

TENURE CONVERSION, RESIDENTIAL MOBILITY AND SOCIAL CHANGE

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Introduction

The sale of public housing is commonly supported on the basis of the financial benefits that can be derived from it (e.g., VROM 1988). Even though much squabbling can result over the calculation of benefits and costs and over whether or not various indirectly related factors ought to be included, the evaluation of the financial benefits is in principle a straightforward exercise. It can be empirically determined whether or not the buyers of converted dwellings benefit from lower housing costs and/or capital gains, the selling housing associations reap profits by extracting a premium over the book value and to what extent the state saves on operating subsidies and rent-help.

It is more problematic to determine the validity of a second set of arguments, that are less tangible, but still significant factors in the political debate over the conversion of the public rental sector to home ownership (e.g., Tweede Kamerfractie VVD 1988). They connect the process to desirable cultural and social developments. In a more general format, they relate to questions concerning the social cleavages brought about by turning renters into homeowners. In studies from Britain, the links of ownership changes with the social structure of society, political attitudes and social values are being emphasized (Williams et al. 1987). Likewise, inter-generational effects through inheritance, the impact on processes of the household formation and the subsequent gender relations within the household are being identified as important questions (Stubbs 1988). From a geographic perspective, the effects on residential mobility and on processes of neighborhood decline and revitalization are important.

These arguments are theoretically interesting, since they question the use and the nature of the concept of tenure: does a taxonomic collective such as 'owner-occupation' necessarily correspond with a concrete category of quality, status, or behavior? In other words, is it a socially meaningful concept? (Barlow & Duncan 1988). In addition, a practical significance of the issue is discerned. Can the promotion of home ownership be used to achieve specific social goals? Home ownership is often considered to be superior to renting (cf., Kemeny 1981, 1983) but the theoretical foundations on which this assessment is based have recently been the subject of a fundamental critique. Basically, the argument is that there are no intrinsic qualities in home ownership above and beyond the attractiveness created through discriminatory government housing policies (Hayward 1986). This means that the parameters of costs and benefits associated with the various housing tenures are not determined by the tenure itself, but by the system that sets the terms of the provision of that tenure.

In the Netherlands, home ownership is the preferred tenure sector of the higher-income households (VROM 1988), because of the higher overall quality of

the dwellings in this sector and the financial benefits: low property tax rates, tax credits for mortgage interest payments, low rates of imputed rents, and, for newly constructed dwellings, liberal subsidy payments. Among those households that move from rental to owner-occupier housing, a high percentage is socially upward mobile. Homeowners are a respected group and their values and behavior are considered to promote the well-being of the neighborhoods where they live or where their presence is increasingly felt. They are supposed to take more pride in their homes than renters, and to spend more time and effort on maintenance and repairs. They move less frequently and it is therefore assumed that they acquire a larger stake in their community than renters. Because high mobility rates are often considered to be the cause of decline, neighborhoods with a high percentage of homeowners are considered to be stable; an increase of homeowners is thought to be helpful to reverse the process when a neighborhood has started to slip.

On the basis of these notions, which equate statistical correlates with intrinsic qualities, the generous subsidies to homeowners of all income categories continue to be defended. The same arguments have been invoked to argue for the increase of home ownership in general. Traditionally, the Netherlands has been a nation of renters. By 1960, the owner-occupier sector only covered 30 percent of the housing stock, which was considerably lower than in surrounding countries. Rising incomes and changing attitudes, along with an explicit policy to boost home ownership, have changed this situation within 25 years. By 1987, the share of home ownership had increased to 43 percent, which is comparable to that elsewhere in Europe (West Germany 38 percent, Sweden 41 percent), although still considerably behind that of countries like Belgium (61 percent), England (57 percent) and Denmark (52 percent) (VROM 1988).

Along with new construction, the conversion of rental housing to owner-occupancy has in recent years significantly increased the number of homeowners. The sale of private rental housing for home ownership has become a well-established phenomenon throughout the Netherlands. The process is a major factor in the decline of the private rental sector from 60 percent of the stock in 1947 to 16 percent in 1985; during this period, some 750,000 dwellings were converted from the rental to the ownership sectors (Dijkhuis-Potgieser 1985). The conversions are assumed to follow in the wake of the emergence of a dual value system, where the same house is much more valuable to a homeowner than to a landlord. This value gap results from the differential in taxation and subsidies, but can only be acted upon if conversion is legally possible and/or if a market has been created (Hamnett & Randolph 1988). The important point to stress is that the process has also occurred in the public sector, generally as a result of a deliberate policy (Boelhouwer & Van Weesep 1987). Indeed, any substantial further growth of home ownership will entail a major increase in the conversion of public-sector dwellings because of the falling rate of new construction and the depletion of the private rental stock.

The question to ask is whether or not the expectations underlying the persistent call for conversions have been borne out. Which positive effects result from the conversion of public sector dwellings? While a complete evaluation of the effects of the sale of public housing has been attempted elsewhere (Boelhouwer 1988; see also Boelhouwer & Van Weesep 1987; Boelhouwer & Van Weesep 1988), the central theme of this chapter is the evaluation of the consequences for the neighborhoods where the conversion occurs. First, the theoretical links among

tenure, mobility and neighborhood change are considered. In the subsequent empirical study the experience from the past is evaluated. The analysis deals with the issue of selectivity of the conversion of public-sector dwellings. Who buys and who does not take advantage of the conversion program? Do buyers and renters subsequently demonstrate differences in behavior? Or are such effects only apparent through residential mobility, when the dwellings are resold and new households enter the neighborhood as homeowners? The differences that are observed among the buyers and those who remained tenants in the past are subsequently explored by analyzing the reasons for their decisions. In the second part of the evaluation, we shall discuss whether the sale of public housing improved the appearance of the neighborhood; and whether residential mobility promotes neighborhood quality. The chapter concludes with a brief evaluation of the effects of conversion in the light of the policy goal of further increase of the sale.

Our evaluation is based on empirical data collected in three towns in the Dutch province of Noord-Brabant. Buyers of former public-housing rental units were included in the survey, as well as subsequent buyers and renters of comparable public-sector dwellings; in addition, a limited number of former buyers who had sold their home were traced and interviewed.

The impact of the sale of public housing on the community

Research on urban social patterns has clearly demonstrated that the structure and composition of the resident population in neighborhoods are influenced to a large extent by the existing housing opportunities. The reason for this is simple. Household characteristics are closely related to housing characteristics because people seek suitable housing. Since different types of housing are not distributed randomly over space, the social composition of residential areas is likely to reflect the distribution of the housing stock by type, tenure, price and access (Robson 1969; Bassett & Short 1981; Bourne 1981). Less attention, however, has been paid to the role of housing markets in neighborhood change. The two major ways in which the functioning of the housing market affects the composition of the population are in-situ change and residential mobility (Hamnett et al. 1989). Of the two, mobility is generally considered the most important (White 1984). But neither of these two processes takes place in a vacuum. While residential mobility has often been identified as the major force in the reshaping of residential areas, it takes place within the system of opportunities and constraints afforded by the distribution, type and nature of the housing stock and the operation of the housing market (Short 1978; Van Weesep 1982). Neighborhood change is therefore partly the result of developments in the demand for housing and partly of changes in the supply, differentiated by tenure, size, type, quality and location.

The occurrence of mobility is mostly associated with changes in the household life cycle and related changes in housing demand and preferences. Even though increasingly other types of households besides the traditional ones of married couples are encountered, by far the dominant evolution of households in the Netherlands still involves the periods of marrying, child bearing, child rearing, child launching, post-child and widowhood (Hooimeijer et al. 1986). Since there exists an empirically distinguishable ranking of housing types by attractiveness, housing

careers can be discerned. While all larger homes exert more attraction than smaller ones of their type, the owner-occupier dwellings are for virtually all groups the aspired form of tenure. Only in the later stages of the household cycle do significant numbers of households attempt to filter from a larger owner-occupier dwelling to a rental unit (Hooimeijer et al. 1986). Although most moves tend to remain within the tenure categories, growing families (at least, those that can afford it) are strongly attracted to the ownership of a dwelling and will move to obtain it. Therefore, there tends to be a net movement by these types of households away from neighborhoods with rental dwellings.

The effects of mobility on the changing social structure of the city can thus be explained; but can the effects of changes in the housing supply also be accounted for? The effects of new construction or demolition are clearly revealed in the ensuing residential mobility. The effects of changes in the existing housing stock on the social structure of the resident population are less easily identified, however. This is particularly the case when the changes are confined to mutations in the property rights without (immediate) turnover of the occupants or alteration of the buildings. Such changes take place when rental dwellings are sold for owner-occupancy to the sitting tenants. Could this still bring about social change, and thereby the desired effects of social stability and the halting of decline?

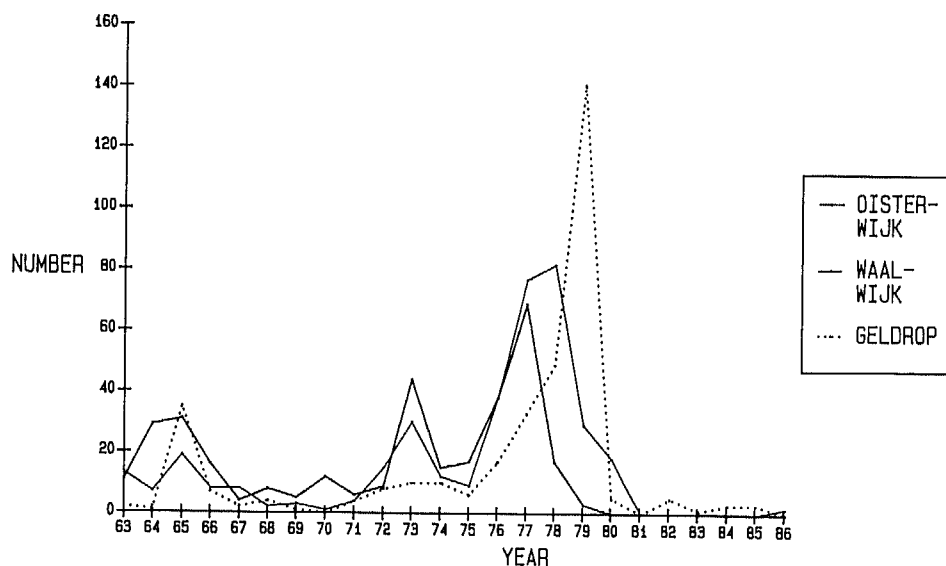


Figure 12.1 The number of public housing units sold to tenants in the case study areas

The prerequisite for an impact on the social structure is that there must be a sufficient volume of conversion. In comparison with Great-Britain, the total number of conversions in the Netherlands has been almost negligible. But the rate at which ownership of public housing units has been transferred to tenants fluctuated, and by the end of the 1970s, substantial numbers of dwellings were

converted annually (Figure 12.1).

When it became possible in principle to transfer ownership of public-sector rental units to tenants in 1949, each transaction had to be approved by the minister of housing. Consequently, not many sales took place; the government was struggling to combat the severe post-war housing shortage by constructing large numbers of public housing units. However, by the early 1960s, the political climate had changed in favor of private ownership. In the face of the persistent housing shortage, continued government intervention in the housing market was accepted, but the ultimate goal was to retreat as soon as "normal" conditions were established. The sale of public housing fit the goal but not the intermediate strategy. Thus, the sales were not pushed, but neither was the policy revoked.

During the 1970s, the ideal of home ownership was vigorously pursued by many housing officials -- especially in the southern part of the country, where the rate of home ownership has traditionally been higher than elsewhere. Many local politicians and board members of housing associations actively promoted the sales by canvassing public housing tenants. As the inflation rate increased, and the examples of windfall profits from trading-up in the homeowner market multiplied, their message came across loud and clear, and the conversion volume grew. In 1978, it reached a record high.

The booming sales and the concentration of the conversion process in a small number of local housing markets had negative effects on these local housing markets and on the functioning of the affected housing associations. Eventually this led the national government to apply the brakes to the sales. This coincided with the decline of demand for home ownership in the wake of the significant fall of house prices after 1978. Only recently has the number of sales increased again, but now the transfer of property rights is intended to help housing associations pay for urgently needed renovations in the older part of their stock (Boelhouwer & Van Weesep 1987). This strategy is supported by the ministry of housing as it runs parallel to the government's desire to stimulate home ownership through conversion, given the foreseen decline in new construction.

In 1988, the under-secretary for housing of the Dutch government published a memorandum on its housing policies for the 1990s (VROM 1988). For financial reasons, the sale of public housing has been made into a major element in the plans. By removing various obstacles that now restrict the sale of public housing, the intention is to sell 10,000 dwellings a year from the public housing stock. The sale will no longer be limited to specific types of housing and to housing in good condition, and even higher income groups among the current tenants can take advantage of the program. The appeal seems to be assured. In total, 13 percent of the renters is interested in buying their current dwelling; this figure rises to more than 20 percent where the head of the household is between thirty and forty-five years of age and in those households where the net income is over 2,500 guilders per month (VROM 1988).

This bolstering of the program can have a major effect on the social consequences for the neighborhoods. Until now, the absolute number of converted public housing units has remained too small to cause Dutch society at large to change; since 1963, only 42,000 dwellings have been sold to tenants. Also in relative terms the process remained within modest bounds; even in the peak years of sales 1977-1979, the total public rental stock increased since the sales amounted to only

about 16 percent of new construction in this tenure. Nevertheless, changes are acutely experienced at the municipal and neighborhood level. At this level, the volume of the sales has been substantial, i.e., in the three places selected for the survey; in Waalwijk and Geldrop 11 percent of the total public housing stock was sold, and in Oisterwijk even 22 percent. Since only single-family dwellings were sold, the sales have thoroughly affected specific neighborhoods where this type is clustered.

The sale of public housing and the segmentation of the community

The survey covered three types of households. The "buyers", former sitting tenants who bought their home when it was a public-housing rental unit, are the most important category. Since the sample was drawn from a register of converted properties, a second type of homeowner was encountered, namely the "subsequent buyers"; they bought the house from the previous homeowner. The comparison of the initial buyers and subsequent buyers, as well as the comparison of the latter group with new renters of comparable housing in the public rental sector, sheds light on the effects of residential mobility. The converted dwellings can be expected to attract a different type of households because they are now part of the owner-occupier sector and therefore more attractive to various types of households. The third category of households in the sample were renters of public housing units.

The sample consisted of dwellings, whereby great care was given to select complexes that were as similar as possible to the homes of the buyers; where complexes had not been sold in their entirety, the dwellings in both samples were drawn from the same complexes. All the dwellings in the investigation were single-family homes. Although of varying age, the dwellings form(ed) the most attractive part of the public housing sector.

The comparison of renters and buyers -- On average, the buyers are younger than the renters (Figure 12.2). Among the older tenants, fewer buy their dwelling when the opportunity arises. The reasons are their insufficient income or their age, two factors that preclude finding the necessary financing, or the fear of making large financial commitments at a more advanced age. The somewhat larger percentage of renters in the younger-than-thirty group reflects the (limited) inflow of new tenants into this segment of the public housing stock that is mainly characterized by its low mobility rate. The buyers also differed from the renters in terms of their socio-economic status. At the time of the survey, the monthly income of the buyers was just over 2,000 guilders, while the renters earned just over 1,700 guilders (Table 12.1). Also in other terms, the renters showed lower socio-economic status scores. Extremely large differences, of course, could not be expected, since buyers and renters initially met the criterion set for entry into the public housing rental sector; but given these constraints, the differences are certainly significant and must lead to the conclusion that the buyers represent a select group of tenants, not a true cross-section.

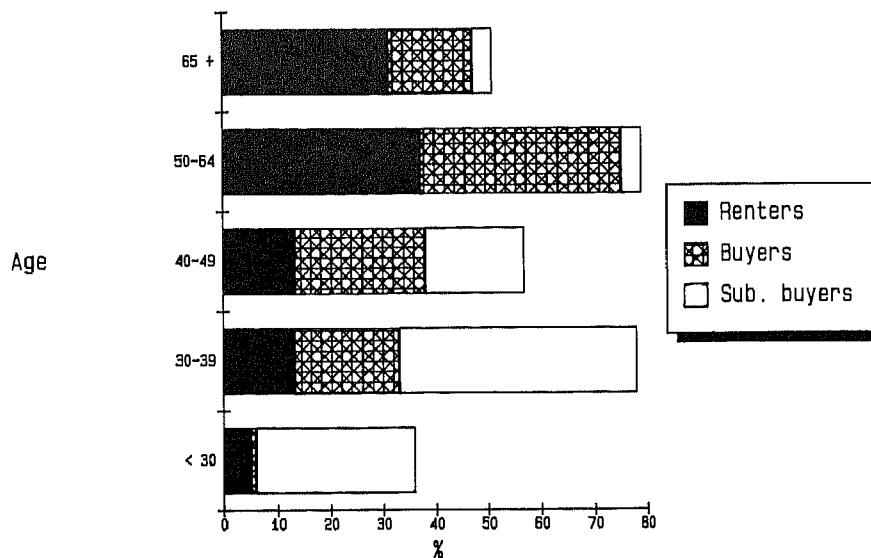


Figure 12.2 The age of the head of the household, renters, buyers, and subsequent buyers

The comparison of these groups of respondents with the group of subsequent buyers shows that in the long run the differences among renters and homeowners increase further. The subsequent buyers are substantially younger and their average income is more than 300 guilders per month higher than that of the buyers (cf. Figure 12.2 and Table 12.1). Here the effects of residential mobility come into play: once they become vacant, the converted dwellings attract a different type of household than the same dwellings that remain part of the rental stock (see below). The extent to which this brings about neighborhood change depends on the number of conversions and the rate at which they are subsequently turned over on the housing market.

Table 12.1 Net monthly households incomes, percentages

	Less than f 1250	f 1251- f 1500	f 1501- f 1750	f 1751- f 2000	f 2001- f 2500	f 2501- f 3000	f 3000- plus
Renters	21	15	30	11	15	5	3
Buyers	7	9	20	18	26	11	9
Subs. buyers	1	1	5	23	31	20	20

Cramer's V=0.27

Source: Survey

The reason for buying -- Even though substantial differences among the renters and the buyers are observed, the degree to which each variable is associated with tenure cannot be derived from simple bi-variate analysis; observed bi-variate relationships may be spurious, being brought about by mutual correlation to a third variable. Housing characteristics could explain part of the differences among buyers and renters. It would not be surprising, for instance, if there would be relatively more dwellings in specific price categories among the converted properties; if in turn

income level would be correlated with price, a spurious relationship of income and tenure could ensue. The analysis should therefore be multi-variate, bringing household characteristics and housing characteristics together in one model of explanation.

Because most variables in the survey were defined at nominal or ordinal scales of measurement, logit analysis was selected as the appropriate technique. The model used in the analysis included tenure (renter/buyer) as the dependent variable and various household and dwelling characteristics as independent variables. The initial selection consisted of twelve independent variables. By using various techniques (inspection of bi-variate cross-tabulations and discriminant analysis), the number was reduced to the four variables that exerted the highest impact on the dependent variable: age of the head of the household, household income, year of construction of the dwelling, and the length of time the household has lived in the dwelling. Table 12.2 presents the resulting model.

The model shows that income and the age of their dwelling (year of construction) are the most important differences between the renters and the buyers. Higher household incomes induce people to purchase their home. The analysis also shows that when newer dwellings are offered for sale, the chance that the sitting tenant decides to buy is larger. The third most important variable is the age of the head of the household; its influence on the decision to buy is both direct (main effect) and indirect, through its correlation with income.

Table 12.2 The purchase/non-purchase model

Variables	Parameters			Improvement chi-square	Cumulative chi-square
	1	2	3		
1. Income	-0.588	0.351	0.939	124.3	30.3%
2. Construction year	-0.267	0.301	-0.568	56.9	44.2%
3. Age	-0.541	0.159	0.382	20.9	49.2%
4. Year of occupancy	0.333	-0.333		23.7	55.0%
5. Interaction of age and income				40.0	64.8%
		<u>Income</u>			
	1	2	3		
Age	1 0.070	-0.412	0.403		
	2 0.160	0.765	-0.605		
	3 0.151	-0.353	0.202		

The effect of conversions on neighborhoods

Home improvements -- Nationwide, the quality of the dwellings of homeowners is better than the quality in the rental sector. It is generally assumed that this difference is the result of activities and investments by homeowners, who supposedly take better care of their dwellings than landlords and renters. On the basis of this assumption, the conversion of public housing units has been defended. It would give the occupants responsibility for their own housing and residential environments, which would result not only in greater residential satisfaction, but also in quality improvements. But the comparison of the quality of the homes of renters and buyers might not be easy. The dwellings could only be sold to the

sitting tenants if they were in sound condition, and newer dwellings were sold more easily than older ones. The starting situation might therefore not be fully comparable. The question to be dealt with in the investigation was therefore reformulated to: How much effort do the buyers expend on the upkeep of their homes, and how does this compare to the efforts of the renters?

The result of our investigation shows that on average, homeowners carry out more improvements and maintenance activities and spend more money on these than renters. Obviously, the total number of activities that are undertaken by the renters is not a fair comparison, since the housing associations, the owners of the properties, also carry out maintenance and improvements. But when all activities that are normally provided by landlords are dropped from the analysis, the homeowners still prove to be more active (Table 12.3).

Table 12.3 Improvements and maintenance by renters and owners, percentages*

Number of improvements	Renters	Buyers	Subsequent buyers
None	24	8	12
1-2	31	18	31
3-4	23	18	18
5-6	14	20	18
More than 6	8	36	21
Average	2.7	5.3	4.0

* Only activities not commonly undertaken by the housing associations have been included

By number of activities, the subsequent buyers seem to be less active than the other homeowners. This difference is also borne out in the relative amount of money spent on various activities; while the buyers spent 16,000 guilders on average on upkeep and various improvements, the subsequent buyers spent only 11,000. These differences, however, seem to reflect the much shorter period of residence of the subsequent buyers, since maintenance and repairs tend to be carried out during the entire duration of tenure. But even this lower amount spent by the subsequent buyers is much more than the money spent by renters, which amounted on average to 4,000 guilders.

The differences observed in the outcomes lead to two important conclusions. First, because of the intensive activities of the buyers, the physical environment is being kept up and even improved, which causes the value of their properties to increase. This in turn leads to the second conclusion: when the properties are resold, they move out of reach of lower-income groups. Not only does the sale of public housing accentuate divisions in the original group of tenants; in the long run it creates a division into two groups of occupants of very similar housing.

Residential mobility -- If indeed, as is often argued, the increasing rate of home ownership brings cohesion and stability to a community, the results of the investigation ought to show that the homeowners express the strongest attachment to the neighborhood, that their interaction with their neighbors is more intense, and that their mobility rate is lower. The results indicate, however, that the variations in the number of times the buyers and the renters visit with others in the

neighborhood or have similar types of contact are insignificant. If anything, the renters express a greater attachment to the neighborhood, while the subsequent buyers do most visiting.

The differences in mobility rates are not very large either. Although on a national scale the mobility rates of renters and owner-occupiers are different, this seems to be brought about by differences in the household characteristics of the two tenure categories. In our samples, while the renters and buyers differed in some respects, they hardly differed by the stage in their household cycle. Since both groups were predominantly composed of households in the child-rearing and child-launching stages, the groups were very immobile. Only 11 percent of the renters had moved in since 1980, and 20 percent of the original buyers had moved away. The long period of residence is also borne out by the fact that 26 percent of the renters and 28 percent of the buyers have lived in their present homes since before 1960. The small differences in the mean number of years are solely attributable to the fact that while some replacement of renters has occurred since 1980, virtually no public rental housing had been converted since that date. For most occupants in both groups, the present dwelling suits their aspirations and represents the peak of what they can expect to attain in their housing career. Only when they move on into the advanced reduction stages of the household cycle, may mobility rates be expected to increase (Hooimeijer et al. 1986). The conclusion must therefore be that there are no indications that the sale of public housing units to tenants serves to increase community stability in neighborhoods that are already stable by various indicators.

The change in the long run, however, may be more pronounced. Given the place of the single-family home in the hierarchy of dwellings in the public sector, new entries are generally made by renters who are already advanced in their housing careers. When the dwellings are sold and are subsequently brought onto the market, a different group of households moves into the areas. It is therefore of interest to compare the renters who have recently moved in with the subsequent buyers, to determine the impact of residential mobility following conversion on the changes in the neighborhoods.

The differences among these groups are substantial indeed. They are clearly in different income categories, which is indicated by the fact that 49 percent of the new renters have an income below 1,750 guilders per month, which is true for only 7 percent of the subsequent buyers; 41 percent of the new homeowners earn over 2,500 guilders per month, 17 percent of the new renters belong to this category.

While the differences in the age structures may be somewhat less pronounced, they are significant. Almost 40 percent of the subsequent buyers are younger than 30 years old and over 50 percent are in their thirties. While substantial numbers of new renters are relatively young, almost a third of them are over 40 years old. These differences reflect the allocation rules in the public housing sector and the desirability of the relatively scarce single-family dwellings in the public sector.

These observations make it likely that in the future, when new homeowners and new renters move into the neighborhoods, the heterogeneity of the population will increase. The homes that have been converted will move out of reach of the categories of households for which they were originally built. It seems unlikely that this will provide a positive contribution to local community building.

Conclusions

The policy to convert public-sector rental dwellings and to sell them so sitting tenants has been marked by debate. Much of the debate centers on the financial aspects: are there any winners and, if so, who are they? The expected financial gains also underlie the current attempt by the government to make conversion a significant element in its housing policy for the 1990s. Only the argument that conversion contributes to capital formation among lower-income groups has not been frequently heard since the collapse of the housing market in 1978 and the continuing malaise since then.

Beyond the financial consequences, other arguments have been quibbled over to defend or to attack the policy. Social stability and the supposedly better care homeowners take of their dwellings and their environments are frequently used in support of attempts to revive conversion. These aspects form the core of the analysis in the present chapter.

Some benefits to the quality of the built environment were indeed found. The homeowners were engaged in more activities of maintenance and improvements, but there is no reason to believe that financially sound investment decisions would be avoided by the public-sector landlords, if they had the resources available. Other improvements by homeowners may be luxuries that serve to increase their sense of well-being and increase the value of the property. This has a negative aspect: it eventually helps to move the house out of reach of low-income households when the house is offered for sale. In general, a clear difference in household characteristics among the buyers and the renters was observed; obviously, not all renters are equally likely to grasp the opportunity to buy their dwelling. Even among the original tenants of the converted and the rental dwellings significant differences show up. The buyers are younger, enjoy a higher income, and live in dwellings built somewhat more recently. These differences are all the more acute since only single-family public rental housing is compared; of other, less desirable housing types no rental units have been converted. Should the homeowners of converted public-sector rental units be compared with the entire category of public-sector renters, the differences would be much more pronounced.

These observations point in the direction of the emergence of a polarization among the two tenure categories, by which the renters are increasingly marginalized. This contrast does not show up vividly when the entire categories of predominantly immobile buyers and renters are compared, but the more striking contrasts among the recent renters and the subsequent buyers are cause for concern. As the population ages and the households advance to the reduction stages in the household cycle, the residential mobility will increase. Then the highly desired owner-occupier housing will move out of reach of the low-income groups, and consequently, the households with the lowest incomes will increasingly be relegated to the least attractive housing. This process will be much more pronounced when the present plans to increase the conversion volume are implemented. The effect is the opposite of what was intended with the construction of large amounts of public housing and also refutes the arguments used to defend the conversion. In general, the advantages accrue to individuals who happen to be in the right place (Van Dielen 1984; Hamersma & Krijnen 1983); in the long run, the inequity is much more pronounced.

On the positive side, the sale of public housing seems to help maintain and even improve the quality of the older housing stock; in that respect, it can be seen as bolstering the older neighborhoods and it might stop them from slipping into decline. But this benefit is easily neutralized by the observation that not all low-income public-sector tenants can reap the benefits. Instead it is a boon to the (marginally) higher-income group. It does not add further stabilization to already stable neighborhoods, nor does it seem to serve the goal of increasing social cohesion and stability.

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