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POPULATION CHANGE IN EARLY-TWENTIETH CENTURY NEIGHBOURHOODS *

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Introduction

The early-twentieth century neighbourhoods are more or less "terra incognita" within the field of urban geography in The Netherlands. In the past decade urban renewal programmes required the attention of planners and geographers. These programmes were almost entirely confined to the nineteenth century and inner-city neighbourhoods, the housing stock of which was badly in need of improvement. In addition, more recently many of the post-war neighbourhoods appeared to be suffering from various physical and social problems which needed to be investigated. The latent problems in the early-twentieth century neighbourhoods, however, as well as the importance of these neighbourhoods to the local housing market makes a better understanding of these neighbourhoods necessary.

The issue of which policy measures are most apt for these neighbourhoods is often narrowed to the question of: "How can the process of downgrading be stopped?" The rising mobility rates and the influx of households of a lower socio-economic status or of ethnic-minority groups are often seen as indicators of this downgrading process. In this paper a different approach will be adopted. The process of population change will be related to changes in the evaluation of neighbourhood attributes by the households occupying a dwelling in these neighbourhoods, instead of attaching a priori value judgements to the outcomes of this process. To this end, the changing composition of the population of the early-twentieth century neighbourhoods is described and explained in terms of the shifts in the relative position of these neighbourhoods within the larger urban fabric in general and within the aggregate patterns of housing demand and supply in particular. A comparison of population changes in the early-twentieth century neighbourhoods in two of the mayor Dutch cities (Utrecht and Amsterdam) will illustrate the importance of the urban context. The paper will conclude with an evaluation of up- and downgrading in terms of housing opportunities and housing needs.

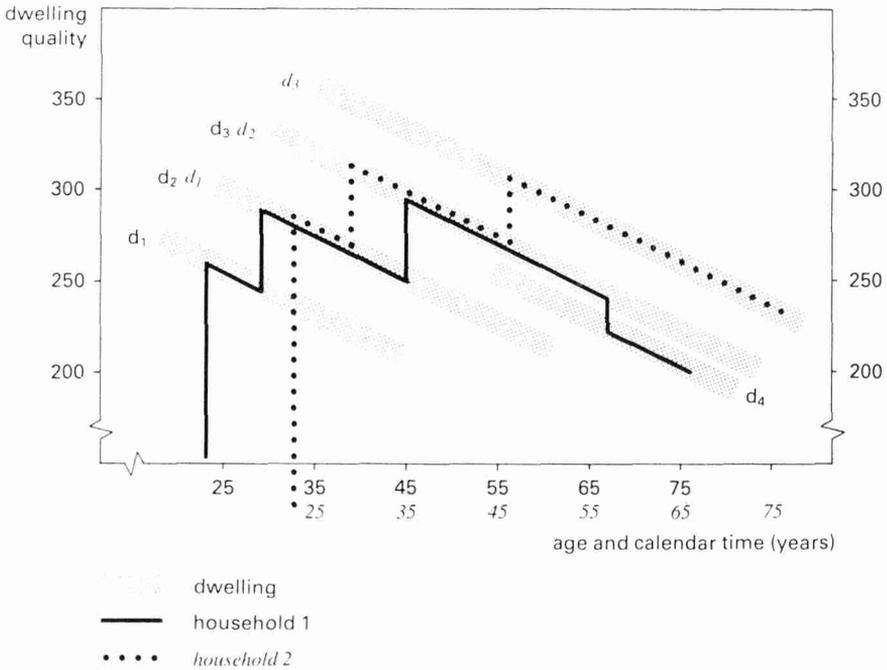
Individual housing careers and aggregate neighbourhood change

Neighbourhood change is the aggregate outcome of the relocation decisions of numerous individual households. At the level of the neighbourhoods these decisions lead to a pattern of selective migration. The causal factors behind these patterns are summarized in the well-known adage: houses filter-down while households filter-up. Obviously this relation is formulated at the individual level. Seen from the perspective of the household it can be studied

by analysing the housing career by comparing the dwellings it subsequently occupies over its life history. Seen from the dwelling its residence history can be studied by comparing the characteristics of the subsequent households which occupied this dwelling. At the aggregate level of the neighbourhood things are more complicated, because the housing careers of various households can intersect in a point in time.

Figure 1 depicts the idealized housing careers of two households. On the vertical axis the housing consumption is measured in so-called quality ratings (used in the implementation of rent-control in The Netherlands).

FIGURE 1. Housing career and quality cycle



Source: Hoogvliet et al., 1988: 28.

The horizontal axis measures time (both calendar time and age time). The housing career of the first household (indicated by the solid line) starts in dwelling type d1 at the age of 24. Occupying this dwelling for some time, it reduces its housing consumption in terms of quality due to the ageing of the dwelling. After 5 years it moves to the more recently built dwelling type d2, increasing its housing consumption considerably. Again 'passive filtering' (Bourne, 1981) occurs until the second move takes place to dwelling type d3 through which the household reaches the top of its housing career. It will remain in this 'final-station' dwelling until old age, when a move to a small recently built dwelling suited to the needs of elderly may occur (d4).

The housing career of the second household (indicated by the dotted line) also starts at the age of 24 but ten calendar years later and in dwelling

type *d1*. This is an expression of the rising housing demands as a result of increased welfare, which is generally described as the vintage- or cohort effects on the housing market. The top of its housing career is not reached until dwelling type *d3*.

This puts the traditional idea of 'households filtering up, while houses filter down' in a longitudinal perspective. A dwelling type which indicates the top of the housing career for a certain cohort, can mean an intermediate step in the housing career for a later cohort. To complicate the issue we could introduce a third household of a lower socio-economic status having *d2* as the top of the housing career, entering the neighbourhood at the moment the dwellings have decreased in value to such an extent that they become accessible to these households as well.

Adopting a cross-sectional approach, analyzing the composition of the population of a neighbourhood a few decades after it was built, we find various households of different age and socio-economic status or ethnicity living in the same type of dwellings albeit from an entirely different housing career perspective. Seen from the viewpoint of the households that migrate into the neighbourhood the move is not a matter of downgrading at all, but might be a long-awaited opportunity which perfectly suits their (short-term) housing needs. It is this approach that offers us a more explanatory insight in the aggregate (changes of the) composition of the early-twentieth century neighbourhood population. After all, especially in older neighbourhoods like these we expect to find different groups of residents who took up residence at different periods of time in various housing market conditions. However, up till now we fully concentrate on the household, assuming a simple linear over time decrease of the value of the dwellings. This assumption is clearly unrealistic.

The dynamics in population composition of the early-twentieth century neighbourhoods are highly determined by varying appreciations by different resident groups of living in these neighbourhoods. More detailed we can say that these appreciations are determined by three elements:

- characteristics of the housing stock and housing environment;
- characteristics of the neighbourhood population;
- the relative location with regard to work and other facilities (Van Hoorn and Van Ginkel, 1986: 188).

Characterized by these elements a neighbourhood takes up a specific position within the spatial context of the larger urban housing market. This position, which is subject to many changes during a neighbourhood's existence, mainly depends on four factors:

1. **the original situation**

Many characteristics of a neighbourhood (such as relative location, dwelling type and size) have been fixed from the time of realization. They usually differ from the up to then existing housing stock because new housing is predominantly realized to compensate shortcomings in the existing housing stock. Therefore, neighbourhoods should always be evaluated within a historical perspective: when and for whom were they built?

2. **relative depreciation**

Certain characteristics of recently built neighbourhoods can strongly influence the valuation of existing older residential areas. Generally speaking the quality of newly built neighbourhoods is much better than of older ones, which causes a relative depreciation process in these older neighbourhoods. However, this does not always have to be the

case. If building costs are high and the relative location of new neighbourhoods is unfavourable, relative depreciation of the existing neighbourhoods can be slowed down because of their more favourable price/quality ratio. For example, pre-war single family houses at subcentral locations are likely to be appreciated more than post-war family apartment estates at the urban periphery.

3. **the management of the housing stock**

Relative depreciation is to a greater or less extent determined by the effectiveness of the management of the housing stock and the intensity with which it has been used. Management comprises all activities that keep the housing stock in good shape, and making adjustments in correspondence with modern housing needs and aspirations. As we all know, some managers are doing better than others. Owner-occupiers and to a less extent public housing associations do invest much more into their property than private landlords usually are willing to.

4. **renewal and reappraisal**

Depreciation and downgrading of old neighbourhoods can be reversed by processes of renewal. These may concern planned activities, such as urban renewal programmes, as well as more or less spontaneously originated private developments generated by a reappraisal of certain neighbourhood types. Processes like "incumbent upgrading" and "gentrification" are results of the revaluation of neighbourhood characteristics by present residents and newcomers respectively.

It can be concluded that downgrading and relative depreciation of neighbourhoods do not linearly increase in time. This depends to a large extent on the function of a neighbourhood (i.e. to what extent does it apparently meet the housing needs of various resident groups), which in turn is highly determined by the historical dimension and urban context a neighbourhood is situated in.

These factors altogether determine to a high extent what types of new inhabitants will settle for what period of time in a certain neighbourhood. Dependent on the position of a neighbourhood within the hierarchy of spatial submarkets new resident groups which are at different stages of their housing career will settle in this neighbourhood. When a neighbourhood has depreciated relatively fast the households will probably be newcomers on the housing market. Their housing careers are taking place on a rather low level. If a neighbourhood is able to maintain its position at the top of the housing hierarchy, new inhabitants are likely to be households which are somewhat older and whose housing careers have reached a higher level.

The (changing) relative position of the early-twentieth century neighbourhoods in different urban contexts: the cases of Utrecht and Amsterdam

In the remainder of this paper we will apply these theoretical elaborations to the early-twentieth century neighbourhoods of Utrecht and Amsterdam. Firstly, we will pay attention to differences in the original situations of these neighbourhoods within both urban contexts. Secondly, it will be asked to what extent these neighbourhoods are involved in processes of relative depreciation. Thirdly, some aspects of the management of the housing stock will be generally looked at and finally, we will give attention to processes of renewal and reappraisal of these neighbourhoods. The analyses form the starting point from which changes in the neighbourhood population are further investigated in the next paragraph.

The original situation

At the time of their completion the early-twentieth century neighbourhoods

showed many differences compared to the nineteenth century residential areas. The most important one was the rise of a new housing sector, public rental housing, as a result of the establishment of the Housing Act in 1902. Although the housing activities of municipalities and housing associations did not turn out to be of gross quantitative importance (10 to 15% of the annual housing production) the qualitative impact of these activities can hardly be underestimated. The non-profit housing appeared to be very innovative and served as an example for many private developers (Bakker Schut et al., 1952: 232; Van Beusekom, 1955: 62). Furthermore, municipal supervision and inspection had positive effects on the quality of housing. As a result the housing stock built between 1906 and 1944 was of a far better physical condition than that of previously built neighbourhoods.

Of course, the improved quality was reflected in the rents. The early-twentieth century houses were initially occupied by middle-class families and an elite of labour class people, who had to spend about 25% of their monthly income on rental obligations. From 1933 onwards the rent quote started to fall steadily because of considerable lowerings of the rents. This development was continued through a general fixation of rents which was proclaimed during the Second World War (Van Beusekom, w.y.: 75-77; Schoemaker, 1951: 129-130).

Looking at Utrecht and Amsterdam, we can recognize these general characteristics of pre-war twentieth century housing. Regarding their function within the local housing market we may conclude that these neighbourhoods were predominantly built for middle-class family households. Despite this similar function, however, the characteristics of the two housing stocks were quite different (Table 1).

This table shows the early-twentieth century housing stock in Utrecht consisting of single-family houses for about 58%. In none of the other submarkets the proportion of single-family houses is that substantial. In Amsterdam, on the other hand, we find only 14% of the early-twentieth century houses to be of the single-family type. Newer neighbourhoods contain slightly more dwellings of this type. Other differences exist with respect to the size of the houses. The early-twentieth century houses in Utrecht are considerably larger than those in Amsterdam. In Amsterdam, building single-family housing was an exception rather than the rule, which is an expression of the highly urbanized building style.

TABLE 1. The early-twentieth century neighbourhoods of Utrecht and Amsterdam compared to other neighbourhoods, by dwelling type and size (%)

	Utrecht				Amsterdam			
	building period		1945-69	>1969	<1906	1906-44	1945-69	>1969
<1906	1906-44							
dwelling type+)								
single family	56.7	58.4	20.1	19.6	3.8	13.9	16.4	15.4
multi family	43.3	41.6	79.7	80.4	96.2	86.1	83.6	85.0
dwelling size++)								
1 of 2 rooms	17.9	9.2	7.8	30.0	53.1	20.8	18.9	29.3
3 rooms	28.3	17.0	18.2	18.7	25.3	39.0	31.5	20.3
4 rooms	29.6	34.0	52.9	24.1	10.8	26.4	40.7	42.3
5 rooms or more	24.2	39.8	21.0	27.1	10.8	13.9	9.0	8.1

+) Source: Municipalities of Utrecht and Amsterdam/CBS - Census 1971.

++) Source: CBS - WBO'81.

Relative depreciation

As we have argued before, certain characteristics of recently built residential areas may influence the valuation of existing older ones. To what extent will the early-twentieth century neighbourhoods in Amsterdam and Utrecht be "suffering" from relative depreciation through the development of new residential areas?

The answer to this question has to be rather indicative, because we do not exactly know how to measure relative depreciation. However, it is possible to present some characteristics of newly built districts and compare them with those of the early-twentieth century neighbourhoods in both cities (Tables 1 and 2).

Relative depreciation is caused by the development of new neighbourhoods that may have certain qualities above the existing ones. The latter, therefore, undergo a relative decline in attractiveness to potential buyers and renters, even if they should remain in good condition in all essential respects (Grigsby et al., 1987: 38). If this is the case, net-migration flows can be expected from the older to these newer neighbourhoods, especially by those households which can afford a better housing situation.

Generally speaking, we can say that during the fifties the residential mobility between the early-twentieth century neighbourhoods and the post-war neighbourhoods was extremely low. Unlike the rents, the building costs had not been fixed. Between 1940 and 1950 the building costs rose with about 200% (Kruijt, 1974: 43). In Amsterdam the costs of building a new house in 1951 exceeded the 1933-costs no less than six times (Bouwkosten en woninghuren, 1959: 11). These high building costs led to relatively high rents of new houses, especially with regard to the rather poor quality of these houses. Thus, residents of the early-twentieth century neighbourhoods were not likely to move to newer neighbourhoods because of the existing price/quality gap. The continuously low mobility resulted in a gradually ageing of the neighbourhood population. During the sixties many of these ageing households became real "stayers", because any incentive to move (such as young children, job career) was absent. They had passed successive stages in their family-life cycle and their job career "in situ", initially because of the lack of suitable new housing, later on because of the absence of the need to move at all. We may conclude that relative depreciation of the early-twentieth century neighbourhoods was slowed down for at least two decades, predominantly because of the development of new residential areas that offered a relatively poor housing quality considering their high price level.

As for Utrecht and Amsterdam we expect the early-twentieth century neighbourhoods of the latter city to have been depreciated more than those of the first one. In the first place, pre-war housing in Utrecht had been primarily single-family oriented, while the post-war building history has been characterized by multi-family housing. Consequently, the post-war residential areas appeared to be relatively unattractive to family households because of the unfavourable housing type and the relatively high rents as well. On the other hand, Amsterdam has always had a multi-family housing tradition. Although the post-war neighbourhoods do consist of single-family houses for only a small part, this proportionally exceeds that of the pre-war neighbourhoods. Secondly, the sizes of the early-twentieth century dwellings in Utrecht are rather large compared to those of the newer sub-markets. Almost 74% to the early-twentieth century housing stock has four rooms or more. This characteristic contributes to the relative attractiveness of these dwellings of family households. In Amsterdam, on the contrary, the dwelling

TABLE 2. The early-twentieth century neighbourhoods of Utrecht and Amsterdam compared to other neighbourhoods, by tenure, rents and purchase prices (%).

	Utrecht				Amsterdam			
	building period				building period			
	<1906	1906-44	1945-69	>1969	<1906	1906-44	1945-69	>1969
tenure								
public rental sector	27.6	33.2	80.6	78.4	32.2	48.9	84.4	88.5
private rental sector	22.0	25.8	1.8	4.0	53.1	44.8	4.8	1.1
owner-occupier sector	50.5	41.0	17.6	17.5	14.7	6.3	10.8	10.3
rent								
less than Dfl.150	49.0	18.0	5.5	5.2	43.0	19.2	6.4	1.3
Dfl.150 - 250	21.5	46.8	29.6	6.2	28.9	44.2	41.1	2.6
Dfl.250 - 350	12.7	18.7	39.6	14.8	14.5	21.7	28.1	17.8
Dfl.350 - 450	12.8	5.9	17.0	48.6	3.9	6.1	11.6	26.4
more than Dfl. 450	4.0	10.6	8.3	25.1	9.7	8.8	12.8	51.8
purchase price								
less than Dfl. 100,000	65.0	45.5	35.1	18.5	30.6	47.2	44.4	34.5
Dfl.100,000 - 150,000	25.6	33.0	31.2	48.5	17.7	15.9	26.6	52.7
Dfl.150,000 - 200,000	5.4	14.0	28.9	17.6	9.1	14.4	17.0	9.0
more than Dfl.200,000	3.9	3.7	2.4	8.4	42.6	22.5	12.0	3.8

Source: CBS - WBO'81.

size of the post-war housing stock is considerably larger than that of the previously built housing stock.

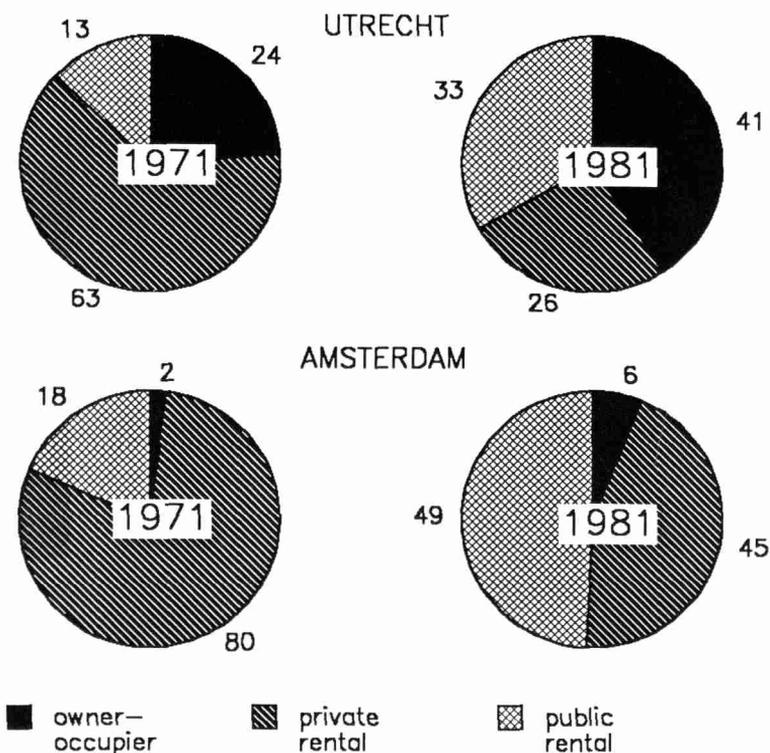
We expect the early-twentieth century neighbourhoods of Utrecht still to have an important function for family households, while in Amsterdam we expect the function of these neighbourhoods to have shifted towards a residential area for smaller households without children and the weaker groups on the housing market, such as lower income and ethnic minority groups.

The management of the housing stock

As we have already noticed, relative depreciation is not only determined by the development of new residential areas but also by the management and use of the housing stock. In turn it is the way in which the housing stock is managed that highly depends on the tenure. Table 2 shows that important differences exist in tenure between the early-twentieth century housing stocks of both cities. The owner-occupier sector is considerably overrepresented in Utrecht compared to that of Amsterdam. An explanation for this may be found in the different housing structure of both cities. During the past 15 years many early-twentieth century single-family houses in Utrecht have been converted from the private rental sector to the owner-occupier sector. These conversions were mainly stimulated by the rising maintenance costs which the fifty- to -eighty-year-old dwellings required. Consequently, many private house-owners sold their property to renters or to newcoming owner-occupiers. Moreover, at least until 1978 the situation on the housing market was quite favourable for housing sale transactions. The Amsterdam Council on the other hand implemented an active policy against condominium conversion in the same period. The number of apartments sold amounted to less than 5,000 in the period between 1971 and 1981 (Van Weesep, 1986: 33).

Figure 2 shows the impact of the sales of rental houses and condominium conversion on the composition of the early-twentieth century hous-

FIGURE 2. Changes in the early-twentieth century housing stock, by housing market sector.



Source: CBS - Census 1971 and WBO 1981.

ing stock by housing market sector. In both cities the private rental sector shrinks considerably in favour of the owner-occupier sector (Utrecht) and the public rental sector (Amsterdam). The latter development has primarily been stimulated by the local government by means of active programmes aiming at landlords to enforce them to sell their property to the municipality (which in turn hands it over to a housing association) or to undertake maintenance activities. We will come to the policy implications of these different contexts at the end of the paper.

For now, we may conclude that the decrease of the private rental sector in both cities can be positively valued from the viewpoint of housing maintenance and management. The other side of the picture, however, is the decrease of a relatively cheap housing sector, which will undoubtedly have a negative impact on the housing opportunities of ethnic minority- and lower income groups.

Renewal and reappraisal

Now that a large number of urban renewal programmes in the nineteenth century neighbourhoods has been carried out, the attention of housing policy is gradually shifting to the neighbourhoods of the subsequent vintages, i.e.

the early-twentieth century neighbourhoods. Until recently the housing policy with regard to these neighbourhoods has almost entirely been a passive one. However, since the coming into operation of the Act of Urban Renewal in 1985, policies are more active. The early-twentieth century neighbourhoods seem to have good changes for better maintenance and improvements without the need of large scale urban renewal programmes. In fact, many housing associations in Amsterdam and Utrecht have already started or even finished improving a number of housing complexes they own in these neighbourhoods. Furthermore, the results of some investigations indicate that considerable improvement activities (incumbent upgrading) have been carried out by owner-occupiers and renters as well (Maas et al., 1984; Bais, 1985; Hoogvliet, 1986; Soetens, 1986; Hoogvliet et al., 1988). Also in a few cases processes of gentrification are noticed. Slack maintenance is concentrated in the (shrinking) private rental sector. Stimulating improvements in this sector proves to be very difficult due to the strong fragmentation of the property involved.

On the basis of differences in the original situation, the relative depreciation and the developments in the management in relation to changes in tenure, a diverging valuation of the Amsterdam and Utrecht early-twentieth century housing stock can be expected. In Utrecht we may expect a certain preference for these neighbourhoods by relatively wealthy family households, bringing about a strong competition for these highly valued dwellings. In Amsterdam on the other hand these submarkets will be more accessible to young single- and two-persons households and to families from lower income groups (among them many households from ethnic minority groups).

To test these hypotheses, data on the characteristics of migrants which have recently moved into these neighbourhoods are needed. At the present moment these data are not available, although they will be before long. Therefore a different kind of analysis has been performed, evaluating changes in the aggregate composition of the population in these neighbourhoods over the period 1971-1986, being the outcome of the selective migration process hypothesized before.

The changing housing function of the early-twentieth century neighbourhoods of Utrecht and Amsterdam

The changing housing function will be evaluated by a comparative analysis of changes in the composition of the population of the neighbourhoods under investigation. We will look at the population composition by household type, especially as to what extent family households (with children) actually do live in these neighbourhoods. Furthermore, we will pay attention to the age structure and the ethnicity of the neighbourhood population. We will try to explain the results of the analysis in terms of the above described different relative positions the early-twentieth century neighbourhoods have within both cities. Finally, we will pay attention to the policy implications of the outcomes of this enquiry up to now.

In both Utrecht and Amsterdam the early-twentieth century neighbourhoods appear to have still an important function for family households, although this function is slightly decreasing. It is remarkable that the differences between both cities are so small, in contrast to what we had expected. Apparently, even the relatively small multi-family houses of the Amsterdam neighbourhoods are being occupied by family households to about 40%. When we take ethnicity into account, however, it turns out that family households in these neighbourhoods in Utrecht are predominantly Dutch. In

Amsterdam the people from non-Dutch origin are already overrepresented in these neighbourhoods.

In the early-twentieth century neighbourhoods of Amsterdam ethnic minority groups appear to make up no less than 22% of the population. In Utrecht, on the contrary, the proportion of ethnic minorities is much

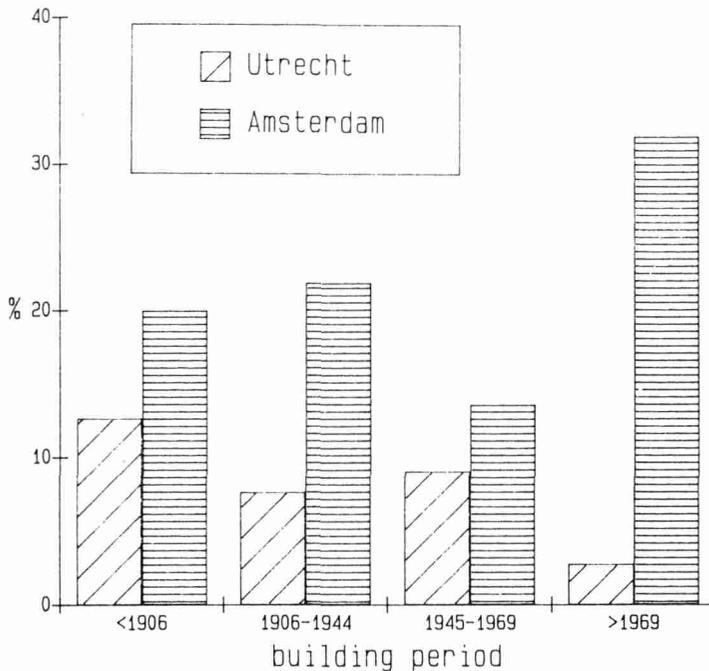
TABLE 3. Number of family households in the early-twentieth century neighbourhoods of Utrecht and Amsterdam in 1971 and 1986.

	Utrecht		Amsterdam	
	1971+)	1986++)	1971+)	1986++)
abs.	12,270	9,223	52,275	55,213
%	48.8	42.4	41.3	39.8

+) Source: CBS-Census 1971.

++) Source: Municipalities of Utrecht and Amsterdam.

FIGURE 3. Number of people belonging to ethnic minority groups, by building period of the neighbourhood (1-1-1986).



Source: Municipalities of Utrecht and Amsterdam.

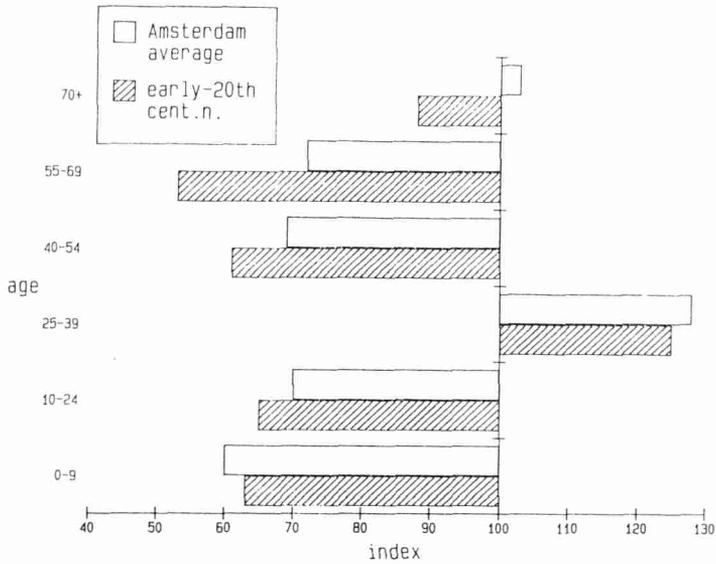
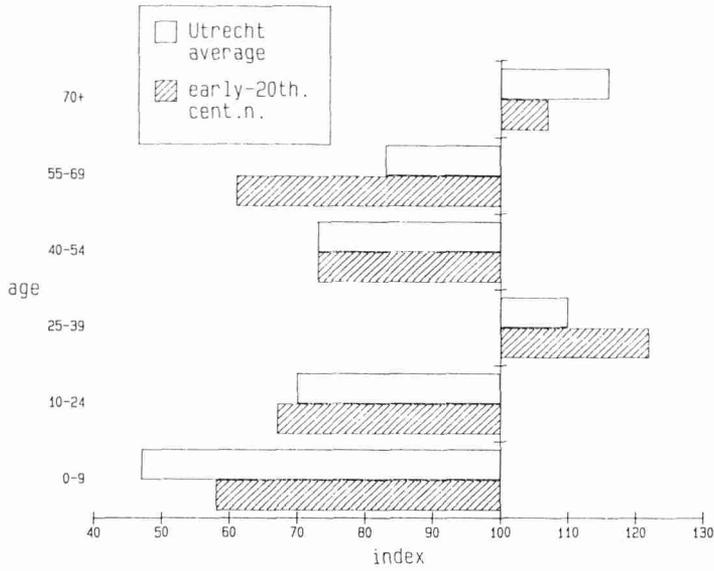
smaller. As ethnic minority groups usually consist of families with children, this accounts for the relatively large proportion of family households in the early-twentieth century neighbourhoods of Amsterdam. The housing careers of these households take place on a rather low level. This corresponds with our suggestion that the early-twentieth century neighbourhoods of Amsterdam have being depreciated much more than those of Utrecht. When the duration of residence and age are taken into account, this conclusion is further being confirmed.

In Amsterdam the duration of residence is much shorter than it is in Utrecht and accordingly the residential mobility is greater in the first city. During 1985 the mobility in the Amsterdam early-twentieth century neighbourhoods came to 17%, while in Utrecht this was only 12%. These differences are reflected by the differing developments of the age structure of the neighbourhood populations in both cities (Figure 4). Because of the new-coming inhabitants of the Amsterdam early-twentieth century neighbourhoods having a relatively short residence perspective, the number of elderly people is decreasing (especially the 70+ - age group). In both cities the number of 25- to 39-year-old residents has strongly increased during the past 15 years. In Amsterdam these residents will mainly consist of young single- and two-person households. They usually have a (temporary) low income and therefore do not have much choice with respect to their behaviour on the housing market. Mostly, they experience the neighbourhood as an intermediate station in their housing career, which well meets their (short-run) housing needs. As soon as their socio-economic position improves (by job career) or as changes in the family-life cycle occur (getting children) they will try to get a more suitable house, which is usually found in the newer neighbourhoods. In 1985 about 30% of the households leaving the early-twentieth century neighbourhoods were family households (in Utrecht this proportion was only 17%).

On the other hand there are certain resident groups for whom living in these Amsterdam neighbourhoods has a more or less permanent character. Firstly, these are the elderly people who have been living there for quite a long time. This group of residents, however, is drastically diminishing. We expect them to be the last representatives of a residential generation that preferred to stay in these neighbourhoods for many years. Secondly, we observe an increasing number of ethnic-cultural minorities for whom living in these neighbourhoods might be the end of their housing career. It depends on their actual housing conditions whether we should speak here of a more or less forced long-term residence perspective.

In Utrecht the specific characteristics of the early-twentieth century neighbourhoods and the entirely different urban context they are placed in, make that these neighbourhoods have a completely different housing function. Newcoming households in these neighbourhoods usually have a long-term residence perspective. Because of the relatively high housing costs the early-twentieth century neighbourhoods are not very accessible for ethnic minority- and lower income groups. These indicative findings are substantiated by other research into the position of minority groups on the Utrecht housing market. Van Hoorn (1987: 89) concludes in his dissertation that households originating from Mediterranean countries move from the older inner city and nineteenth century neighbourhoods to new housing opportunities in the public rental sector of the post-war housing stock. This so-called "racial leapfrogging" has become possible because of the relatively low position the post-war apartment estates have gradually come down to within the Utrecht housing hierarchy. New single-family houses, which are

FIGURE 4. Development of the population composition between 1971 and 1986, by age (index: 1971 = 100).



Source: Municipalities of Utrecht and Amsterdam.

highly appreciated by family households, are close at hand in Nieuwegein, Houten and Maarssen within a short distance from Utrecht. In addition, in Utrecht the early-twentieth century neighbourhoods appear to have maintained their attractiveness for these households.

In Amsterdam the early-post-war neighbourhoods' position within the urban housing hierarchy is rather different. Because of the relatively constrained housing market condition and the lack of adequate alternatives, these neighbourhoods still have an important housing function for the Netherlanders. That is why these neighbourhoods have been relatively closed to ethnic minority groups yet (Van Praag, 1985). Consequently, these weaker resident groups are highly committed to the relatively cheap houses of the early-twentieth century neighbourhoods (and to the more recently developed "Bijlmermeer"-district which can be found at the bottom of the housing hierarchy because of its large scale apartment estates).

These differences between the housing functions of the early-twentieth century neighbourhoods of both cities of course have consequences for the housing policy with regard to these areas. As we have illustrated, problems of downgrading and back maintenance particularly occur in the private rental housing sector. However, it is this very sector that has an important housing function to lower income- and ethnic minority groups. If the local housing authority of Amsterdam intends to keep the early-twentieth century housing stock in good shape as well as to prevent it from becoming too expensive for the weaker groups on the housing market, conversions of private rental units into condominiums should be set bounds to. Instead, public policy should be focussed on the purchase of these houses which can be handed over to the housing associations subsequently. Only then, the improvement of the housing stock can take place without the rents unreasonably rising.

In Utrecht, however, a great proportion of the early-twentieth century housing stock has already come into the possession of owner-occupiers. Therefore here public policy can much more be aimed at the private house-owners through stimulating them to bring about substantial improvements of their properties by offering them grants and technical assistance. Besides this, also in Utrecht an active purchase policy could contribute to constrain further sellings of the private rental stock.

It has become clear that upgrading 'sec' of the early-twentieth century neighbourhoods may destroy housing opportunities which are badly needed by the weaker groups on the housing market. This should be taken into consideration within the discussion on which policy will be the best one with respect to maintenance and improvement of these neighbourhoods. Upgrading through implementing a purchase policy and subsequently subsidizing improvements carried out by public housing authorities may offer good chances to keep these neighbourhoods in good shape and payable as well.

Conclusion

It has been the aim of this paper to describe and explain the changing composition of the population of the early-twentieth century neighbourhoods in Utrecht and Amsterdam in terms of the shift in the relative position of these neighbourhoods within the larger urban contexts in general and within the aggregate patterns of housing demand and supply in particular. We have argued that the relative position of neighbourhoods is determined to a large extent by their original characteristics, the extent to which relative depreciation occurs, the management of the housing stock, and processes of renewal and reappraisal. The empirical analyses made clear that these aspects highly differ between Utrecht and Amsterdam. Although most of the

early-twentieth century neighbourhoods of both cities originally were built for middle-class family households, their housing functions appear to have developed in quite a different way up till now. The Amsterdam neighbourhoods seem to have been suffering from relative depreciation much more than the Utrecht ones. On the one hand this can be explained by the differences in the original characteristics of the neighbourhoods. On the other hand the differing urban contexts play an important role. We have illustrated the impact of these differing relative positions on the changes in the neighbourhood populations. In Amsterdam the early-twentieth century neighbourhoods have an important housing function for ethnic minority- and lower income groups. In many cases this function will only be a temporary one. As soon as job careers evolve many of the present residents will proceed their housing career by moving to a newer, better suitable house. In Utrecht, on the contrary, young newcomers much more seem to have a long-term residence perspective. The Utrecht neighbourhoods to a large extent have maintained their original function as "final station".

Within the context of this paper hardly any attention could be paid to local housing policies and housing allocation mechanisms. Moreover, due to a lack of data at the individual level up till now, the results are still of an exemplifying nature, illustrating the hypotheses rather than testing them. However, they prove to be encouraging enough to further elaborate this line of research.

The policy implications of the differences between the Amsterdam and the Utrecht situation might prove to be quite substantial. Because of the large share of the private rental sector in the Amsterdam early-twentieth century neighbourhoods, policy should predominantly be directed to the landlords. A purchase policy seems to offer the best chances to keep the housing stock in a good condition and to preserve its function for lower income groups. In Utrecht improvement policies will probably be better directed to the owner-occupiers who possess almost half of the housing stock in the early-twentieth century neighbourhoods.

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