Is the Belgian housing model crumbling?

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Abstract

The OSIS research project focussed -among other issues- on the strategies of households to secure home ownership. This is an intriguing research question for Belgian scholars, since (1) Belgian governments already since the end of the 19th century continuously promoted home ownership, (2) home ownership became -as a consequence of that- a mass tenure housing people from different social groups and (3) securing risks is not a public issue. To put it bluntly, the qualitative interviews revealed a very rational approach among the respondents towards home ownership and risk. In order to illustrate that, we will deal with the financing of home ownership and the risk avoiding strategies. But we will also deal with the findings that do suggest that the Belgium housing model, being single family housing in a non-urban environment, is crumbling. This has at least two components. The first concerns the apparently rising appeal of urban housing. Historically the promotion of home ownership went hand in hand with avoiding urbanisation. Our interviews show that the anti-urban attitude may come to an end. The second concerns the role of the state in supporting home ownership. Our interviews suggest that the priorities of the government concerning housing should lie elsewhere.
Introduction

This paper builds on information collected during the OSIS research project. OSIS had two main objectives. The first was to analyse the factors that have impacted upon individual households and have consequences for their position as home owners. The second was to establish (1) how households perceive the pattern of security and insecurity, advantage and disadvantage associated with different housing positions; (2) how those perceptions have moulded their personal strategies with respect to housing, and also matters such as jobs, family size, education and pensions; and (3) how these positions have provided them with material security and insecurity.

The OSIS research questions are grounded in supra-national trends and look at the relevance of features of globalisation, liberalization, deregulation and the retreat of the state for the functioning of the housing market in general and for the stability of homeownership in particular. Are homeowners more at risk than before? And how do homeowners – given the fact that losing one’s home has profound consequences (Ford e.a., 2001) - perceive the risks themselves? Since homeownership is dominantly financed by mortgages and concern long-term financial engagement with private companies (banks), these questions are highly relevant. Becoming and staying homeowner implies a (relatively) high and stable income. This contrasts with (perceived) consequences of globalisation, which includes an ongoing deregulation of financial markets and a changing labour market, showing an ending of stable jobs and a rise of part-time work and short-term contracts. So how does sustainable home-ownership requiring a stable financial foundation fits with the (apparently rising instability) of labour and financial markets.

Following the experience of the HOSE project, the OSIS researchers grounded their work in what Doling et al. (2003) called a weak globalisation thesis. The argument is that the effect of globalisation on the actions of nation states and individual households is weaker than often accepted/supposed. The position taken is that “globalisation has developed through structuration processes in which actors have constrained but nevertheless significant choices” (Scholte, 2000 - see also Brenner, 2004). Often these “choices” are embedded in history. This especially concerns housing since housing policies often started earlier than welfare policies. Kleinman (1996) concludes after a comparative research that concerning housing historical institutional settings and political structures leave profound impressions on both policy and its implementation which succeed. According to Kleinman, countries are even caged by policy options: “Countries become locked into particular patterns of policy development at an early stage, for reasons that may by historical, deliberately chosen, or the product of accident. Once locked in, this pattern then constrains future development”. One can read analogue phrases in Feddes (1995), who -after a com-

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1 OSIS stands for “Origins of security and insecurity: the interplay of housing systems with jobs, household structures, finance, and social security” and was a research project running from 2003 to 2006 in 8 countries. I was financed by the EU (Contract no: CIT2-CT-2003-506007).

2 HOSE stands for “Home Ownership – Social and economic Problems” and consisted of two workshops held in Delft and Paris, granted by the EU resulting in edited volume on Home ownership and globalisation in 8 countries. See Doling & Ford (2003).


parison of post war housing policies in 10 European countries- states that it is
amazing to see how in all 10 countries once chosen paths remain the preferred
ones. According to Feddes there is little inclination to learn from own or foreign
experiences. This is certainly the case for Belgium. According to Mougenot (1988)
one can speak of a persistent housing model in Belgium.

While the acceleration of the realisation of the Belgian model would not occur before
the 1960s, the construction started a way back in the 19th century. Belgium was
then confronted by an early and important industrialisation, going together with a
speedy urbanisation, especially in the Walloon coal mining region and in a small
number of Flemish cities (among which Gent, where the industrialisation started at
the end to the 19th century; Heughebaert, 2006). This went together with a huge
densification of bad housing, forming the frame for diseases and epidemics, moral
decay and above all encouraging socialism. The powers in force tried to counter
these developments by –among others- two spatial strategies (De Decker et al, 2005;
Kesteloot & De Maesschalck, 2000). On the one hand, they tried to increase the
mobility of the workers; on the other hand they promoted home ownership outside
the cities. In 1869 a cheap railway season ticket for workers was introduced.
Although railway commuting was not to develop significantly until the end of the
19th century, this measure was illustrative of class relations at the time. Workers
could earn higher wages in the city than working on the land, without losing it all in
transport costs or in more expensive urban housing. Moreover, they could produce
some vegetables and raise small stock to complement their wage income. Thus their
concentration in the poor, unhygienic and politically dangerous 19th century city
was counteracted. From the employers’ point of view, the dispersal of the workers in
the villages prevented them from becoming aware of common workers’ interests and
kept them under the control of the Church and local dignitaries. The latter
continued to profit from rents paid for land. The possibilities offered by self-
sufficiency in the countryside proved to be a kind of unemployment insurance for
which the employers did not have to pay. Moreover, it provided them the
opportunity to lower wages, since the purchasing power of the workers did not have
to include the price of means of subsistence they could produce themselves. As the
very dense railway network (including many branch lines built from 1885 onwards)
demonstrates, the spatial effect of this measure should not be underestimated 5.
These policies formed the basis for the relatively very large commuter zones around
Belgium’s large cities (Kesteloot, 2003). Until today commuting is subsidized either
by cheap and for some categories even free public transport or tax deductions for
those who commute by car.

The promotion of home ownership is rooted in the housing legislation of 1889 that
followed the workers’ uprisings of 1886 as a part of a larger labour legislation
(Smets, 1977; Goossens, 1982). Here too the “powers that were” used a spatial
strategy to diffuse class struggle. The law encouraged the “better”, the “deserving”
workers to acquire property. This was done with financial incentives (cheap loans;
tax deductions) and with an extra vote for the elections 6. As home owners, it was
supposed that they would identify with the interests of the propertied classes and,
in addition, would be bound to pay off their mortgages, which should make them

5 Belgium had more than 50km of railway and branch lines per 1000 square miles in 1910,
compared to 22 km in Great Britain, 18 in Germany and 13 in France (based on Rowntree in
Smets, 1985).
6 At that time, only a limited number of males had votes in a system with plural votes. When
a household had an own house or a certain amount of savings aimed at becoming owner,
the man obtained an extra vote (Terhorst &é Van de Ven, 1999).
think twice before going on strike. Property acquisition was also supposed to put family life in the spotlight and raise the individual interests of every family above the collective interests of the workers. Finally, it also drew workers - particularly the better paid and better educated workers who might have been able to play a leading role in the workers' movement – away from the urban working class areas and anchored them down in neighbourhoods on the edge of town.

The 1889 law was, after years of debate in parliament the signal call. But it was in the first 20 to 30 years of the 20th century that the consolidation of the model took place (Mougenot, 1988). The necessary institutions were founded, new laws-same-style were introduced and the debate around the garden movement was lost by the advocates of a more collective approach (Smets, 1977). So the housing (policy) model became hegemonic, with – put bluntly- the following features:

1. an ongoing promotion of homeownership,
2. an ongoing promotion of the single family home,
3. the use of large target-groups,
4. often explicit anti-urbanism7,
5. the refusal to regulate private renting8,
6. an early stigmatisation of the ever small social rental sector as a tenancy of failure.

We have to leave history here. Nevertheless, three issues need some elaboration. The first is that we cannot ignore the importance of the Catholic doctrine. At the political level, the papal encyclical *Rerum Novarum* (18919) was probably the most important measure, since it opened the way for the Church to counteract the socialist labour movement with its own Catholic labour organisations. This strategy is at the origin of the Belgian ‘pillarisation’ or compartmentalisation of society into Catholic and Socialist ‘pillars’. Catholic workers are not only seen as workers, but also as members of the Catholic community and are incorporated in a series of Catholic institutions and associations that can be mobilised each time the interests of the Catholic pillar come under threat. In sharp contrast with the socialist ideals, the Catholic strategies rank individual values above collective ones, the family above the working class and the individual house above the city (see figures 1 and 2). Important is that the Catholic labour movement would become a mass organisation10 and that the successive Catholic parties would become the major

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7 A former chairman of the Christian Democrats links urbanisation with uprooting and states that “the urban” will always be the enemy of “the human” (Van Rompuy, 1984). A recent book of the current leader of the Christian Democrats and prime minister of Flanders, Leterme (2006), is still read as being anti-urban. Journalist Reynebeau (2006) writes: “The mentality of the Flemish Christian Democrats and her leader remains referring to a rural ideal that does not find attachment with the ever spreading urban reality”. Illustrative is that the Christian Democrats lost the local elections of 8 October 2006 in the cities and won outside the cities.

8 As a consequence private renting would never become a matter of housing policy but remain restricted to a matter of civil law. Above that, in the absence of tenant protection, adequate quality rules and rent allowance, private renting never became a decent alternative (De Decker, OSIS rapport).

9 The basic principles were reconfirmed 40 years later in the Papal Lettre Quadragesimo Anno (1931).

10 The Catholic Trade Union ACV had 1,704,995 members in 2002; the Socialist Trade Union ABVV had 1.198.000 members and the Liberal Trade Union 220.000. In 2002, the Belgian population between 19-64 years was 6.154.390.
political force (in the government nearly all of the time). So its housing policy options could never be overruled\(^{11}\).

Second, the use of a large target group served two goals (Mougenot, 1988). First, it implicated that housing policy was not linked to one social group ("the workers") and avoided that the Socialists could claim it. As a consequence the Socialists never could enforce their pleas for more collective and planned housing, which later would gradually crumble. Today the Socialists are warm advocates of home ownership, especially since it reduces housing costs in old age (Stevaert, 2003)).

Third, we should mention the fact that the implementation happened without a spatial planning policy. This would lead to an urban sprawl starting from the day "the masses" could afford "the model" and the ownership of a detached or semi-detached dwelling became mass housing, starting in the 1960s.

This configuration led to a socio-spatial pattern with the poor living in central neighbourhoods and the more affluent in broad areas around the cities. Of course, there always lived more prosperous households in the centres, but nevertheless, the migration starting in the 1960s when suburbanisation took off, was selective: bigger, more prosperous and higher educated households moved out; younger, smaller and poorer people move in (De Decker, et al., 1994). This is even so today (VCB, 2006). But there seem to appear cracks in the mirror. We stick to it later.

Pulling this together, we want to elaborate four points. The first tow follow directly from the OSIS research goals; the other two are diverted from the research and come forward afterwards. The OSIS questions are:

1. How do the respondents experience housing risks, given the changing nature of the labour market, the alternation of the welfare state arrangements and private banks taking over the mortgage system?
2. How do they cope with it?

The diverted questions are:

1. How do the respondents think about the urban areas they live in?
2. Given the fact that nearly all interviewed owners received some kind of subsidy, what is according to them the role of the government in insuring risks?

But first we deal with the recruitment of respondents.

\(^{11}\) Even when the Catholics were not in government, the danger that the central option would change were minimal since also the conservative liberals favoured home ownership. In governments without the Catholic party (1954-1958) and 1999-2004 at regional level and since 1999 at federal level, the conservative liberals were in. Their leader and current prime minister set the ideal goal of 100% home owners (Verhofstadt, 2002).
1. In search for respondents

The location

The OSIS qualitative interviews took place in Gent, a city of 230,000 inhabitants located in Flanders. Gent is a central city and a provincial capital. The city offers within its borders approximately 140,000 jobs. 74% are service jobs, dominated by health care (20,000), financing and professional services (20,000) and education (17,700). The 35,500 industrial jobs including a major steel plant (Sidmar) and a large car factory (Volvo), are mainly located in the sea port. In 2000, the city inhabited 11,884 unemployed, which is with 11.4% of the labour force far higher than the average of the Flemish region (6.3%), illustrating the general picture that urban areas concentrate vulnerable populations (De Decker, 2004, De Decker et al., 2005). In 2001, the average income per inhabitant was slightly higher than the Flanders average (12,110€ in Gent, 11,000€ in Flanders).
Contrary to the Flemish housing market, which is dominated by home ownership (74% in 2001), Gent has a housing market with a large share of rental dwellings (45%). Of the approximately 105,000 dwellings, roughly 13,000 are social rental dwellings. This is 13.9% of the whole stock and is far larger then the Flemish average of 6%. In 2002 more than 8,000 households were on the waiting list.

Following the fact that Gent was one of the first cities on the Continent to industrialise, the city has a large share of old dwellings. 37.3% (an underestimation) is constructed before the Second World War. More importantly, the bad dwellings are concentrated in the so-called 19th century neighbourhoods. As a consequence, approximately 20% of the households live in houses considered as bad.12

The respondents

In order to recruit respondents, two approaches were used at first. The first was used in a residential area of the city. It has tenure mix and a mixed proportion of old and new dwellings, flats and houses. There we hoped to recruit ‘older’ and ‘younger’ home owners, and some tenants. An invitation to participate was posted

12 Except if referred otherwise, the data come from the city monograph, the city monitor and other statistical information available on the website of the city of Gent (www.gent.be).
in a random sample of 200 dwellings. The goal was to obtain 15 to 20 interviews in that area. The second approach was used in a less attractive area built during the high days of industrialisation in the 19th century. The goal was to recruit tenants and poor owners. In order to reach them we used a gatekeeper (a community workers organisation).

The second approach worked as expected, giving us addresses of people with different profiles living in the centre of the city and the northerly located poor neighbourhoods. The first approach did not function sufficiently, since only seven useful contacts were obtained. An additional recruitment took place by using two gatekeepers: a NGO organising socio-cultural activities with vulnerable people, and a NGO dealing with problems of addiction. This way of recruiting functioned very well, leading to a selection of diverse respondents living throughout the Gent city region.

The 30 interviews with 20 owners and 10 tenants took place in June and July 2005. 26 interviews took place at the home of the respondents; 3 took place at work and one in the house of a friend. The interviews took between 45 minutes and nearly 2 hours. On average the interviews lasted between 60 and 70 minutes.

Six of our respondents have experienced home loss after a relationship breakdown. Six others have experienced or were experiencing a thread of loosing their home at the moment of the interview. Reasons therefore are relationship breakdown (3 cases), expropriation (2 cases) and a fire (1 case).

Seven of our respondents can be considered as poor owners. Two declared themselves as poor owner. One is a single woman with only secondary education who bought a small row house in the 19th century quarters after a divorce and under social pressure (her words) at the end of the 1970s. After buying she faced unemployment twice and got finally caught by a fire. Under way she could not finish the necessary refurbishments and had to rearrange repayment schemes at different occasions. She sees herself now imprisoned by being an owner. The second self-declared poor owner, again a single woman, does not see her tenure as an imprisonment. On the contrary it structures her financial live, she says. Nevertheless, being a 52 year old artist, she has a very insecure income.

Three respondents can be considered a poor owner or at least owners at risk because of a recent divorce. In all cases the women – two with children, the other physically handicapped - are thriving to keep the house. As a consequence they all back on one income; two will not get any alimony (one because her ex-husband disappeared abroad). None of them can afford additional income security insurances.

A sixth poor owner owns a small row house in the 19the century quarters. He is renovating the dwelling, which was still a construction site during the interview. His strategy is that he will rent out parts of the house in order to pay the mortgage. He finished secondary school and works only part-time (50%) as a taxi-driver; for the rest he is on unemployment benefit.

A last person has been a poor owner, when she bought as a one-income household together with her girlfriend a suburban detached house with a garden. A relationship breakdown ended this situation. She now says that her girlfriend drew her into ownership. Today she is living with her two children in a community house.

As said, we looked for poor owners by recruiting in well-known poor areas. Surprisingly, we found a rather number of two-income households (often with children). So, it can –in the light of the OSIS research questions- be useful to deal with their motives. Taken together, we interview respondents in two distinct urban setting; one dominated by small row houses, built in the 19th century and one more
upmarket area with mixed housing and tenure types near to the main railway station (figure 3).

**Figure 3**

Selection area type 1: mixed housing type neighbourhood in a better area of the city

Selection area type 22: 19th century neighbourhood

**The interpretation**

In order to talk to people who experience the same housing market, the OSIS researches opted to concentrate the interviews in one housing market in general and in one city more particularly. Concerning the Belgian sample we have to stress that it is indeed dominated by urban residents. “*Urban*” not only by location but also by attitude since a large majority of the respondents enjoy city life and for a majority moving to the countryside or to a suburban area is not at stake. Of our 30 respondents, 27 are living in inner-city neighbourhoods. 2 are living in a suburban dwelling and one is living in a more distant place. Above that only two respondents are living in a detached house and only one in a semi-detached house. All others are either living in a row house or a flat. If they live in flats, in only one case - a social tenant – it is considered a high-rise tower block. In the other cases the buildings were rather small, having 3 to 10 flats. With respect to the interpretation of our findings we have to stress profoundly that this sample is atypical since Belgium’s housing policy has a strong anti-urban bias and channelled people to the...
ownership of detached and semi-detached dwellings in non-urban areas (Mougenot, 1988; De Decker, 2004).

With respect to the interpretation, a second warning should be done. Although this kind of qualitative research does not seek to be representative, we also have to point to the fact that in our sample higher educated respondents are overrepresented. Although earlier research (Sennett & Cobb, 1972; Rakoff, 1977) illustrated that the attitudes towards tenure do not necessarily differ between blue and white collar workers, we have nevertheless to stress that we interviewed a very limited number of blue collar workers and lowly educated owners.

2. The perception of risk

“Security is never absolute” (home-owner, man, 37 years).

“Risks are not on my mind” (tenant, woman, 41 years).

“I cannot imagine any” (tenant, woman, 31 years).

“You cannot live with risks” (home-owner, man, 34 years; home-owner, woman, 35 years)

“You don’t think about that” (home-owner, woman, 30 years; tenant, woman, 25 years).

“You can only search for solutions when things happen” (home-owner, woman, 34 years).

The above quotes illustrate that homeowners as well as renters have very trusting attitudes towards life to come. Although on housing the opinions are more blurred, for the most part respondents consider risks unlikely to happen.

If risks are taken into account, we can only detect one real difference between owners and renters. Very logically, renters to some extent fear an unexpected termination of their contract. Nevertheless we should note that little of them think that it will happen within a short period. And to some extent they live with it. One renter, a single 31 year woman, rents from a couple, now living on the countryside, who bought the flat in the city to live in when health is down. She is aware of the fact that if “something” happens, she has to leave. She can live with that, since she is pretty sure that she can stay until then. This gives her the opportunity to look out for something else.

If prompted, a series of risk come forward. Most prominent is the one related to a drop of income. This can have different causes. Respondents refer as expected to job loss – although they are very confident to find another job -, but a decrease of income is also linked to retirement, bridge pension and relationship breakdown. While for most of the respondents these risk have a rather abstract nature, for others it has been a reality. Three of our respondents have faced income drop as a consequence of unemployment. One, a 34 year old man with a very loose attitude, combining unemployment with a part-time job as a taxi-driver, does not take it too hard, since he budgeted his house and its renovation on the expected rent income. Another, also already owning as mortgaged house, solved this with black work. And
a third one, a single woman, stopped the renovation of her house and camped on one floor for a long period. Although people are aware of the fact that unemployment affects income, not a lot of the respondents see it as the major risk, since, one, they believe they will find something else, and two, you will get an unemployment benefit anyway. It is not that much, but it is seen as a kind of bridge until a new job is found\textsuperscript{13}.

Far more threatening according to a majority of respondents, is relationship breakdown. We already referred to that. The answers do not differentiate between those who already faced it and the others. It is very generally seen as the most important risk which can lead to the loss of the house, since it is the one against which no insurance is available. As written before, in solving the problem of the house when divorcing or splitting up, there is a differentiation between older and younger people. The older ones (3 cases) sold the house, paid the outstanding bills and split the money if something was left. Those who recently faced a relationship breakdown - all women, of which two with two young children - try to keep the house. One was lucky she had a social loan so that her down payment was adapted to her new income, what made it sustainable. Another, a disabled woman, faces high burdens, \textit{“but it does not hold her out of her sleep”}. And a third one, a mother of two young children, completes her income with an additional job in catering while her mother is looking after the children. One respondent refers to the hardships her husband faced after a divorce. He kept the house, but faced arrears at different moments and to such a extent that the bank threatened with putting him on a black list, which would imply that he would not get any new loan later in his life. He avoided it with the help from his parents and finally his problems were solved when he met his current wife.

Other mentioned risks are linked to health and illness. But again it are those who have been confronted with it, or those who have to face it. Concerning to this latter, one respondent refers to the work of her husband, who faces risks at work continually since he is a construction worker. Concerning the former some respondents or their partners faced illness and institutionalisation (depression), but it never put the own house at stake. One female respondent became ill and needed to be operated when negotiating the mortgage. It made it more difficult to get it.

A few respondents see features of their neighbourhood and neighbourhood planning as a risk. Three respondents “fear” new noisy neighbours. Others fear neighbourhood change in general and refer to the influx of commercial functions, migrants and congestion. And three refer to expropriation as a consequence of urban renewal plans. One of them fears it as a consequence of collateral damage when the local government wants to restructure the neighbourhood in order to clear some slum housing \textit{“around the corner”}. The two others are really confronted with expropriation plans. Although it concerns one of the flagship projects of the local government and despite the government is already buying dwellings in the neighbourhood, both couples hope that they still can avoid it. One already got a proposition but rejected it; the other did not and as a consequence she still considers the coming expropriation as a rumour\textsuperscript{14}.

\textsuperscript{13} Note that concerning vignette 3 a majority of the Belgium respondents state that it cannot come so far over here since we have unemployment benefits. This goes together with the finding that a loss of home seldom is a consequence of job losses (see: De Decker & Geurts, 2003).

\textsuperscript{14} When this item comes forward it creates a change in tone. The neutral, distant tone becomes a tone of anger and commitment.
R: “We are confronted with an expropriation”.
Q: “What now?”
R: “You have to ask the city. We do not know what will happen. It is something hanging over our heads. We are not calm. We are never calm anymore. For the city council it is a fact. For us, it is a rumour. Basically, we have no problem as long there are no signatures. (...) It feels like having a burglar in your house all the time. I have the feeling that the house is not mine anymore; that someone else possesses it. And decides.”

Other mentioned risks are destruction by fire or something else and costly repairs. Again own experiences steer the answers, since one respondent has faced a fire and another severe damage when a water pipe broke.

In dealing with the issue, most of the respondents state that they can deal with risks if the consequences are only temporary. If they become chronic, it would be more difficult. Nevertheless we should not underestimate the impact of even temporary risk. We already referred to a man facing a thread with the black list. Another respondent, who solved an earlier income drop as a consequence of a previous short period of unemployment with black work, having a pretty high mortgage, now faced the combined effect of being on bridge pension and his wife being on illness money. Although they can cope, it seriously impacts on their lifestyle.

And our self-declared poor owner – now facing the consequences of a fire – stresses that basically a one-income household cannot face any risk. As already said she had to stop her renovation when she became unemployed. And her new job – following her low education level - paid too little to better the situation afterwards. She would experience hardship for years.

As seen in the previous section, we found that homeowners – if prompted - consider various risks, whereas tenants are mainly concerned about their finances (e.g. in the case of unemployment) or rent increases. Homeowners mention risks like accidents, serious illnesses, expropriation, etc., risks that do not come up in the replies of tenants.

Within the group of homeowners there is a clear differentiation between those who already experienced risks and those who did not. For the latter, the notion of risk is something very vague and abstract and if prompted they nearly all answer that they will deal with it. Especially concerning job loss, the younger home owners are very confident that they will find another job. For older homeowners financial risks are more unlikely, since mortgages are already moderate or paid-off – although, as shown, an income drop can affect the lifestyle, but not a loss of the home.

Homeowners’ concerns about various risks may be explicable by the fact that they have a feeling that they would lose a lot if something harmful happened that would lead to a home loss. The house, the home may be something to hold on to, a point of reference, where one’s whole life is stored in. For homeowners being forced to move out may be the same as losing their independence, not to speak about the effort, time and money they have spent in their home. In order to illustrate this, we again can refer to the respondent who faces expropriation but still considers it as a rumour. Especially the own physical efforts are important here since they did nearly all the renovation work themselves, which took six to seven years, in order to turn the old dilapidated dwelling into a nice modern house full of colour and light.
Self-work goes together with a strong feeling of attachment, what the following quote illustrates.

“My house is my everything. It is my home. A piece of privacy. It is the place where I can be what I am. It is a place to enjoy. But it is also something practical: everything is on the place where I want it is. And it is a way of expressing yourself. On the inside. The status of our home is on the inside. It illustrates a way of living” (home-owner, woman, 45 years).

Also the other couple facing expropriation stresses the fact that they did a lot of self-work and lose their security.

“When we came into this house, I thought it would be the place to become old. (...) Until recently, it meant security. But not anymore and it has to do with the city. If I ever buy again, it will not be in the city of Gent. The city is an ungrateful thing. They intend to put people like us in a small pigeon house, in a social dwelling, where people urinate and shit in the elevators and where cockroaches rules. Where walls are bad and people do not pay the rent.” (home-owner, woman, 63 years).

We can not conclude that occupation, income and the size of mortgage seem to impact on the perception of risks since as said earlier most owners and especially the younger ones had a very rational and calculated view on it. All those saved from relationship breakdown are more confident of doing nicely. Again we should stress that a majority of the respondents see relationship breakdown as the major risk. On the other hand, if one has a big sum of debt to pay and has the experience of being unemployed, one is also more concerned about the finances and possible breaks in employment, even if the job is well paid and one has a good occupation.

3. Risk avoiding strategies

Limiting housing costs

Our inquiry brought forward a very rational approach, one that does not differentiate between tenures, since even tenants which plan to become owner in the near future show a great rationality. If we should stick to a differentiating, then it should based on “age”. Apparently, for the older respondents investing in an own house was more than a pure rational calculation. It was more investing in something for the rest of their lives, it was more “their castle” (former owner, man, 61 years), while for the younger owners it clearly is seen as nothing more than a first step on the housing ladder and it should not affect their lifestyle beyond their housing. Giving these considerations, “the” strategy concerns the starting position. Most of the respondents started with very affordable housing costs.

Making the house affordable has different features – and some are relevant for owners as well as tenants – and concern limiting the housing costs through:

- the selection of the area: except for two, the majority of our respondents who own live in less posh areas of the city with – at the time of purchasing – low housing prices (De Decker, 1999);
- the choice for an urban location or near to a railway station: except for 3 respondents all respondents live in central urban areas. Often they refer to the
fact that everything is nearby and that they need only one car. And even one of
the two non-urban respondents live near to a railway station so that his partner
goes by train to her work in Gent. Also they have only one car;
- **limiting the housing aspirations**: except for 5, all owners live in moderate
dwellings, row houses with at best small gardens. Two even motivate their
deliberate choice by referring to ecological dimensions and/or what they have
seen in third world countries,
- **self-construction**: a large majority of the respondents - averse of education level
or professional status - did a lot of renovation work or intend to do further
renovation work themselves,
- the **financial support from parents and grandparents** (see earlier),
- the **use of subsidies** if entitled. Different respondents have used subsidy
schemes. It concerns cheap social loans, social purchase dwellings built by a
social housing company, interest allowances and lump sums given by different
government. We should stress, that although all are familiar with it, no one sees
tax deduction as a great help. This does not mean that they do not reflect on it
and some see it as a reason for not paying back quicker. The tax deduction is,
as respondent (owner, women, 45 years) states, “**taken along**”,
- **avoiding other risky investment**: as mentioned very few respondents have,
besides some in real estate, other investments. And if they have – what only
three respondents do – it is part of a diverse investment strategy including next
to real estate also some stocks and shares. In the same token, we should stress
that respondents hardly have any other loans. “**First save and than spend**”, is
the red thread through the interview – an attitude which is often dedicated to
the parents,
- **cautious calculation**, including:
  o basing the investment on minimum 1,5 income;
  o including two years of unemployment for each partner when making up the
    budget;
  o using “stories” of others who went too deep as a warning.

When we take tenants who already bought, the owners and former owners into
account, we get 23 relevant cases. Of them 19 entered homeownership with two
incomes. Of the other four, 2 narrowed the affordability gap with rent income from
parts of their (other) properties; one defines herself as a poor owner and the last
bought after a third thread of eviction by her landlord.

Although calculation and confidence are prominent, we also can see some
ambiguity since most of our respondents use a wide range of safety nets (De
Decker, 2005). Some even combine the whole range: different private insurances,
building up savings, calculating on the increasing value of the dwelling if a sale is
necessary, social security benefits and other state aid (e.g. the housing insurance if
entitled), private pension funds, insurances against illness and hospitalisation, and
finally family and friends. Some of these have already been addressed. In three
recent divorce cases, the partners could use the increase of the value of the house,
so that at least no money was lost, as a 41 year old woman says. Others used or
will use their hospitalisation insurance, while two others used their fire insurance.
Again others were helped by state benefits, either unemployment money or
disability money. We should pay attention to one particular case of state aid. It
concerns a now 37 year old woman with two young children who faced divorce.
They lived in a social purchase dwelling. Such a dwelling is bought from a social
housing company and is accompanied by a so-called social loan with as a main
feature an income-related interest rate which is adaptable every five years. In the
concrete case, the respondent experiences a substantial adaptation of her interest
rate following the end of the five year period following her divorce. Of course in the meantime she had to face a larger burden. Nevertheless in all cases of faced risk, all these safety net issues played a role – often minor – so that people could keep their house.

Finally we should deal with family and friends as possible sources of help. A large majority sees this as an option, although they all stress that they will only use this road when all others are closed. We should notice that this is not a virtual safety net, but a real one, already used by four respondents. After a divorce the husband of our respondent kept the house. In the period between breaking up with his first wife and meeting his second partner, he faced hardship including a thread of being placed on a black list. At the hardest moments he got lump sum support from his parents. Our self-declared poor owner, who faced a divorce, unemployment and a fire, was helped at different occasions by friends. She got lump sums that she could pay back (without interest) when suited. A 32 year old woman with two young children saw her husband disappear, where through it became difficult to pay the mortgage back. She got some help from her brother, to whom she has to pay back, and from her mother, who nurses her children when she does her second job. And finally, a disabled person faced divorce. She also is pretty sure that she can count on her parents will fill the gap.

Although all who experienced risks – unemployment, relationship breakdown or illness -, have faced and face hard times, they all could keep their house. Somewhat different is the situation of the two respondents facing expropriation. According to the law they will get compensation. But both doubt that it will be enough to have access to an analogue dwelling. According to them you cannot re-house yourself with the offered conditions without losing additional money.

**What influences these strategies?**

On the one hand, there is the risk avoiding strategy when entering homeownership, and on the other hand, we see that an overwhelming majority use a wide spectrum of the safety net arrangements (although a majority of these are not directly linked to home-ownership). This shows confidence and prudence at the same time. If we go deeper into the strategies of the households with respect to risk and avoiding its consequences when occurring, different features come to the forefront:

- a large number of respondents still have a strong belief in the social security system. Different respondents actually have benefited or benefit from unemployment benefit, disability/illness benefits or adaptable rates of social loans. The belief in the social security system is highlighted when analysing the response to a vignette. A majority does not only find it a bad idea to use the house for backing up their pension, but also comments that they hope that our social security system never becomes so bad that this is necessary. Still a big

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15 The case proposed: "In the UK it is possible for people to use their property to supplement their pension income. It works like this: Although you own your house outright you take a new mortgage on your house. You receive a capital sum but only pay interest on the loan. The capital sum you borrowed is repaid on your death when the house is sold. Is this something you can do in X (name of country)? If yes: You have some friends who are considering increasing their income by this means. What do you think about this idea? If they asked you for your advice what would you say to them? If no: Do you think that such a scheme would be a good idea or not and why? ”
majority of the respondents finds that our social security system protects against setbacks like unemployment and illness, and that it provides sufficient pensions (although most are saving for their pension, which is partly tax deductible). And if not, they believe the State should;

- a large number of respondents are pretty sure about their job security. Some have a statutory job, while others – working for local governments, ngo’s and even private companies – have rather save contracts (infinite term). A condition which gives them also a more or less secured pension. But generally people are self-confident and rely on finding another job quite easily;

- except for those who faced relationship breakdown and stayed in the property, wherefor they often needed to use savings, to save is an important part of the grammar of living. As we have seen, savings and assets are often quite substantial. Sometimes, part of it is invested in other real estate, aiming at a threefold profit: (1) getting an income from rent, (2) to make profit from the increasing value and (3) to profit from tax deduction. We have seen that some already invested in real estate and that others think about it. Generally, the increasing value of the own dwelling is also seen as a kind of saving since it equivalents an ever rising amount of money;

- an overwhelming majority of the owners combines a set of compulsory and non-compulsory, public and private insurances in order to deal with various hazards, such as unemployment, illness and hospitalisation, or calamities like fires or water damage. In general we observe that the better earning households are best insured;

- a lot of owners also look to their (grand)parents and to a lesser extent to friends. A majority states their ancestors can and will help; some are already helped and “in the end” the property of the (grand)parents will be inherited;

- finally, there is the recurrent “cultural” attitude: “we don’t spend money we have it”.

4. The motives for urban housing

In order to find poor owners we recruited in poor areas. As said, somewhat surprisingly we found many better earning households, often with children and with at least one of the parents highly educated. They live –if compared with suburban houses- in small row houses with at best a small garden, often in dense and badly structured neighbourhoods, which are under the field of fire of city planners. Generally these neighbourhoods are ethnically mixed and the activities of slum landlords, social housing companies and owner-occupiers are going together. In sum, they are areas that can bee seen as risk areas; where “reasonable” households would not invest. Nevertheless, some do. Given the long lasting anti-urban attitude of policies and people16, a look at their motivations, in relation with risks, is obvious. Analysis reveals reasons why households have chosen for their urban housing location (pull factors) as well as reasons why alternatives are excluded, why the households will not live in typical suburban and rural areas. Analysis also reveals some doubts and worries.

16 After a research looking for the housing satisfaction and aspirations of children (first and last years in secondary school), Verhetsel et al. (2003) concluded that the new generation of suburbanites is coming.
Pull factors

Distance is one of the main features why people chose to live in the city. This concerns distance to work, to school and to services like shops, the railway station and even green areas. Many respondents stress that by living where they live they can reach all functions they need on foot, by bike or by public transport (given the fact that the city of Gent has a well established public transport network). And for those who need the car to go to work, highways are close. One respondent, a 61-year-old former manager who bought a large house in the city centre in 1975 and who needed to visit clients all the times, refers to the fact that he could drive in the opposite direction than the commuters -who endure congestion every working day to come into the city-, while his wife and two children could go to work and school on foot.

Linked to the accessibility feature is the fact that the house -being a rental or owned one- is affordable, including the fact that the household at best needs one car. This “need to have an affordable house” is often linked to “doing other things”, to make money available to go to restaurants, films, the theatre and so on. Different respondents think that this would be impossible when living in more suburban or rural environments. A single mother with 2 children renting rooms in a collective house came back to the city after a suburban adventure, “because it is better for work, for the children and for leisure. If you live on the countryside, life is much more complicated.” At the same time she wonders if it is sensible to invest in the 19th century neighbourhoods, if it will bring value for money17.

At least three respondents say –without prompting- that ecological feature had (or will have for a rental aiming at homeownership) a decisive impact in choosing a housing location. This concerns of course “distance”, since living in the city is nearer to work, and school, to everything one needed, inclusive a recycling shop. And according to a 30 year old single highly educated man renting a small house, there is enough green space in the neighbourhood. Some stress that by living in the city you only need one car (if you need one at all) and others “detest” the classical suburban allotments with their detached single family houses because of their space consumption.

“This is ethnic neighbourhood now. These people have a Belgium passport now, but they live like in Turkey. There is nothing wrong with that. We live with one another” (home owner, woman, 63 years living in a 19th century neighbourhood).

“I have great neighbours. The wife has my key. (..) There is no reason to feel unsafe here” (home owner, 37 year old man living alone in a 19th century neighbourhood).

“This is if compared to other 19th century neighbourhoods one of the better. The houses are of better quality since they have less humidity. The falls are thicker and the foundations are deeper. And it has a mix of people. I like that” (home owner, man, part-time unemployed and part-time taxi driver living in a 19th century neighbourhood).

17 Same statement by T. De Smul, staff employee of a large real estate company (De Decker, 2006).
As said we recruited in two kind of urban neighbourhoods. It is striking that once settled the households living in the so-call poor neighbourhoods start to appreciate the neighbourhood more than those living in the more residential areas. Although appraising the calm and quietness, the latter say that the social contacts are scarce and that the neighbour-hood is a little boring. Contrary the atmosphere in the 19th neighbourhoods is appreciated by all inhabitants, as the above quotation illustrate. The appreciation has different features. Sometimes it concerns the immediate physical features (watersides are appreciated), other refer to the social atmosphere, because “the neighbourhood has a hart that beats” (tenant, woman, 29 years) A former bargemen couple refers to the combination of the waterfront and other (former) bargemen living nearby. Different other respondents refer to positive features of the social and ethnic mix of the neighbourhood. This brings vitality, ethnic shops and –stressed by different respondents- more safety. By the latter they oppose the popular argument that in the city you face more crime. They stress that by the fact that more people live in the stress they face less housebreakings and (car) thefts than in the posh residential areas, where the eyes on the street lack. “These neighbourhoods have the reputation to be unsafe. This is not correct. We have very little housebreakings, bikes are not stolen. The neighbours wouldn’t allow. You have people in the streets until late in the night” as a 52 year woman and artist, owning a row house says.

Or in the words of a 35 year old woman with two children living in an owned 19th century dwelling: “We are pleased as Punch with this dwelling. It has enough rooms and it has a garden. We have looked to 10 to 15 dwellings in different 19th century neighbourhoods. We opted for these neighbourhoods because we already knew some people, young couples, who bought earlier. [...] So far we are not hit by the cliches associated with living between Turks and elderly. The neighbourhood is lively. One stigmatises on the basis of phenomena that happen also elsewhere.” And idem ditto: “We only looked for a dwelling in two 19th century neighbour-hoods. The search was influenced by the price and the availability of a garden. And we knew good examples. [...] The neighbourhood exceeds our expectation. And more and more houses are bought by young people. We are united through an email group.” (owner, man, 32 years living in a 19th century neighbourhood).

Although they like their neighbourhood, some respondents point to the existence of segregation at a very low spatial level. “The neighbourhood is all right. But nevertheless there is a social cleavage. On the one side of the street you have the renovated dwellings inhabited by higher educated people and students whose parents bought the house and on the other side the old inhabitants, the poor and migrant people” (owner, woman, 30 years). And this even counts for a 19th century neighbourhood on the other side of the city: “The street is divided. On the one end you have the higher educated progressive professions, voting for the green party or the social democrats. And some Turks who also bought a house. On the other end, the dwellings are smaller and are in the hands of slum landlords who rent out hovels” (owner, single women, 52 years).

When asked to give their ideal housing situation, nearly none of the respondents want to leave the city. On the contrary, two “dreams” come forward. Some see apartments of the top floors in the centre of the city as ideal, while others prefer a house or flat in the neighbourhoods next to the city centre. At the same token, no one want to live in the “centre-centre” (as some describe it), because it is too crowded (especially in the weekends). Or as a 30 year old single man renting a small dwelling in the 19th century neighbourhoods says the “city centre is a theme park”.
Of course this does not imply that there are no complaints. Some refer to the lack of space and day light in their house and green spaces in the neighbourhood. Those who have trees in the streets appreciate that very much (e.g. R5+R6). And especially the lack of “green” (either public or in a private garden) are the downside of city living. Especially for children, respondents want green areas. “I have lived on the countryside for a while. Near to a forest, with birds and flowers. I could fish, we exchanged fruits, vegetables and rabbits. A fantastic experience. As a child I enjoyed that. This does not happens in the city. But I want to go the theatre now and then, and to go to the film and buy books” (owner, 37 year old single man living in the 19th century area of the city). Or as a 31 year single woman renting a flat looking over the rivers says: “I would like to have a large garden. For sure if I have children. For children, the city is not ideal.” And idem ditto for a 27 year old women renting a flat in the hart of the city, who stresses that everything should be accessible by bike, links children with having a garden, since “children have to play outside and get dirty”. She admits to be charmed by “the old garden neighbourhoods”.

Bringing this in the balance, we can conclude that basically a majority of the respondents want the best of both worlds. Some intend to realise it by purchasing a second home on the countryside. Although non of the respondents already did it, it seems to be a real option, especially since most of them can afford it (see higher).

**Push factors**

“I am a country girl who became a townswomen” (30 year old woman, renting a flat but reconstructing an own house who commuted to London for a while).

Without doubt, current housing is linked to previous housing and especially childhood housing. A majority of the respondents grew in a large semi-detached or detached house on the countryside or in a suburban environment. And although all appreciate the space and the garden, going to live in that kind of areas is –again for a large majority- not at stake. So, the pro city option is very much accompanied by a anti-rural or anti-suburban option. Although they often had it difficult to put it into words, quotes are clearly referring to the mentality of little villages with too much social control and too little things to do.

“We wanted to get rid of the village mentality. There is too much social control” (owner facing expropriation, 45 year old woman working as an employee for a newspaper commuting to Brussels everyday).

“I have a love and hate relation with small villages. I go back because I have friends over there; but once I am there, I want to leave as quick as possible” (owner, 30 year old man with a PhD who was a member of the council for a while in his home village).

“We do not want to live in a small village where everybody knows everybody, including everybody’s habits. There is too much gossip. You cannot go outside without greeting or be approached for a small talk” (tenant, 24 year old woman with an university degree).
“I do not like the greedy nature of allotments, where I lived” (tenant, a single woman of 29 years with a degree in psychology and working in the cultural sector18).

“In allotments every body lives on top of one another. It is too closed, too dense” (owner, 52 year old artist, woman).

“I grew in a semi-detached dwelling on the countryside. Surrounded by forest, nature and fields. But there was nothing to do. It sounds romantic, but it is only good for holidays. (…) I do not want to go back. Too much countryside and too little to do” (owner, 35 year old woman with a university degree).

And also features of taste are in play: “Allotments are ugly” (tenant, a single woman of 29 years with a degree in psychology and working in the cultural sector)

On doubts and worries

Although a majority of our respondents opts for city living, information is lacking to conclude for a return to city movement. Still, in numbers the past pattern dominates since migration remains selective in favour of suburban and rural areas (D’hoker, 2006; VCB, 2006). And the recent increase of the urban population is due to the immigration and the birth surplus of aliens. Concerning the future housing of those who invested in the 19th century neighbourhoods, two hypotheses are outspoken. One assumes that they will leave again (Heughebaert, 2006); another state that these people are caught in their dwelling; that, if they want to move, they will loose money. According to De Smul, working for a large housing construction company, they will not get back there investment and for sure they will not get enough to buy another property (in De Decker, 2006). It is a fact that it is not all gold that glitters. We already referred to some, especially the lack of space in general and green spaces in particular. Above that some point to problems with dirt and litter, and to the quality of schools. The latter is very delicate and all respondents living in the 19th century says that they will not send their children to a “black school”. They want mixed schools, including an equal share of autochthonous children, children from the old migrants (dominantly Turks) and children from new migrants (coming from Easter Europe and Africa), an experiment in one school in a nearby neighbourhood. One respondent is angry with the city that this formula is not common.

Another argument against city housing is the price of the dwellings. One respondent, who earlier bought and sold again two dwellings in the 19th century neighbourhoods before leaving for a large row house in suburban environment, states that for the same price you have more house and garden than in the city. And this does not reflect an anti-ecological attitude since all displacements are by bike (he to work and to school) or train (she to work).

A final worry, concerns the planners and as a consequence a distrust of the city government. Since two of our respondents faced expropriation following urban renewal plans to the city, it is no wonder that they see planners and the government as a risk. But also other respondents refer to possible collateral damage when large scale urban renewal plans are implemented. They stress that their house, which they renewed themselves, is of good quality, but they are aware of the fact

18 Idem: a 31 year old single woman, social assistant and a 26 year old woman, with a university degree, both renting.
that the planners do not take that into account. They at the same time admit that a lot of dwellings in their immediate surroundings are of very bad quality and that the structure, which lacks green spaces, is not always that good. At last one respondent is very angry with it, since they are aware of the fact that in the near future because of their age driving a car will be impossible. So on the one hand, they need public transport nearby, while at the same time they want to leave the city, since the city let them down. Another couple feels discriminated. They agree with the argument that the dwellings are small, but state at the same time that a majority of these small dwellings have been renovated. So, what the decision makers see on the street side differs from the inside quality.

6. The role of the State

In the introduction we wrote that the Belgium government started promoting home ownership since the end of the 19th century and since then did not stop, leading to the argument that the government –driven by ideological motives- drove and drives people into ownership by the refusal of alternatives (De Decker, 2006). So how do our respondents think about it. Should the government(s) support home ownership? Should the government ensure homeownership?

"The role of the state? That is a difficult question. We bought rather late. Some of our friends invested up to 60% of their income in a mortgage for a large dwelling in an expensive location. In such cases, the government has no role to play. The state has to provide a roof over the head, but it has no role in that kind of situations. The government has to prevent that kind of situations. The people might think that they can afford such down payments. If it fails, the government has to help. But not at all expenses. By organising e.g. an alternative down payment plan and it has to be conditional" (still renting but renovating a purchased house, woman, 30 years).

"I do not find that the state has to back up persons every time there are problems. People are responsible for the resolution of their problems. But I think that there should be more social houses. There are always people who have bad luck. And it should be possible to give free loans. And the state should foresee in accompaniment since not everybody can follow everything. (...) Giving money without conditions is dangerous, since people will adjust to it. Basically, for me, the role of the state concerns the frame: more child care e.g. so that mothers can work" (multiple owner, woman, 50 years of age).

"The state has no responsibilities if this occurs with a loan. Becoming owner is a calculated risk. It is a bit like the stock exchange: you can win, but you can also become bankrupt. It is your own decision. Numerous tenants want to buy, but cannot. If these people get into trouble, the state should help" (owner, man, 38 years).

When asking people if the state has any role or responsibility if an owner fails to pay for the mortgage, most respondents show great caution. To a large extent they feel that owners themselves are responsible for their own deeds and decisions. For some this is a matter of principle: “the state should not help owners” (a 37 year old civil servant “who has”, as he says, ”a Thatcherite view on it”). The basic line of reasoning is that if you decide to become owner you are aware of the consequences. And “if something goes wrong, you should limit your diner to some slices of bread"
"with jam for a while" (wanderer, man, 44 year) is one of the comments. Others refer to fact that it is a delicate matter, but find that the state cannot pay for all the mess its citizens make: “You have your own financial responsibility” (tenant, man, 30 years).

Others reject state aid with more negative motivations. Some because they never got “anything, not even a student grant for the daughter,” from the state. Others fear abuse. One respondent, who previously worked in the restoration branch, refers to illustrate his point, to a water castle, that was renovated largely with tax money. According to him, with state aid, the problem is double: there is the risk that it will be badly targeted or that people will try to make profit from it. It is like setting the fox to watch the geese.

In elaborating on that question, one respondent, a single mother now working for the housing administration of the city of Gent, links her opinion to more general housing policy options. Since the government has stimulated and stimulates ownership ongoing and overwhelmingly, according to her, the government has to be consequent and foresee in a safety net. This means that she favours the already existing free insurance against income loss. According to her it should be general and generous. Also other favour the existing insurance scheme: “I know the existence of the free insurance on housing of the Flemish community. I’ll go far concerning the role of the state. It is a good system. Also for the people in rich neighbourhood. They can become ill like everybody else. I’m for such a system for everybody. Also tenants, since in general, it are the tenants that are worse off” (woman, 29 years, cultural assistant, tenant).

Some see no need for safeguarding the down payment of would-be owners. According to a 39 year old man owning a large house where he lives in with his wife and two children Belgium has a pretty good social security system. That is enough, although it should be adapted to changing circumstances all the time. Another respondent fears misuse and pleas for not more than a minimum support: a temporary roof, not more. And a 35 year old woman finds that “in our country, when you loose your income, there is always something. You will not end in the streets”.

Although a majority of the respondents, owners as well as tenants, opt for a hands-off attitude towards safeguarding down payments, this does not imply that they do not see a role for the government. Concerning homeownership some respondents find that the government should focus on prevention through information. So people should be made aware of the possible impact of the step they take. In this respect, information could prevent “crazy” decisions, since it is not the role of the state to pay for “the madness of some citizens” as some respondents state.

But by and large, if the respondents see a role for the government, it concerns renting. Except for one respondent, a single mother working for the housing administration, rejecting social housing because of its stigmatising effects, a majority of those who see a role for the governments, stress the need for more social housing. Next to some plead in very general terms for regulating the now nearly not regulated private rental market, the market where housing rights are violated the most. Or like two respondents clearly state, “we do not need the state to help us, others do”.

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6. Conclusions

Starting from the OSIS research outline, we dealt with four questions in this paper. Two were the subject of the OSIS research, the two others came up during the research. Main conclusions are:

1. the respondents have a very rational attitude towards entering homeownership, including limiting the financial risk by choosing a small dwelling (in an often unpopular neighbourhood) and limiting displacement costs (by avoiding the necessity to have two cars). A feature of this is that most respondents want to enjoy other features of life;
2. the respondents are very confident. They do not think they will loose their job, and if, they feel pretty sure in finding a new one. Above that a majority of the respondents is covered by a wide range of insurances, including social security, compulsory insurance and additional private insurances. The only real risk, which is not covered by any insurance or the government, is a relationship breakdown;
3. the housing options of the respondents contrast sharply with the historical housing policy options. The latter was an anti-urban promotion of single family home by preference in a semi-detached or detached dwelling. Our respondents prefer city living and had no problem with living in a row house or a flat;
4. also confronting the historical housing policy options, our respondents do not see a great role for the government in promoting home ownership. Her task is, to put it bluntly, to foresee alternatives for those who cannot afford to become owner.

We should stress that the qualitative part of the OSIS research is explorative by nature. So our conclusion should be treated with great caution.

7. References


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