

# Social Effects of Urban Restructuring: A Case Study in Amsterdam and Utrecht, the Netherlands

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Abstract In the Netherlands, urban restructuring has been a major policy since 1997. Its principal aim is to improve neighbourhoods by demolishing or upgrading low-rent social dwellings and building more expensive rental or owner occupied units. A fundamental idea underlying this policy is to break up the physical and social monotony of urban areas and to achieve a mixed population in terms of income. The consequence of this new mix should be that people interact better and fully enjoy all kinds of facilities in the restructured area. This paper addresses the question of whether this new policy has indeed had these effects. The focus point is the role of the neighbourhood, featuring changes for traditional inhabitants while accommodating the newcomers. Do they use the area? Are their social contacts made there? Or can the restructured area be seen as a dormitory, where the residents have no contact with other people in the immediate environment? The paper is based on a fieldwork study undertaken in the cities of Amsterdam and Utrecht. Lessons for future policies of urban restructuring are formulated.

KEY WORDS: urban restructuring, social contacts, neighbourhood life

#### Introduction

Recent literature on Dutch housing policy stresses the importance of urban restructuring. This policy was initiated in 1997, when the Dutch government decided that steps had to be taken to counteract the monotony in terms of population structure in urban pre-Second World War and, notably, early post-Second World War housing areas. As a consequence of earlier building strategies, these neighbourhoods became concentrations of affordable social-rental dwellings. Allocation processes and to some extent the housing policy of the first half of the 1990s have led to increasing numbers of low-income households in these areas.

This increasing concentration caused the Dutch government some disquiet. A new housing policy was put forward in 1997, with the principal aim of diversifying the housing stock in the areas concerned. A change in the housing stock in the targeted areas was expected to result in a social mix and a decrease in the concentration of low-income households. The underlying assumption was

that a wider social mix would lead to an intensification of social contacts between the old and the new inhabitants, and the prosperous and the impoverished. There has also been a lively expectation that the new inhabitants would give a new impetus to the targeted neighbourhood, for example by patronising cafes and restaurants and shopping locally. The ultimate result was expected to be the replacement of a monoculture of low-income households by a thriving neighbourhood, characterised by lively social contacts between different groups and fresh opportunities for local amenities such as shops and schools.

This paper reports the extent to which the proposed results can be considered to have been achieved. This assessment is based on an empirical research study of two neighbourhoods, one in Utrecht and the other in Amsterdam. The aim of the study was to identify the effects the process of urban restructuring has had on the social contacts and the activities of both old and new inhabitants of the targeted areas.

The paper contributes to the more general discussion of the possible effects of neighbourhoods on the lives of individuals. Therefore, some consideration has been given to the literature on this topic in the next section. This is followed by a brief description of the aims of the Dutch policy of urban restructuring in the third section. The next section describes the research methods and the neighbourhoods investigated. The empirical results of the research are then given. The final section gives conclusions and a critical evaluation of the policy of urban restructuring.

## The Neighbourhood and the Individual: Some Theoretical Comments

In the previous section of this paper, it was stated that the Dutch government perceives problems in the homogeneous social structure of neighbourhoods. The spatial concentration of low-income groups is considered a problem. The idea that spatial concentrations of poor people represent a situation which generates negative developments is not new. The assertion that a neighbourhood can exert a negative influence on its residents appears most frequently in the literature describing life in the American ghettos.

Wilson, for example, declared that the combination of unemployment, the departure of the middle class, the influx of low-income population groups, the relative increase in the share of (poor) elderly residents, and the impoverishment of the remaining population (particularly through increasing unemployment) puts the social organisation of such districts under pressure (Wilson, 1996; see also 1987). Residents of ghettos are restricted not only in their choices as individuals; they also find themselves living in a climate formed by the norms and values prevailing in their immediate environment (the neighbourhood) which may differ from those in mainstream society and may exert a particular negative influence on them. Social isolation and alienation go hand in hand with increased (enforced) neighbourhood orientation. More precisely, Wilson asserts that isolation is a consequence of an activity space restricted to the neighbourhood and, at the same time, of a social network restricted to (a limited number of) neighbourhood residents. Because daily life is dominated by the neighbourhood, it exerts a strong influence on the behaviour and attitudes of its residents (see also Friedrichs, 1997, Wacquant, 1993).

According to Wilson, escape is very difficult for the residents of such districts; they do not have the financial means to move elsewhere. Besides, discrimination

also plays a major part in the housing market. The research of such people as Wilson and Wacquant has been confined to the USA context. Nevertheless, the Dutch Social Cultural Plan Bureau (Tesser et al., 1995) has also outlined such a scenario for cities in the Netherlands. They state that areas with a concentration of ethnic minorities do not have a good name among the general public. Many inhabitants of these areas have the feeling that the quality of life in these areas has declined and that the influx of 'foreigners' is the main cause of this (Tesser et al., 1995, p. 15). Tesser et al. (p. 429) distinguish between two theoretical perspectives: either migrants live temporarily in these concentration areas (in this case concentration areas are just a pre-phase of sprawl and societal integration), or migrants live there more or less forever. In the latter case concentration areas develop into the direction of ghettos of poverty. The authors do not come to a definitive conclusion for the Netherlands, but it should also be said that they at least forget one other possibility: migrants might see their present housing situation as a very desirable one. In this perspective the area might develop into a kind of ethnic enclave.

From other European studies it has become clear that the trend of mixing neighbourhoods (with respect to income) is absolutely no guarantee for social contacts between different groups. The process of demolishing inexpensive rented dwellings and putting new owner occupied dwellings in their place, does definitely not automatically and frequently lead to social contacts, let alone to the improvement of the socio-economic position of a poor or unemployed individual (Atkinson & Kintrea, 1998; Blokland-Potters, 1998). When people are too different from each other, they are not interested in each other. Their willingness to make contact with each other is not very big, as Atkinson & Kintrea (2002) indicate on the basis of their research in Glasgow and Edinburgh. Moreover, in general people have a variety of networks and only a limited number of these networks are based in the neighbourhood (Healy, 1997; Kearns et al., 2000).

Some authors do emphasise the clear positive functions of a neighbourhood. In a more general sense, Forrest & Kearns (2001) point to the fact that individuals might attach more importance to a neighbourhood and its inhabitants in times of an increasing influence of all kinds of macro-developments, such as globalisation. The neighbourhood becomes a kind of safe haven. Other authors refer, for example, to the importance of social solidarity between neighbours and neighbourhood residents. People can learn from each other and provide mutual support through their local networks (Portes & Sensenbrenner, 1993). The preference for homogeneous neighbourhoods in terms, for example, of ethnicity or lifestyle can be observed in people of all kinds. Having good social contacts can be considered a basic need. It is therefore logical to assume that people prefer to live in neighbourhoods or districts with people 'of their own sort' (see, for example, Hortulanus, 1995). Frequently, the neighbourhood then involuntarily becomes the key place defining the social world of its residents. The quality of these areas and the associated contacts enhance the capability of people to participate adequately in society (Healy, 1998).

It is clear from the literature that social networks and social relations are not in itself good or bad. All kinds of social relations can develop in cities and in neighbourhoods, some more based on strong ties (bonding capital), some more on weak ties (bridging capital) (Granovetter, 1973). Kearns & Forrest (2000) warn us:

A city can consist of socially cohesive but increasingly divided neighbourhoods. The stronger the ties which bind local communities, the greater may be the social, racial or religious conflict between them. The point is that social cohesion at neighbourhood level is by no means unambiguously a good thing. (p. 1013)

Especially for those with low incomes, a neighbourhood generally functions more as a source of bonding capital than as a platform for bridging capital (Burns *et al.*, 2001). While strong ties within a neighbourhood can be favourable from the viewpoint of the individual, it can lead to a weakening of ties with the rest of the society (Healy, 1997).

The possibility must also be considered, however, that the neighbourhood is not important at all, that it exerts absolutely no influence whatever on the life of its residents. The idea that the neighbourhood has an important function in serving as an integration framework has frequently been disputed. In the 1950s, Van Doorn (1955) asserted that the modern neighbourhood was characterised by heterogeneity, role segmentation, and a clear need for privacy and anonymity. Webber (1963) described 'Communities without propinquity' and Stein (1964) an 'Eclipse of community'. Some time later, Anderiessen & Reijndorp (1989) claimed that the increased variety of cultures had made integration within a neighbourhood an illusion. In the 1990s, the concept of 'separate worlds' was much more likely than integration and cohesion to be considered the epitome of life in a neighbourhood. Everybody has their own contacts, and these only occur now and again within the neighbourhood. That is the case not only for the prosperous cosmopolitan, but also for the poor resident of the older city districts.

Activities such as shopping, going to school or work, and recreational activities follow a similar pattern. Public transport, infrastructure and personal preferences have led to a decline in the need to undertake these activities close to home. For many, the neighbourhood is merely the place where home happens to be, serving as the base for an activities space stretching far beyond the neighbourhood boundaries (see also Friedrichs, 1997; Wellman, 1996).

While it is as yet unclear whether, when, under what circumstances, and to what extent neighbourhood characteristics influence the lives of individuals, the literature reveals that the use people make of a neighbourhood varies according to the following factors: household composition, ideas about how long to stay in the present area, age, socio-economic variables (education, labour market position, income), ethnicity, former living area, and the process of urban restructuring itself. These factors are elaborated briefly below.

'Household composition' can be important. The presence of children increases the parents' chances of making contacts, for example in school or after-school activities. One or two person households, such as students or couples who have just embarked on living together, are less tightly bound to the neighbourhood and maintained their activities outside the residential area (see also Van Engelsdorp-Gastelaars & Vijgen, 1991). This is probably also associated with the fact that this category of residents is frequently characterised by a relatively short sojourn in the neighbourhood. Thus, not only does the composition of a household play a part in the development of activities within the neighbourhood; ideas about how long to stay in the present area is also of importance. When a household stands at the beginning of its housing career and the current housing situation is probably not perceived as the final station, household

members are probably also less likely to be involved in the life of the neighbourhood (Campbell & Lee, 1992).

Household composition is usually associated with age. In general terms, the geographic range of activities and contacts in a person's life first increases and later declines. Young children are very strongly oriented to their neighbourhood, while teenagers are not, and neither are people between the ages of 20 and 40 living in one or two person households. As people grow older and perhaps acquire some physical handicap, the neighbourhood again plays a greater part (Flap, 1999). Kleinhans and colleagues (2000) have also come to this conclusion. They assume that neighbourhood orientation is often partial and selective; people are only oriented towards their neighbourhood in certain life phases and for a few social contacts and activities.

The 'socio-economic background' of a household can also play a part in neighbourhood orientation. A low income can prevent a household from participating in activities that cost money (Musterd & Ostendorf, 1998). As a consequence, people with a lower income can be expected to have a smaller action radius, because transport usually costs money (Fischer, 1982; Wilson, 1987; see also Botman & Van Kempen, 2001; Ellen & Turner, 1997; Guest & Wierzbicki, 1999; Henning & Lieberg, 1996). The level of the income is associated among other things with the labour market situation and an individual's educational level. Highly educated people with a consequently high income usually have a wide network of activities. As a result, they often make little use of neighbourhood facilities; rather, they orientate themselves to the whole city (Blokland-Potters, 1998). The attraction of high-income groups to give the neighbourhood concerned a new impulse would therefore seem to be a high risk strategy; the chance is high that these newcomers are hardly ever to be found in the neighbourhood and so make no use of, for example, local shopping facilities.

'Ethnicity' could be expected to exert an influence, because it is also often associated with low incomes. This association would then mean that people belonging to ethnic minorities might have fewer opportunities to enjoy activities outside the neighbourhood. Additionally, individuals belonging to ethnic groups might find support from people of the same group living in the same neighbourhood (Van Kempen, 2001). However, it might very well be the case that these ideas are based on prejudice. From the literature it becomes at least clear that especially recent immigrants who cannot speak the language of the guest country and immigrants with a low education have the propensity to focus themselves on neighbourhoods where already many of their fellow-countrymen live. They expect to find social, economical and emotional support in that place (Dahya, 1974, Enchautegui, 1997, Fong & Gulia, 1999). From a recent study in the Netherlands it has become clear that, in particular, many older people belonging to the former category of guest workers (specifically Turks and Moroccans) still do not talk Dutch to each other and do not often meet Dutch people at home (Dagevos, 2001). Turks in particular have many contacts with their fellow-countrymen in the neighbourhood (Sociaal en Cultureel Planbureau, 2002). They are thus dependent on people from their own group and when these people live in the same neighbourhood, there seems no real reason to leave the neighbourhood for social contacts.

The 'previous residential location' of the new residents may also be put forward as a possible influential factor. When people come from adjoining residential areas, specific neighbourhood aspects may have influenced their decision to move and they will probably (continue to) carry out certain activities in the old neighbourhood. When new residents come from elsewhere, the chance is high that other factors, such as a newly-built dwelling or the location with respect to work, were decisive. In this case, the bond with the neighbourhood is probably less strong.

Finally, the process of 'urban restructuring' itself may have an influence on the orientation of the inhabitants of a neighbourhood. The process of urban restructuring brings with it many changes in the form of the nuisance of building activities, a change in the structure of the amenities, and a changing population structure. The activities of the people involved may also change. This alteration may be associated with the fact that at the time of restructuring some amenities are inaccessible (streets may be temporarily closed), or with the fact that the provision of shops has changed. In addition, there is the chance that close friends and neighbours may have moved to other areas and new people are entering the neighbourhood. All these factors may influence the orientation and neighbourhood bonding of the sitting inhabitants.

The main conclusion to be drawn from this brief overview is that neighbourhood orientation will differ between people and types of areas. Policy aimed at generating neighbourhood orientation, increasing social contacts between groups, and creating a better feeling among the inhabitants about their neighbourhood (neighbourhood bond) will therefore be more successful in some cases than in others. This empirical research sought to find out which of the above mentioned variables could be considered influential in the urban restructuring areas that were selected. Before the findings are reported, first there is a look at the process of urban restructuring itself.

## Urban Restructuring in the Netherlands

In the 1990s, the Dutch government came to realise that increasingly fewer households were able to pursue their housing careers within their own neighbourhoods. This was particularly noticeable in residential areas with an overrepresentation of cheap (social) rental dwellings, notably the areas that were originally built in the second half of the nineteenth century, the first half of the twentieth century and the areas built in the early post-Second World War period (1945–60). The share of owner occupied dwellings in these areas was small (although some exceptions exist) and the quality of the whole stock often left much to be desired. This homogeneity and poor quality of the housing stock accelerated the departure of the well-to-do households. In many cases their place was taken over by low-income households, so that the socio-economic profile of the residents in these areas became increasingly homogeneous in the course of time. In addition to general impoverishment, social tensions were exacerbated in some neighbourhoods.

The increasing concentration of low-income households in these older areas was not unexpected. In fact, the basic philosophy of urban renewal in the 1970s and early 1980s was described as 'building for the neighbourhood'. The principal idea behind this approach was that inhabitants of demolished dwellings had the right to be re-housed in the same neighbourhood. Of course, this policy had the tendency to stabilise the social structure of the targeted neighbourhoods. New dwellings were generally inexpensive, so low-income households in particular were inclined to stay after reconstruction (e.g. see Beaumont *et al.*, 2003).

In 1997, the Memorandum on Urban Renewal [Nota Stedelijke Vernieuwing] was brought out to help bring an end to these undesirable developments. In contrast with the urban renewal of the 1970s and early 1980s, the objective was now to achieve a mixed population (Musterd, 1998). In addition, the government wished to bring to an end the increasing problems surrounding the exploitation of dwellings, facilities and companies. The letting of dwellings or shop premises had become so difficult in certain areas that premises standing empty began to set the tone of the urban landscape (Ministerie VROM, 1997). The new urban policy is aimed at creating vital cities: the social and economic vitality of the city should be increased by reducing unemployment, increasing the liveability, the public safety and entrepreneurship in the worst neighbourhoods of the cities. Within this so-called Big Cities Policy, the policy of urban restructuring was specifically aimed at restructuring of the physical environment.

The main aim of the policy of urban restructuring could be seen as extending the choice opportunities of the city's population and make all residential environments accessible for potential residents. The break-up of the monotonous housing stock in the neighbourhoods that was characterised by an over-representation of inexpensive rented dwellings (most of them belong to the social rented housing stock) was considered an important means. Replacing a share of the old housing stock by new buildings of a higher price class would attract and retain the city well-to-do residents, counteract spatial segregation (in terms of income, not in terms of ethnicity), and enhance the quality of living in residential areas. This is interesting, because at the same time the idea of active de-concentration of ethnic minorities still holds sway by some political parties (notably the left-wing Socialist Party) and in different Ministries. A discussion about forced de-concentration took place in the 1970s, following the decision of the city of Rotterdam to allow only a certain percentage of ethnic minorities in neighbourhoods. Probably the Ministry of Housing, Spatial Planning and the Environment did not want to take the risk of starting this discussion all over again and focused its policy on the mix of incomes instead of ethnicity. The improvement, merging, and/or sale of rental dwellings also formed part of the intervention. Supporting measures are also necessary for the benefit of the residents and the residential environment (Ministerie VROM, 1997).

An important idea behind restructuring is the assumption that districts differentiated according to income are particularly viable. Thus, the policy makers assume that intervention in the housing stock will bring about societal effects; the measures will not only improve the spatial quality of the neighbourhood concerned, but also ensure a more diverse population distribution in socio-economic terms. This differentiation of income groups and so forth should contribute positively to the social quality of the neighbourhood concerned; it could mean a fall in the incomes segregation and an enhancement of the quality of living. In this context it is assumed that restructuring will create more chances for societal deprived residents. An increase in social integration is then also anticipated. This ought to be associated with the positive role models which the deprived residents of the areas thereby acquire (see also Kleinhans *et al.*, 2000; Van Kempen & Van Weesep, 1996). The stigmatisation which has marred many areas could become a thing of the past (Musterd *et al.*, 1999; Reijndorp, 1996; Van Kempen *et al.*, 2000).

Finally, efforts are being made to achieve a better competitive position for the neighbourhood on the urban housing market. In the Memorandum on Urban Renewal it is assumed that differentiation facilitates a housing career within the neighbourhood and creates opportunities for people with a high income coming from elsewhere (see also Musterd *et al.*, 1999). When extra purchasing power is attracted in this manner, it brings with it more support for the local services and facilities. Restructuring can therefore produce an economic advantage for an area (Priemus & Van Kempen, 1998).

The introduction of other, more expensive dwellings and the associated arrival of higher-income households, the attractiveness, the image, and economic support must therefore receive a positive impulse. Buys (1997) adds here that the measures taken must ensure that the various types of residents acquire a bond with the neighbourhood, so that a feeling of unity is created. This is only possible when the housing situation is based on freedom of choice. The memorandum on housing in the twenty-first century [*Mensen, wensen, wonen. Wonen in de*  $21^e$  *eeuw*] (Ministerie VROM, 2000) also emphasises that all people, regardless of income or origin, must be capable of obtaining the dwelling they desire.

In summary, policy makers in the Netherlands now generally prefer neighbourhoods with a mixed housing stock to homogeneous neighbourhoods. The underlying assumption is that housing differentiation automatically leads to social differentiation and that this is better then a socially homogeneous area. Social differentiation will lead to more contacts between different groups, it is assumed, and to a better use of the neighbourhood of population groups.

## Research Method and Research Neighbourhoods

Research Method

To discover whether the process of restructuring has an influence on the neighbourhood bond and the activities pattern of a household, an empirical research study was carried out in two pre-war residential areas in the Netherlands where restructuring interventions have taken place in the last few years. To avoid the results found being too specific for the location concerned, two research areas were chosen. In addition, the interventions had been completed a number of years previously, so that the effects could be readily measured.

The residential areas where the research was carried out are situated in Amsterdam and Utrecht and can be regarded as traditional and relatively impoverished. In the course of the 1990s, problems with respect to both the social and the built-up environment led the local authorities concerned to the decision to intervene. In addition to the intervention in the existing housing stock, the neighbourhoods concerned have been involved in extensions in terms of new construction. In both cases, a previous industrial area acquired a residential function. The new stock consists partly of social-rental dwellings, but also includes a considerable number of owner occupied dwellings in the more expensive price class. A striking difference between the two areas is that on the Amsterdam new construction area, in contrast with that in Utrecht, no facilities have been developed.

On the two new construction areas, between 21 January and 8 February 2002, in total 711 questionnaires were distributed: 405 among households of the new construction project in Amsterdam and 306 in Utrecht. Two groups were identified: those inhabitants in the project who already lived in the neighbourhood (old inhabitants) and those who came from another area (new inhabitants). On the basis of the questionnaire, investigations were made into what part the

neighbourhood played in the daily life of the residents. To raise the response level, a personal approach to the respondents was chosen; the questionnaires were distributed and collected in person. This approach yielded a final overall response of 52.3 per cent: 59.3 per cent in Amsterdam and 43.1 per cent in Utrecht (a total of 372 respondents). The different response rates are not easy to explain. The fact that in the Utrecht research population elderly are rather over-represented may explain at least some of this difference: elderly people are less eager to open their doors for an unknown person.

In addition to the questionnaires the effects of the spatial intervention were also investigated on the basis of interviews with key figures. These people are all involved directly or indirectly with the consequences of the intervention. Local authority and police officials, school directors and a number of shopkeepers were included.

It should be emphasised that people who had left the neighbourhood after the restructuring process were not interviewed. Of course, these neighbourhood leavers are often difficult to find. However, within the Netherlands, at least one study has focused on this category (Kleinhans & Kruythoff, 2002). Because of time and budget constraints, those who did not move in the area at all were also not interviewed.

# Brief Description of the Neighbourhoods

Staatslieden neighbourhood. This characteristic neighbourhood lies directly to the northwest of the Amsterdam inner city and belongs with three other residential areas to the district of Westerpark. Traditionally, it was a working-class residential area, built between 1881 and 1920. The greatest share of the housing stock consists of small units that are often managed by private landlords; the share of owner occupied dwellings is small (61 per cent and 9 per cent respectively). In the 1970s and 1980s many dwellings were poorly maintained and needed updating. These matters gave the high-income households reasons enough to leave the neighbourhood; they saw too few opportunities for continuing their housing careers there and so chose to move elsewhere. This choice was associated in many cases with the lack of playground facilities and green areas. In many cases, households moved to neighbourhoods which had been renovated in the context of urban renewal and their place was taken over by lower-income groups.

In this manner, the Staatslieden neighbourhood changed slowly but surely into a truly deprived neighbourhood, where the quality of living visibly declined; in the course of time, dilapidated dwellings, deserted industrial premises and litter set the scene in the streets. In addition, the increasing housing need among young people and the large number of properties standing empty attracted squatters. These spatial problems went hand in hand with socio-economic deprivation; in 1995 as many as 56 per cent of the households were on low incomes and at 40 per cent the share of unemployed lay far above the average for the city (Amsterdam: 44 per cent and 32 cent respectively). In addition, drugs misuse led to nuisance and the police increasingly avoided the area (Adriaenssen, 1996; www.cbs.nl).

GWL area. To make the Staatslieden neighbourhood attractive, for among others high-income households, towards the end of the 1980s the Amsterdam local authority started to search for a suitable new construction location within the

area. Consequently, the previous industrial area of the Municipal Waterworks [Gemeente Waterleidingen] acquired a zoning reallocation for residential purposes.

The development of the area currently referred to as the GWL area took place between 1995 and 1998. The new construction was, in the first instance, intended for residents from the district; households who had lived for five years or more in Westerpark were given priority in the allocation of the dwellings. To give the population composition in the GWL area an heterogeneous character, both high and low-income groups had to be eligible for newly-built dwellings. Consequently, plans were made to develop an equivalent number of rental and owner occupied dwellings.

In the event, 273 social-rental dwellings and 318 owner-occupied dwellings were built on the GWL area (shares of 46.2 per cent and 53.8 per cent respectively). These units were built in the form of multi-family dwellings and formed part of a complex of 16 blocks comprising owner occupied or rental dwellings. In addition to the 591 residential units, they provide accommodation for five communes, each incorporating studio flats, five dwellings for the handicapped, and a housing project for multiple-handicapped children.

The newly-built dwellings have been constructed and are occupied in an environmentally friendly manner. This is expressed among other things in the form of the green and car-free inner areas and the attention has been given to water conservation, economical energy use and waste recycling and disposal. Another striking feature of the area consists of the fact that hardly any facilities have been developed. The district authorities wanted to concentrate the shops in the heart of the old Staatslieden neighbourhood (www.gwl-terrein.nl). As a consequence, the residents are oriented for many activities on the adjacent neighbourhoods (Stadsdeel Westerpark, 2000).

Ondiep. This residential area in Utrecht lies next to the heart of the city, as does the Amsterdam Staatslieden neighbourhood. Ondiep can also be traditionally described as a typical working-class neighbourhood. There are many small pre-war single-family dwellings (53 per cent) built in high density and along narrow streets. Most of them are managed by housing associations (54 per cent) and usually have a low rent (Gemeente Utrecht, 2001). (Data from Bestuursinformatie gemeente Utrecht 1999/2001 [Local government information for the Utrecht Local Authority 1999/2001] refer to the sub-district Ondiep/2nd Daalse neighbourhood. This area covers a larger area than the main neighbourhood Ondiep, to which the other sources refer.) Although there was previously a mixed housing-work function, the current emphasis is primarily on housing.

An important feature of the neighbourhood is the Amsterdamsestraatweg. This is a busy traffic artery which cuts through the whole northwest district. Many different kinds of facilities can be found there, from Turkish coffee houses to traditional local pubs frequented by the indigenous community, and businesses ranging from small independent enterprises to large supermarket chains. This Amsterdamsestraatweg can then also be appropriately referred to as the mainstay of the area.

Several years previously the area surrounding this mainstay was involved in radical changes. The immediate reason for these changes was the various problems which had been encountered in Ondiep for some time. The quality of both the dwellings and the residential environment had fallen far below acceptable levels. In addition to boarded-up premises and poorly maintained houses,

the streets were filled with parked cars and there was a large shortage of green spaces and playground facilities. At the beginning of the 1990s the neighbourhood also gave an impoverished impression (Wijkbureau Noordwest, 1999).

The problems were not limited to the built-up environment. The neighbourhood also scored extremely poorly in socio-economic respects; in 1995 as many as 52 per cent of the households had a low income and 42 per cent of the residents were unemployed (Utrecht: 43 and 25 per cent respectively) (www.cbs.nl). The greatest deprivation was in education. In total, 23 per cent of the schoolchildren in Ondiep had been placed in special education. This proportion was twice that of the city average (Gemeente Utrecht, 1999).

*Plantage.* As was the case in Amsterdam, a location in Ondiep was identified where new construction could take place. On this occasion it was the old abattoir area, currently known as 'The Plantage', which underwent a radical change in function. The abattoir area, dating from 1897, covered about 3.5 hectares; an area of such dimensions in a densely built-up residential neighbourhood like Ondiep only becomes available very rarely.

Between 1994 and 1996, the area was built up with a total of 306 dwellings. As in Amsterdam, the new construction consists exclusively of multi-family dwellings. These were built in four blocks around a central square. The complex for the elderly forms a special element. This complex is incorporated in a block where, in addition to 19 social owner occupied dwellings, there are also 58 rental dwellings for residents aged 55 years or more and 40 apartments with care facilities have been developed. These facilities are located in the services centre on the ground floor. The remaining blocks, just as in the Amsterdam situation, consist almost completely of owner occupied or social-rental dwellings. Here too, the owner-occupied/rental distribution is more or less equal (43 per cent owner occupied dwellings and 57 per cent rental dwellings). One block with 72 subsidised (premie) owner occupied dwellings, one block with 74 social rental apartments, one with 40 social owner occupied housing and 2 with social rental dwellings.

The public space in the Plantage features a central square. In addition to the many facilities, such as the care centre for the elderly, shops, offices and a library, opportunities have to be provided for the organisation of all kinds of activities. In the summer various festivities take place here.

## **Empirical Results**

Introduction

Have the interventions indeed brought an end to the homogeneity with respect to both the social and the spatial environment? Is there any evidence of interaction between the various resident groups? Do the residents make proper use of the available facilities? These questions are answered by referring to the results of the empirical research. The activities pattern and the neighbourhood bonding of both the old as the new residents are then revealed. Further, reference is made to the households who took up housing within the neighbourhood after the improvements as the old residents and those who previously lived elsewhere as the new residents. The main question addressed here is to what extent the new residents have made any difference.

Table 1. Comparison of old and new residents per research area (%)

	Amsterdam GWL terrain		Utrecht Plantage		Total	
	Old	New	Old	New	Old	New
Low income	17.9	5.8	35.5	22.0	22.6	11.8
Middle income	53.5	32.6	45.1	50.0	51.3	39.1
High income	28.6	61.6	19.4	28.0	26.1	49.1
Low educational level	22.1	17.8	73.5	45.8	36.7	28.6
Average educational level	9.3	5.9	11.8	14.6	10.0	9.3
High educational level	68.6	76.3	14.7	39.6	53.3	62.1
Job seekers/Disabled	5.8	1.3	5.9	3.1	5.8	2.0
Working	81.4	90.1	35.3	57.3	68.3	77.4
Other	12.8	8.6	58.8	60.4	25.9	20.6
Tenant	55.2	25.0	58.8	51.6	56.2	35.2
Owner-occupier	44.8	75.0	41.2	48.4	43.8	64.8
Households with children	52.9	54.6	27.3	11.5	45.8	37.9
One/two person households	47.1	45.4	72.7	88.5	54.2	62.1
< 56 years	95.4	92.8	52.9	56.2	83.5	78.6
> 56 years	4.6	7.2	47.1	43.8	16.5	21.4
Dutch	87.2	94.7	88.2	91.7	87.5	93.5
Non-Dutch	12.8	5.3	11.8	8.3	12.5	6.5
Total (abs)	87	152	34	96	121	248

Source: own survey (2002).

*Notes*: Low income: < 1125 Euro net per month; Low level of education: secondary school or lower High income: > 2250 Euro net per month; Higher level of education: HBO or university.

#### **Inhabitants**

A majority of the respondents in the research study belong to the group of new residents; at least two-thirds of the households surveyed lived elsewhere before the intervention work. According to the aims of the restructuring policy these newcomers should bring about societal effects and achieve the important objective of creating a more heterogeneous population (Kleinhans, 2001). Table 1 shows that the new inhabitants can indeed be considered to be different from the old inhabitants. In contrast with the old residents, a majority of this group has a high income, a high level of education, a job and are owner occupiers. The two groups differ significantly from each other with respect to income and tenure; the strength of the relationship, as indicated by Cramèr's V, amounts in both cases to 0.2. The areas differ from each other significantly in terms of income, educational level, household composition, age, and tenure (V = 0.3; 0.4; 0.4; 0.5 and 0.2).

There are, however, significant differences between the two research areas. In the Amsterdam study area the income differences between the old and the new inhabitants are much larger than in the Utrecht area. In addition, the Amsterdam area has acquired relatively far more new inhabitants with a higher education, a higher income, more people with a job and more households with children. Ondiep specifically attracted a large number of elderly people.

To some extent the reasons for the differences can be derived from the underlying ideas in the intervention in the respective neighbourhoods. The new construction in the Utrecht restructuring area was partly intended for the

elderly, so that almost half the residents surveyed were older than 55 years. They differ from the residents of the new construction area in Amsterdam, where only 6 per cent of the respondents belong to this age category. This difference in age distribution has clear consequences for the socio-economic situation. In both areas, the elderly frequently only have a low educational level and are usually no longer active on the labour market. In this group, high incomes are the exception rather than the rule. In addition, the elderly usually no longer have children living at home.

Whether the developments described have led to the desired integration is discussed in the following section. The results of the research reveal that in the event the high-income residents carry out most of their activities outside the neighbourhood, so that a situation may well have arisen where the old and new residents live alongside rather than together with each other.

## Activities of Old and New Inhabitants

Table 2 reveals that a majority of both the old and the new residents, regardless of their socio-economic background, tend to remain within their own neighbourhoods for trips to the supermarket, the bank or the post office. We have distinguished three kinds of areas: the restructured area itself, the neighbourhood of which it forms a part and areas elsewhere. On the other hand, in most cases the activities which lie in the more personal sphere, such as recreation and visits to friends or family, are undertaken elsewhere. Most of the residents are therefore *not* oriented towards their own neighbourhood for a large share of their activities.

The differences between the two research areas are quite considerable. The research areas differ significantly in terms of use of bank and post office, use of shops for daily shopping, and primary education (V = 0.5; 0.8; 0.1). A majority of all the residents (old and new) in the Amsterdam new construction area do their daily shopping in the adjoining neighbourhood; the absence of shops in the new construction area more or less obliges them to be so oriented. In Utrecht on the other hand, where a complete shopping centre has been developed around the new construction, the residents depend for their daily shopping to a much smaller extent on the adjoining neighbourhood. A large majority of the respondents also reported that they did not leave their own area for daily shopping and made hardly any use of facilities in the adjoining residential area.

Visits to cafes, clubs and societies and social contacts are, for both the old and the new residents, chiefly located outside the residential area. For these activities residents in Amsterdam are nevertheless oriented to their own neighbourhood to a greater extent than are the residents of the new construction area in Utrecht. Table 2 shows, for example, that 11.5 per cent of the new inhabitants in the Amsterdam research area have social contacts within the Staatslieden neighbourhood: a considerably different situation from that in Utrecht, where only 2.9 per cent of the new households have social contacts with residents in Ondiep. Of course, both percentages are not particularly large. Expecting that suddenly old and new residents will start to interact with each other is probably not very realistic when both groups are so heavily oriented on areas outside their own neighbourhood.

Previously in this paper, it was stated that certain environmental, household and personal characteristics are capable of playing a decisive part in the location

**Table 2.** Locations where old and new residents carry out their activities, per research area (%)

	Amsterdam			Utrecht				
Old inhabitants ( $n = 121$ )	GWL area	Staatslieden- neighbourhood	Elsewhere	Plantage	Ondiep	Elsewhere		
Trips to bank/post office	-	68.8	31.2	29.0	58.1	12.9		
Trips to café/restaurant	5.4	35.1	59.5	12.5	43.8	43.7		
Visits to friends/family	11.0	24.7	64.3	9.1	45.5	45.4		
Trips to shops for daily shopping	-	85.5	14.5	79.4	11.8	8.8		
Recreation	9.9	53.5	36.6	6.3	56.3	37.4		
Clubs and societies	-	39.4	60.6	-	63.2	36.8		
Primary education	-	61.1	38.9	-	100	-		
		Amsterdam			Utrecht			
New inhabitants ( $n = 248$ )	GWL area	Staatslieden- neighbourhood	Elsewhere	Plantage	Ondiep	Elsewhere		
Trips to bank/post office	-	74.3	25.7	30.2	40.7	29.1		
Trips to café/restaurant	8.3	31.6	60.2	5.4	7.1	87.5		
Visits to friends/family	12.3	11.5	76.2	10.0	2.9	87.1		
Trips to shops for daily shopping	-	79.1	20.9	78.0	6.6	15.4		
		20.2	53.9	4.8	12.9	82.3		
Recreation	7.8	38.3	33.9	1.0				
	7.8 -	38.3 45.9	54.1	-	33.3	66.7		

Source: own survey (2002).

where activities are undertaken. This indeed transpires to be the case in a number of respects. Thus, in addition to household composition, the availability of services and facilities is of importance: families with children undertake more activities within the neighbourhood than one and two person households, and the availability of shopping outlets determines to some extent the behaviour of both old and new residents (see the Table in the Appendix). There are also some important differences between old and new residents: a majority of the old residents with no job, on a low income, and having a low educational level undertake most of their activities within the neighbourhood, while this is hardly ever the case for the newcomers. Visits to cafés or restaurants are influenced by household composition (V = 0.1). The maintenance of social contacts (visits to friends or families) within or outside the neighbourhood is influenced by the educational level, the household composition, and tenure (V = 0.3; 0.3; 0.2). The recreation behaviour is influenced by the household composition and tenure (V = 0.2). The patronage of clubs and societies is influenced by income, educational level, the labour market situation, age, and tenure (V = 0.4; 0.5; 0.5; 0.3, 0.4). Finally, the location of primary education is influenced by educational level and nationality (V = 0.4). The use of shops for daily shopping, social contacts and the recreation behaviour is influenced by household composition (V = 0.1;

A possible explanation for this difference is provided by the fact that the

dwelling choice of the newcomers is often determined by the prospect of a newly-built dwelling located coincidentally in one of the research areas. In such cases a household has not chosen the neighbourhood specifically. In this way the chance arises that many daily activities are not undertaken within the new residential area, but in the old residential area, for example, or somewhere completely different. For many activities there is no necessity to carry them out in the new neighbourhood. For the old residents who have built up contacts over the years there may often be reasons for remaining within the neighbourhood. These residents have merely maintained their locally oriented activities pattern.

In addition to the differences in the provision of services and facilities, the population composition in the two areas provides an explanation for the differences found. For example, the fact that a large share of the respondents in Utrecht consists of the elderly influences the activities pattern; more than half this group has no contact with residents from the adjacent neighbourhood. They simply see no reason for visiting the adjacent neighbourhood. On the other hand, the presence of the large share of children around the new construction in Amsterdam in many cases provides a reason for contacts between parents to take place there; a majority of the children follow primary education within the residential area.

Finally, there is a specific look at the differences between Dutch and non-Dutch respondents. In many cases the non-Dutch respondents on average seem to do more activities in the neighbourhood than the Dutch. This holds for the old, as well as for the new inhabitants. It is striking that all non-Dutch belonging to the category of old inhabitants send their children to a school within the neighbourhood, while the corresponding figure for the new inhabitants is only 20 per cent. Probably, however, this has not much to do with preferences of the parents themselves: when the new inhabitants came to live in the neighbourhood, the schools there accepted no more pupils because they had reached their maximum capacity. Therefore, the newest inhabitants were forced to look for a school somewhere else.

#### Neighbourhood Bonding

In addition to the activities pattern, the neighbourhood bond determines the part played by the neighbourhood in the life of the residents. When asking questions about neighbourhood bonding the whole neighbourhood has been referred to, not just the newly constructed part. In contrast with expectations, it appears that this has hardly any relation with socio-economic background or household composition. Households with a weak socio-economic position, in particular the elderly, are more closely oriented to the neighbourhood than one or two person households with a high income (Table 3). It is striking, however, that a large proportion of the households attach hardly any value to the residential area; respondents indicate that they could live anywhere, or have nothing to do to with the neighbourhood, which therefore only serves as a place of residence. These results are in conformance with the assertions of Wellman (1996) and Friedrichs (1997), among others. Households identify less with one territory or another so that the part played by the neighbourhood has lost its importance; it can no longer be taken for granted that one's neighbours share the world in which one lives.

**Table 3.** Comparison of residents' characteristics and neighbourhood bonding per research area (%)

	Old inhabita GWL terrain		nts ( $n = 121$ ) Plantage		New inhabita GWL terrain		ents ( $n = 248$ ) Plantage	
	Strong	Weak	Strong	Weak	Strong	Weak	Strong	Weak
Low income	20.0	-	45.5	-	12.5	25.0	11.1	22.2
High income	75.0	-	50.0	-	28.2	22.4	13.0	47.8
Low educational level	36.8	5.3	52.0	8.0	11.1	29.6	11.4	18.2
High educational level	62.7	1.7	20.0	20.0	29.3	21.6	10.5	57.9
Job seekers/ Disabled	20.0	-	50.0	-	-	50.0	-	66.7
Working	64.3	1.4	25.0	33.3	27.0	23.4	12.7	23.7
Tenant	50.0	2.1	45.0	15.0	18.4	28.9	10.2	32.7
Owner-occupier	64.1	2.6	42.9	14.2	28.9	21.1	10.9	43.5
Households with children	64.4	-	44.4	22.2	33.7	16.9	9.1	45.5
One/two pers. Households	47.5	5.0	45.8	8.3	17.4	60.4	10.6	36.5
> 56 years	25.0	25.0	50.0	6.2	9.1	18.2	7.1	26.2
Non-Dutch	27.3	-	50.0	50.0	12.5	25.0	12.5	37.5
Total (abs)	49	2	15	5	40	35	10	36

Source: own survey (2002).

*Notes*: Low income: <1125 Euro net per month; Low educational level: secondary school or lower High income: >2250 Euro net per month; High educational level: HBO of University.

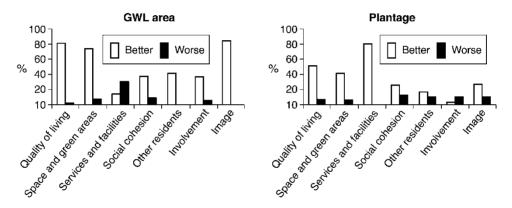
The neighbourhood bond is measured on the basis of a questionnaire item which asks about the strength of the bond; answer categories run from 'very strong bond' to 'very weak bond'. 'Moderate bond' has been omitted from the table.

The old and the new residents also differ from each other (Table 3). While a majority of the old residents feel a strong bond with the residential area, in general the newcomers have a weak or moderate bond. This quite often appears to be associated with a short sojourn, or the fact that respondents have maintained their social contacts elsewhere.

Comparison of the research areas revealed several more differences. The bonding of respondents in Amsterdam to their residential area appears to be much stronger than for the respondents in Utrecht. The research areas differ significantly with respect to neighbourhood bonding (V=0.2). In both areas, the divergent population composition provides a possible explanation: the large share of households with children in Amsterdam is more strongly tied to the neighbourhood than the many one and two person households in the Utrecht new construction area (Table 2). In addition, many respondents in Amsterdam only feel tied to the new construction area: they attach more value to this area than to the rest of the neighbourhood (despite the fact that they have to leave the area for almost all facilities, see earlier in this paper).

## Influence of Urban Restructuring

From the above it emerges that restructuring measures via the spatial environ-



**Figure 1.** Opinions of old residents about the changes after the intervention with respect to certain neighbourhood aspects, per research area (%).

Source: own survey (2002).

Note: The answer category 'the same' has been omitted from the Figure.

ment have an influence on the social environment; the new construction has indeed attracted higher-income households to the neighbourhoods and so a heterogeneous population has been brought about. That is not to say that the old residents of the areas concerned are happy with the results. What do they think, for example, about the arrival of the new residents? Has involvement with the neighbourhood changed since the intervention?

Before discussing the influence of the restructuring, the investigation into why residents moved after the intervention within the same neighbourhood is first reported. It appears from the questionnaire that the new construction played a large part in both areas: for more than half the respondents the prospect of a newly-built (and affordable) dwelling within the same neighbourhood was the most important reason for staying on. In addition, they were in many cases referred to the favourable location near the centre of the city. The social environment also appears to exert an influence: a large proportion of the old residents has remained within the residential area because of the contacts they had built up. What is also striking is the fact that respondents in Amsterdam are very positive about the ideology behind the new construction project; as many as one-third of the old residents moved from the Staatslieden neighbourhood to the GWL area on account of the environmentally friendly design of the project.

Figure 1 shows that residents are satisfied with aspects of the restructuring other than the new construction and the ideas underlying the intervention. Respondents are particularly positive about the changes that have taken place in the quality of living, the increased space, the green areas and the image of the neighbourhood.

Although in both areas the intervention was evaluated as good, the opinions of the old residents with respect to certain matters were highly divergent (Figure 1). The research areas differ significantly from each other in their opinions about the developments, the green area, the facilities, and their involvement with the neighbourhood (V = 0.3; 0.6; 0.3). The only aspect on which the Utrecht research area scored better was the provision of services and facilities. In relation to what

has previously been reported, the residents there are very satisfied with the available provision, while in Amsterdam opinions are quite different.

With respect to the social cohesion and the population composition the developments were evaluated more positively in Amsterdam than in Utrecht. What is also striking is the difference in terms of involvement in the neighbourhood; in contrast with the Plantage, where after the intervention a small decline was observed, residents of the GWL area felt a greater involvement; old residents of the Staatslieden neighbourhood apparently attach more importance to the composition of the neighbourhood population than do the old residents in Ondiep. The fact that there are differences in this respect is also apparent from the developments concerning the social contacts of old residents. Almost twothirds of the respondents on the Amsterdam new construction area had more contact with their next-door neighbours than in the previous housing situation: a difference with Utrecht of 30 percentage points. Here, in the opinion of many people the car-free and child-friendly character of the project in Amsterdam plays an important part (31 per cent). In addition, a quarter of the respondents referred to the lifestyle of the new neighbours. This conforms with their own lifestyle and so facilitates social contacts. In Utrecht the opposite is the case. The different lifestyle of the new neighbours there is responsible for a decline in social contacts. Hortulanus' assumption (1995) is confirmed here: every individual prefers a residential area with residents whose lifestyle conforms as far as possible with one's own.

If the contacts with residents from the adjacent neighbourhood are then examined, it appears that the figures for the two areas differ again. Almost a quarter of the old residents on the GWL area have more contacts within the Staatslieden neighbourhood. Again, the presence of children appears to play a important part. In Utrecht on the other hand, more than three-quarters of the respondents reported that the intervention had not had any influence on their contacts with residents from the adjacent neighbourhood.

In general terms, the old residents are thus satisfied with the interventions which have taken place within the research areas. However, these matters have not had any automatic influence on the pattern of activities. As mentioned above, it appears that households turn elsewhere for many activities; the neighbourhood is merely used for trips to the supermarket or the primary school (Table 2). The fact that, after the intervention, neighbourhood involvement has increased for a share of the respondents is not to say that they automatically carry out more activities in the neighbourhood. This is also apparent from the questionnaire: more than three-quarters of the respondents did not agree, or had no opinion about the statement that since the intervention they had undertaken more activities within the neighbourhood.

#### Conclusions and Evaluation

On the basis of the findings reported in this paper, it appears that in general the neighbourhood plays a limited part in the life of the residents; a majority of all residents, both the old and the new, undertake most of their activities outside their own neighbourhood. This includes, for example, shopping trips and visits to recreational facilities, but also visits to friends and relatives. The idea that urban restructuring is a positive influence for the neighbourhood in terms of more expenditure in local outlets, must therefore be treated with caution

(although spending on daily shopping in the Staatslieden neighbourhood did indeed rise after the intervention). A positive influence in terms of increasing and intensive social contacts between the old and new inhabitants of the neighbourhoods also did not happen: people in the neighbourhoods seem to live alongside each other, not together. On the basis of the literature cited earlier in this paper, this outcome was not so very surprising: people like to live together with those who are 'like them' and if this is not the case, the interest in each other is not very easily generated, let alone sustained.

This is not to say that the restructuring interventions were pointless. They brought about the renovation of the neighbourhoods and changed the composition of the population. These changes have their repercussions on the atmosphere within a residential area.

In addition to the provision of facilities and services, restructuring can also influence social integration by directing measures to a certain target group. When, for example, a large share of the new housing stock is intended for the elderly, the social contacts of these households seem to become particularly limited to the new construction area; there is hardly any sign of interaction with the rest of the neighbourhood. In a residents' group which consists to a large extent of young families with children, mutual contacts are indeed observed; parents meet each other on the street or the school playground. The assumption that residents with the same background get on more easily with each other than households who have nothing in common is thus again confirmed.

Although the neighbourhood plays a limited part in the life of most residents, urban restructuring can positively influence the impression a neighbourhood gives and the involvement in a residential area. Moreover, it should always be kept in mind that restructuring serves some other functions. It can be of utmost importance to improve the structure of the housing stock in cases where the dwellings have a low to very absolute quality. Moreover, in some areas some dwellings may not be wanted anymore with a high vacancy rate as a consequence. Finally, urban restructuring can lead to new opportunities for making a housing career within the city or even within the neighbourhood. The ultimate goal of urban restructuring is not social cohesion, but, as has been stated earlier in this paper, to restructure the physical environment in order to contribute to social and economic vitality of the city as a whole.

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# Appendix

Residents' characteristics and the activities which residents undertake within the Staatslieden neighbourhood and Ondiep respectively (percentage per category).

**Table Appendix** 

		Visit to	ı			Other	
Old inhabitants ( $n = 121$ )	Bank/ post office	Cafe/ Restaurant	Friends/ family	Shops (daily)	Recreation	Clubs and societies	Primary education
Low income	76.1	50.0	60.0	100	68.8	76.9	66.7
High income	76.8	48.1	34.5	86.2	48.1	22.2	58.8
Low educational level	73.0	52.2	57.1	90.5	70.9	72.0	92.9
High educational level	72.1	40.0	28.1	84.2	59.3	29.2	33.3
Job seekers/Disabled	71.4	75.0	40.0	71.4	80.0	50.0	*
Working	70.3	38.0	33.3	84.0	60.9	31.3	47.7
Tenant	73.8	52.2	51.0	92.2	73.3	66.7	48.4
Owner-occupier	74.5	34.1	28.3	81.1	52.4	28.0	60.9
Households with children	70.8	48.8	55.6	92.3	74.4	55.6	53.7
One/two persons households	75.9	37.0	27.1	82.5	51.2	43.8	*
< 56 years	70.8	41.0	38.6	85.6	63.6	40.0	*
>56 years	89.5	71.4	50.0	95.6	60.0	75.0	*
Dutch	72.4	43.0	38.8	87.4	59.7	45.8	43.2
Non-Dutch	90.0	45.5	50.0	85.7	90.0	75.0	100.0
Total (abs)	80	39	38	102	55	54	38
		Visit to	ı			Other	
New inhabitants ( $n = 248$ )	Bank/ post office	Cafe/ Restaurant	Friends/ family	Shops (daily)	Recreation	Clubs and societies	Primary education
Low income	81.8	50.0	31.3	91.7	33.3	60.0	42.9
High income	76.9	35.6	19.4	83.3	44.8	35.6	37.7
Low educational level	78.3	37.9	19.0	76.9	35.7	45.2	21.4
High educational level	70.1	31.7	19.1	83.6	38.6	39.4	41.7
Job seekers/Disabled	60.0	25.0	*	80.0	*	*	*
Working	71.7	31.4	20.6	81.0	38.5	36.7	37.9
Tenant	79.5	32.6	27.3	83.8	33.3	42.9	40.0
Owner-occupier	69.7	31.5	17.2	79.7	38.1	38.0	39.2
Households with							
children	80.0	39.3	29.2	88.0	52.4	48.6	39.4
One/two person	68.4	25.7	12.6	76.9	24.5	35.7	*
Households							
< 56 years	72.0	32.6	19.9	82.2	36.8	37.0	39.8
>56 years	77.3	21.4	20.7	77.1	37.0	50.0	*
Dutch	72.2	32.2	19.3	80.4	36.9	40.0	41.7
Non-Dutch	85.7	22.2	30.8	93.3	36.4	42.9	20.0

Source: own survey (2002)

Notes:

Low income: < 1125 Euro net per month

Low educational level:

secondary school or lower

High income: > 2250 Euro net per month

High educational level:

HBO of University

To avoid the table becoming too large and unnecessarily complicated, the two areas have been examined together.

<sup>\*</sup> no data or not relevant

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