make that happen

The study (Van Dijk & Van Rooij, 2023) mainly blames the mismatch that is occurring on the pressure that is put on the Dutch housing market by high prices of private property and shortages of rental housing.

## Poverty

The Netherlands is generally known for its stable economy and high standards of living. Yet poverty is not unheard of. Over the last decade the risk of ending up in poverty in the Netherlands has been on a downward trend (Centraal Bureau voor de Statistiek, 2023c). Be that as it may, 636.700 people still earn less than the low-income threshold (note 2) on a yearly basis (CBS Statline, 2023c). For longer periods of time (periods with a minimum of 4 years) this figure adds up to 241.400 individuals.

A threshold based on income - corrected for price fluctuations by use of the consumer price index - determines whether an individual is considered poor within the perspective of Dutch governmental institutions (Centraal Bureau voor de Statistiek, 2023c). This threshold is known in Dutch as the *armoedegrens* [poverty threshold] or *beleidsmatig minimum* [policy standard minimum]. At municipal level, on average 5.7 percent of the inhabitants of each individual municipality is below this threshold.

When looking at households in particular the threshold that is used often by Dutch governmental institutions to measure poverty has been set on a monthly household income that is equal to or lower than 130 percent of the minimum wage; adjusted for the type of household (Hoedemaker et al., 2023). The households that fit this description are among the group called *minimahuishoudens* [minima households]. Dutch cities like Amsterdam and The Hague use this method of quantifying their poor population.

In these and other big cities poverty is especially present. Of the poor in the Netherlands one out of every five persons live in either Amsterdam, Rotterdam or The Hague.

These same cities are also linked to the highest rates of homelessness within the Netherlands (Centraal Bureau voor de Statistiek, 2023b), which is in line with established presumptions on the spatial distribution of homelessness.

## Homelessness

Like mentioned before it is hard to quantify the homeless population. The Dutch central department of statistics (CBS) estimates there to be around 30.600 (note 3) homeless people between the age 18 and 65 by the end of 2023 (CBS Statline, 2023b). It is noteworthy that of the homeless the CBS state that roughly 80 percent is male and 40 percent is born abroad. Just like poverty, homelessness in the Netherlands is thought to be mainly centered around the bigger population centers.



## Chapter 5 - Amsterdam

### Poverty

Amsterdam, the capital city of the Netherlands, was home to 918.100 people at the start of 2023 (Centraal Bureau voor de Statistiek, n.d.). Of the inhabitants of Amsterdam roughly 10.5 percent had an income under the Dutch poverty threshold (Hulst & Hoff, 2019).

Ever since the start of 2023 Amsterdam adopted the measurement of quantifying their poor population through identifying the amount of minima households. In 2021, a total of 73431 households were classified as such (Hoedemaker et al., 2023). Figure 1 shows the dispersion of these households over each of the city districts.

District	Households	% of total
Zuidoost	10229	24
Noord	9348	21
Nieuw-West	13454	20
West	13281	17
Oost	10954	16
Center	6123	13
Zuid	9186	12
Weesp	799	9
<b>Amsterdam</b>	<b>73431</b>	<b>17</b>

Fig. 1: Household income to 130 percent of the Dutch poverty threshold for the city districts of Amsterdam in 2021, ranked by highest to lowest percentage. Source: Hoedemaker et al., 2023.

On a neighborhood scale the concentration of poverty becomes even more clearer spatially. Figure 2 shows the percentage of households with an income below 130 percent of the Dutch poverty threshold - the minima households - compared to the Amsterdam city average 17 percent.

### Spatial distribution of Poverty for the neighborhoods of Amsterdam (2021)

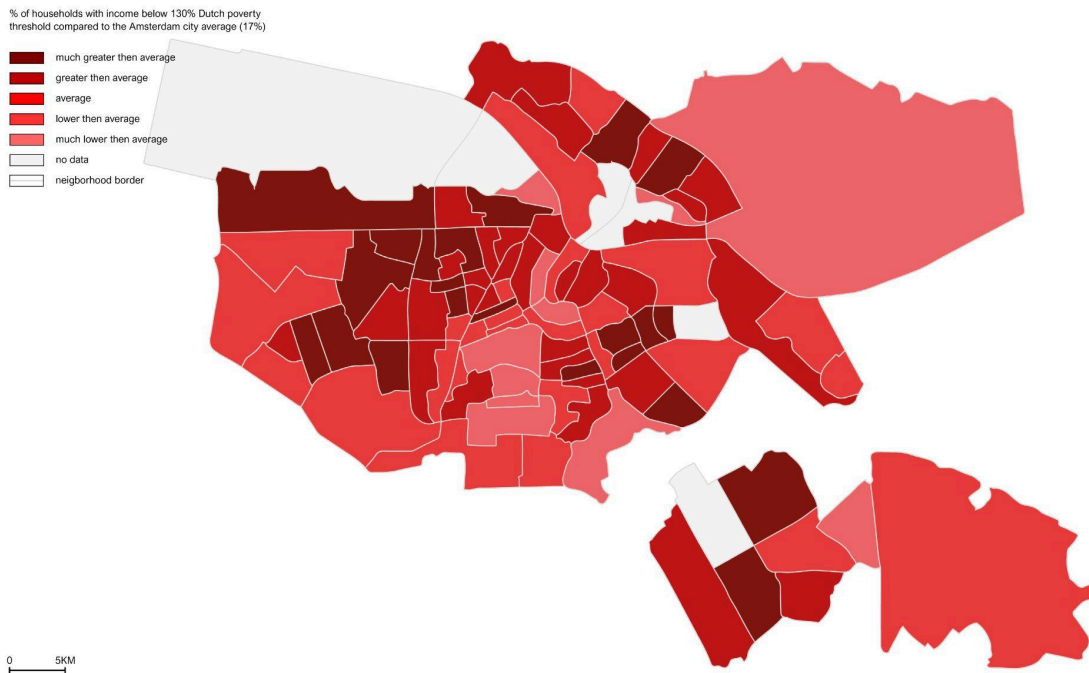


Fig. 2: Map on percentage of households with income below 130% Dutch poverty threshold compared to the Amsterdam city average (17%). Source: Hoedemaker et al., 2023 (Own compilation).

## Homelessness

The publication of the policy on tackling homelessness in 2021 to 2025 by the municipality of Amsterdam expresses its concerns over rising homelessness rates in the city (Roseboom, 2021). The same publication notes that the municipality is estimated to have between 2200 and 3000 homeless inhabitants. Rising housing prices and a shortage of affordable housing is named as one of the leading causes for homelessness.

Concerning the spatial distribution of the homeless population in Amsterdam, there seems to be no quantifiable data available.

## Social housing

Amsterdam has a strong history with social housing. In 2021 Amsterdam had a total of 166.000 social housing units, off which almost all were in use (note 4) (Graaff et al., 2022). Policymakers in Amsterdam have had the tendency to privatize a lot of its social housing stock in recent years, even though demand for social housing is high (Gutheil-Knopp-Kirchwald & Kadi, 2017). The municipality estimates that between a range of 70 and 80 thousand households are still searching for a house within the social housing system (Graaff et al., 2022). For the most part the households in Amsterdam's social housing system are one-person households.

Spatially social housing is strongly represented within the neighborhoods surrounding the city center, as well as parts of North-West, West and the Bijlmermeer in the South (see figure 3).

**Spatial distribution of Social Housing in Amsterdam (2021)**

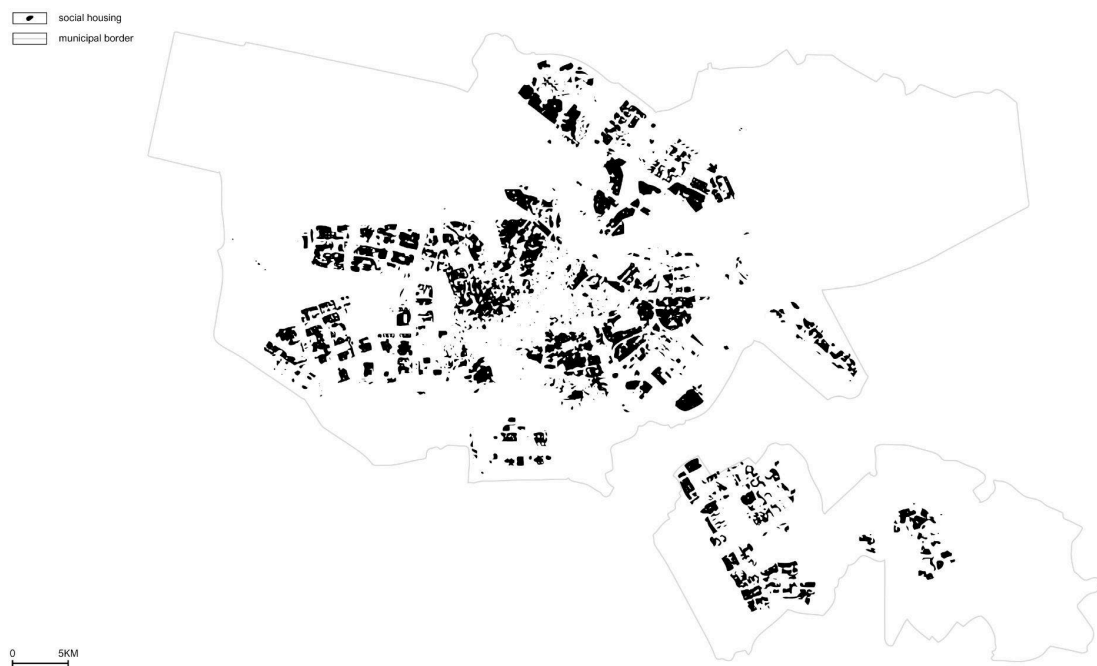


Fig. 3: Spatial distribution of social housing in Amsterdam. Source: Bende, 2021. (Own compilation).

## Chapter 6 - The Hague

### Poverty

The City of The Hague (or ‘s Gravenhage in Dutch) is the third largest municipality in the Netherlands, counting around 562.800 inhabitants at the start of 2023 (Centraal Bureau voor de Statistiek, n.d.). Van Hulst and Hoff (2019) reported that of the city's inhabitants 10.3 percent were known to experience poverty in the year 2019, ranking the city among the top 3 cities experiencing the highest national rates of poverty that year. This same source allocates seven of the top twenty poorest neighborhoods of the Netherlands by zip code area to The Hague. These neighborhoods (see figure 4) and their corresponding percentage of inhabitants in poverty are: Schildersbuurt-Oost (20,2%), Binkhorst (18.4%), Huygenspark (18.3%), Moerwijk-West (18.2%), Schilderswijk-West (17.9%), Moerwijk-Zuid (17.1%) and Zuidwal (16.8%). The neighborhoods are all located in the South-East of the city, surrounding the industrial parks near the train tracks running through the city.

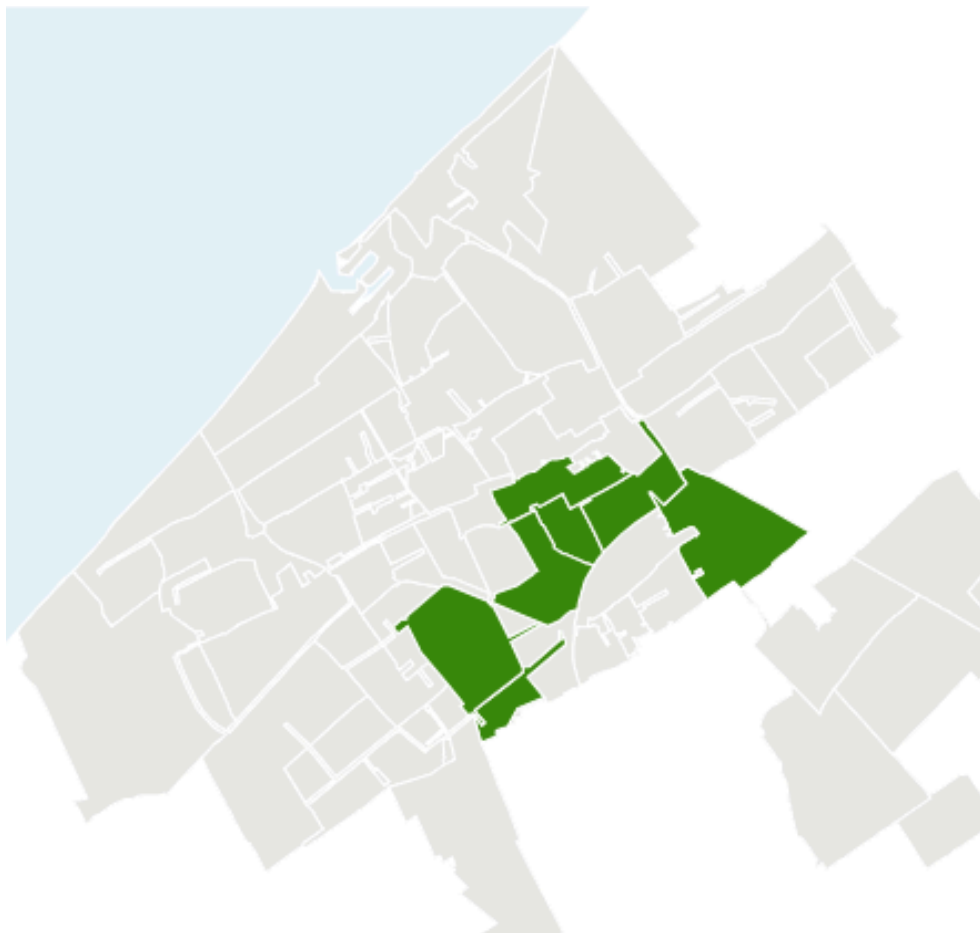


Fig. 4: Neighborhoods in The Hague that are among the twenty poorest zip-code areas in the Netherlands. Source: Van Hulst & Hoff, 2019.

In 2020 The Hague had 259.300 households living in its 44 neighborhoods. For each of these neighborhoods the amount of households earning to 130 percent of the minimum wage are summed up below in figure 5 and 6.

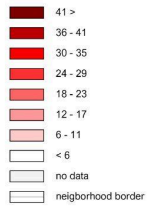
Neighborhood	Households x1000	% of total
Schildersbuurt	5,2	42
Moerwijk	3,7	37
Zuiderpark	<0.1	36
Transvaalkwartier	2,2	34
Bouwlust en Vrederust	4.0	31
Stationsbuurt	1,6	30
Morgenstond	2,8	28
Hoornwijk	<0.1	26
	4,6	25
Laakkwartier en Spoorwijk		
City center	2,5	23
Groente- en Fruitmarkt	0,4	23
Duindorp	0,5	20
Mariahoeve en Marlot	1,6	20
Zeeheldenkwartier	1,1	18
Regentessekwartier	1,1	16
	1,4	16
Valkenboskwartier		
Waldeck	1,4	16
Loosduinen	1,2	14
Scheveningen	1,3	14
Rustenburg en Oostbroek	1,1	13
Bezuidenhout	0,9	11
Leyenburg	0,8	11

Neighborhood	Households x1000	% of total
Ypenburg	1.0	10
Belgisch Park	0,3	9
Binckhorst	<0.1	9
Wateringse Veld	0,7	9
	0,2	8
Bohemien en Meer en Bos		
Duinoord	0,3	8
Archipelbuurt	0,2	7
Bomen- en Bloemenbuurt	0,4	6
Geuzen- en Statenkwartier	0,4	6
Haagse Bos	<0.1	6
Kraayenstein en de Uithof	0,2	6
Leidschenveen	0,4	6
Willemspark	0,1	6
Vruchtenbuurt	0,2	5
Westbroekpark en Duttendel	<0.1	5
Van Stolkpark en Scheveningse Bosjes	<0.1	4
Kijkduin en Ockenburgh	<0.1	4
Zorgvliet	<0.1	2
Benoordenhout	0,1	2
Vogelwijk	<0.1	1
Forepark	<0.1	<1
<b>The Hague</b>	<b>44.1</b>	<b>18</b>

Fig. 5: Data on household income to 130 percent of the Dutch poverty threshold for the neighborhoods\* of The Hague in 2020, ranked by highest to lowest percentage. Source: Cook et al., 2020. \*no data on the neighborhood of Oostduinen

### Spatial distribution of Poverty for the neighborhoods of The Hague (2020)

% of households with income below 130% of the Dutch poverty threshold



0 1KM

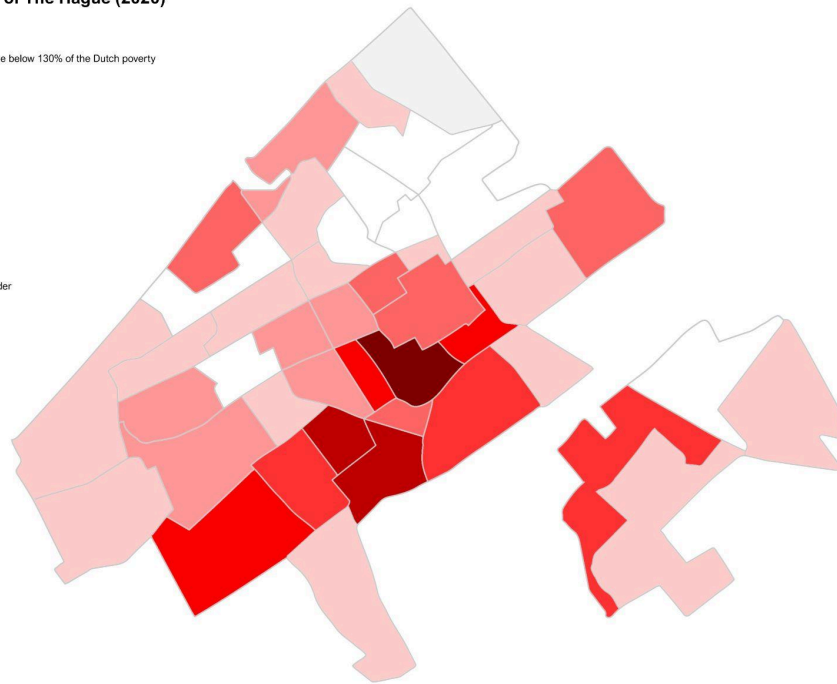


Fig. 6: Map on household income to 130 percent of the Dutch poverty threshold for the neighborhoods of The Hague in 2020, ranked by highest to lowest percentage. Source: Cook et al., 2020.

### Homelessness

The 2021 annual report of *Straat Consulaat* - a foundation that supports the homeless population of The Hague - reports 3365 accounts of homelessness in the Hague for that year (Straat Consulaat, 2021). Just like the other case study city of Amsterdam, little is known on the spatial distribution of the homeless within The Hague.

### Social housing

At the end of 2023 the Hague had a total of 81.773 dwellings registered as social housing (Den Haag in Cijfers, 2023). Most of these houses are apartments dating back to the reconstruction period after the second world war (Den Haag in Cijfers, 2022). Figure 7 shows the spatial distribution of these dwellings in The Hague.

**Spatial distribution of Social Housing in  
The Hague (2024)**



Fig. 7: Spatial distribution of social housing in The Hague. Source: Kranendonk, 2024. (Own compilation).

## Results

The spatial distribution of poverty and social housing of the cities of Amsterdam and The Hague have been made clear graphically by overlaying the maps on the spatial distribution of poverty and social housing for each of the cities (see figures 8 and 9).

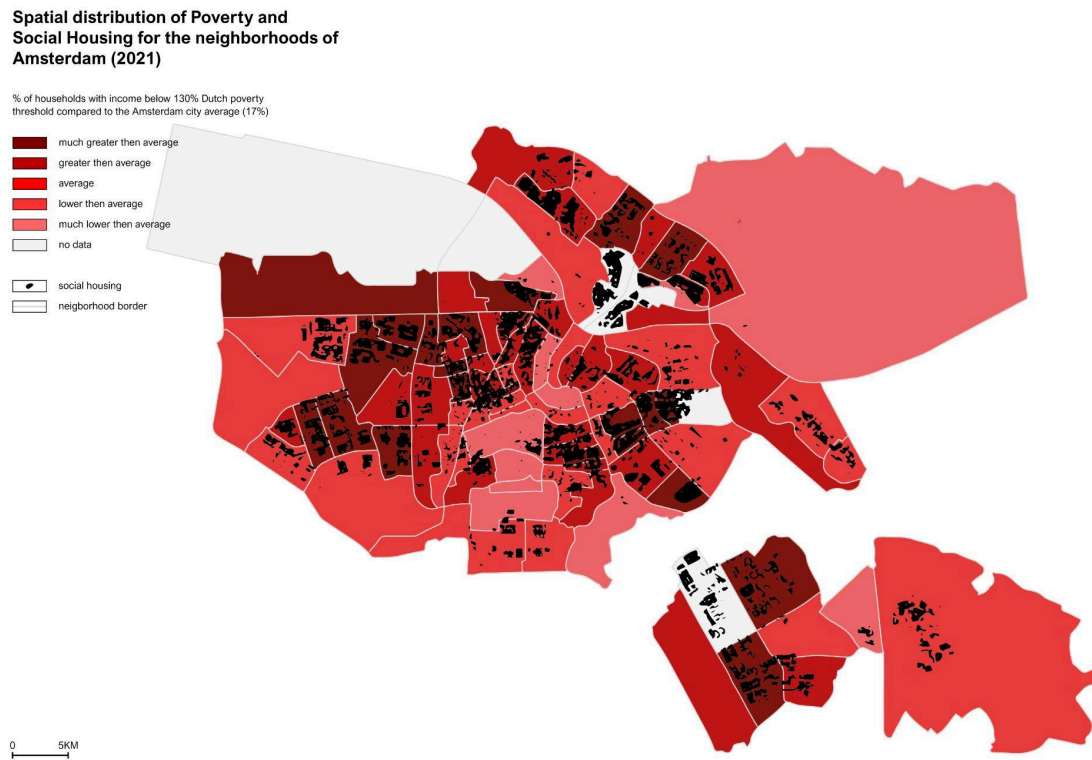
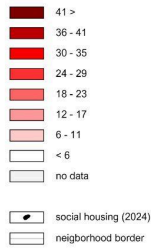


Fig. 8: Spatial distribution of poverty and social housing for the neighborhoods of Amsterdam. Source: Bende, 2021; Hoedemaker et al., 2023. (Own compilation).



**Spatial distribution of Poverty and Social Housing for the neighborhoods of The Hague (2020/2024)**

% of households with income below 130% of the Dutch poverty threshold (2020)



0 1KM

Fig. 9: Spatial distribution of poverty and social housing for the neighborhoods of The Hague. Source: Cook et al., 2020; Kranendonk, 2024. (Own compilation)

The spatial distribution of homelessness was in these instances disregarded in the maps as data on its spatial distribution per neighborhood for both cities was lacking.

## Discussion

When interpreting the gathered results the following things first need to be considered.

First of all, note that the data on the spatial distribution on poverty and social housing was gathered from the same couple year period but was not always from the exact same year. However, the map (figure 9) resulting from this can still be considered insightful as both the data on poverty and social housing are relatively stagnant year to year.

Secondly, the two maps (figures 8 and 9) do not work with the same variables and units. Figure 9 shows the percentage of households with income below 130 percent of the Dutch poverty threshold while in figure 8 the same measurement is compared to the city's average of 17 percent. Although, this does not constitute a problem because the goal here is solely to compare visually instead of quantitatively.

Furthermore, some neighborhoods might have a more contrasted internal division between poverty rates for its burrows. Thus resulting in neighborhood averages that could give a false sense of poverty rates near locations with high concentrations of social housing (figures 2, 6, 8 and 9).

Lastly, as mentioned before by Gutheil-Knopp-Kirchwald and Kadi (2017): social housing is increasingly catering to the poor. Therefore seeing a correlation between locations with high poverty rates and high concentrations of social housing is not uncommon. Still, the juxtaposition of social housing and poverty does not need to result in a one to one correlation with one another. Some neighborhoods like Sloterdijk-West and Oostelijk Havengebied in Amsterdam and Zuiderpark and Hoornwijk in The Hague show surprisingly low concentrations of social housing while poverty rates are relatively high. Neighborhoods that show the opposite can be found too.

Nevertheless, the overlaid maps (figures 8 and 9) show overall that urban areas with a higher concentration of social housing see higher poverty rates. Often stark borders are visible between poor and less poor neighborhoods and its social housing concentrations. This is evidence that there is a correlation between the spatial distribution of social housing and the spatial distribution of poverty for the majority of neighborhoods in the two case study cities.

When comparing the two case studies the overall spatial alignment of the distribution of social housing and poverty is quite clear. Still one can observe some differences between the cities. Poverty is spatially more concentrated in The Hague compared to Amsterdam. Next to this, looking at the city centers it is surprising to see a big difference in the presence of social housing, with Amsterdam having relatively few social housing clusters in its center's core. Furthermore, The Hague has neighborhoods with almost no social housing which show relatively low poverty rates while in Amsterdam both poverty and social housing is more spread out across the city. The literary reviews of studies like Jacobs (2019), O'Donnel (2021) and Whyte & Hawkey & Smith (2023) reveal the benefits of social housing in urban areas towards tackling poverty and homelessness. One can assume that neighborhoods like these which have social housing in place would have even higher rates of poverty and homelessness if those clusters would not have been there.

## Conclusion

Addressing the first research question: *To what degree does the spatial distribution of social housing influence the severity of poverty and homelessness for urban areas?* The reviewing of literature and spatial analysis have led to conclude that areas with higher concentration of social housing more often correlate with higher concentrations of poverty, while the presence of social housing itself has beneficial effects on tackling poverty and homelessness.

To answer the second research question: *What relation does the spatial distribution of social housing, poverty and homelessness have for the urban areas of Amsterdam and The Hague compared to one another?* This study provides evidence for a correlation between the spatial distribution of social housing and the spatial distribution of poverty for the majority of neighborhoods in the two case study cities. Once social housing is present in an urban area, the likelihood of relatively higher poverty rates within that same area is probable.

To sum up, the results suggest that spatially poverty will tend to be concentrated around social housing. Which is not necessarily a bad thing as social housing is a good tool to address the implications of poverty and homelessness in urban areas.

## **Future research**

It would be of value for future research to try to incorporate the variable of time into this research, to identify at what rate a growing or shrinking social housing stock influences poverty quantitatively.

Next, it would be interesting to see if the spatial distribution of homelessness has the same correlation with the spatial distribution of social housing as poverty has. Therefore, more data on the spatial distribution of homelessness is needed.

## Notes

1. Except for sub-Saharan Africa where this is the case since at least the 1970s
2. The low-income threshold in the Netherlands for the year 2022 is set on a net monthly amount of: €1.200 for individuals, €1.690 for couples and €2.300 for couples with two underage children (Centraal Bureau voor de Statistiek, 2023c).
3. This is a provisional statistic, given with a 95 percent certainty margin.
4. Roughly 160 out of 166 thousand social housing units were being lived in in 2021 in Amsterdam. The empty units were mainly caused by temporary vacancy due to movings.

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