Soon a Tale of Two Cities?
Residualisation & Liveability in Amsterdam’s Housing Corporation Neighbourhoods

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Amsterdam, 23 November 2020

_Oscar Lobato_
Traditionally housing corporations have played a very important role in the Dutch and Amsterdam housing markets, as public housing providers to many lower- and middle-income households. However, especially the last decade or so, the role of the shrinking public housing sector has been changing, steadily moving towards a position where it primarily functions as a safety net for only the most vulnerable households. This so-called process of ‘residualisation’ of the sector spills over into neighbourhoods with high shares of corporation-owned housing, were the increasing concentrations of vulnerable households are found to negatively affect neighbourhood liveability. The thesis first of all tries to inform current policy discussions by complementing and updating the growing body of knowledge on this process of residualisation and its effect on liveability, in the case of Amsterdam specifically. It does so making use of mixed methods, both using data from the 2019 round of the biannual ‘Living in Amsterdam’-survey [Wonen in Amsterdam; WiA], as well as several interviews conducted with professionals working in a selected sample of housing corporation neighbourhoods. Ample evidence is found confirming a process of residualisation is indeed taking place in Amsterdam’s housing corporation neighbourhoods, and new insights obtained in how it is affecting neighbourhood liveability. Based on these findings, and the interviewed professionals’ experiences and suggestions, the thesis concludes by presenting several evidence-based and expert-informed policy recommendations, as to answer its main research question: ‘how can the effects of residualisation on the liveability of housing corporation neighbourhoods in Amsterdam be mitigated?’.
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1. INTRODUCTION

I grew up on a square, in a white terraced house, on the outskirts of the outskirts of Amsterdam. On all sides surrounded by rows of almost identical white terraced houses, the square – which in fact consists of a playground, some municipal waste containers, and a large field, split in two by a bicycle path – forms the backdrop for much of my childhood. In fact, it even is the backdrop for (the soon memory of) writing this thesis, with much of it having been written at my parental kitchen table overlooking it. Only a few months ago, when starting my research of which this thesis is the end product, I found out that, despite the uniformity of their façades, there was a quite substantial difference between the houses to the left of the square, and those to the right of it, as well as the one I grew up in. Through a big, pink, inverted ‘L’ on a map of housing corporation property (see figure 1.1), I found out that the houses to the left of ours, as well as those alongside the tramway track, were all social housing, while the rest of the neighbourhood was not. Only then it dawned on me that what I had always thought of as a ‘mixed’ neighbourhood, was only mixed when zooming out enough. That the vast majority of non-white children in the neighbourhood I grew up around, some of whose parents seemingly didn’t speak Dutch at all, lived in those houses. That the few kids with single mothers I remember, lived in those parts of the neighbourhood. That the families and children that caused the most ‘trouble’ lived in that inverted L. And that some of the families I already then realised were poorer than mine, lived on the left side of the square, and alongside the tramway track.

The square on which I grew up on is in many ways a real-life metaphor for the city of Amsterdam as a whole, with the differences between the square’s left and right sides being parallel to those found between the city’s periphery and centre. Over the last decade or so, the differences between these have been increasing, both socio-economically and in terms of vulnerability of inhabitants, as well as in terms of liveability. This has been linked to a shift occurring in the nature of social housing, known as residualisation: “the process whereby public housing [and other social housing] moves towards a position in which it provides only a ‘safety net’ for those who for reasons of poverty, age or infirmity cannot obtain suitable accommodation in the private sector” (Malpass & Murie, 1982: p. 174). Through this process, the most vulnerable households in the city are increasingly concentrated in the neighbourhoods with the highest shares of social housing, and increasingly inhabited by them alone. This development risks both increasing spatial inequality and segregation along socio-economic and socio-cultural lines, but also has been found to have a detrimental effect on the liveability of these neighbourhoods. With awareness of this process and its effects already high among stakeholders, and calls for action increasing, this thesis seeks to
contribute to the current discussions by updating, bringing together and complementing evidence on both the process of residualisation and its effect on neighbourhood liveability itself, as well as the policy and practices used in response to it. The latter will be focus of this thesis’s main research question: “how can the effects of residualisation on the liveability of housing corporation neighbourhoods in Amsterdam be mitigated?”. To answer this main research question however, the following sub questions will also be looked at:

❖ What are the current state of, and trends in residualisation in housing corporation neighbourhoods in Amsterdam?

❖ In what ways is residualisation affecting liveability in housing corporation neighbourhoods in Amsterdam?

❖ What are possible explanatory factors for differences in the effects of residualisation on liveability among housing corporation neighbourhoods in Amsterdam?

To answer these questions, the research follows what could be described as a three-phase structure. In chapter 4, mostly relying on data from the 2019 round of the biannual ‘Living in Amsterdam’-survey [Wonen in Amsterdam; WiA], the first and second of the aforementioned sub-questions are explored, using several quantitative research methods. In chapter 5, five neighbourhoods, including two outside the city of Amsterdam itself, are selected based on several characteristics. Lastly, chapter 5 will discuss the results of several interviews conducted with professionals working in these neighbourhoods on the second and third of the research’s sub-questions, as well policy and practices. These interviews form the basis for the policy recommendations made in chapter 6, which will be the answer to the thesis’s main research question. The overall research design and methodology of each phase is described in more detail in chapter 3. Before doing all of this however, chapter 2 provides the reader with an extensive literature review on the history of both residualisation and Dutch social housing, as well as existing literature on the effect of the former on liveability and (in)equality, including in the case of Amsterdam specifically.

The reason why I probably never consciously noticed the now obvious differences between the right and left sides of the square I grew up on, is the fact that all children from all over the neighbourhood used to play on the playground in front our house. That children from both sides of the square went to the same primary school as I did, or were even in the same class. That, at least from the perspective of my younger self, there never was an ‘us’ and ‘them’ dividing the kids
living in ‘the White Houses’ – as our little neighbourhood was uninspiringly called by the local children. In that sense, the square that I grew up on is perhaps not a good real-life metaphor for the city of Amsterdam itself, and definitely decreasingly so. Hopefully this thesis will help untangle some of the problems associated with the residualisation of social housing in Amsterdam, and perhaps beyond, and in any way help those working to prevent this city from falling into the two suggested in its title: one for the affluent and one for the poor; one for the secure and one the vulnerable; one for the haves and one for the have-nots. As I am writing this at my parental kitchen table, I can actually see and hear the children playing on the playground in front of our home. Although I guess there are children there from both sides of the square, there is no way to tell. Hopefully that will proof to be a fitting, real-life metaphor for Amsterdam’s future.

*Figure 1* Snapshot from map of corporation ownership in Amsterdam, available at https://maps.amsterdam.nl/afwe_2019/
2. KEY CONCEPTS & EXISTING EVIDENCE

In this chapter some key concepts will be discussed, as well as existing evidence on several of the processes and relations under study, as found in the literature for Amsterdam specifically, the Netherlands, as well as other, international contexts. These will also be linked to processes, trends and phenomena that previous research has found to be related to those studied in this thesis. Looking at the latter did not only help guide the research, but is also deemed necessary to adequately analyse, interpret and understand the results obtained, and embed them within a greater body of academic knowledge, concerning a broader array of related topics.

2.1. Residualisation, spatial segregation & neighbourhood liveability

2.1.1. Residualisation

The concept of residualisation was first developed in the United Kingdom around 1980, to describe changes in ‘council housing’ i.e. public housing built and owned by local government. The culmination of a paradigm shift in governments’ role in housing provision was the 1980 Housing Act (Ronald, 2013), implemented one year after Margaret Thatcher started her first term as the country’s prime minister. Giving tenants of council housing the right to buy the house they were living in, it led to particularly better-off tenants leaving the sector, taking with them some of the relatively ‘better’ dwellings, which “effectively polarized and stigmatized the sector, justifying deeper transformations in the regulation of social landlords and reducing funding for the sector” (Ronald, 2013, p. 2). This process, also seen in other parts of Western Europe, has been described as that of formerly public housing becoming social housing i.e. that of moving from a 20th century welfare state model to a neo-liberal post-welfare state model of public housing provision (Malpass & Victory, 2010). ‘Residualisation’ has then been defined as “the process whereby public housing [and other social housing] moves towards a position in which it provides only a ‘safety net’ for those who for reasons of poverty, age or infirmity cannot obtain suitable accommodation in the private sector” (Malpass & Murie, 1982: p. 174). Although the UK might have been the first country where this process started taking place and was identified, it has remained far from the only one, with similar trends taking place from the 1980’s onwards in many Western European countries e.g. Sweden (Borg, 2018), Ireland (Murray & Norris, 2013) and the Netherlands (Musterd, 2014; Schutjens, van Kempen & van Weesep, 2002; Roland, 2013; Boterman, Manting & Musterd, 2020). Pearce and Vine (2013, p. 658-9) distinguish several common (although not necessary) features of residualisation, drawn from early studies done in the UK:
The changing characteristics of tenants, primarily in declining income and rising levels of unemployment and inactivity compared to the population as a whole (Hills, 2007).

- A decline in the size and quality of available social housing (Clapham and McLennan, 1983).
- More restrictive allocation policies and declining state investment (Malpass, 1983).
- Decline in how tenure is viewed by both tenants and society as a whole, potentially leading to stigma and social exclusion (Forrest & Murie, 1983).

The first is the most important and ‘defining’ of these, as also made apparent by the definition given earlier. However, these features are to a large extent intertwined, begging the question what are the primary causes of these coinciding developments. Pearce & Vine (2013) state that in the UK’s case “residualisation has occurred through a wide range of interlinked influences, but broadly speaking the process has been driven by tenure restructuring, compounded by social and demographic factors, and supported by government policy” (p. 659). In doing so they however seemingly downplay the role of government policy to being merely ‘supportive’ to the process, suggesting that tenure restructuring i.e. the rise in owner-occupation and decline of the private-rented sector was not in many ways driven by government policy too. Placing the changing role and nature of public housing within a broader context of a paradigm shift vis à vis the post-war welfare state, Malpass & Victory (2010) assert that “the history of social housing since the 1970s needs to be seen as the construction of a new model, located within a different, modernised, welfare state, based on a freer and more open economy, a greater role for private markets, a reduced role for the state in key areas, heavier emphasis on individual choice and responsibility, and a more diverse pattern of service delivery organisations” (p. 8). Not specifically referring to the British context, Schutjens, van Kempen & van Weesep (2002) go a step further, by stating that residualisation itself “has wider implications than just for the housing agenda: it reflects on the redefinition of the welfare state” (p. 646). Active efforts to reduce the public housing stock (like the 1980 Housing act’s ‘right to buy’), decreased funding of social housing, and policies stimulating and facilitating the growth of especially the owner-occupied sector, have all been rudimental drivers of residualisation in the UK—including indirectly, through tenure restructuring (Ronald, 2013)—and can all be seen as part of this redefinition of the welfare state as described by Malpass & Victory (2010). Unsurprisingly then, other authors have expanded the notion of residualisation to also describe the design of social housing policy frameworks, implicitly affirming that residualisation as a process is, at least to a large extent, the intended consequence of ‘residual’ social housing policy. In analysing social housing policy frameworks for the then 27 EU member
states, Ghekière (2008) divides these using a typology consisting of three underlying aims, or political ‘conceptions’ of social housing: residual, generalist and universal. Table 2.1. provides a slightly shortened version of Ghekière’s, summarising the main characteristics of the three types. Within this table, residualisation on the policy level can be understood as the process of political perceptions, policy, and legal frameworks concerning social housing moving from right to left, towards being fully ‘residual’.

<table>
<thead>
<tr>
<th></th>
<th>Residual</th>
<th>Generalist</th>
<th>Universal</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target groups</strong></td>
<td>Deprived households and/or households otherwise excluded from the private housing market</td>
<td>Deprived households and/or households otherwise excluded from the private housing market</td>
<td>All households</td>
</tr>
<tr>
<td><strong>Aim</strong></td>
<td>To respond to private housing market exclusion of those in need</td>
<td>To respond to difficulties in accessing the private housing market</td>
<td>Access for all to decent housing</td>
</tr>
<tr>
<td><strong>Characteristics of the housing market</strong></td>
<td>• Strong predominance of owner-occupied sector • Weak deregulated private-rented sector</td>
<td>• Predominance of owner-occupied sector • Predominance of private sector within rental market</td>
<td>• Weak owner-occupied sector • Existence of a regulated private-rented sector • Predominance of social sector within rental market</td>
</tr>
<tr>
<td><strong>Allocation of social housing</strong></td>
<td>Direct allocation by public authority</td>
<td>Regulated allocation by property owner • Priority criteria below income ceiling</td>
<td>Allocation by waiting list</td>
</tr>
<tr>
<td><strong>Pricing policy</strong></td>
<td>• Non-profit rents or dependent on household income • Social assistance</td>
<td>• Capped rents or dependent on household income • Targeted housing benefits (dependent on income)</td>
<td>• Non-profit rents • Targeted housing benefits • Guarantee of paying rents for the least well-off</td>
</tr>
<tr>
<td><strong>Country examples (EU)</strong></td>
<td>• United Kingdom • Ireland • Baltic States</td>
<td>• Germany • Belgium • France • Italy • Finland</td>
<td>• Denmark • Sweden • The Netherlands (but very specific context)</td>
</tr>
</tbody>
</table>

*Table 2.1.* Classification of social housing systems in the EU into three types. Adapted from “Le développement du logement social dans l’Union européenne” by Ghekière, L., 2018 Recherches et Prévisions, 94, p. 24.

### 2.1.2. Residualisation & neighbourhoods: segregation, spatial inequality & liveability

In the previous subsection, residualisation was primarily discussed as 1) a change in political perception, policy and legal frameworks governing social housing, and 2) the (consequent) change in the demographic make-up of its tenants. Despite its potentially negative effects for those
households who’s access to the sector declines through the former of these, it might be argued that low-income and/or vulnerable households that do still meet more stringent eligibility criteria are not negatively affected by this process. Two reasons why this might not be the case were already mentioned i.e. a decline in the size and quality of available social housing (Clapham and McLennan, 1983), and a decline in how tenure is viewed by both tenants and society as a whole, potentially leading to stigma and social exclusion (Forrest & Murie, 1983). Especially the latter of these is tied to residualisation also taking place at a third level: that of neighbourhoods. As social housing is in most cases not spread out evenly over urban areas, its changing demographic make-up spills over into changing that of neighbourhoods, leading to increased concentrations of poor and otherwise vulnerable households in certain areas. Some authors have described increasing spatial concentrations of poverty in rather apocalyptic terms, speaking of “isolated territories, viewed by outsiders and insiders as social purgatories, urban hellholes, where only the refuse of society would accept to dwell (Wacquant, 1996, p. 125)” and "black holes of human misery in the global economy" (Castells, 1996, p. 2). Whether residualisation of social housing will lead to the emergence of areas that would fit these descriptions is debatable, and highly dependent on local context e.g. government interventions on the neighbourhood level, the extent to which social protection systems prevent individual households from falling into poverty etc.. Nonetheless, residualisation of social housing can drive or accelerate a process of increasing spatial segregation among the affluent and the poor, the secure and the vulnerable, the have and the have-nots.

Increases in spatial segregation are seen in many Western European cities (Costarelli, Kleinhans & Mugnano, 2019). In the literature, residualisation of social housing is often named as at least one of the causes for this, but other drivers of this increasing urban segregation have also been put forth. For example, the changing industrial structure of (Western European) global cities, a central element of the ‘global cities thesis’ (Brenner, 1998; Hamnett, 1994), which argues that the ‘globalisation’ of certain cities leads to increased polarisation and socio-spatial segregation in their occupational and income structures. These global cities become part of a “new international division of labour, acting as command and control centres for transnational and multinational corporations and finance capital and providing a crucial infrastructure of corporate business services” (Hamnett, 1994, p. 401). This, together with a decrease in skilled labour jobs in manufacturing within the post-industrial developed world and these cities in particular, leads to a relative growth of both high-paid professional jobs and low-paid service jobs needed to facilitate the former, thus increasing socio-economic polarisation. This then is reflected in increased spatial segregation between these ‘poles’ (Hamnett, 1994; van Gent & Musterd, 2016). Based on the work of Bordieu (see for example Bourdieu & Passeron, 1990), Boterman, Musterd & Manting (2020)
add to this the coinciding change in class structures within these increasingly knowledge-based urban economies, where distinctions in cultural capital and level of education are becoming as important as more traditional socio-economic class distinctions. Given the more urban orientation of the new urban middle-class (Boterman, Musterd & Manting, 2020), and its desire for socio-cultural distinction not matching the post-war uniformity of many social housing neighbourhoods (Musterd, 2014), other groups are increasingly pushed to the fringes of many cities, as older inner city neighbourhoods become increasingly unaffordable due to ever-increasing demand: a process commonly known as gentrification. On the other end of the socio-economic and socio-cultural spectrum a similar self-selection finds place, albeit not primarily along socio-cultural class lines, but ethno-cultural ones (Bolt, van Kempen & van Ham, 2008), with ethnic minorities self-selecting into certain neighbourhoods. This dynamic is however also found to often go both ways, with part of the ethnic majority preferring to not live in neighbourhoods where the share of ethnic minority households is relatively high (Semyonov, Glikman, and Krysan, 2007).

The increase of socio-economic and socio-cultural segregation caused both by the residualisation of social housing itself and these other, coinciding processes, is not only a potential problem for urban or even national social cohesion (Costarelli, Kleinhans & Mugnano, 2019), but also for equality, both in terms of opportunity as well as direct well-being. The first of these has been studied quite extensively in multiple dimensions, and has been linked to so-called ‘neighbourhood effects’ on individuals socio-economic achievements (Galster, 2014; van Ham & Manley, 2015). Galster & Sharkey (2017) also refer to this as the ‘spatial opportunity structure’. The ways in which this would affect individuals’ achieved (socio-economic) status is visualised in figure 2.1. In summary, the literature posits that neighbourhood characteristics affect these socio-economic outcomes through a variety of direct (health & safety risks, networking & job opportunities, differences in quality of schools) and indirect ways (e.g. socio-cultural influences ‘molding individual volition’) (Galster & Sharkey, 2017). Although some of it contested (van Ham & Manley, 2015), ample evidence has been found on the effects of neighbourhood characteristics on outcomes in for example education (Nieuwenhuis & Hooimeijer, 2014), employment and income (Sari, 2012; Damm, 2014) and crime (Livingston et al., 2014), in different European city contexts. Given that especially young people’s and children’s opportunities are affected by these neighbourhood characteristics (Galster & Sharkey, 2017), and the negative effect on spatial mobility later in life found for children growing up in poorer neighbourhoods (Gustafsson, Katz &
Österberg, 2016), residualisation and other drivers of socio-economic segregation are likely to perpetuate or even aggravate inequality over generations.

In a more direct way, individuals’ well-being is affected by those neighbourhood characteristics that have been described as indicators of neighbourhoods’ ‘liveability’. ‘Neighbourhood liveability’ is a broad and vague concept, described by some as a “container concept” of sorts (Beuzenberg, Karatas & Lustenhouwer, 2018). The developers of the Dutch Ministry of Internal Affairs commissioned Liveability Barometer [Leefbaarometer] define liveability rather loosely, as “The extent to which the living environment meets the conditions and needs set to it by man” (Leidelmeijer & van Kamp, 2003, p. 59). Based on an extensive review of the international literature on the topic, they conclude that a definitive list of domains, let alone indicators, that are both necessary and sufficient to capture liveability is neither feasible nor desired. This largely due to the subjective and context-dependent nature of the concept, that follows from its definition. In many cases then, “the indicators are chosen first and then gathered under the liveability ‘umbrella’, rather than following from a distinct conceptual framework” (Lewiss & Hermann, n.d., p. 10), with these choices often being driven by priorities set out by policymakers instead. However, these priorities, qualitative research, and investigations on the correlation between inhabitants’ reported satisfaction and objective neighbourhood characteristics show at least some overlap on certain dimensions and indicators, among which: safety and crime, social cohesion, and certain characteristics of the physical environment e.g. green spaces and cleanliness (Leidelmeijer & van Kamp, 2003; Lewis & Hermann, n.d.; National Research Council, 2002; Booi, de Graaf & de Grip, 2020). All of these are at least to some extent linked to the socio-economic status of a neighbourhood’s population. Unsurprisingly then, some of these have already been found to be correlated to the amount of social housing and the residualisation thereof, in both the Netherlands.
(Leidelmeijer, van Iersel & Frissen, 2018, 2020) and Amsterdam specifically (Leidelmeijer & van Iersel, 2019; Booi, de Graaf & de Grip, 2020), as will be discussed in more detail in the following section. The increasing socio-economic spatial segregation found in many Western European cities, together with the correlation between the consequent changes in characteristics of neighbourhoods’ population and certain indicators of liveability, can then lead to a self-accelerating vicious cycle: households that can afford to live somewhere else do not want to live in certain ‘bad’ neighbourhoods (anymore) because of low actual and/or perceived liveability, increasing the share of the least well-off in these neighbourhoods, which then potentially worsens the actual and/or perceived liveability, and so on (Leidelmeijer, Marlet & van Woerkens, 2016; National Research Council, 2002). This goes to show that it is not only neighbourhood liveability that is likely to be affected by residualisation and other drivers of spatial segregation, but also the other way round.

2.2. Social housing, residualisation and neighbourhood liveability in Amsterdam and the Netherlands

Over the course of the last century, housing corporations have played a pivotal role in urban development, public housing, and the Dutch housing market, in Amsterdam in particular. To bypass the specific nature of Dutch housing corporations e.g. their history, relation vis-à-vis the state etc., would take away much of the desired depth and nuance to this thesis’ findings and discussion on some of the problems they currently face. Although these problems are similar to those faced in public and social housing elsewhere, to simply call corporation housing either public, or social housing would be an oversimplification of the policy context within which this thesis seeks to contribute to solving those problems. In the Netherlands, social housing is commonly understood to be housing owned by housing corporations and to which rent regulation applies. The latter is dependent on a dwellings ‘points’ within the national administrative system [woningwaarderingsstelsel], a fourth of which is determined by the dwellings market value [WOZ-waarde], the remainder depending on certain characteristics of the dwelling. If rent regulation does indeed apply, rents are mandated to be below €737,14 per month (2020). Despite roughly half of the dwellings owned by housing corporation not falling within this category based on their point value, most of these are still rented out under social contracts voluntarily (Schilder & Scherpensisse, 2018). Concretely, this is done by renting out dwellings at a so-called ‘aim-rent’ [streefhuur], which is decided upon percentage of what is known as the ‘maximally reasonable rent’, which in turn is a derivative of the dwelling’s earlier mentioned point value. One of the main reasons this is done is
the corporations’ commitment to providing affordable housing, following the corporations’ historic role as public housing providers – even though they can hardly be said to be strictly ‘public’ anymore. To help better understand the current role and raison d’être of the corporation sector, this subsection will start by providing a brief history, and discussing the sector’s position, both legally and within the Dutch and Amsterdam housing markets. After that some of the recent developments on these housing markets are discussed, which are a key component in understanding the drivers behind the processes under research in this thesis. Lastly, and most importantly, existing evidence for residualisation of the sector in the Netherlands and Amsterdam will be discussed, as well as for its spill-over effect on neighbourhoods’ demographic make-up and liveability.

2.2.1. A brief history of housing corporations in the Netherlands: from VAK to the 2015 Housing Law

Following a similar trend to that in many other Western European countries (Ronald, 2013), the first Dutch housing corporations were established in the second half of the nineteenth century by groups of wealthy philanthropists, out of concern for the poor living conditions of the growing urban working class. The ‘Association for the benefit of the Working Class in Amsterdam’ [Vereniging ten behoeve van de Arbeidersklasse te Amsterdam; VAK], established in 1852, would be the country’s first, soon followed by similar initiatives both in Amsterdam and other cities in the country. In 1901 the first Housing Law [Woningwet] was established, marking the beginning of active government interference in the sector, and allowing corporations to loan money from the government at very low interest rates (Musterd, 2014; Tweede Kamer, 2015; Roland, 2013; Hoekstra, 2017). It is important to note that at this time corporation-owned housing was not targeted towards the poorest or most vulnerable in society at all: most of it was meant for ‘educated workers’. The poorest households would in most cases not even have been able to afford the rents, being housed in government-owned council housing instead (Cornelissen, 2019). Around the beginning of the Second World War, the housing corporations had a combined market share of around 10% (Beekers, 2012). The real boom of the sector would however start in the first decades after the war, amid the housing crisis the war itself and the following baby boom had caused, and the establishment of the welfare state (Musterd, 2014): by 1970 the sector’s market share had grown to 31% nationally (van Kempen & Priemus 2001). In this period the government “plans, subsidises, divides and monitors” the construction of corporation-owned housing, up until a point where “little remained of the private character of the corporations” (Tweede Kamer, 2015, p. 5) and they were basically “reduced to implementing bodies of central government” (Hoekstra, 2017, p. 32).
This period also saw more direct ownership of housing by the government in the form of council housing, which in 1970’s comprised 12% of all housing in the country. In the decades after, this share steadily declined however, mostly by merging council housing and housing corporations, or even establishing new housing corporations to take over the management of former council housing (Musterd, 2014). Still, targeting in this period was not exclusive to low-income households, some larger early projects specifically targeting the skilled labour force instead (Schilder & Scherpenisse, 2018; Musterd 2014; Schutjens, van Kempen & van Weesep, 2002). Traditionally this has led to a relatively high socially mix within corporation neighbourhoods (van Kempen & Priemus, 2001).

As already touched upon in the previous section, the late 1970’s saw the international rise of a new dominant economic paradigm: neo-liberalism. Most famously embodied by ‘Reaganomics’ in the US and ‘Thatcherism’ in the UK, this new paradigm soon found its way across pond and channel to much of Western Europe, including the Netherlands. Amid the consequentially changing perceptions on the welfare state and growing concerns over government spending, the late 1980s saw a shift in government’s approach to its role in (public) housing provision (cf. the Ministry of Housing, Spatial Planning and the Environment’s white paper on ‘housing in the 1990’s’ (Ministerie van VROM, 1989)). It was also in this period that means-targeting surfaced, as to more efficiently allocate the spending of ‘social capital’ only were it was deemed most necessary (Cornelisse, 2019; Schilder & Scherpenisse, 2018). From 1990 onwards “neo-liberalism spread like wildfire” (Musterd, 2014, p. 469), resulting in the housing corporations first becoming administratively independent from central government in 1993, and financially independent from 1995 onwards (van Kempen & Priemus, 2001; Conijn, 2005). Concretely this meant that from then onwards, the housing corporations had to use their own reserves for maintenance and renovation, and find funding for new construction on the capital market (van Kempen & Priemus, 2001). Through so-called ‘grossing’ ['brutering'], the government had paid out all discounted future subsidies lump sum, while the corporations immediately payed off all their outstanding loans to the government (van der Veer & Schuiling, 2005; Schulte et al., 2015). This led to a huge net increase of the corporations’ reserves which, together with ever increasing property values, made the housing corporations wealthy organisations (Schilder & Scherpenisse, 2018; Hoekstra, 2017).

Despite this privatisation, government control through regulation and monitoring of the sector remained very strong. Also the financial ties between the government and the corporations were far from completely severed, with the government backing up loans, still subsidising some projects, and municipalities giving discounts on land purchases by the corporations (Schilder & Scherpenisse, 2018: Eskinasi et al., 2012). Because of this, the European Commission informed the
Dutch government that the current structure of the corporation sector and its relation to the government was not likely to meet the new EU regulations on state aid in 2005 (European Commission, 2005). To meet these, it was recommended that: 1) the corporations should administratively separate their activities concerning ‘services of general economic interest’ (SGEI) from their other activities, so government support could be exclusively targeted to the former; and 2) there should be a “limitation of social housing to a clearly defined target group of disadvantaged citizens or socially less advantaged groups” (European Commission, 2009, p. 9). In as far as corporations’ activities concern the latter of these recommendations, they would be considered SGEI-activities, and therefore excluded from rules on state aid. Largely due to these recommendations, but also several scandals concerning the (financial) management and commercial activities of some corporations¹ (Rijksoverheid, 2015; Schilder & Scherpenisse, 2018) changes to the system were implemented from 2011 onwards (Hoekstra, 2017), and solidified and amended in 2015 by a new Housing Law, going into effect 114 years after the first one in 1901. It clarified and demarcated the legal obligations of the housing corporations, and put into law regulations concerning corporations’ activities, financial management, and housing allocation. Some of the key components² can be summarised as follows:

- **‘Appropriate Assignment’ [Passend Toewijzen]:** at least 80% of released social housing should be assigned to households with a yearly income below €39.055 (2020 prices, indexed every year), the so-called ‘EU-limit’, and 10% may be assigned to households with a yearly income above this threshold, up till €43.574 (2020 prices). The remaining 10% may be allocated freely, but preference has to be given to individuals that cannot obtain suitable accommodation in the private sector e.g. due to physical or mental disabilities (Rijksoverheid, 2015). This is also known as the 80-10-10-rule. Furthermore, 95% of dwellings with a rent below the so-called ‘capping limit’ [aftoppingsgrens] should be allocated to households eligible to receive income-dependent housing allowance, ensuring that households with the lowest incomes are “housed in the cheapest segments of the social rental dwelling stock in order to limit the government’s expenses on housing allowances “(Hoekstra, 2017, p. 35).

- **Liveability:** the 2015 Housing Law limited the amount of money that could be spent on the liveability of their property and its surroundings, setting a fixed maximum amount per rent-

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¹ The most famous being that of Vestia, the biggest housing corporation at the time managing 80,000 dwellings, losing almost 2 billion Euros due to irresponsible speculation with financial products (Hoekstra, 2017).

² What is a key component, is of course partially a matter of perspective; those listed here are at least key components in as far as they are the most relevant to the topics this thesis is concerned with.
regulated dwelling. It also demarcated what could be considered investments in liveability, and what could not (anymore) (Beuzenberg, Karatas & Lustenhouwer, 2018).

- **Market testing** [Marktoets] for non-SGEI activities: Some minor exceptions notwithstanding, housing corporations are only allowed to perform non-SGEI activities if no private parties are interested and upon request of the municipality, which has to perform a market test to see if the former is indeed the case (Rijksoverheid, 2015).

- **‘Performance agreements’ [prestatieafspraken] with both municipality and tenants organisations**: the housing corporations have to agree to the municipality on certain performance targets, in accordance with the municipality’s housing vision. These can concern e.g. the construction of new social housing, desired development of the housing stock, affordability and accessibility of the housing stock, accommodating certain target groups, and the quality and liveability of the dwellings, and their surroundings (Rijksoverheid, 2015). In setting up these agreements, also renters organisations have a voice.

Lastly, not part of the 2015 Housing Law but very much part of the same ‘wave’ of changes to the legal frameworks governing Dutch social housing, are the income dependent rent increases that were introduced in 2013. These ensured that “households that did not belong to the target group of the housing associations could get a much higher yearly rent increase, up to 6.5% (depending on the year and the household income), than households that did belong to this target group” (Hoekstra, 2017, p. 34), effectively giving the corporations a new tool to push out the former to make way for the latter.

### 2.2.2. The Dutch & Amsterdam housing markets and the corporation sector

Housing prices in the Netherlands have steadily increased from the 1980s onwards (Aalbers 2015), generally following the same trend as in most other advanced economies (Lennartz, Baarsma & Vrieselaar, 2019). Since bottoming-out in 2013 as a consequence of the global financial crisis, recovery has taken place in different ways and at substantially different rates in the countries major urban areas compared to more peripheral housing markets (Lennartz, Baarsma & Vrieselaar, 2019; Nijskens & Lohuis, 2019). This is especially true for the country’s ‘hottest market’: in 2019 housing prices in Amsterdam were not only already 55% higher than at their low-point in 2013, but also 30% higher than pre-crisis prices in 2008 (Lennartz, Baarsma & Vrieselaar, 2019). Although not as dramatic as in the case of Amsterdam, similar trends of divergence can be seen in the housing markets of other major cities in the country, most notably in Rotterdam and Utrecht (Nijskens &
Lohuis, 2019). Lennartz, Baarsma & Vrieselaar (2019) ascribe the rise of these ‘hot residential property markets’ to three main causes:

1. Housing production falling to an all-time low during the 2008 financial crisis, especially so in urban areas, because land there is more expensive and scarcer, leading to reluctance from investors.

2. High migration rates in cities because of their position as knowledge-based economy hubs (see also the ‘global city thesis’ mentioned in section 1.1.2.: Brenner, 1998; Hamnett, 1994). After the 2008 financial crisis this has accelerated considerably, also because knowledge-intensive sectors recovered and fared better than other sectors, that are spatially less concentrated or more so outside urban areas. Nijskens & Lohuis (2019) also note that the fact that overseas migrants tend to settle in urban centres and the higher share of young households increasing natural growth in these areas, leading to even greater divergence in overall growth rates over regions: Since 2010, the urban population growth rate has been three times higher than the nationwide average, already being higher than that of the rest of the country since 2005. (Netherlands Environmental Assessment Agency [PBL]/Statistics Netherlands, 2016)

3. The rise of domestic buy-to-let investors

Despite the unfolding economic crisis caused by the COVID-19 pandemic, the overheating of the Amsterdam housing market is only expected to slow down, and not entirely cool down the coming years (van den Eerenbeemt, 2020). The combination of these trends in housing prices on the one hand, and stricter allocation policies in the corporation sector since the 2015 Housing Law on the other, are increasingly detrimental to the housing opportunities of especially young and/or middle-income households (Boelhouwer, 2019). Not being eligible for social housing and lacking the resources and/or desire to buy, they increasingly are stuck ‘between two stools’, in an overheated, very expensive private-rented sector (Boelhouwer, 2019; Nijskens & Lohuis, 2019; van Gijzel, 2018), or not even able to leave their parental home or student housing (Hochstenbach, 2019). There has been much debate in recent years over the role the corporation sector could and should play in alleviating the current housing crisis (van Gijzel, 2018; Lennartz, Baarsma & Vrieselaar, 2019; Schilder & Scherpenisse, 2018; Vlak et al., 2017). Although smaller than it used to be due to developments described in the previous subsection, the corporation sector still takes up a large share of the total housing stock, making changes in the sector’s size, allocation regulations etc. an

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3 The lack of desire to buy whether a household has enough resources to do so or not, has been partly ascribed to the flexibilization of the labour market, ‘flexi workers’ being more likely to prefer rental housing compared to households in permanent employment (Boumeester & Dol 2016; van Gijzel, 2018; Nijskens & Lohuis, 2019).
essential part of any attempt to reform these current flaws out of the Dutch housing market, particularly in Amsterdam and other large cities. With roughly 2.1 million dwellings nationally being owned by housing corporations and currently rented out under rent-regulation (Schilder & Scherpenisse, 2018), or roughly 30% of the total housing stock (Costarelli, Kleinhans & Mugnano, 2019; Boelhouwer, 2019), the Dutch ‘social housing sector’ is the largest in all of Europe (Ronald, 2013; Pittini et al., 2017). In the larger cities i.e. where these developments are most extreme and worrying, this share is even higher, up to around 40% in Amsterdam and Rotterdam (Nijskens & Lohuis, 2019).

In figure 2.2 the recent developments in the Amsterdam housing market are displayed. As can be seen in both figure and accompanying table, despite it still being the biggest of all three sectors, the corporation sector’s share of the total Amsterdam housing stock shows a steadily declining trend. This both at the expense of the owner-occupied sector and, especially more recently, the private-rented sector. The share of dwellings to which rent regulation applies is

![The Amsterdam housing market, 2011-2019](image)

**Figure 3** Changes in market shares of different tenure types and social contracts within the Amsterdam housing market, 2011-2019. Own computation, using data from the Dutch government’s Key Register on Addresses and Buildings [BAG] (shares of total housing stock by sector), WiA-survey data (rent-regulation) and Netherlands Statistics (low-income households), as found in the BBGA (cf. section 3.1)

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4 Social housing comprising for example 19% of the total housing stock in France, 15% in the UK and 5% in Germany (Whitehead et al., 2017).

5 This is in part due to housing corporations Amsterdam, unlike in most of the country, actually still expanding their stock during the 1990’s, by on a large scale buying up badly maintained private-rented dwellings and renovating them.
declining at an even faster rate than the corporation sector alone, as the share of private sector rent-regulated dwellings is also declining, despite the recent growth of that sector. The consequence of these trends become clear when compared to the barely changing share of households with an income within the lowest two quintiles of the national income distribution i.e. low-income households according to the definition used by Netherlands Statistics, which roughly coincides with the amount of households in the city with an income below the EU-limit: their share of the total population only went down roughly one percent from 2013 to 2019, from 48 % to 47% (Booi, de Graaff & de Grip, 2020). Even if all social housing would indeed be occupied by households with an income below the EU-limit, still roughly 10% of this group would have to find housing in the other sectors, most likely in the (rent-regulated) private-rented sector. A more flexible allocation of corporation-owned housing as suggested by Vlak et al. (2017) might help some middle-income households, but would on the other hand further limit the steadily decreasing options for lower-income households. Although perhaps already often impossible to find affordable and suitable housing in the private sector for these middle-income households, this will be even more so for lower income households, and, granted these housing market trends continue, increasingly so.

2.2.3. Residualisation of social housing and neighbourhoods in Amsterdam

Given the trends described, being in summary:

❖ The increased targeting in the allocation of social housing to low(est)-income and/or vulnerable households;
❖ The declining share of social housing as a share of the total housing stock, while the share of those households having an income below the EU-limit remaining relatively constant overtime;
❖ The increasing housing prices, making it increasingly impossible for low-, but also middle-income households to find appropriate accommodation in the private sector,

it is no surprise that social housing i.e. corporation-owned housing has been found to move from once housing a large and socio-economically diverse share of the population, towards a position as the sole refuge of low income, and/or otherwise vulnerable households, and them alone, both within Amsterdam (Boterman, Musterd & Manting, 2020; Musterd, 2014; Leidelmeijer & van Iersel, 2019) and the Netherlands in general (Leidelmeijer, van Iersel & Frissen, 2018, 2020; Boelhouwer, 2019; Ronald, 2013). Given the policy changes implemented by the government over the last few decades, this is not simply an accident, but the intended consequence of these
subsequent changes, as it was in the case of the UK (cf. section 2.1.1). Looking back at table 2.1., note that Ghekière classifies the Netherlands as having a universal conception of social housing, albeit in a “very specific context”\(^6\). This was in 2008 however. Although already not archetypically universal back then according to Ghekière, the Dutch approach can hardly be deemed universal anymore now, as was seen at the end of section 2.2.1. If anything, recent changes have pushed the Dutch social housing system to be more ‘generalist’ within Ghekière’s typology, e.g. by introducing stricter allocation regulations, introducing an income ceiling as primary eligibility criterion, the steadily decreasing predominance of the sector within the rental market, and a general moving away from the idea that the state should still play its once very active role in providing “Access to decent housing for all”. Understanding the three types to be located on a continuum however, it is still moving towards a more and more residual one, making clear that policy-level residualisation has definitely been taking place over the last decade(s). Given the steady change of the Dutch social housing system towards a more residual one, it should come as no surprise that the residualisation of its tenant population is following suit as a consequence. Although this population still remained relatively mixed for a long time, tendencies towards residualisation in the income distribution of tenants have already been noted from the 1980’s onwards (Schutjens, van Kempen & van Weesep, 2002). This goes to show that some part of the residualisation process is perhaps not caused by more recent changes in the social housing system itself, but also the increased accessibility of the owner-occupied sector to many households over the last decades, which itself can be partly attributed to governments increased prioritisation of this sector (Aalbers, 2004; Musterd, 2014).\(^7\) However, this effect should also not be exaggerated, as the 1980’s also saw the first changes in allocation regulations (Leidelmeijer, van Iersel & Frissen, 2018) and the taking over of former council housing by the corporations, including its more vulnerable inhabitants (cf. supra). In a large study done on commission of the corporation sector, Leidelmeijer, van Iersel & Frissen (2018) note that despite the steady decline in size of the corporation sector since the 1990’s, the numbers of very low income households (first quintile) entering the sector has remained stable in absolute numbers. As a result, their numbers have steadily increased as a share of those entering the sector, 

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\(^6\) It might be interesting to note that Ghekière’s classification of these EU countries’ social housing systems coincides with Esping-Andersen’s (1990) famous classification of different types of welfare states. With the Netherlands already being classified by Andersen as a hybrid between the corporatist and social-democratic models of the welfare state, it is perhaps unsurprising that it’s social housing system also can be seen as a hybrid between the parallel generalist and universal categories. The move away from purely social-democratic i.e. universal values and frameworks in the Netherlands has already been linked to a move towards ‘modern-corporatism’ of the Dutch welfare-state from the 1980’s onwards (Hoekstra, 2003).

\(^7\) The most well-known and contested of the policy instrument to stimulate the owner-occupied sector is the Mortgage Interest Tax Relief [hypotheekrenteafrecht]. Conijn (2008) has calculated that this costs the state 14 billion euros a year, leading to a ‘subsidy’ for home-owners more than fourfold that of low-income renters through housing allowances (roughly 3 billion a year).
leading to these households making up more than half of all new tenants from 2006 onwards. Also including those in the second quintile of the national income distribution, up to 90% of those entering the sector in 2015 were low-income households, and roughly three quarters of all tenants. After 2015 i.e. the year the new Housing Law went into force, these trends have further accelerated (Leidelmeijer, van Iersel & Frissen, 2020). The increased role of Dutch social housing as a “safety net for those who for reasons of poverty, age or infirmity cannot obtain suitable accommodation in the private sector” (Malpass and Murie, 1982: p. 174.) becomes even more apparent when looking at other indicators of ‘vulnerability’. Leidelmeijer, van Iersel & Frissen (2020) found that the odds of occupants of social housing having low educational attainment, bad health or chronic health conditions, being dependent on social assistance and being a single-parent household were all 3 to 6 times higher than for the rest of the population.

In Amsterdam, trends have been largely similar to these national trends albeit slower, in part due to the greater relative size of the sector there (Musterd, 2014), the less rapid decrease of the social housing stock in especially the 1990’s (Musterd, 2014; Aalbers, 2004) and the historically relatively high share of rent-regulated private sector dwellings (Aalbers, 2004). As seen in the previous section, even until quite recently the share of rent-regulated dwellings in the city’s housing stock was higher than that of low-income households. This not only meant that these low income households had more options, including in the private-rented sector, but also that higher income households more often lived in rent-regulated housing, including in the corporation sector. In recent years however 1) the dwindling construction of new social housing by the corporations especially since the 2008 financial crisis (Musterd, 2014); 2) the continued decrease in the share of rent-regulated dwellings, also in the private-rented sector; 3) the ever increasing housing and rent prices i.e. inaccessibility of the private market, and; 4) the policy changes on the national level (cf. section 2.2.1.), are changing the city’s position as a bulwark of socially mixed social housing. Already in 2009, Musterd (2014) found that:

“households with low income, low levels of education, ‘non-native’ background, those dependent on benefits, or with no income, as well as all households of a type other than couple with children [especially single-person and single-parent households], and that do not belong to the 35–44 year age category, have a higher probability of living in public rented housing instead of in owner-occupied situations compared with households with high levels of income and education, those with a job, ‘natives’, couples with children and the 35–44 age category.” (p. 480)

Despite this specific finding not capturing the full extent of residualisation of social housing (see box 2.1.), Musterd (2014) also found that from 1989 to 2009 the percentage of below-median
income households among social housing tenants in the city had risen by 11% (from 67% to 78%). Although this is still less than the national trend, all things considered, Musterd finds that also for the city of Amsterdam “the sector does not seem to be residualised completely, that is, the sector is not the domain of the very weakest households only” (p.473), but “the current tendency continues to be in the direction of residualisation” (p. 474). Conducting a similar study for the Amsterdam Metropolitan Area as they had already done for the country as a whole, Leidelmeijer & van Iersel (2019) also found that from 2012 to 2018 the increase of vulnerable inhabitants i.e. “groups that socio-economically (e.g. very low income, welfare dependent) and/or because of health problems (both physical as well as mental) have a reduced self-reliance” (Leidelmeijer, van Iersel & Frissen, 2018, p. 1) in social housing did also take place in Amsterdam, but was less dramatic than it had been nationally. Nonetheless, among those entering the sector the share of households who earn less than the minimum wage had increased from 55% to 71% from 2007 to 2017. Likewise, where the share of these households among social housing tenants was still 16% higher than their share of the city’s total population in 2007, this had increased to 27% in 2017. Similar to Musterd (2014), this leads them to conclude that, although perhaps not yet to the extent this was found to be the case nationally, in Amsterdam too “the social rented-sector has increasingly become the domain of the lowest incomes” (Leidelmeijer & van Iersel, 2019, p. 3). Furthermore, segregation along socio-economic, socio-cultural and ethnic lines have all been found to be increasing in Amsterdam (Boterman, Musterd & Manting, 2020; van Gent & Musterd, 2016; Slot & Musterd, 2016; van Kempen, Schutjens & van Weesep, 2000) alongside the residualisation of the corporation sector in the city. In as far as cultural capital, level education, and ethnicity are strongly correlated to households’ socio-economic characteristics and vice versa (Schutjens, van

**Box 2.1.: The omission of the private-rented sector in Musterd ‘s (2014) analysis**

It is important to note that Musterd (2014) only compared the characteristics of social housing tenants with households living in owner-occupied dwellings. The reason given for this was that at least on the national level for which the same regression analysis was conducted, the private-rented sector was relatively small (around 10%), and that “the debate merely focuses on the position of public rent relative to owner-occupied housing” (p.476). The first not being the case for Amsterdam (with the private-rented sector taking up almost 30% of the housing stock in 2019, cf. supra), and the second if only therefore not desirable, even if true, these results should be seen as telling only part of the position of social housing in the Amsterdam housing market.
Kempen & van Weesep, 2002; Musterd, 2014), the mutual interplay between these processes and that of residualisation in changing the demography of the city’s neighbourhoods is apparent. The interaction effect between these drivers of socio-spatial segregation is showcased by the found increases of ‘vulnerable groups’ (cf. supra) in suburban neighbourhoods with high shares of corporation-ownership, while decreasing in all urban neighbourhoods, irrespective of the share of corporation-ownership (Leidelmeijer & van Iersel, 2019).

Lastly, concerning the effects of these demographic changes on neighbourhood liveability, the latest round of the large biannual Living in Amsterdam-survey [WiA, Wonen in Amsterdam] (cf. section 3.1) shows that inhabitants of neighbourhoods with relatively high shares of social housing (50%<) tend to feel less safe in their neighbourhood, and experience more nuisance from both other inhabitants and crime than those who live in neighbourhoods with lower shares of social housing (Booi, de Graaf & de Grip, 2020). Likewise, nuisance experienced from pollution & waste is higher for the former group. Comparing the 2019 responses to those given two years prior shows that, although average reported satisfaction with the neighbourhood has not changed over this period, there is an increasing divergence between these and other neighbourhoods in the city on the mentioned indicators of liveability, mostly due to (stronger) improvements in the rest of the city – a trend in line with those found on the national level (Leidelmeijer, van Iersel & Frissen, 2018, 2020; Leidelmeijer, Marlet & Woerkens, 2016). In the earlier mentioned studies, Leidelmeijer, van Iersel & Frissen (2018, 2020) link these differences and increasing divergence to the increasing shares of vulnerable people and households living in these neighbourhoods i.e. residualisation. In the Netherlands, as well as in Amsterdam specifically (Leidelmeijer & van Iersel, 2019), both subjective and objective indicators of nuisance from others/neighbours, crime, and safety were found to be negatively correlated with increases in inhabitants suffering from mental illness, with mild intellectual disabilities and/or that are welfare-dependent. These findings are however deemed to be contentious in their specificity, as explained in box 2.2. That is not to say that this might not well be the case. The relative share of tenants suffering from mental illness for example is known to have increased, due to 1) these individuals being more like to have a low income, and thus being eligible for social housing, 2) the preferential treatment of these groups in accordance with the ‘appropriate assignment-regulations, and 3) the recent ‘extramuralisation’ of (mental) healthcare leading to more of these individuals living (assisted) independently i.e. not in institutions (Leidelmeijer, van Iersel & Frissen, 2018). The same is true for the partially overlapping group of individuals (formerly) suffering from drug addiction, but also the elderly. As explained in box 2.2, however, no exact numbers on the prevalence of these groups per neighbourhood are available. This makes it impossible to infer a significant relation between an increasing prevalence of these
Box. 2.2. indicators from the ‘Woonzorgwijzer’ & liveability in the studies by Leidelmeijer, van Iersel & Frissen

A great source of information and inspiration for this thesis, the three cited studies conducted by Leidelmeijer, van Iersel (2019) & Frissen (2018; 2020) (the latter only involved in two of those studies) as well as some of their conclusions, rely heavily on data from the ‘Woonzorgwijzer’. This policy support tool, the development of which both Leidelmeijer and van Iersel were heavily involved in, estimates and maps the prevalence of individuals with a wide range of mental or physical health issues over neighbourhoods in participating municipalities and provinces. Making use of areas where actual data was available, a model is constructed that estimates the prevalence of the selected health issue in a neighbourhood based on both area characteristics and household/individual characteristics, by ‘statistically linking’ the occurrence of the former to the latter (Leidelmeijer, van Rossum & van Iersel, 2016). Although in some cases found to be quite accurate, in the case of some of the looked at (mental) health issues the models are found to explain only a small amount of actual variance. This would make subsequently estimating the correlation between the prevalence of those (mental) health issues and certain indicators of liveability quite contentious, to put it mildly. Of the (mental) health issues included in the Woonzorgwijzer, it is that of mild intellectual disability i.e. having an IQ between 50 and 70, that according to the researchers shows a particularly strong correlation with experienced nuisance from other inhabitants and (feelings of) unsafety (Leidelmeijer, van Iersel & Frissen, 2018; 2020). However, due to a lack of data on actual prevalence, the estimated prevalence of this group in a neighbourhood is entirely based on “reasoned estimation”: because the expectation is that individuals suffering from mild intellectual disability “will not be able to acquire a high income”, the Woonzorgwijzer’s estimation is entirely based on the number of low-income households (Leidelmeijer, van Rossum & van Iersel, 2016, p. 53). Concretely this means that the estimated number of individuals with mild intellectual disability rises based on the number of households with an income in the lowest quintile of the national income distribution, only corrected for age and educational attainment as to avoid overestimations due to young, highly educated households i.e. students with a low income. The only correlation actually found then is one between the number of poor, low-educated households on the one hand, and nuisance from other inhabitants and feelings of unsafety on the other. The explicit, partial attribution of declining liveability to increases in people with mild intellectual disabilities is then not only insufficiently founded on actual data, but also risks misattributing and ‘medicalising’ problems that might be
groups and neighbourhood liveability based on quantitative data alone. Nevertheless, the broader correlation between indicators of neighbourhood liveability and increases in low-income households is unmistakable.

2.3. Conclusion

This chapter sought to provide the solid foundation of knowledge needed to understand the choice of research questions and methodology, interpret the results, and evaluate the policy options and recommendations provided in subsequent chapters. It also gave causes for some of phenomena under study, where these causes themselves are not the subject of the research at hand. First, the concept of ‘residualisation’ was defined and discussed, mostly referring back to research done in the UK, where it, and related changes in the position and nature of social housing took place and were researched earlier, and the concept itself was first coined. These were then linked to a shifting perception and structure of the welfare state, as seen in many Western European countries since the late 1970’s, including in the Netherlands. Then evidence was put forth on the spill-over of the residualisation seen in social housing, into residualisation of neighbourhoods i.e. ‘the process whereby neighbourhoods with high shares of social housing move towards a position in which they provides only a ‘safety net’ for those who for reasons of poverty, age or infirmity cannot obtain suitable accommodation in other neighbourhoods’ (cf the definition of residualisation by Malpass & Murie (1982) provided in the previous section). Although residualisation of social housing can lead to increased concentrations of low-income and/or vulnerable households in certain areas, evidence from other strands of literature was used to show that it is far from the only driver of the increasing socio-economic spatial segregation found in Amsterdam and beyond. Together, these processes lead to increasing inequality between those living in the increasingly rich, and those living in the increasingly poor neighbourhoods. This both in terms of opportunity, as well as direct well-being, in as far the latter is influenced by neighbourhood characteristics that have been dubbed indicators of neighbourhood ‘liveability’. While acknowledging the vagueness of this ‘container concept’, some indicators that are commonly, and perhaps intuitively, understood to capture...
important aspects of a neighbourhood’s liveability were identified. The second section of this chapter zoomed in on Amsterdam and the Netherlands, and discussed both the context in which the research takes place, as well as some of the evidence already found on both the municipal and national level. To better understand the legal and institutional framework within which the problems this thesis is concerned with are situated, and policy solutions need to be found, the historical and current position of housing corporations in the Netherlands was discussed. Based on the literature, causal links were drawn between changes within these frameworks, changes in the Dutch and Amsterdam housing markets, and subsequent changes in the demography of social housing tenants. Lastly, evidence from recent studies was put forth that directly links differences and declines on several of these – objective and subjective indicators of crime and safety, and nuisance experienced from other inhabitants, neighbours and/or waste and pollution –, to the share of social housing in a neighbourhood and increases in low-income and/or vulnerable inhabitants i.e. residualisation.

What this chapter also sought to do is embed the research presented in the following chapters in a greater narrative. A narrative in which seemingly distant and unrelated things are shown to be part of the same complex and intricate web of events, processes, developments and phenomena. That makes apparent how Ronald Reagan famously stating that government ‘is not the solution to our problem, but is in fact the problem itself’ in his inaugural speech in 1981, is linked across space (6185 km) and time (39 years) to a grandmother telling her grandson that ‘this neighbourhood isn’t what it used to be’ over Sunday coffee in her flat in Amsterdam West in 2020. That shows how the changing structure of the global economy is linked to the amount of trash on the streets in Amsterdam’s South East district. That might lead one to question how the Europeans Commission’s 2005 verdict on state aid on the housing market might affect the educational outcomes of children in Amsterdam North in 2035. Through conveying as much of the real complexity of the world this – and all – research is conducted in as linearity and limited space allow, this narrative gives depth, nuance and meaning to the findings, discussions and recommendations that make up the rest of this thesis. Last but not least, it shows part of the relevance of this thesis: while looking outwards from the tiny fraction of reality under study here, as was done in this chapter, one might well meet eyes with some other researcher, close or far, looking out from another viewpoint on that complex and intricate web, adding this study to their narrative, conveying that complexity to yet another reader.
3. RESEARCH DESIGN & METHODOLOGY

As mentioned in the introduction, the main question the thesis will try to answer is: “how can the effects of residualisation on the liveability of housing corporation neighbourhoods in Amsterdam be mitigated?”. To answer this question, the research will also try to answer the following sub-questions:

❖ What are the current state of, and trends in residualisation in housing corporation neighbourhoods in Amsterdam?

❖ In what ways is residualisation affecting liveability in housing corporation neighbourhoods in Amsterdam?

❖ What are possible explanatory factors for differences in the effects of residualisation on liveability among housing corporation neighbourhoods in Amsterdam?

In answering these questions, residualisation will be narrowly defined, focussing on the aspect of changing demographic make-up of both the sector and neighbourhoods, as discussed in the previous chapter. More specifically, the definition by Malpass & Murie (1982) will be used, i.e. “the process whereby public housing [and other social housing] moves towards a position in which it provides only a ‘safety net’ for those who for reasons of poverty, age or infirmity cannot obtain suitable accommodation in the private sector” (p. 174). The relevance of answering these questions is twofold: on the one hand it is academic, contributing to the greater body of knowledge on all related topics as discussed in the previous chapter. On the other hand it is pragmatic: this study being conducted under supervision of the Amsterdam Federation of Housing Corporations [Amsterdams Federatie van Woningcorporaties; AFWC], the answers to the sub-questions will provide their member organisations with an up-to-date and deeper insight in the current state of affairs, whereas the answer to the main question will hopefully contribute to finding workable responses to negative developments.

To answer these questions the research will follow a roughly three-phase structure: a quantitative analysis, the selection of a sample of neighbourhoods, and a series of interviews with professionals working in these neighbourhoods. In the following sections the data and methodology used in each of these phases will be discussed, as well as the (sub-)questions they will try to answer.
3.1. Quantitative methodology

The first phase of the research will be a quantitative analysis, that will mainly attempt to answer the first of the research’s sub-questions, as well as create a starting point for answering the second. For this purpose, two datasets will be used:

- **The ‘Living in Amsterdam 2019’-survey data [Wonen in Amsterdam; WiA2019]**: this biannually held survey asks a large sample of respondents a range of question on housing, both objective (e.g. size dwelling space, housing costs, duration of tenure) and subjective (e.g. satisfaction with current dwelling/neighbourhood, desire and reasons to move in the past/future). The data used is from the last round held, in 2019, henceforth referred to as ‘WiA2019’, which had a total of 18,273 respondents. Responses are linked to household and individual data from Statistics Netherlands, AFWC, and the Amsterdam Research, Information & Statistics Office [afdeling Onderzoek, Informatie & Statistiek; OIS], and provided with sample weights. Access to the data was provided by AFWC.

- **Basic Database Areas Amsterdam [Basisbestand Gebieden Amsterdam; BBGA]**: compiled by OIS, this large database contains panel data on 500 variables, for different geographical scales and divisions of the city of Amsterdam. Although not for all of these variables data is available for all geographical units and years, it still provides an abundance of data on topics such as demography, income, safety and tenure. As data is obtained from different sources and institutions, these will be explicitly mentioned when using data from the BBGA. The database is openly accessible online on OIS’s website (OIS, n.d.).

Before turning to neighbourhoods, responses to several questions of the WiA2019-survey will be compared for those moving in and out of the corporation sector over the last 3 years. Those respondents that indicate being enrolled in full-time (higher) education are left out of the analysis. This because, due to their ‘transitory’ status, the relation between their income, level of education and housing situation is different from that of all other households, and likely to substantially change when they fully enter the workforce (see also: Leidelmeijer, van Iersel & Frissen, 2018). Comparisons will first be made between reasons of moving, and desire and reasons for wanting to move again in the near future. These will then also be compared to the responses to these questions of those having moved (with)in the private-rented sector over the last 3 years. Several summary statistics on these groups will then be compared, as well as on the tenants of both sectors in general.
The hope is that through these comparisons, a better and more detailed insight is obtained into how social housing tenancy is changing, and how it compares to the private-rented sector. It also allows to evaluate by new means to what extent the sector is becoming a “safety net for those who for reasons of poverty, age or infirmity cannot obtain suitable accommodation in the private sector” (Malpass and Murie, 1982: p. 174), especially when assuming the private-rented sector to be the most likely alternative for low- and middle-income households, given the skyrocketing housing prices in the city (see section 2.2.2).

This will be followed up by a logit regression similar to that used by Musterd (2014) (cf. section 2.2.3) using the WiA2019-survey data. A logit or logistic regression is a technique designed to isolate the effect of each of a set of ordinal independent variables on a dichotomous [i.e. binary] dependent variable (Schutjens, van Kempen & van Weesep, 2002). It can be understood as estimating the effect of a change in one of the independent variables' values on the odds of the dependent variable having a value of 1 instead of 0 i.e. ‘true’ instead of ‘false’, holding the values for the other independent variables constant. For categorical variables, the obtained estimate is the change in these odds as compared to a baseline category, whereas for continuous variables it is the change in odds given a change of 1 in the value of the independent variable. As discussed in box 2.1., Musterd only compared household characteristics of social housing tenants with those in the owner-occupied sector, while the private-rented sector makes up almost a third of the Amsterdam housing market and, as said above, is more likely to be the alternative tenure for low- and middle-income households. Also, the data used by Musterd (2014) is from 2009, making an ‘update’ even more relevant. Dependent variable of the regression model is a binary variable indicating whether a household is living in corporation-owned housing, versus in either the owner-occupied or private-rented sector. The main independent variable is household income, standardised using the equivalence scales prescribed by Statistics Netherlands. Following Musterd (2014) and based on the discussed literature on different forms and drivers of spatial segregation (see section 2.1.2.) the following variables are also included in the model:

- Standardised yearly household income. Standardised income was chosen because it was believed to better reflect disposable income, and thus, real differences in affluence.
- A binary variable indicating whether nobody in household receives income through work, own businesses and/or pensions, and the respondent receives any form of social assistance and/or social insurance. This variable then functions as a proxy for households’ full dependency on social assistance and/or social insurance.
Level of education of the respondent (4 categories), using the category ‘higher secondary [havo, vwo] or higher vocational [MBO-lang]’ as the baseline category.

Age group of the respondent (7 categories), using the age group of 35 to 44 year-olds as a baseline category.

Household type (4 categories), using ‘couple with children’ as the baseline category.

Ethnicity of the respondent (6 categories), using ‘autochthonous’ [autochtoon] as the baseline category.

Those respondents indicating to be enrolled in full-time higher education are excluded for aforementioned reasons. Households with a standardised yearly income above €150.000 will be excluded as well, as this small amount (n=22) of outliers could potentially lead to less accurate results. After reporting and discussing the results of this logit regression, attention will be turned to neighbourhoods. ‘Neighbourhoods’ will be operationalised using the division used by OIS, which, after excluding areas with no or almost no inhabitants e.g. (business) parks, industrial zones etc., provides a division of residential areas into 412 neighbourhoods. These neighbourhoods will be divided in five classes, by the share of corporation-owned dwellings within them i.e. the first category consisting of neighbourhoods in which 0% to 20% of dwellings is owned by housing corporations, and the last of neighbourhoods where this is 80% or more. The later class is what will be called ‘corporation neighbourhoods’. To establish how big the differences are between the neighbourhoods in these classes, and drawing from the results obtained in the previous section, several individual and household characteristics of WIA2019 respondents will be compared over neighbourhood classes. This will also be done separately for only those respondents themselves living in corporation-owned housing, and those moving into the neighbourhood over the last 3 years.

Having thus established how the demographic make-up of neighbourhoods in each class on average differs from those with relatively less or more corporation-owned housing, the last section of chapter 4 will look at indicators of neighbourhood liveability. The main indicator used for overall liveability is respondents’ answers to the question ‘how satisfied are you with your neighbourhood?’, as it does not refer to any specific aspect or dimension of the neighbourhood, and thus does not require any assumption as to what respondents might find (more) important. The average scores, ranging from 1 to 10, given by respondents living in each class of neighbourhoods are reported, as well as those for a wide range of other questions concerning the neighbourhood. Responses were not weighted, in line with common practice at OIS concerning answers to wholly subjective questions in the WiA-survey. As discussed in section 2.1.2., although
liveability is not well-defined in the literature, there are some reoccurring themes in research and instruments concerned with liveability. After reporting the average grade given on these questions in each class of neighbourhoods, these are divided into two dimensions i.e. Physical Environment & Facilities, and Inhabitants. Inspiration is drawn from the earlier mentioned Liveability Barometer [Leefbarometer] (cf. section 2.1.2.), with the first dimension resembling the Liveability Barometer’s dimensions Physical Environment and Facilities, and the second those of Inhabitants and Safety. The choice to divide indicators into only two dimensions was made because of the limited amount of indicators used, the assumed correlation between each pair of the Barometer’s dimensions, and the goal to separate those indicators that might be directly affect by residualisation i.e. the changing population of corporation neighbourhoods, from those that might not affected by this directly. Furthermore, some of the questions were compounded into single indicators. The final list of indicators for each dimensions then is as follows:

**PHYSICAL ENVIRONMENT & FACILITIES**

- **Design/Lay-out of the Living Environment**: score on the questions concerning the design/lay-out of the living environment
- **Green Spaces**: score on the question concerning satisfaction with green spaces.
- **Facilities**: average score to the questions concerning satisfaction with parking spaces for cars and bicycles, public transport, green spaces, sports facilities, playgrounds, restaurants & cafés, shops for daily groceries, cultural facilities, health facilities and primary schools (11 in total).
- **Cleanliness & Maintenance**: average scores on the questions concerning satisfaction with the cleanliness of streets & pavements, green spaces and playgrounds, and the state of maintenance of buildings, green spaces, playgrounds and streets & pavements (7 in total).

**INHABITANTS**

- **Safety**: average score of the questions “how safe do you feel outside at daytime?” and “how safe do you feel outside at night?” (2 in total).
- **Getting along of Different Groups**: score of the question “how do feel different groups of people in the neighbourhood get along?”
- **Social Cohesion**: Average scores of the questions “How would you evaluate the engagement/involvement of inhabitants with the neighbourhood?”,” “Do people in the
neighbourhood help each other?”, and “To what extent do you have contact with other people in the neighbourhood?” (3 in total).

❖ **Nuisance.** Average score of the questions on how much nuisance respondents experience from neighbours and other people in the neighbourhood (2 in total).

❖ **Nuisance from Criminality.** Score of the question on how much nuisance respondents experience from criminal activities in the neighbourhood.

Where responses to different questions were compounded, this was mostly done on the basis of high correlations found between these responses, the theoretical assumption that the answers to certain question were indicators of the same broad subdimension (e.g. in the case of social cohesion), and as to limit indicators to a number that would be more comprehensive when using them for further analysis. OLS regression will be used to establish which of these indicators contribute significantly and the most to average neighbourhood satisfaction, when holding constant all the others. The same is done for the average score on the question “To what extent do you feel at home in the neighbourhood?”, as this was found to be highly correlated to overall satisfaction, but also expected to capture a specific part of neighbourhood liveability that might be more related to other inhabitants than anything else. In both cases, only neighbourhoods where 30 or more respondents answered the questions on neighbourhood satisfaction were included (n= 265), as to ensure the robustness of the results obtained. After obtaining insight into the scores on which indicators from the dimension of Inhabitants affect overall liveability – as measured by these two dependent variables – the most, a final set of OLS regression models is used to see whether these themselves are significantly impacted by the share of corporation-owned housing in a neighbourhood. This is done while controlling for the indicators from the dimension of Physical Environment & Facilities that were also found to have a significant effect in both previous models. Furthermore, the district the neighbourhood is located in is added as a dummy variable. This is done to control for factors that covary with the share of corporation-ownership in a neighbourhood, but are not directly caused by it e.g. the type of housing(-complexes), distance from the city centre, differences in housing prices caused by these, and other differences between parts of the city with high and low shares of corporation-owned housing. The assumption made is that, if despite controlling for these variables, the share of corporation-owned housing is still found to have a significant effect on the average score of a neighbourhood on the selected indicators, this is likely caused by its effect on the demographic make-up of the neighbourhood i.e. residualisation.
3.2. Sample selection & qualitative methodology

Chapter 4 will thus complement the findings made by others, as discussed in chapter 2, as to refine the picture of the extent of residualisation of the corporation sector and corporation neighbourhoods in Amsterdam, and its effects on neighbourhood liveability. Chapter 5 will colorise this picture by zooming in on a selection of neighbourhoods, for which interviews will be conducted with professionals working both for the housing corporations and the municipality at the neighbourhood-level. The qualitative research gap on these topics is arguably larger than the quantitative one, as also pointed out by Leidelmijer & van Iersel (2019) when discussing the research agenda for Amsterdam specifically:

We can learn for example by focusing on those neighbourhoods where an increasing concentration [of vulnerable inhabitants] does not lead to problems. What is the cause of that? But also looking back to areas where things did not go well, lessons can be learned from what has happened. In the search for these kinds of explanations we are at the moment still at the beginning. But it's those lessons that will make the next step possible in developing neighbourhood policy that will translate the positive developments that are being seen in the city to all neighbourhoods, both within and outside the city itself. (p. vi).

This will be part of what chapter 5 will try to do, by further answering the second of research’s sub-questions, answer the third, and form the basis for the policy recommendations made in chapter 6. For this purpose, three neighbourhoods were selected, based on the following criteria:

❖ **Share of corporation-owned housing**: Only neighbourhoods in which over 80% of all dwellings is owned by housing corporations will be selected. This because, as will be seen in chapter 4, 1) these neighbourhoods are on average ‘worse-off’ on both socio-economic and liveability indicators than all other neighbourhoods, and 2) there is reason to believe the most vulnerable among new social housing tenants are housed there, which, combined with the already high shares of social housing, means that the effects of residualisation are most likely to be felt the strongest in these neighbourhoods.

❖ **District**: as will also be seen in chapter 4, the neighbourhoods with the highest shares of corporation-owned housing are almost all located in the districts Nieuw-West, Noord and Zuid-Oost. As these districts all lie at opposite ends of the city, and differ in overall demography (especially ethnically), average year of construction, reputation, history etc. all three selected neighbourhoods will be from a different one of these districts.
Differences in scores on liveability indicators, and recent trends therein: as neighbourhood liveability is the outcome variable of interest, selecting neighbourhoods with differing scores, and trends therein, on e.g. overall satisfaction, expectations on how the neighbourhood will evolve, and feelings of safety, is necessary as it is the explanation of these differences that can further understanding of the relation between residualisation and neighbourhood liveability, and is needed to inform evidence-based policy recommendations.

Next to the three neighbourhoods thus selected, interviews were also be conducted for two neighbourhoods that are not themselves located in Amsterdam, but in other municipalities in the Amsterdam Metropolitan Area. These were selected based on the interesting developments taking place there likely to be informative for the policy recommendations that will answer this thesis’ main research question, as well as the more general assumption that just focusing on Amsterdam might rob this thesis’s of valuable perspectives and lessons learnt elsewhere. For each but one of these five neighbourhoods two interviews were be conducted: one with someone from the housing corporations, the other with someone working for the municipality. Only for Slotermeer Zuid (cf. chapter 5) only one interview was conducted, due to the unavailability of a second, suitable interviewee. These nine interviews were semi-structured around the following questions:

1. Do you recognise the found trends in residualisation of the corporation sector and housing corporation neighbourhoods, including its effect on liveability?

2. The quantitative data showed… [partially dependent on neighbourhood specific characteristics]. Do you recognise these findings in your experience from working in/on this neighbourhood? And how would you explain those?

3. What actions have been taken by your organisation and/or others in relation to residualisation and its effect on liveability in this neighbourhood and/or municipality, and have these been effective?

4. What actions do you think could and/or should still be taken by your organisation and/or others in relation to residualisation and its effect on liveability in this neighbourhood and/or municipality, and why?
The interviews were then transcribed and coded using the coding tree found in the Annex. Although common practice, the choice was made to not use any identifiers when citing the interviews, to maximally ensure the anonymity of participants. This because they all work in neighbourhoods were no, or only a few others with similar positions are active. Already being quite easy to identify for those working alongside them or familiar with a neighbourhood, doing so would only be made easier by linking each quote to an interviewee, even with an anonymised identifier. Although small in number, by ensuring the diversity of the neighbourhoods by the aforementioned selection criteria these interviews will help to obtain a more robust, and especially detailed insight than only quantitative analysis would allow, both into the extent residualisation of corporation neighbourhoods is taking place, and how it is affecting neighbourhood liveability in Amsterdam, as well as some other parts of the Metropolitan Area. Discussing actions already taken and their effectiveness, allows to learn from the lessons learned by local professionals, and not reinvent a possibly malfunctioning or unachievable wheel when coming up with policy recommendations. The same is true for asking these local professionals, who have first-hand experience with neighbourhood residualisation and its effect on liveability, as well as the relevant institutional and policy frameworks, about the actions they believe could and/or should still be taken. By combining the quantitative results obtained in chapter 4, qualitative depth obtained in chapter 5, and, most importantly the experiences and suggestions from the interviewed professionals, chapter 6 will conclude this thesis by discussing several policy recommendations that will hopefully help to “make the next step possible in developing neighbourhood policy that will translate the positive developments that are being seen in the city to all neighbourhoods, both within and outside the city” (Leidelmeijer & van Iersel, 2019, p. vi)
4. QUANTITATIVE RESULTS & DISCUSSION

4.1. Indications of the residualisation of the corporation sector

Before turning to neighbourhoods, taking a closer look at who is living in, and moving in and out of the sector as a whole might provide more insight in whatever results are obtained when looking at the meso-level of neighbourhoods in the following section. Using questions on households’ housing history, the WiA2019-survey allows for the construction of a clear picture of who is moving in and out of corporation-owned housing. Firstly, this was done by comparing the reasons for moving, as given by those moving into corporation-owned housing from other sectors and/or housing arrangements within the last 3 years (n=372), and those moving out of it over the same period (n=172). Those reporting to be enrolled in full-time formal education programmes were excluded, and responses were weighted using the aforementioned household weights. Note that respondents were allowed to give not just one, but several reasons out of a list of sixteen. All results are displayed in figure 4.1. The main reason why people move out of corporation housing is wanting to buy/own their own home (33%). Next, the desire to live bigger (31%), Household circumstances (e.g. going to live together with a partner, divorce and increased family size) (29%), and wanting to live in more beautiful/better housing (27%) were among the top reasons given by those moving out of corporation housing into other sectors and/or housing arrangements. For those moving into corporation housing out of other sectors and/or housing arrangements, wanting to live independently was the reason most given (34%). Other top reasons given were household circumstances (e.g. going to live together with a partner, divorce and increased family size) (23%), wanting to live bigger (13%), and having to leave previous housing (demolition, renovation, end of contract) (12%).

These main reasons given by the two groups create the general sense that desired and/or expected improvement of the quality and size of housing are a more important driver for those moving out, than for those moving into the corporation sector. Given the frequency ‘wanting to live independently’ was given as a reason for moving into corporation housing from other sectors and/or housing arrangements, one would maybe expect there to be a substantial age difference between those moving in, and those moving out of the sector. This expectation is strengthened by the previous housing arrangements of those who gave it as one of their main reasons: approximately 54% were living with parents or other family before, and 22% in student housing. While there is indeed an age difference between the two groups, it is not as would be expected, with the median (33) and mean (37) age of those moving out of the sector both being roughly one
Reasons for moving in and out of corporation-owned dwellings, for those moving between 2016 and 2019

- Bad quality of previous housing
- Wanted to live closer to facilities
- Wanted to live closer to family/friends
- Did not like neighbourhood
- Wanted to own instead of rent/rent instead of own housing
- Health issues
- Too many stairs in previous housing
- Wanted to live independently
- Had to leave housing (demolition, renovation, end of contract)
- Housing was too expensive
- Professional circumstances incl. formal education (location)
- Household circumstances (e.g. living together with partner, children)
- Had no (or too small) garden/balcony
- Wanted more beautiful/better housing
- Wanted smaller housing
- Wanted bigger housing

*Figure 4.* Reasons for moving in-and out of corporation-owned dwellings, for those moving between 2016 and 2019.
year lower than that of those moving into it. Although corporation housing might be a stepping stone towards ‘suitable accommodation in the private sector’ for some young people, this age difference shows that it is hardly the full story. This becomes even clearer when looking at the responses those moving into the sector over the last 3 years gave when asked whether they wanted to move (again) within the coming two years. These responses are displayed in Figure 3.2, next to those of the group moving out of the sector for comparison.

As can be seen in the chart, almost 2 out of 5 individuals who moved into the corporation sector over the last three years would like to move again within the next two years, or has already found other accommodation. Furthermore, over 1 out of 5 indicate that they would like to, but can’t find anything suitable and/or don’t see any possibility of this happening. Of those who moved out of the corporation sector over the last three years on the other hand, more than 3 out of 4 respondents had no real desire to move again within the next 2 years, indicating that they have found suitable accommodation in the private sector. Only 7,1% of this group responded that they would like to move again in the short term, but cannot find anything or do not see any possibility of this happening. Together with the previously discussed reasons for moving either in or out of the corporation sector, these findings suggest that a substantial amount of those entering the sector do so more out of necessity and lack of other options, while those leaving it do so mostly only when other options arise that seemingly suit their wishes substantially better. A look at the average incomes of the two groups makes it easy to guess the source of this difference in options to find accommodation that truly suits individuals’ wishes: the median net yearly income of households having recently moved out of the corporation sector is roughly €26.800 higher than that of

![Figure 5](image)

**Figure 5.** Desire to move again in next two years, for those moving into and out of the corporation sector between 2016 and 2019
households that have moved into the sector recently i.e. more than twice as high (€48,000 and €21,200 respectively). This is in part due to differences in household types: of those households newly moving into the sector, 59% were single-person households, as compared to 34% of those moving out of it. Also, 25% of household moving out of the sector were couples with children, as compared to 13% of those moving into it, while the share of single-parent households was almost twice as high in the latter group. To account for these differences in household type all net household incomes were standardised, using the equivalence scales prescribed by Netherlands Statistics. Comparing average standardised household incomes does reduce the nominal income difference between the two groups, yet even then the difference remains substantial, at roughly €16,300 a year. In relative terms however, those moving out of the sector still earn roughly twice as much as those moving into it, also after income standardisation. All these findings point into the direction of increasing residualisation of the corporation sector. Compared to those recently moving out of the sector, those recently moving into corporation-owned housing are more often doing so out of necessity, more likely to want to move again within the next two years and more likely to not see this happening due to a lack of possibilities. This perceived lack of possibilities is mirrored in the income difference between these two groups, with households moving into the sector having a median standardised income that is half as high as that of those moving out of it. With the median an mean age of those moving into the sector being even slightly higher for those moving into the sector, this income difference cannot be ascribed to age i.e. life phase differences between the two groups. In the definition of residualisation used however, not being able to ‘obtain suitable accommodation in the private sector’ is one of the key characteristics of those moving into public housing, when a process of residualisation is indeed taking place. Although there is some indication that this might well be the case for a substantial share of those recently moving into the sector i.e. those wanting to move again in the next two years but are not able to find anything/don’t see any possibility, a comparison with those having recently moved into, or within the private-rented sector (n= 931) might prove informative in this regard. Comparing for example this last group’s responses to the question whether they want to move again in the next two years, shows only half of those respondents who moved into, or within the private rented sector over the last 3 years indicate no strong desire to move in the coming two years as can be seen in figure 4.3. Moreover, only ten percent of this group of respondents indicate definitely not wanting to move anytime soon. This suggests that, not only for those moving into corporation-owned housing it might be hard to find suitable accommodation in the private(-rented) sector, but also for private-renters themselves. This can also be seen when looking at the reasons why this group of private-
renters would want to move again within the next two years: 31% state their current housing being too expensive as one of the main reasons for wanting to move again soon, compared to 10% of those having recently moved into the corporation sector and want to move again soon too. This would make it seem as if actually there is relatively more private-renters being ‘stuck’ in that more expensive sector, not finding suitable and affordable accommodation, and that those who were able to get into corporation-owned social housing are, on average, actually somewhat better off with regard to meeting their housing wishes. This would then be especially true for lower-income households currently living in the private-rented sector: 21% of households recently moving into a private rented dwelling have an income below the EU-limit (cf. section 2.2.1). On average, this group spends almost 39% of their income on rent, compared to 31% for those who did move into corporation-owned housing over the last 3 years and also have a yearly household income below the EU-limit. In table 4.1. some summary statistics are provided comparing households living in corporation-owned and private-rented housing, those households having recently moved into corporation-owned housing from other sectors and/or living arrangements, those having recently moved into private-rented housing, and those within those groups that would be eligible for social housing given their current income.

As to be expected, the share of households with an income below the EU-limit is far greater among those recently moving into corporation-owned housing (72%) than it is among those recently moving (with)in the private-rented sector. Despite their substantially higher average rent ratio, there are some other notable differences between these subgroups however. First of all, despite all having a gross yearly household income below € 38.035 (2019), the median income of those within this group that recently moved into corporation-owned housing for the first time is substantially lower than that of households recently moving into private-rented accommodation. This is especially true for standardised household income, indicating that, while both groups mostly
consist of single person households, this is even more often the case for the private-renters. Another big difference is age, with those recently moving in the private-rented sector being on average 6 years younger than those recently entering the corporation sector. Under the assumption that incomes tend to grow with age during one’s working life, this average age difference makes the income differences between the two groups all the more noteworthy. Furthermore, despite the median size of both groups’ dwellings being roughly the same, the median property value (WOZ) is much higher for the private-renters. Given the similarity in size, the property value (WOZ) functions as a good proxy for other characteristics of the dwelling that would influence its market value. This leads to the conclusion that those living in private-rented housing on average live in substantially more ‘attractive’ housing, at least from a market point of view, personal preferences notwithstanding. If these differences are laid side by side with the difference in educational attainment and source of income of the two subgroups, it becomes clear that both are expected to have a very different composition in socio-cultural terms, hinting at the earlier discussed influence of these factors on individuals’ wishes and choices when it comes to housing (cf. section 2.1.2).

Comparing those that moved in, and out of the corporation sector recently, a similar difference in educational attainment is found, next to the earlier discussed differences in household income and composition. Although only looking at average and median values, combining these figures and the responses to the survey questions discussed above, suggests a certain archetypical trend followed by those moving out of the sector recently. On average, they seem to be relatively highly educated individuals who spent several years in the beginning of their adult lives living in public housing, saw their household incomes increase overtime due to advancements in their career and/or starting to live together with an also working partner, and moved out of the sector again in their thirties as their rents had started to increase, their budget allowed for renting or even buying in the private sector, and, potentially, their household size had increased, or was planned to do so in the near future (whether by moving in with a partner or childbirth). Out of all (weighted) respondents who recently moved out of the public housing sector, around 42% was highly educated and aged between 25 and 44, going up to 72% seemingly following this broad trend if those with intermediate educational attainment are included. This far from matches the average profile of those respondents recently moving into the sector however: out of this group, only 18% could potentially follow this trend, being highly educated and younger than 34 years of age, 36% if those with intermediate educational attainment are included. This, especially in combination with the ever increasing prices in the private sector, suggests that a large part of those recently entering the sector are very unlikely to ever leave it – granted they do not want to move out of the city –
### Summary statistics on different groups of tenants within the corporation- and private-rented sector.

<table>
<thead>
<tr>
<th></th>
<th>Mean/Median years of tenure</th>
<th>Moved within last 3 years</th>
<th>Income below EU-limit</th>
<th>Mean/Median age</th>
<th>Median Net yearly household income</th>
<th>Median standardised yearly household income</th>
<th>Dependent on social assistance/insurance</th>
<th>Low/high education</th>
<th>Average rent ratio</th>
<th>Median size of dwelling</th>
<th>Median Property value (WOZ) (x€1000)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Corporation-owned</strong></td>
<td>15/14</td>
<td>14%</td>
<td>77%</td>
<td>55/56</td>
<td>€19.200</td>
<td>€16.800</td>
<td>25%</td>
<td>62%/12%</td>
<td>25%</td>
<td>53 m2</td>
<td>272,4</td>
</tr>
<tr>
<td><strong>Moved out &lt;3 years ago</strong></td>
<td>-</td>
<td>-</td>
<td>17%</td>
<td>37/33</td>
<td>€48.000</td>
<td>€35.000</td>
<td>4%</td>
<td>15%/48%</td>
<td>31%**</td>
<td>58 m2</td>
<td>360</td>
</tr>
<tr>
<td><strong>Moved in &lt;3 years ago, from other</strong></td>
<td>-</td>
<td>-</td>
<td>72%</td>
<td>38/34</td>
<td>€21.200</td>
<td>€18.700</td>
<td>21%</td>
<td>51%/23%</td>
<td>28%</td>
<td>45 m2</td>
<td>252,2</td>
</tr>
<tr>
<td><em>Of which income&lt;EU-limit</em>*</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>38/34</td>
<td>€16.800</td>
<td>€14.400</td>
<td>24%</td>
<td>55%/17%</td>
<td>31%</td>
<td>43 m2</td>
<td>244</td>
</tr>
<tr>
<td><strong>Private-rented</strong></td>
<td>11/5</td>
<td>38%</td>
<td>35%</td>
<td>44/38</td>
<td>€36.000</td>
<td>€30.000</td>
<td>6%</td>
<td>25%/42%</td>
<td>27%</td>
<td>54 m2</td>
<td>359</td>
</tr>
<tr>
<td><strong>Moved in &lt;3 years ago</strong></td>
<td>-</td>
<td>-</td>
<td>21%</td>
<td>33/31</td>
<td>€48.000</td>
<td>€36.000</td>
<td>3%</td>
<td>11%/62%</td>
<td>32%</td>
<td>53 m2</td>
<td>359</td>
</tr>
<tr>
<td><em>Of which income&lt;EU-limit</em>*</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>32/29</td>
<td>€22.800</td>
<td>€21.600</td>
<td>7%</td>
<td>26/36%</td>
<td>39%</td>
<td>44 m2</td>
<td>316</td>
</tr>
</tbody>
</table>

*Table 4.1. Summary statistics on different groups of tenants within the corporation- and private-rented sector.*
nor their current dwellings despite almost 40% indicating to want to do so in the near future, given
the already dwindling total social housing stock (cf. figure 2.2).

A logit regression model as described in chapter 3 allows to gain greater insight in the
relation between the propensity to live in corporation-owned housing, and certain household
and/or individual characteristics, also beyond those already reported in table 4.1. Results of the
model are reported in table 4.2. As can be seen in the table, and to no surprise after having already
seen table 4.1, a higher standardised household income significantly negatively impacts the
likelihood of a household to live in corporation-owned housing. Within the model this effect
remains significant even after adding several control variables that are correlated to it e.g. a
household having no income through work, owning a business or pensions. Interesting is however
how many of these other variables still have a significant effect, even in the final, ‘full’ model. Even
when holding standardised household income constant, the following household and/or individual
characteristics significantly affect the chances of living corporation-owned housing according to
the model:

❖ **Receiving no income through work, own business or pension:** the effect of this proxy for
household dependency on social assistance and/or insurance goes well beyond its direct
income effect according to the model. Assuming individuals and households that are solely
dependent on these as a source of income to be more likely to be vulnerable in other
dimensions, the relatively strong effect found is a strong indicator if residualisation beyond
(standardised) income alone.

❖ **Educational attainment:** those with low educational attainment are more likely to live
corporation-owned housing, and those with high educational attainment less likely. For the
latter the significance does decrease when adding more variables to the model, suggesting that
the effect is partially caused due to correlated to differences in particularly age (those
respondents with high educational attainment being on average sixteen years younger than
those only having received primary education).

❖ **Age:** the model clearly shows that the propensity to live in corporation-owned housing
increases with age, with differences being increasingly high and significant for older age groups.
When testing a simple OLS regression model with only age group as independent variable, it
was found that the relation between age and the chance of living in corporation-owned housing
is a roughly linear one, with significant results for all but the lowest age group (18-24). That
this is not the case in this model is likely due to earlier mentioned differences in educational attainment, as well as income i.e. pensions on average being lower than salaries.

❖ **Household type:** As already found by Musterd (2014), and discussed earlier in this section, especially single person households have a higher chance than all other household types to live in corporation-owned housing. To a lesser extent this is also true for couples without children and, slightly more so, single parent households.

❖ **Migration background:** Even when controlling for income, dependency on social assistance/insurance, and educational attainment (all known to be correlated to non-western migration background, as is also the case in the WiA2019 data), the effect of having a non-western migration background on the chance of living in corporation-owned housing remains strong and significant for all groups included in the model. This is especially true for those of Moroccan and Surinamese or Antillean decent, as well as those with a non-western migration background other than the four biggest groups in the city/country. It should be noted that this might well be because of the self-selection across neighbourhoods along ethnic lines discussed in section 2.1.2., strengthening the case for the complex interplay between drivers of segregation and spatial inequality discussed there.
### Respondent Living in Corporation-Owned Housing

<table>
<thead>
<tr>
<th></th>
<th>-0.000***</th>
<th>-0.000***</th>
<th>-0.000***</th>
<th>-0.000***</th>
<th>-0.000***</th>
<th>-0.000***</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(0.000)</td>
<td>(0.000)</td>
<td>(0.000)</td>
<td>(0.000)</td>
<td>(0.000)</td>
<td>(0.000)</td>
</tr>
<tr>
<td>Dependent on social assistance/insurance</td>
<td>0.739***</td>
<td>0.736***</td>
<td>0.772***</td>
<td>0.669***</td>
<td>0.615***</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.116)</td>
<td>(0.120)</td>
<td>(0.123)</td>
<td>(0.125)</td>
<td>(0.126)</td>
<td></td>
</tr>
<tr>
<td>Educational Attainment, Higher secondary as baseline</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary</td>
<td>1.339***</td>
<td>1.241***</td>
<td>1.353***</td>
<td>1.045***</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.156)</td>
<td>(0.155)</td>
<td>(0.157)</td>
<td>(0.162)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lower Secondary</td>
<td>0.495***</td>
<td>0.445***</td>
<td>0.499***</td>
<td>0.429***</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.075)</td>
<td>(0.076)</td>
<td>(0.077)</td>
<td>(0.078)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Higher Tertiary</td>
<td>-0.297***</td>
<td>-0.187**</td>
<td>-0.169**</td>
<td>-0.148*</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.073)</td>
<td>(0.075)</td>
<td>(0.076)</td>
<td>(0.077)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Age group, 35-44 as baseline*

<table>
<thead>
<tr>
<th>Age Group</th>
<th>18-24</th>
<th>25-34</th>
<th>45-54</th>
<th>55-64</th>
<th>65-74</th>
<th>75&lt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>-0.113</td>
<td>-0.153</td>
<td>0.135</td>
<td>0.441***</td>
<td>0.567***</td>
<td>0.520***</td>
</tr>
<tr>
<td></td>
<td>(0.269)</td>
<td>(0.109)</td>
<td>(0.103)</td>
<td>(0.099)</td>
<td>(0.097)</td>
<td>(0.131)</td>
</tr>
<tr>
<td></td>
<td>-0.304</td>
<td>-0.247**</td>
<td>0.115</td>
<td>0.373***</td>
<td>0.434***</td>
<td>0.379***</td>
</tr>
<tr>
<td></td>
<td>(0.270)</td>
<td>(0.113)</td>
<td>(0.103)</td>
<td>(0.101)</td>
<td>(0.105)</td>
<td>(0.139)</td>
</tr>
<tr>
<td></td>
<td>-0.268</td>
<td>-0.271**</td>
<td>0.202*</td>
<td>0.480***</td>
<td>0.583***</td>
<td>0.542***</td>
</tr>
<tr>
<td></td>
<td>(0.266)</td>
<td>(0.116)</td>
<td>(0.106)</td>
<td>(0.102)</td>
<td>(0.107)</td>
<td>(0.142)</td>
</tr>
</tbody>
</table>

*Household type, Couple with children as baseline*
<table>
<thead>
<tr>
<th>Household Type</th>
<th>Coefficient</th>
<th>Standard Error</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single person</td>
<td>0.542***</td>
<td>(0.090)</td>
</tr>
<tr>
<td>Couple without children</td>
<td>0.262**</td>
<td>(0.110)</td>
</tr>
<tr>
<td>Single parent</td>
<td>0.350**</td>
<td>(0.137)</td>
</tr>
<tr>
<td>Migration Background, Native as baseline</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surinamese or Antillean</td>
<td>0.756***</td>
<td>(0.132)</td>
</tr>
<tr>
<td>Turkish</td>
<td>0.471**</td>
<td>(0.198)</td>
</tr>
<tr>
<td>Moroccan</td>
<td>1.396***</td>
<td>(0.227)</td>
</tr>
<tr>
<td>Other non-western</td>
<td>0.762***</td>
<td>(0.124)</td>
</tr>
<tr>
<td>Western</td>
<td>-0.140*</td>
<td>(0.078)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Coefficient</th>
<th>Standard Error</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>2.400***</td>
</tr>
<tr>
<td></td>
<td>2.091***</td>
</tr>
<tr>
<td></td>
<td>1.562***</td>
</tr>
<tr>
<td></td>
<td>1.280***</td>
</tr>
<tr>
<td></td>
<td>0.959***</td>
</tr>
<tr>
<td></td>
<td>0.422***</td>
</tr>
</tbody>
</table>

| N           | 12,129        | 11,931         |
|            | 11,841        | 11,841         |
| Wald $\chi^2$ test | 526.5   | 736.6          |
| P-value     | 0             | 0              |
| Pseudo- $R^2$ (McFadden) | 0.249  | 0.254          |

*Table 4.2.* Results of logit regression model on WiA2019 respondents' likelihood of living in corporation-owned housing using several individual and household characteristics. Standard deviations in parentheses. * p<0.1; ** p<0.05; *** p<0.01
4.2. Indications of the residualisation of neighbourhoods

In this section attention will be turned to this thesis’ main unit of concern: neighbourhoods. For this purpose, the city’s neighbourhoods were divided into five classes, based on the share of corporation-owned housing out of the total housing stock of each neighbourhood. As can be seen in figure 4.4, the distribution of these five classes of neighbourhoods over the city, as well as that of corporation-owned housing in general, is far from equal, with neighbourhoods with high shares of corporation-ownership being mostly located in the city’s west, north and (south-)east, and those with low shares mostly situated in the city centre and south (a few sparsely populated areas on its outskirts being the biggest exception). This distribution roughly coincides with the city’s administrative districts, neighbourhoods with the highest shares of corporation-owned housing being located mostly in the districts, Nieuw-West, Noord, Oost and Zuidoost, as can be seen upon

*Figure 7.* Map showing the share of corporation ownership of all neighbourhoods in five classes (above) and administrative districts of Amsterdam (below).
comparing the upper to the lower map. Making use of the weighted WiA2019 data, Table 4.3 shows some summary statistics on inhabitants living in the neighbourhoods within each of these classes. Included are some of the household and individual characteristics found to have a significant effect on a respondents chance of living in corporation-owned housing in the previous section. Given the results discussed in the previous section, it is perhaps not surprising that similar differences are found on the neighbourhood level. What the figures in table 4.3 do show however is the extent to which this is the case. The first notable difference is that in income, with both average net and standardised median household income being roughly twice as high in neighbourhoods with the highest shares of corporation ownership (80%<) – which from now on will simply be called ‘corporation neighbourhoods’ –, compared to those living in neighbourhoods with the lowest shares of corporation-owned housing (<20%). Even more extreme are the differences in the used proxy for social assistance and/or insurance dependency, and educational attainment. Comparing the values to of these latter two variables to those in table 4.1 suggests that those occupants of corporation-owned housing living in neighbourhoods with high shares of corporation-ownership are potentially, on average, lower educated and more dependent on social assistance than those also living in the sector, but in neighbourhoods with lower overall shares of corporation-ownership.

<table>
<thead>
<tr>
<th>Median standardised Household income</th>
<th>&lt;20%</th>
<th>20%–40%</th>
<th>40%–60%</th>
<th>60%–80%</th>
<th>80%&lt;</th>
<th>Total Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median net household income</td>
<td>€39,600</td>
<td>€32,400</td>
<td>€26,400</td>
<td>€23,640</td>
<td>€19,200</td>
<td>€29,628</td>
</tr>
<tr>
<td>% of households receiving no income through work, own business or pensions</td>
<td>5,6</td>
<td>8,4</td>
<td>13,7</td>
<td>17,8</td>
<td>24,5</td>
<td>11,7</td>
</tr>
<tr>
<td>% Low/High Educational attainment</td>
<td>21,6/43,5</td>
<td>31,8/32,3</td>
<td>42,7/26,9</td>
<td>52,7/17,7</td>
<td>65,5/10,1</td>
<td>38,1/29,5</td>
</tr>
<tr>
<td>% above 65 years of age</td>
<td>20,2</td>
<td>18,8</td>
<td>18,8</td>
<td>22,0</td>
<td>23,7</td>
<td>19,9</td>
</tr>
<tr>
<td>% single parent households</td>
<td>4,2</td>
<td>6,5</td>
<td>6,7</td>
<td>10,3</td>
<td>14,0</td>
<td>7,2</td>
</tr>
<tr>
<td>% of Non-western migration background</td>
<td>15,4</td>
<td>25,6</td>
<td>35,1</td>
<td>42,6</td>
<td>54,4</td>
<td>30,6</td>
</tr>
</tbody>
</table>

Table 4.3. summary statistics on inhabitants of neighbourhoods, divided into classes by share of corporation-owned housing.
This suggestion will be explored further later on in this section. Of all effects found in the logit regression model the previous section ended with, that of age seems to have the least strong impact on the neighbourhood level, at least as far as it concerns those 65 years or older. However, even the relatively small difference between the neighbourhoods with high shares (60%<) of corporation-owned housing and other neighbourhoods is of interest, given the combination of assumed increased vulnerability of this age group and presumed lower liveability of these neighbourhoods, investigated in the following section. Lastly, the clear relation between the share of corporation-owned housing and the share of inhabitants with a non-western migration background further goes to show the intricate interplay between different forms of spatial inequality and spatial segregation discussed in section 2.1.2.

As said, the figures in table 4.3 suggest that, not only is there a difference between the inhabitants of the different classes of neighbourhoods, but there might be a difference between the occupants of corporation-owned housing between these neighbourhoods as well. Table 4.4 provides the same summary statistics as table 4.3, but only for those respondents that themselves live in a corporation-owned dwelling (excl. (higher education) students). Upon comparing the two tables, it becomes clear that the earlier found correlations between certain household and/or indi-

<table>
<thead>
<tr>
<th>&lt;20%</th>
<th>20%-40%</th>
<th>40%-60%</th>
<th>60%-80%</th>
<th>&gt;80%</th>
<th>Total Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median net household income</td>
<td>€21.600</td>
<td>€20.400</td>
<td>€20.400</td>
<td>€19.200</td>
<td>€18.000</td>
</tr>
<tr>
<td>% of households receiving no income through work, own business or pensions</td>
<td>18,4</td>
<td>20,7</td>
<td>24,6</td>
<td>23,9</td>
<td>28,1</td>
</tr>
<tr>
<td>% Low/High Educational attainment</td>
<td>51,3/15,1</td>
<td>53,5/14,4</td>
<td>61,7/13,4</td>
<td>65,4/8,9</td>
<td>71,9/7,2</td>
</tr>
<tr>
<td>% above 65 years of age</td>
<td>37,5</td>
<td>32,3</td>
<td>27,1</td>
<td>28,8</td>
<td>27,5</td>
</tr>
<tr>
<td>% single parent households</td>
<td>6,5</td>
<td>9,2</td>
<td>9,3</td>
<td>11,9</td>
<td>14,8</td>
</tr>
<tr>
<td>% of Non-western migration background</td>
<td>27,9</td>
<td>38,2</td>
<td>47,5</td>
<td>49,6</td>
<td>57,8</td>
</tr>
<tr>
<td>% Share of weighted respondents</td>
<td>5,7</td>
<td>20,9</td>
<td>32,1</td>
<td>27,3</td>
<td>14,0</td>
</tr>
</tbody>
</table>

*Table 4.4.* summary statistics on tenants of corporation-owned housing over neighbourhoods, divided into classes by share of corporation-owned housing.
vidual characteristics, and the likelihood of living in corporation-owned housing, remain valid across all neighbourhood classes: for all variables and all neighbourhood classes, values are higher or lower for those living in corporation-owned housing than the class of neighbourhoods’ average or median, in line with the results from the previous section. When looking at table 4.4 however, it also becomes clear that these correlations do substantially differ across neighbourhoods i.e. the relation between the share of corporation-owned housing in a neighbourhood and the values on these indicators appears to be a non-linear one. As the share of corporation-owned housing in a neighbourhood increases, the occupants of corporation-owned dwellings themselves on average have a lower median income and average educational attainment, and are more likely to be dependent on social assistance or insurance, live in a single-parent household and have a non-western migration background. Only for those over 65 years of age the reverse is true, with their share of tenants being substantially higher in neighbourhoods with low overall shares of corporation-owned housing. The found difference might well be at least partially caused by several of the drivers of segregation and spatial inequality discussed in section 2.1.2., e.g. mechanisms of self-selection across ethnicity and socio-cultural classes, as well as through the ‘vicious cycle’ effect also discussed in the same section: Households that can afford to live somewhere else do not want to live in certain ‘bad’ neighbourhoods (anymore) because of low actual and/or perceived liveability, increasing the share of the least well-off in these neighbourhoods, which then potentially worsens the actual and/or perceived liveability, and so on. The data also shows that average (corporation) rents tend to be lower as the share of corporation-owned housing in a neighbourhood increases, leading to relatively similar rent ratios across neighbourhood classes, despite the differences in median income. This difference in average rents not only ‘accidentally’ leads to the more vulnerable households self-selecting into corporation neighbourhoods: it is also a consequence of the earlier discussed rules on allocating dwellings with rents below the so-called ‘capping-limit’ to the poorest households. Most probably it is a combination of all these factors, as well as the 10% of dwellings for which allocational preference has to be given some of the most vulnerable households (see section 2.2.1.) perhaps not being distributed evenly across neighbourhoods.

In the previous section comparisons were made between those having recently moved into and out of the corporation sector. This as a proxy to measure certain demographic changes happening in the sector, not having access to longitudinal data e.g. individual households’ income developments. In a similar vein, table 4.4 contains figures on the same variables used in table 4.2 and 4.3, but only for those households that moved into their current neighbourhood within the last 3 years. Due to the lack of longitudinal household data, as well as on those having recently moved out of certain neighbourhoods, these numbers are unable to capture the full scope of
demographic change within the five classes of neighbourhoods. However, some of these numbers are still very much of interest, especially when compared to those in tables 4.2 and 4.3. For all classes of neighbourhoods, those who recently moved there have a higher median income, both net and standardised, than the class median. However, the differences are not equal across neighbourhoods, with those recently moving into neighbourhoods with the lowest shares of corporation-ownership having a median net income that is €9,600 (roughly 25%) higher than the class median, and those recently moving into corporation neighbourhoods having a median net income that is ‘only’ €3,540 (roughly 18%) higher than that class’s median. Assuming that 1) individual households’ income developments within the latter class of neighbourhoods are not substantially better, 2) it is more likely that those with higher incomes move out of these neighbourhoods, and 3) the reverse is true for the more affluent and therefore more expensive neighbourhoods, these figures suggest that the divergence between especially these two classes at the extremes of the division is increasing, at least in terms of income. Telling in this regard is the staggering difference in those receiving no income through work, an own business or pensions among those having recently moved: more than one third of those recently moving into a corporation neighbourhood belong to this group. As this group is among the least likely to move in the first place due to financial constraints, it is all the more noteworthy that for this last class of

<table>
<thead>
<tr>
<th></th>
<th>&lt;20%</th>
<th>20%-40%</th>
<th>40%-60%</th>
<th>60%-80%</th>
<th>&gt;80%</th>
<th>Total Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median standardised</td>
<td>€36.788</td>
<td>€35.037</td>
<td>€31.533</td>
<td>€25.800</td>
<td>€18.000</td>
<td>€33.600</td>
</tr>
<tr>
<td>Household income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median net household</td>
<td>€49.200</td>
<td>€46.800</td>
<td>€39.600</td>
<td>€30.000</td>
<td>€22.740</td>
<td>€42.000</td>
</tr>
<tr>
<td>income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>% of households receiving no income through work,</td>
<td>3,0</td>
<td>3,6</td>
<td>7,7</td>
<td>16,9</td>
<td>34,8</td>
<td>7,7</td>
</tr>
<tr>
<td>own business or pensions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>% Low/High Educational</td>
<td>13,5/61,0</td>
<td>18,1/52,5</td>
<td>28,6/51,8</td>
<td>37,7/34,4</td>
<td>49,4/19,4</td>
<td>23,0/50,6</td>
</tr>
<tr>
<td>attainment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>% above 65 years of age</td>
<td>4,9</td>
<td>5,7</td>
<td>6,3</td>
<td>5,2</td>
<td>5,5</td>
<td>5,5</td>
</tr>
<tr>
<td>% single parent households</td>
<td>2,2</td>
<td>3,5</td>
<td>4,4</td>
<td>6,8</td>
<td>6,8</td>
<td>4,0</td>
</tr>
<tr>
<td>% of Non-western</td>
<td>19,4</td>
<td>28,7</td>
<td>31,1</td>
<td>43,5</td>
<td>55,4</td>
<td>30,1</td>
</tr>
<tr>
<td>migration background</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>% Share of weighted</td>
<td>27,7</td>
<td>29,8</td>
<td>24,2</td>
<td>12,5</td>
<td>5,8</td>
<td>-</td>
</tr>
<tr>
<td>respondents</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Table 4.5.* summary statistics on WiA2019 respondents having moved into their current accommodation within the last 3 years over neighbourhoods, divided into classes by share of corporation-owned housing.
neighbourhoods their share among those having recently moved there is so much higher than their share of the total population. This again suggests that the distribution of the most vulnerable among new tenants is indeed taking place equally over neighbourhoods. With single parent households, and especially those over 65 years of age both also being less likely to move, it is unsurprising that no differences of particular interest are found, both not providing any evidence against or for a growing divergence between classes of neighbourhood when it comes to prevalence of these groups. Likewise, the fact that the share of individuals with a non-western migration background is seemingly slightly growing in neighbourhoods with low shares of corporation-ownership does not necessarily suggest a decrease in ethnic segregation, as any trends countering this trend cannot be investigated due to the lack of data on who is moving out of neighbourhoods with high shares of corporation housing.

As a last source of evidence for the residualisation of neighbourhoods – but also to link these findings back to those of the previous section –, and as a first source of evidence for its correlation with neighbourhood liveability, a comparison is made between respondents’ answers to the question why they would like to move within the coming 2 years, divided over the same classes of neighbourhoods. The share of respondents indicating wanting to move was roughly 6% higher for respondents living in corporation neighbourhoods (31,7%) than for those living in neighbourhoods with the lowest shares of corporation ownership, although the share of respondents indicating definitely not wanting to move was also slightly higher for those living in the former class of neighbourhoods. Similarly, those indicating wanting to move but not being able to find anything or see any possibility of this happening was 5% higher (17,2%), whereas those indicating already having found new accommodation was approximately 3 % lower (only 0,7%) for those living in corporation neighbourhoods. As mentioned in the previous section, respondents were allowed to give just one, but several reason for wanting to move, out of a list of sixteen. The results of the comparison are displayed in figure 4.5. Although for a few reasons differences are very small and/or ambiguous as to their relation to the share of corporation-owned housing in a neighbourhood, for most reasons answers significantly differ depending on the class of neighbourhood the respondents lived in. Overall, wanting bigger housing is the top reason given (just over 40% on average), with relatively minor differences across neighbourhood classes. For the second most given reason within all classes, wanting ‘more beautiful/better housing’, differences are clearer, with the share of respondents giving this as one of their reasons for wanting to move increasing as the share of corporation-owned dwellings in their neighbourhood increases. A few differences stand out especially however, when considering residualisation of neighbourhoods. One of these is the difference in the share of respondents stating ‘health issues’
as one of their reasons for wanting to move, with those respondents living in corporation neighbourhoods giving this reason almost twice as often as those in private-sector neighbourhoods, making it effectively the third most often given reason for this former group of respondents (compared to twelfth for the latter group). This seemingly confirms the findings by Leidelmeijer, van Iersel & Frissen (2020) on the substantially higher chance of occupants of social housing to suffer from bad health and/or chronic health conditions, but also shows how, through the unequal distribution of social housing across neighbourhoods, this affects spatial inequality in terms of health. Moreover, out of those indicating wanting to move because of this reason, those living in neighbourhoods with high shares corporation-ownership are also somewhat more likely to indicate not being able to find anything or see any possibility of this happening (38% for those in corporation neighbourhoods, 33% for those private-sector neighbourhoods), showcasing the coming together of inequality in different dimensions in these neighbourhoods. Especially when laid side by side with tables 4.2 to 4.4, the comparison between reasons for wanting to move gives more substance to the differences in the socio-economic make-up of the five neighbourhood classes. oversimplifying a bit, one could say that as the share of corporation-owned housing in a neighbourhood increases, the reasons for wanting to move among its inhabitants tend to shift from a desire for ‘better’ housing conditions (having a (bigger) garden/balcony, more space for increased or planned to increase household size, buying instead of renting) to a desire for ‘less bad’ housing conditions (health issues and/or too many stairs, bad quality of housing, not liking the neighbourhood). Most notable exceptions to this slight oversimplification are reasons associated with the busyness of the city (centre), including noise disturbance from traffic and other sources, and finding current accommodation too expensive. Looking back at figure 4.3 it is easy to see why the first of these is more of a problem for those living in neighbourhoods with low shares of corporation-owned housing: most of the city centre, with all its tourism, shopping streets etc. consists of neighbourhoods with low shares of corporation-ownership. The location of these neighbourhoods (cf. section 21.2.) together with their higher share of private-rented dwellings then also explains why current housing being too expensive is more often given as a reason for wanting to move as the share of corporation-ownership decreases. Despite the city centre’s busyness and the experienced nuisance however, the share of respondents from these neighbourhoods stating ‘not liking their neighbourhood’ as one of the reasons for wanting to move is three times lower than that of those living in the mostly peripheral neighbourhoods with the highest shares of corporation-ownership, where almost a fifth of respondents indicated this is at one of the reasons they would like to move in the near future. Why this could be so will be investigated in the following section.
Figure 8. Reasons for wanting to move within the next two years, over share of corporation-ownership in the respondents’ neighbourhood.
4.3. The effect of residualisation on neighbourhood liveability

With all results in the previous two sections confirming a process of residualisation indeed taking place, both for the sector as a whole and at the neighbourhood level, questions remain as to what extent and in what way this is affecting neighbourhood liveability. With the WiA2019-survey containing several questions concerning respondents’ opinion on several aspects of the neighbourhood they live in, a first sense of this effect can be obtained by simply mapping the average response to the most important of these i.e. overall neighbourhood satisfaction. This is arguably the best single indicator of liveability when defining it as “the extent to which the living environment meets the conditions and needs set to it by man” (Leidelmeijer & van Kamp, 2003, p. 59), as was done in section 2.1.2. Figure 4.5 maps the average scores for all neighbourhoods with 20 or more respondents answering this question, ensuring representability of the sample for each neighbourhood. Respondents answered this question by grading their overall satisfaction on a scale from 1 to 10.

Upon comparing figure 4.6 with figure 4.4, where the share of corporation-owned housing for each neighbourhood was displayed, it immediately becomes clear that these two variables are indeed correlated: neighbourhoods with the lowest average neighbourhood satisfaction (<7.0) are almost entirely located in the city’s west, north and southeast, as were those with the highest shares of corporation-ownership. To find out how much of this difference might be ascribed to residualisation narrowly defined i.e. differences in neighbourhoods’ demographic make-up, responses to a broad selection of questions from the WiA2019-survey were compared over the neighbourhood classes used in the previous section, and divided into those concerning the physical

Figure 9. Map of neighbourhoods’ average score on WiA2019 question on overall satisfaction with the neighbourhood
environment & facilities, and those concerning other inhabitants. Table 4.6 contains the results of this comparison for those questions related to the physical environment & facilities. For quick comparison, the last column contains the difference between the average grade given in neighbourhoods with the lowest shares of corporation-owned housing (<20%), and those given in corporation neighbourhoods. All questions were answered by giving a grade from 1 to 10. As can be seen in table 4.6, for all but one of the questions, the average grade given is lower for corporation neighbourhoods than it is for neighbourhoods with the lowest shares of corporation-ownership. However, in some cases this difference is non-linear over neighbourhood classes, and/or only very small. This is for example the case for the presence of parking spaces for both cars and bicycles, the latter very typically being something everybody in the city seems to be dissatisfied with. Aside from the presence of several facilities (most notably cultural facilities, restaurants & café’s and shops for daily groceries), the highest, and in all cases consistent, differences are found in scores for cleanliness and state of maintenance. Although the relative lack of certain facilities might at least be partly explained by neighbourhoods’ location and more urban/suburban nature, those in the average grades given for cleanliness and state of maintenance cannot, and can thus potentially at least be partly ascribed to the share of corporation-ownership. To what extent this has to do with either the inhabitants of these neighbourhoods themselves, or underinvestment and under-prioritisation by local authorities, is something the data cannot show however. Rather, the importance of table 4.6 is that, when it comes to the physical environment & facilities, neighbourhoods with higher shares of corporation-owned housing are evaluated worse by their inhabitants on almost all indicators, with the most notable exception being that for the presence of green spaces. This has to be taken into account when considering overall neighbourhood satisfaction in relation to those indicators in the other dimension of liveability i.e. those concerning other inhabitants of the neighbourhood. In the same way as was done in table 4.6, the average responses to selected questions concerning these are displayed in table 4.7, together with the average grades for overall satisfaction with the neighbourhood and several questions that are not linked directly to either dimension.

Even more so than for the questions on the physical environment & facilities, respondents living in neighbourhoods with high shares of corporation-ownership rate their neighbourhoods lower on these topics than those living in neighbourhoods with low shares of corporation-ownership, and on average more substantially so. Furthermore, the correlation between the share of corporation-ownership and average scores seems to be clearer for these indicators, with all but one score (to the question: ‘to what extent do you have contact with other people in the neighbourhood?’) getting consistently lower as the share of corporation-ownership in a neighbour-
### How would you rate the following in your neighbourhood?

<table>
<thead>
<tr>
<th>Aspect</th>
<th>&lt;20%</th>
<th>20%-40%</th>
<th>40%-60%</th>
<th>60%-80%</th>
<th>&gt;80%</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Design/lay-out of the living environment</td>
<td>7.4</td>
<td>7.1</td>
<td>6.9</td>
<td>6.7</td>
<td>6.6</td>
<td>-0.8</td>
</tr>
<tr>
<td>Green spaces</td>
<td>7.2</td>
<td>7.0</td>
<td>6.9</td>
<td>7.0</td>
<td>7.0</td>
<td>-0.2</td>
</tr>
<tr>
<td><strong>The keeping clean of:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Streets &amp; pavements</td>
<td>6.8</td>
<td>6.5</td>
<td>6.3</td>
<td>6.1</td>
<td>6.0</td>
<td>-0.8</td>
</tr>
<tr>
<td>Green spaces</td>
<td>7.0</td>
<td>6.7</td>
<td>6.7</td>
<td>6.6</td>
<td>6.6</td>
<td>-0.4</td>
</tr>
<tr>
<td>Playgrounds</td>
<td>6.8</td>
<td>6.6</td>
<td>6.6</td>
<td>6.5</td>
<td>6.3</td>
<td>-0.5</td>
</tr>
<tr>
<td><strong>The state of maintenance of:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buildings</td>
<td>7.5</td>
<td>7.2</td>
<td>6.9</td>
<td>6.7</td>
<td>6.3</td>
<td>-0.8</td>
</tr>
<tr>
<td>Green spaces</td>
<td>7.0</td>
<td>6.8</td>
<td>6.7</td>
<td>6.4</td>
<td>6.3</td>
<td>-0.7</td>
</tr>
<tr>
<td>Playgrounds</td>
<td>7.1</td>
<td>6.9</td>
<td>6.9</td>
<td>6.8</td>
<td>6.7</td>
<td>-0.4</td>
</tr>
<tr>
<td>Streets &amp; pavements</td>
<td>7.0</td>
<td>6.8</td>
<td>6.8</td>
<td>6.6</td>
<td>6.4</td>
<td>-0.6</td>
</tr>
<tr>
<td><strong>The presence of:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parking spaces for cars</td>
<td>6.3</td>
<td>6.2</td>
<td>6.4</td>
<td>6.6</td>
<td>6.2</td>
<td>-0.1</td>
</tr>
<tr>
<td>Parking spaces for bicycles</td>
<td>5.6</td>
<td>5.6</td>
<td>5.5</td>
<td>5.6</td>
<td>5.6</td>
<td>-0.1</td>
</tr>
<tr>
<td>Public transport</td>
<td>7.6</td>
<td>7.5</td>
<td>7.4</td>
<td>7.4</td>
<td>7.2</td>
<td>-0.4</td>
</tr>
<tr>
<td>Green spaces</td>
<td>7.0</td>
<td>6.8</td>
<td>6.9</td>
<td>7.0</td>
<td>7.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Sports facilities</td>
<td>6.7</td>
<td>6.7</td>
<td>6.7</td>
<td>6.4</td>
<td>6.4</td>
<td>-0.3</td>
</tr>
<tr>
<td>Playgrounds</td>
<td>6.6</td>
<td>6.6</td>
<td>6.7</td>
<td>6.6</td>
<td>6.4</td>
<td>-0.2</td>
</tr>
<tr>
<td>Restaurants &amp; cafés</td>
<td>7.3</td>
<td>7.1</td>
<td>7.0</td>
<td>6.6</td>
<td>6.0</td>
<td>-0.7</td>
</tr>
<tr>
<td>Shops for daily groceries</td>
<td>7.5</td>
<td>7.7</td>
<td>7.7</td>
<td>7.5</td>
<td>6.9</td>
<td>-0.6</td>
</tr>
<tr>
<td>Cultural facilities</td>
<td>6.7</td>
<td>6.6</td>
<td>6.4</td>
<td>6.2</td>
<td>5.8</td>
<td>-0.9</td>
</tr>
<tr>
<td>Health facilities</td>
<td>6.7</td>
<td>6.7</td>
<td>6.8</td>
<td>6.7</td>
<td>6.5</td>
<td>-0.2</td>
</tr>
<tr>
<td>Primary schools</td>
<td>7.4</td>
<td>7.3</td>
<td>7.2</td>
<td>7.1</td>
<td>6.9</td>
<td>-0.5</td>
</tr>
</tbody>
</table>

*Table 4.6.* Average scores for questions concerning the physical environment & facilities, over neighbourhood classes.
<table>
<thead>
<tr>
<th>Question</th>
<th>&lt;20%</th>
<th>20% - 40%</th>
<th>40% - 60%</th>
<th>60% - 80%</th>
<th>&gt;80%</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>How satisfied (in general) are you with the neighbourhood?</td>
<td>8.0</td>
<td>7.6</td>
<td>7.4</td>
<td>7.1</td>
<td>6.9</td>
<td>-1.1</td>
</tr>
<tr>
<td>How do you think the neighbourhood will develop?</td>
<td>7.2</td>
<td>7.1</td>
<td>7.1</td>
<td>6.9</td>
<td>6.7</td>
<td>-0.5</td>
</tr>
<tr>
<td>Do you feel at home in your neighbourhood?</td>
<td>8.1</td>
<td>7.8</td>
<td>7.6</td>
<td>7.4</td>
<td>7.2</td>
<td>-0.9</td>
</tr>
<tr>
<td>To what extent do you think your neighbourhood is suitable to raise children in?</td>
<td>6.9</td>
<td>6.6</td>
<td>6.5</td>
<td>6.4</td>
<td>6.3</td>
<td>-0.6</td>
</tr>
<tr>
<td>To what extent do you think your neighbourhood is suitable to grow old in?</td>
<td>7.2</td>
<td>6.9</td>
<td>6.7</td>
<td>6.7</td>
<td>6.6</td>
<td>-0.6</td>
</tr>
<tr>
<td><strong>INHABITANTS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How safe do you feel outside at daytime?</td>
<td>8.6</td>
<td>8.4</td>
<td>8.2</td>
<td>8.0</td>
<td>7.8</td>
<td>-0.8</td>
</tr>
<tr>
<td>How safe do you feel outside at night?</td>
<td>7.7</td>
<td>7.4</td>
<td>7.1</td>
<td>6.8</td>
<td>6.6</td>
<td>-1.1</td>
</tr>
<tr>
<td>How do different groups of people in the neighbourhood get along?</td>
<td>7.3</td>
<td>7.1</td>
<td>6.9</td>
<td>6.7</td>
<td>6.6</td>
<td>-0.7</td>
</tr>
<tr>
<td>How would you evaluate the engagement/involvement of inhabitants with the neighbourhood?</td>
<td>6.6</td>
<td>6.4</td>
<td>6.2</td>
<td>6.1</td>
<td>6.0</td>
<td>-0.6</td>
</tr>
<tr>
<td>Do people in the neighbourhood help each other?</td>
<td>6.7</td>
<td>6.5</td>
<td>6.3</td>
<td>6.3</td>
<td>6.3</td>
<td>-0.4</td>
</tr>
<tr>
<td>To what extent do you have contact with other people in the neighbourhood?</td>
<td>6.3</td>
<td>6.2</td>
<td>6.0</td>
<td>6.1</td>
<td>6.1</td>
<td>-0.2</td>
</tr>
</tbody>
</table>

*How much nuisance do you experience from (low score=high amount of nuisance):*

<table>
<thead>
<tr>
<th>Source</th>
<th>&lt;20%</th>
<th>20% - 40%</th>
<th>40% - 60%</th>
<th>60% - 80%</th>
<th>&gt;80%</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neighbours</td>
<td>7.5</td>
<td>7.4</td>
<td>7.2</td>
<td>7.1</td>
<td>6.8</td>
<td>-0.7</td>
</tr>
<tr>
<td>Other people in the neighbourhhood</td>
<td>7.2</td>
<td>7.1</td>
<td>6.9</td>
<td>6.8</td>
<td>6.7</td>
<td>-0.5</td>
</tr>
<tr>
<td>Criminality</td>
<td>7.2</td>
<td>6.8</td>
<td>6.6</td>
<td>6.3</td>
<td>6.2</td>
<td>-1.0</td>
</tr>
</tbody>
</table>

*Table 4.7.* Average scores for questions concerning other inhabitants and general liveability, over neighbourhood classes.
hood increases. Out of all indicators associated with other inhabitants, those concerning safety
and criminality show the greatest differences over neighbourhoods, followed by how well
respondents believe different groups of people are getting along in the neighbourhood. Looking at
the general questions, that can serve as a more direct indicator for neighbourhood liveability, a few
things should be noted. Firstly of course, the relatively large difference in overall satisfaction,
making this single-best indicator of subjective liveability also one out of two with the highest
average differences across neighbourhood classes. Secondly, when comparing answers on the
suitability of the respondent’s neighbourhood to raise children only for those respondents who
themselves have children, the average difference between neighbourhoods at the two extremes of
the used classification increases to a worrying 1.4. The same was done for the question on the
suitability of the respondent’s neighbourhood to grow old in. Here the average difference across
neighbourhoods did not increase – although interestingly enough, those aged 65 or older
themselves gave more positive answers to this question across neighbourhood classes than those
reported in table 4.7.

To gain better insight into to what extent residualisation might play a role in the differences
found between classes in overall satisfaction with the neighbourhood, the indicators of liveability
were grouped into the two already distinguished dimensions i.e. Physical environment & Facilities,
and Inhabitants. In doing so, several questions were grouped together, creating compounded
‘Nuisance’ respectively (cf. section 3.1). The distribution of neighbourhoods’ scores on the two
dimensions are displayed in figure 4.6 as deviations from the sample mean, for those
neighbourhoods where 20 or more respondents answered the questions on neighbourhood
liveability. As can be seen there, scores on both dimensions follow a by now familiar pattern in
their spatial spread over the city’s neighbourhoods, with scores by and large being worse in the
city’s west, north and south-east than they are in the city’s centre and south. However, in the
dimension of Inhabitants this pattern seems slightly more pronounced than in the dimension of
Physical environment & Facilities. The worst scores in the latter dimension are found in in the
heart of the city, and seem to be slightly more diverse in the city centre in than is the case for those
in the dimension of Inhabitants. Also, while the city’s north and west are broadly speaking the
lowest scoring parts of the city when it comes to Physical Environment & Facilities, the southeast
seems to score relatively well considering the shares of corporation-ownership and low overall
neighbourhood satisfaction there, seen in figures 4.4 and 4.6. For the dimension of Inhabitants,
this is however not the case. With almost all of the city’s west colouring orange, as well a large part
of the southeast, scores in this dimension seem to follow both the share of corporation-ownership in a neighbourhood and overall neighbourhood satisfaction more closely. Note that all neighbourhoods with a score on this dimension of -1.0 or more below the sample mean are located in these three parts of the city, as well as most neighbourhoods with a score between -1.0 and -0.5 (with over 80% of these neighbourhoods being located in the districts Nieuw-West, Noord and Zuidoost).

The question remains however which of the indicators in both dimensions are the main drivers of the differences found in overall neighbourhood satisfaction, and thus to what extent these differences capture differences in what can be called neighbourhood liveability. To assess this, multiple OLS regression models were used, in which the average overall satisfaction with the neighbourhood is the dependent variable, and the scores on the indicators used in each dimension

\[ \text{Figure 10.} \] Maps of neighbourhoods' average difference with sample mean for liveability indicators in the dimensions and Physical Environment & Facilities (above) and Inhabitants (below).
were used as independent variables. Also, the share of corporation-owned housing in a
eighbourhood was added as a control variable, as to ascertain whether the models truly capture
the relations underlying the differences found for all indicators over neighbourhood classes (cf.
tables 4.6 and 4.7), or some effect of the share of corporation-owned housing still remains
unexplained by the models. Only neighbourhoods with 30 or more respondents were included (n= 265) as to reduce the variance that might be caused by neighbourhoods with smaller samples i.e. possibly less consistent and representative average scores. A total of four models was used: one
only using share of corporation-ownership as an independent variable, two respectively adding the
indicators from the two dimensions, and one where all indicators of both dimensions were
included. The exact same was done for the average score given to the question whether respondents
feel at home in their neighbourhood. This firstly because the very high difference found on average
scores given on this question over neighbourhood classes (cf. table 4.7), which makes investigation
into what contributes to this difference seem relevant. Secondly however, this was done because
of the high correlation between responses to this question and those on overall neighbourhood
liveability (the highest of all indicators in tables 4.6 and 4.7). The score on the latter question is thus
understood as capturing a specific but important part of overall satisfaction, that is expected to be
more related to other inhabitants than to anything else. Lastly, after several variations of the models
were tried, it was decided to leave the average score given to green spaces out of all models. This
because in most models, it was shown to have a significant negative effect on the dependent variable.
As there is no reason why an increased satisfaction with a neighbourhood’s green spaces would
have a negative impact on overall satisfaction or feeling home in a neighbourhood, this effect is
theorised to be caused by the on average higher amount and greater size of green spaces in
suburban areas, including and especially in some of those with lower scores on other indicators.
Holding all these other indicators constant then might cause this seemingly negative relation to
appear in the model, as this variable might in fact only ‘capture’ the contingent relation between
the satisfaction with green spaces i.e. the amount and size of green spaces, and differences in other
variables not included in the model, but also correlated with overall satisfaction and feeling at home
in a neighbourhood.\textsuperscript{8} Results for both dependent variables are displayed in tables 4.8 and 4.9.
Looking first at overall satisfaction with the neighbourhood, the subsequent models first of all
show that the initial negative effect of the share of corporation-owned housing in a neighbourhood
is substantially reduced when adding the indicators from the dimension of Physical Environment & Facilities, and disappears entirely when only using those from the dimension of Inhabitants. By

\textsuperscript{8} As touched upon earlier, this might be especially true for the district Zuidoost, where respondents rated the green
spaces with a 7.4 on average, the highest average score out of all districts, while on average scoring below most other
districts on most other indicators.
## OVERALL SATISFACTION

<table>
<thead>
<tr>
<th></th>
<th>Neighbourhoods' Average Score</th>
<th>OLS Regression Results</th>
<th>t-Statistics</th>
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<tbody>
<tr>
<td>Share of corporation-owned housing</td>
<td>-0.015***</td>
<td>-0.003***</td>
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<td>0.296***</td>
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<td>Facilities</td>
<td>0.206***</td>
<td>0.186***</td>
<td>(3.07)</td>
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<td>Cleanliness &amp; Maintenance</td>
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<td>0.010</td>
<td>(0.74)</td>
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<tr>
<td>Safety</td>
<td>0.615***</td>
<td>0.573</td>
<td>(9.54)</td>
</tr>
<tr>
<td>Getting along of Different Groups</td>
<td>0.399***</td>
<td>0.187**</td>
<td>(4.47)</td>
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<tr>
<td>Social Cohesion</td>
<td>0.091*</td>
<td>0.074</td>
<td>(1.66)</td>
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<tr>
<td>Nuisance</td>
<td>0.037</td>
<td>0.041</td>
<td>(0.88)</td>
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<tr>
<td>Nuisance from Criminality</td>
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<tr>
<td>Constant</td>
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<td>7.679***</td>
<td>(8.20)</td>
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<td>Adjusted $R^2$</td>
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<td>0.75</td>
<td>0.87</td>
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$^*$ p<0.1; $^{**}$ p<0.05; $^{***}$ p<0.01.

Table 4.8. OLS regression results: neighbourhoods’ average score on overall neighbourhood satisfaction, over selected liveability indicators and share of corporation-ownership. t-statistics in parentheses.

far the most important of the indicators having a significant effect in the full model is subjective safety, followed by the overall design/lay-out of the living environment, the way different groups of people in the neighbourhood get along, and satisfaction with facilities. All included indicators combined are able to explain 91% of the variance in average satisfaction with the neighbourhood, proving the robustness of the estimates. Lastly, comparison of the (adjusted) R-squared of the models shows that those indicators associated with the dimension of Inhabitants are better at explaining the variance in neighbourhood satisfaction than those from the dimension Physical
Environment & Facilities. As expected, this is even more so the case when using the average score for feeling at home in the neighbourhood as the dependent variable. Here too, subjective safety was the indicator with the largest significant effect. However, in this case the compound variable for social cohesion was found to have a significant effect too, the second largest out of all indicators. Lastly, also the satisfaction with facilities and how well different groups of people in the neighbourhood get along were found to have a significant impact on how much respondents on
average felt at home in their neighbourhood. Here too, the effect of the share of corporation-ownership was found to decline when adding those indicators associated with the physical environment & facilities, and disappear entirely when only adding those from the dimension Inhabitants, as well as in the final, full model.

Although tables 4.6 and 4.7 show that on all indicators average scores decline as the share of corporation-owned housing increases, this also shows that there is not only a correlation between this and these average scores, but also between these scores themselves. For example, it might well be the case that it is the liveability in terms of physical environment & facilities that affects indicators from the dimension of Inhabitants, through lowering housing prices and/or attracting or driving away certain demographics in other ways, like the socio-cultural effects discussed in section 2.1.2. Similarly, it might well be that the part of the city in which the neighbourhood is located affects indicators from both dimensions through the year in which the neighbourhood was constructed and consequent differences in physical surroundings and appeal thereof, distance to the city centre, overall reputation, and the effect of these on housing prices (see also section 2.1.2). In case these effects have a strong impact, the differences over neighbourhood classes reported in tables 4.6 and 4.7, and shown in figures 4.6 and 4.7, might in fact only indirectly be correlated with the current share of corporation-owned housing in a neighbourhood, through the historically grown distribution of these over the city. To try to ascertain whether the reported differences might be caused by the residualisation of the corporation sector itself, beyond possible other effects like the ones mentioned, three last OLS regression models were construed, using the indicators for subjective safety, the way different groups of people get along in the neighbourhood, and social cohesion as dependent variables, based on the results in tables 4.8 and 4.9. To correct as much as possible for the aforementioned effects, overall design/lay-out of the living environment and satisfaction with facilities were included as control variables, as well as a categorical variable for the district in which the neighbourhood lies, using Centrum (the city centre, cf. figure 4.4.) as the baseline category. Results are displayed in table 4.10. On both neighbourhoods’ average scores subjective safety and how different groups in the neighbourhood get along, the share of corporation-ownership has a small, but significant effect, even when holding constant all other included variables. On the average score for the compound indicator for social cohesion this effect is even smaller, and only significant at the ten percent level in the full model. However, due to 1) the correlation between the share of corporation-ownership and the included control variables, including the share of corporation-owned housing in the district as a whole, which as was shown in figure 4.3. varies greatly, and 2) the relatively small sample size, the fact that significant effects were found for all three dependent variables is considered very rele-
<table>
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<tr>
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<th>SAFETY</th>
<th>DIFFERENT GROUPS</th>
<th>SOCIAL COHESION</th>
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<tr>
<td>Share of corporation-owned housing</td>
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<td>Facilities</td>
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<td>(0.057)</td>
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<td>West</td>
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<td>-0.183**</td>
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<td>(0.066)</td>
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<td>(0.078)</td>
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<td>Nieuw-West</td>
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<td>Zuidoost</td>
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<td>(0.079)</td>
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<td>(0.095)</td>
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<td>Constant</td>
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<td>Adjusted R²</td>
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<td>0.77</td>
<td>0.29</td>
<td>0.72</td>
<td>0.12</td>
<td>0.57</td>
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| Table 4.10: OLS regression results: neighbourhoods' average score selected liveability indicators from the dimension Inhabitants, on share of corporation ownership, over selected liveability indicators from the dimension Physical Surroundings & Facilities, and district. t-statistics in parentheses. * p<0.1; ** p<0.05; *** p<0.01 |

-vant, even if it is just at the ten percent level. The district effects for example might well be partially correlated to the share of corporation-owned housing in neighbouring neighbourhoods. The same can be said for the other two control variables, both of which are also correlated to the share of corporation-owned housing (cf. table 4.5), and may partially capture the effect of certain types of
(social) housing (complexes), which influence the distribution of certain groups of social housing tenants over neighbourhoods. That for neighbourhoods in the same district, and with the same (subjective) quality of the overall design/lay-out of the living environment and facilities, the share of corporation-owned housing was still found to have a significant effect on these dependent variables is thus as good an indication of the effect of residualisation on neighbourhood liveability as the used data allows. The share of corporation-owned housing is thus found to negatively impact the extent to which inhabitants feel safe in a neighbourhood, the extent to which they believe different groups in the neighbourhood get along, and possibly also social cohesion, even when controlling for several other characteristics of the neighbourhood and (indirectly) ‘district fixed effects’. These and the other findings in this chapter will be guiding the selection of neighbourhoods for which interviews will be conducted with professionals from the housing corporations and local government in the following chapter, as well as these interviews themselves.
5. SAMPLE SELECTION & INTERVIEWS

This chapter will report the findings of a number of semi-structured interviews (n = 9) conducted with professionals from both the housing corporations and local government working on the neighbourhood-level. For this purpose, a selection of five neighbourhoods was made, three within the municipality of Amsterdam and two in other municipalities in the Amsterdam Metropolitan Area. The selection criteria used are described in more detail in section 3.2. This chapter will start by briefly describing the selected neighbourhoods, to then report and discuss the results obtained from the interviews, which mostly concern further answering the second and third of the research’s sub-questions, as well as form the basis for answering this thesis main question i.e. ‘how can the effects of residualisation on the liveability of housing corporation neighbourhoods in Amsterdam be mitigated?’

5.1. Neighbourhood sample selection

As described in section 3.2., the selection of the three neighbourhoods within the city itself for which interviews were conducted was data-driven. As was seen in the previous chapter, the neighbourhoods with the highest shares of corporation-owned housing, as well as those with the lowest scores on most indicators of liveability, are found in three of the city’s seven administrative districts: Nieuw-West, Noord and Zuidoost. Because of this, but also the differences between these districts in other characteristics, the sample includes one neighbourhood from each of these three districts: Slotermeer Zuid in Nieuw-West, the Van der Pekbuurt in Noord, and Holendrecht Noordwest in Zuidoost. The location of these neighbourhoods within the city is displayed in figure 5.1. These neighbourhoods are not only distinct in their geographical location within the city, but also in their demographic make-up, their average scores on the used indicators of liveability, and trends in both. Just how different can be seen in figure 5.2, where graphs showing the trends on several of these characteristics and indicators from 2011 to now are provided, as well as those for the city as a whole.

The data for Holendrecht Noordwest shows a substantial decline of liveability since 2015, after substantial improvement in the years before, up to now being the worst scoring out of all neighbourhoods in the city where 30 or more respondents answered the questions on liveability in the WiA2019-survey. Located in Zuidoost, the neighbourhood was built in the late 1970’s and consists entirely of flats. The decline in liveability found in the quantitative data is mirrored in the
answers respondents gave to the open question whether they would like to share anything else about their neighbourhood, dwelling or housing wishes. One respondent stated that they had been living in the neighbourhood for over twenty years, but that what is happening to it now “isn’t normal”, with “burglary, shootings, [and] robberies in broad daylight”. Other respondents also mention the neighbourhood declining in at a rapid pace, and becoming a “ghetto”. Most poignant and, albeit only one, a clear case of residualisation, was the response by one of the neighbourhood’s inhabitants who said: “I have ended up here because I had no other choice […] me and my children don’t belong here”. With all housing in the neighbourhood being owned by a housing corporation, and high shares of welfare recipients (19%), single-parent households (26%) and inhabitants with a non-western migration background (73%), Holendrecht Noordwest represents one of the very extremes in the sample, and a seemingly clear-cut case of residualisation and its effect on neighbourhood liveability.

At the other end of spectrum lies the Van der Pekbuurt in Noord, built in the 1920’s and 30’s and mostly made up of terraced houses. Despite 85% of dwellings in the neighbourhood being owned by a housing corporation, as of 2019 the neighbourhood scores around average on all selected indicators of liveability. This after a steady increase in these scores since 2015, and in some cases (overall satisfaction and expectations) already before that. Whereas in 2015 it was still scoring lower or the same on these indicators as the other two Amsterdam neighbourhoods included in the sample, it currently scores better on all of them, and has the highest scores on overall satisfaction and expectations out of all neighbourhoods in the city with more than 80% corporation-ownership where 30 or more respondents answered the questions on liveability in the WiA2019-survey. The fact that the neighbourhood is doing so well might well at least in part be explained by the
Figure 12. recent trends in selected indicators of liveability and demographic characteristics for the city of Amsterdam as a whole (black) and the three Amsterdam sample neighbourhoods: Holendrecht Noordwest (red), the Van der Pekbuurt (green), and Slotermeer Zuid (blue). Data on liveability indicators (graph 1-5) from WiA, other data (graph 6-9) from OIS.
renovations that have already and are still planned to take place, as well as the ‘booming’ of Noord as a popular district, leading to more and different cultural facilities, restaurants and cafés and shops, and a steadily changing demography. As of 2019 however, the share of corporation-ownership has declined with only 2.3% compared to 2011, while the shares of welfare recipients and single-parent households on average increased over the same period (with 1.3% and 6% respectively), although the former decreased slightly again when the share of corporation-ownership started to do so from 2016 onwards. The renovations are also a recurring theme in the answers respondents gave to the open question whether they would like to share anything else about their neighbourhood, dwelling or housing wishes. Although many respondents are positive about the neighbourhood and the recent changes and renovations, there seems to be a concern among others that there will not be a place for them and/or other current inhabitants – specifically those with a smaller wallet – in the future. Likewise, not all respondents seem to be happy with the ongoing ‘gentrification’ of the neighbourhood, with one respondent for example stating the neighbourhood is rapidly “anonymising due to the large increase in nightlife venues, cultural facilities, hotels etc.”, which the respondent deemed “bad for [the] liveability and social cohesion of our neighbourhood”. This also seems to be leading to some resistance among current tenants e.g. with one respondent, who does see the renovations as a positive development, stating that “inhabitants [should] cooperate where [the housing corporation] has to renovate, instead of continuing to counteract it, otherwise the neighbourhood will not increase in value and image”. The Van der Pekbuurt is a neighbourhood where seemingly great progress is being made in terms of liveability, but also represents a potential flip-side of some forms of ‘progress’: it not benefitting those among the older inhabitants that themselves are the least well-off, and/or even driving away these inhabitants themselves.

Last among the Amsterdam neighbourhoods included in the sample is Slotermeer Zuid, in many ways a middle-ground between the other two neighbourhoods previously discussed. Built in the 1950’s and mostly consisting of terraced houses, the neighbourhood does stand out in some ways, scoring better on most indicators of liveability than most surrounding neighbourhoods, even when these have a lower share of corporation ownership (cf. figures 4.4, 4.6 and 4.7). Unlike Holendrecht Noordwest and the Van der Pekbuurt, values on the indicators and demographic characteristics selected in figure 5.2 have been mostly stagnant over the last years, with relatively small declines or increases from year to year not showing a consistent and clear trend. The clearest trends are the consistent increase of nuisance experienced from neighbours and other inhabitants, and the relative increases of inhabitants with a non-western migration background and single-parent households – although the share of the latter is still relatively low, when compared to the city as a whole. When delving into the answers respondents gave to the open question whether they
would like to share anything else about their neighbourhood, dwelling or housing wishes, safety seems to be among the primary worries among respondents here – as is the case in most of the neighbourhoods in the area. Several respondents remark the neighbourhood declining, decreasing social control, and nuisance from loitering youth, which one respondent ascribes to the “strongly variable/changing population”. One respondent also specifically mentions the need for “better guidance and monitoring of fellow inhabitants that show deviant behaviour (psychiatric patients, ex-drug addicts, people under financial administration etc.)”. The inclusion of Slotermeer Zuid is of particular interest in answering why, despite its relative high shares of corporation-owned housing, it is doing better than most of the surrounding neighbourhoods.

Lastly, two neighbourhoods within the greater Amsterdam Metropolitan Area were also included in the sample: Poelenburg & Peldersveld in the municipality of Zaanstad, and Meerwijk in the municipality of Haarlem, respectively north and west of Amsterdam. These are the two neighbourhoods within the Metropolitan Area, excluding Amsterdam itself, with the lowest scores on overall neighbourhood satisfaction, both scoring 6.7 on average in the 2019 round of the 'Living in the Amsterdam Metropolitan. Area-survey [Wonen in de Metropoolregio Amsterdam; WiMRA] – of which they WiA-survey used in this thesis is a part. Both also have a high share of corporation-ownership, albeit not as high as the Amsterdam neighbourhoods in the sample. However, neighbourhoods with such high shares of corporation-ownership are very scarce outside of the city itself, and both neighbourhoods are still among those with the highest shares within their municipalities and the Metropolitan Area as a whole. ‘Looking over the fence’ by discussing developments, and policy tried and considered in these neighbourhoods might open new angles to look at the problems and possible solutions in Amsterdam itself. Moreover, it reversely might make the findings and final policy recommendations more relevant to policymakers and professionals in the wider region and beyond. Poelenburg & Peldersveld is especially interesting in this regard. In 2016 the neighbourhood made national headlines, after videos surfaced of so-called ‘harassment-vloggers’ [treitervloggers] filming confrontations between local youth and other inhabitants and the police. Partially as a consequence of this, the municipality of Zaanstad launched the Action Plan Poelenburg Peldersveld in 2016, which was followed up by the Pact Poelenburg Peldersveld in 2020. In a joint effort by both governmental and non-governmental organisations, including the housing corporations, the pact seeks to address problems concerning education, equality of opportunity, safety and more, setting targets for 2040. Ambitious and innovative, the Pact might well inspire similar approaches in other municipalities and neighbourhoods in the Amsterdam Metropolitan Area and beyond.
5.2. Qualitative results

As said, the conducted interviews were semi-structured around the four questions mentioned in section 3.2. This section in turn will be divided into two sections, the first discussing the recognition and explanation of phenomena and trends related residualisation and its effect on liveability (questions 1 and 2), and the second discussing the evaluation and exploration of policy and practices (questions 3 and 4).

5.2.1. Residualisation and its effect on neighbourhood liveability

Having asked most interviewees, ‘residualisation’ [residualisering] as a concept does not seem to be in use among those working in or around corporation neighbourhoods, whether working for a housing corporation or the municipality, with none of those interviewees asked indicating to have heard it before. As a phenomenon however, it was recognised to be taking place in the (local) corporation sector by all interviewees, as well as in the neighbourhoods they were interviewed about. The extent to which this was found to be the case in those neighbourhoods however differed, as well as the types of vulnerable households that interviewees themselves brought forward as being specifically or particularly prevalent and/or increasing in number there. The general trend towards increasing concentrations of socio-economically vulnerable households in these neighbourhoods, more specifically the corporation-owned housing within them, was however recognised by all, and unanimously considered to be a factor in a range of problems that are seen in these neighbourhoods, as one interviewees from Poelenburg & Peldersveld succinctly summarised:

“What you see is that it is indeed becoming a downward spiral, or at least has been that the past years. That people who can afford to do so leave the neighbourhood, or at least send their children to schools outside the neighbourhood. And that people who can no longer afford Amsterdam come to Poelenburg. And what you see is a concentration of people with problems, which causes many adjacent problems concerning poverty, concerning employment, nuisance from loitering youth, criminality, loneliness, health… you name it. You can really see a stacking of problems that arises because you concentrate people [with problems] in one neighbourhood.”

With the differences in types of vulnerable households, the nature and extent of these problems associated with the broad trend of residualisation also differ across neighbourhoods. As already seen in figure 5.2, Holendrecht Noordwest has for example has for a long time had a really high
share of single-parent households. Both interviewees for the neighbourhood drew a link between this, the high levels of nuisance associated with criminality, and related feelings of unsafety:

“[…]. A lot of single-parent households with young mothers. That’s far from easy, and often these are families with 2 or 3 children as well. And then also lacking an income, it is very hard to raise [those children]. You also see children being outside a lot, and then they also come into contact with each other, which isn’t always a good thing. So I think you have to be very strong and self-confident to follow your own path here, and try to make the best of it. That the temptations to go down the criminal path are very strong.”

In the Van der Pekbuurt on the other hand, criminality tends to be far less of a problem, as also suggested by the WiA-data in figure 5.2. However, a lot of dwellings in this neighbourhood being old, small, and in dire need of the upcoming renovations, a large part of the corporation-owned housing in the neighbourhood has a legal rent below the so-called ‘capping limit’ [aftoppingsgrens] discussed in section 2.2.1. Therefore, a lot of these have been allocated to some of the poorest and most vulnerable households i.e. the so-called ‘urgents’ the housing corporations have to allocate 30% of newly vacant social housing to according to their performance agreement with the municipality (cf. section 2.2.1.). Moreover, this unintended effect of national and municipal policy has led to concentrations on the micro-level, with certain streets and squares having become “hot spots” for these extremely vulnerable households and individuals – and associated problems:

“I have several examples I could give from people that, for example, have a Somali woman with six children living on 80 m2 above them, a drug addict living next to them, and some-body suffering from schizophrenia also living next to them. Well, one neighbour causing nuisance is already cumbersome, but if you have three you just go insane.”

Also coming up in several of the interviews was the relation between high shares of households with a non-western migration background and liveability. As was seen in chapter 3, there is an undeniable correlation between non-western migration background and corporation-owned housing both on the micro-level of individual households, as well as on the meso-level of neighbourhoods. Similarly, the share of these households was relatively high for all five of the here selected neighbourhoods, as can partially be seen in figure 5.2. In some neighbourhoods this was found to negatively influence the development of the neighbourhood and its inhabitants in socio-economic
terms, through possible discrimination faced by ethnic minorities in employment, but also by the (self-)segregation of migrant communities hampering socio-economic prospects:

“[…] Which means that Dutch is also no longer the language used in the neighbourhood. So you really see that it is a neighbourhood underneath a cloche, truly a parallel society that has very few links anymore with the neighbourhoods around it, […] and [ where inhabitants] also don’t recognise the importance of speaking Dutch anymore. And that renders a lot of problems, especially for later generations that thus start primary school with a language deficiency, and subsequently end up lower than they possibly could have, solely because they face so much inequality of opportunity.”

One of the main ways this was mentioned to possibly directly affect scores on liveability indicators was however through cultural differences, mistrust and misunderstanding influencing especially the judgements of autochthonous, elderly inhabitants:

“[This] is one of the fastest growing allochthonous communities in [this city]. That causes a certain divide. In this complex there are traditionally a lot of elderly inhabitants, and they have an issue with that. That barrier that arises, doesn’t have to be there in my opinion. I also often ask them: ‘do you even talk to your neighbours?’ Sometimes they don’t even know who is living there. Quite quickly the response just is: ‘There is a foreigner living there and I am not going to talk to them’.”

“You know, sometimes if there is a group of youth hanging around somewhere, people experience that as nuisance or unsafe. While that is not always the case. […] But if they are just standing around with a group and you are scared, you immediately label it as ‘unsafe’ and ‘loitering youth’. What is also part of it is culture: it’s generally dark-skinned [donkere] boys who hang around outside. That is also part of culture, that you hang out with each other outside and have a beer. That is how it is in Suriname for example. As long as they don’t bother anyone or make them feel unsafe I don’t think there is anything wrong, and that it shouldn’t be blown out of proportion. Because that does happen too.”

These and other potentially negative effects of elderly inhabitants’ responses on liveability scores derived from the WiA/WiMRA-survey were explicitly or implicitly mentioned in all interviews, except those for Poelenburg & Peldersveld. For example, some interviewees argued that elderly
inhabitants are more likely to feel unsafe due to their age and physical fragility, despite ‘actual’ unsafety not being as worrisome as these reported feelings might suggest. Also, with many elderly inhabitants often already living in the neighbourhood for decades, they are most aware of the changes the neighbourhood has undergone over the last years, which according to the interviewees they in many cases deem to be negative. This was also the case for changes that the interviewees deemed to be positive or at least not ‘objectively’ negative, like the earlier mentioned ‘booming’ of the Van der Pekbuurt (cf. supra), or the increasing number of students and other young people moving into Slotermeer Zuid over the last years. The interviewee for the latter neighbourhood explained that the renters commission complained about these new tenants after the housing corporation decided to rent out all newly vacant dwellings there to students and/or young people under temporary contracts. After looking into it however, they found that actual complaints and reports of nuisance had not increased at all over the last 10 years:

“Personally I think it is because other people with a different lifestyle have moved in, which is experienced as a clash by some people, and leads to tension […] I think that by moving in a different group of renters, a part of the older renters will say: “those are not the kind of people we find to be an asset for the neighbourhood, and therefore we consider it to be a decline of the neighbourhood.”

It should be noted however that elderly inhabitants are also often found to be most attached to the neighbourhood, with specifically interviewees from Slotermeer Zuid and Holendrecht Noordwest quoting some of these as saying that they would never want to leave.9 In cases where they would like to however, they are often faced with the situation on the local housing market as described in section 2.2.2., thus effectively not being able to obtain ‘suitable accommodation (in the private sector) for reasons of poverty, age and/or infirmity’ in concordance with the definition of residualisation used:

“You have a relatively high amount of people here that have lived here for a long time, whose children already left the home. That group would in principle like to live smaller, but financially that’s not attractive. So something needs to be done so these people can more easily flow through to smaller sized housing, so others, families, also get the opportunity to get such a dwelling.”

9 A seeming contradiction more generally mirrored in the WiA2019 data, by the earlier mentioned finding that inhabitants of corporation neighbourhoods were both more likely than others to indicate definitely wanting to move, as well as definitely not wanting to move anytime soon (cf. section 4.2.).
Zooming out from these different groups of inhabitants again, it was notable that most of the interviewees mentioned the effect on the physical surroundings these (growing) concentrations of vulnerable households had. Pollution caused by inhabitants, wrongly disposed bulky waste for example, was mentioned as a real problem in all neighbourhoods—this according to one interviewee however being “a national problem”. Many interviewees also mentioned the visible difference between parts of a neighbourhood or bordering neighbourhoods depending on the type of tenure:

“[…] And you can see it: pollution, vandalism… This afternoon we were in another neighbourhood, and then we also briefly visited an area with owner-occupied housing, and after that the part with social housing. With exactly identical buildings right? Same walls, same paint on the walls… But you could see that at the owner-occupants it was tidy and clean, and at the social renters there was garbage on the ground, bicycles in the buildings’ entrances, more pollution, more things were broken… it was really striking. So yes, that you see. And it is increasing.”

Although language barriers (in the case of bulky waste and knowing when and where to dispose it) and “sometimes different norms and values” are mentioned as partial reasons for this, one interviewee explicitly views these problems as a consequence of something almost all interviewees see as one of the major underlying problems caused by increasing concentrations of socio-economically and otherwise vulnerable households: “people whose minds are preoccupied with survival are less likely to follow certain rules”. Four of the interviewees explicitly referred to this preoccupation with ‘survival’, with others implicitly confirming the signalled relation between this characteristic of an increasing number of inhabitants in their neighbourhood, and the problems faced there. Next to its effect on liveability through decreasing peoples’ propensity to “follow certain rules”, it is also given as a reason for 1) declining social cohesion, 2) general apathy towards actively fixing or reporting certain problems, and 3) difficulties in getting people engaged with the efforts different stakeholders are making to improve the neighbourhood:

“So people don’t speak up, don’t speak to each other at all, which also leads to them not reporting it when there’s something wrong, not the small nor the big things. So people here in fact live in a little cocoon, feeling like: ‘behind the front door I decide, and beyond it I just want to have to do as little as possible with other people’. […] So it’s this conglomeration of social housing, with an increasingly homogenous target group that is trying to
survive. And I think that because of that because of this massiveness, because it’s such a large complex […], that because it’s such a large group of social renters, this gives a kind off extra effect.”

“[…]. And now you see that people do turn a blind eye, or are apathetic about it. And maybe are more preoccupied with their own survival, have their own worries at home, and are less willing to step outside and strengthen the neighbourhood.”

“[…]. You also see that is hard to get the attention of people who are trying to survive, and be like: ‘Look what we are doing against educational disadvantages!’”

The first of these should however be slightly nuanced: a few interviewees also mentioned social cohesion in their respective neighbourhoods being (“surprisingly”) good, or even better than in most of the city. The second however is a problem mentioned by interviewees from the majority of neighbourhoods, and coincides with a certain mistrust towards the housing corporation and municipal services noted by some interviewees, and/or a feeling that ‘it is no use anyway’ to report nuisance or other problems, which will be discussed further in the following section.

When it came to scores on the selected indicators of liveability and trends therein, interviewees unfortunately had a hard time trying to explain why these were such and such for their neighbourhoods. Especially in the neighbourhoods that were in part selected because scores were relatively high there i.e. Slotermeer Zuid and the Van der Pekbuurt, all interviewees expressed surprise at these scores. Interviewees for Holendrecht Noordwest, Poelenburg & Peldersveld and Meerwijk were not surprised by the low scores, given the amount of problems they themselves also see these neighbourhoods face. When discussing the trends seen in figure 5.2 however, the interviewees for Holendrecht Noordwest could also not provide a decisive explanation of the sudden drop in scores after 2015, and the rise of scores before that. Below are some of the suggestions made in the discussions on these scores and trends therein with specifically the interviewees from the Amsterdam neighbourhoods:

❖ For **Slotermeer Zuid** it was suggested that the fact that scores there were higher than in many of the surrounding neighbourhoods, especially but not exclusively those with higher shares of corporation ownership, could be partially ascribed to the earlier mentioned allocation of newly vacant dwellings to students and young people by the housing corporation. These new inhabitants might “worry less about garbage bags, pollution, and be less afraid of loitering youth”,

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and be more likely to simply think: “Not a lot of problems man: it’s green here, I live well here. It’s pleasantly village-like, nice and calm”. These characteristics of the physical environment were given as second possible explanatory factor for a generally higher satisfaction and sense of well-being in the neighbourhood:

“it’s really quite special that, we call it a ‘duplex island’, there are so many duplexes close to each other, making the building density very low. […] that village-likeness; al that greenery, the trees, that rusticness. […] So I think people also enjoy that.”

❖ This ‘spill-over’ from aspects of the physical environment to overall satisfaction and well-being, and perceptions of other aspects of the neighbourhood, was also strongly put forth by one of the interviewees from the Van der Pekbuurt:

“That urban design aspect is also very important: if you walk past those flats in Zuidoost [i.e. Holendrecht Noordwest], that’s a different atmosphere. But behind the front door it’s equally bad here. Look at all those lists with people below the poverty line, people relying on foodbanks, youth with an income around the social minimum, people with an income around the social minimum in general… […] But do you feel unsafe outside at night here? No.”

When discussed with the other interviewee they agreed that this might indeed be an important factor, as well as the positive impulse given to peoples satisfaction and expectations by recent and planned renovations and improvements of those physical surroundings (a suggestion first made for Holendrecht Noordwest, cf. infra). Similarly, the fact that “things used to be much worse” in several regards e.g. problems with loitering youth, was named as one of the reasons why people might now be relatively positive about the neighbourhood, especially concerning feelings of safety. Safety is also something housing corporation has been investing in over the last years, mostly by extensive anti-break-in measures, which seem to have been objectively effective looking at reported break-ins. However, after mentioning this the interviewee immediately added that, when it comes to subjective safety and overall satisfaction, “it’s very hard to link those kind of trends back to what you as a housing corporation have done.” Lastly, the earlier touched upon ‘booming’ of the neighbourhood was mentioned, specifically the diminishing (subjective) distance to the rest of the city, and how this might affect the satisfaction of
new inhabitants – despite older inhabitants often being quite sceptical and pessimistic about these developments:

“I think that that step to Noord, that used to be quite a step, crossing the water, that that has become way smaller for people from other parts of the city. […] People discover: ‘oh, this is actually a really nice neighbourhood to live in’! I can imagine that satisfaction then rises more than it used too.”

❖ Lastly, for Holendrecht Noordwest the question was not so much why scores on all selected liveability indicators were so low – which was mostly attributed to the problems with pollution, loitering youth, and especially the rise in incidents related to ‘heavy’ crime, including shootings. The real question was why these were declining so rapidly since 2015, while they had been rising in the previous years. One suggestion was that the rise in fact could be partially explained by the renovations of, among other things, the local shopping centre around that period: “I think that might be part of the reason, renovation. People are happy[/optimistic], they follow the rules, but sooner or later… the people remain the same you know?”. More worrying from a policy perspective, was the suggestion that this downward trend might also be partially caused by declined municipal investment and a consequently diminished presence of for example the police and social work (see following section), and coinciding changes in the legal obligations and rules that affected the way corporations were able to invest in certain aspects of neighbourhood liveability:

“Maybe it also has to do with the tightening of regulations, that happened too in that period. But maybe also that the financial means of the corporation, also because of the Landlord Levy [Verhuurdersheffing] that that has had an increasingly heavy impact. […] I think that corporations have to be incredibly careful with the money they spent. You are also obliged more to really invest in your dwellings, and you are not allowed to be as broad anymore on liveability. […] These things you increasingly hear. And also, that has been the case for the last 2 years, we have to invest a lot in sustainability. That’s difficult, right? You

10 The Landlord Levy [Verhuurdersheffing] is a fixed percentage of a dwelling’s WOZ-value paid as a levy by owners of more than 50 rent-regulated dwellings (cf. section 2.2.). Implemented in 2013 as a ‘crisis measure’, it poses an ever increasing financial burden on housing corporations, which are lobbying hard to get it abolished. The website of Aedes, the corporations’ national lobby organisation, hosts a counter showing the housing corporations’ total expenditure on the levy since 2013, captioned: “This sum could not be used for affordable rental housing”. In June 2020, this counter passed 10 billion euros.
have to invest hugely in sustainability, but *also* in neighbourhoods, but you *also* have this Landlord Levy. That just makes it impossible to do everything at once.”

On the other hand, one might expect this to be a problem for all corporation neighbourhoods. However, it might well be the case that in some neighbourhoods extra investments are more needed than in others, and/or declined more significantly, and the effect of such declining investments and stricter regulations is felt stronger. Which activities and investments might have been affected by this concretely, both in Holendrecht Noordwest and the other neighbourhoods, as well as the ones that weren’t, will be discussed in the following section concerning policy and practices.

5.2.2. Policy & practices

Largely because of the openness with which questions were asked, and the organic way in which interviews were conducted, a wide range of past, current, future and desired policies and practices were discussed during the interviews, on different levels – from national laws to local practices. This section will discuss some of the most important of these. ‘Most important’, either because they reoccurred in several of the interviews, because they were deemed to be innovative or otherwise of special interest, or because they were stressed as being of particular importance to themselves or their neighbourhood by one of the interviewees.

When it comes to reoccurrence, one topic stands out above all others: mixing of tenure within a neighbourhood i.e. decreasing the relative share of social housing, while increasing in particular the share of owner-occupied dwellings. This was mentioned as part of the solution to many problems currently faced in corporation neighbourhoods by all interviewees working for a housing corporation, and all but one of those working for the municipalities. This has been the favoured response in Amsterdam and beyond over the last decades, and in Slotermeer Zuid, the Van der Pekbuurt and Poelenburg & Peldersveld this is already happening and/or planned to happen in the near future. The reason for rebalancing the share of social housing with private-sector housing is twofold: 1) it reduces the problems associated with too large a concentration of vulnerable households as discussed in the previous section, and 2) increasing the number of ‘stronger’ households might in several ways improve the liveability of the neighbourhood for all its inhabitants. One of these has to do with the ‘general apathy towards actively fixing or reporting certain problem’ mentioned in the previous section, and is also the reason why it is in particular the number of owner-occupied dwellings that is often increased in these neighbourhoods:
“People that buy a house for 30-40 years won’t allow that the neighbourhood declines any further, so they will speak up. They will get organised. They will put things on the agenda, and pull in the municipality and the police. So I am hopeful about it also going better in this neighbourhood that way. Beyond a doubt [it will].”

The positive effect of these households then is a result of 1) their vested interest in keeping the neighbourhood as ‘liveable’ as possible, 2) the fact that socio-economically stronger households might be less ‘preoccupied with survival’, and have more ‘mental space’ left for getting involved in the neighbourhood, as well as 3) them potentially being more politically empowered in general i.e. having more ‘voice’. Some interviewees indicated that they had already seen this having a positive impact in other neighbourhoods. However, one interviewee also pointed out that simply selling off corporation-owned dwellings might not have the desired effects, because “there are also people living in private sector housing that just work very hard, simply leave the door in the morning, to again close it behind them in the evening, and are unwilling or unable to do anything for the neighbourhood.” For this reason they prefer more actively interfering in the allocation of corporation-owned housing itself, similar to the way that is already being done in Poelenburg & Peldersveld, as well as in the Van der Pekbuurt, in different but similar ways. In Poelenburg & Peldersveld this is done most rigorously, by applying parts of the so-called ‘Rotterdamwet’ (see box 5.2.) as part of the earlier mentioned Action Plan and Pact. Simply put, this allows the housing corporations there to only allocate newly vacant dwellings to individuals that are employed, and prioritise the allocation to those employed in areas of public interest i.e. the police, healthcare and education. Although deemed stigmatising by some inhabitants, both interviewees for the neighbourhood stood behind that choice:

“And we said: ‘we are going to implement the ‘Rotterdamwet’, because we can’t handle the vulnerable influx anymore. The neighbourhood can’t handle it anymore. So we have to close the tap somewhere to ensure that the neighbourhood bounces back more quickly, because otherwise those [other] measures will simply be way less effective.’ So that was the first step.”

“We already notice it in the neighbourhood. […] The share of that group [stronger households] is rising, and we are starting to notice the first results in how the flats are doing, for example: less pollution, [more] participation, reporting of problems… Because that was
also a problem in Poelenburg. […] So that you notice, I think due to the changing population. We expect that things will go better with the neighbourhood, for sure.”

However, both interviewees also mentioned an already noticeable downside: the “waterbed effect” it caused: putting more pressure on other neighbourhoods in the municipality with high shares of social housing by increasing the influx of vulnerable households there.

In the Van der Pekbuurt, allocation of dwellings is managed on the very lowest level. Because of the current regulations forcing housing corporations to house the poorest households in the dwellings with the lowest rents (below the earlier mentioned ‘capping limit’, cf. supra & section 2.2.1), many of the most vulnerable households started to get concentrated into those streets and squares where rents were lowest. With this leading to “hot spots” for problems – one interviewee

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**Box 5.2.: The Law on Special Measures for Urban Problems, a.k.a. the ‘Rotterdamwet’**

Since 2005, The Law on Special Measures for Urban Problems, commonly known as the ‘Rotterdamwet’ [Rotterdam Law], allows large municipalities, under certain circumstances and only with permission from national government, extra measures and competencies in neighbourhoods with substantial and persistent socio-economic and social problems. Several of these concern the allocation of housing, allowing municipalities and housing corporations to both refuse people moving into a neighbourhood if they 1) do not conform to certain decided upon socio-economic characteristics, or 2) there is solid reason to believe they will have a negative impact on liveability through criminal activity or nuisance, and 3) likewise prioritise allocation of housing to households or individuals with certain socio-economic characteristics e.g. working in a specific sector. Other measures concern improving the local business climate by lowering certain taxes and the possibility to close down or even expropriate buildings in case they have a negative effect on liveability e.g. due to facilitating criminal activities. Currently, ten municipalities make use of at least some of the possibilities provided by the law. However, a 2017 report evaluating the effect of the law in Rotterdam, where it was first put into practice, concluded that it was hard to establish whether, all-in-all, it had had the desired effect – with some results being ambiguous, and some potential effects being too complex and multi-faceted to evaluate (Lauwerier, Wever & Colebrander, 2017). Also, based on the focus groups held with local stakeholders, especially those from the housing corporations, the report recommended more small-scale, tailored allocation measures, making possible a more targeted and effective approach at the micro-level.
describing a situation where things “exploded” after two extremely vulnerable households were allocated neighbouring dwellings –, it was decided to micromanage allocation as to avoid this from happening. Similarly, the limited number of applicants employed in areas of public interest (the same as in Poelenburg & Peldersveld) the corporation is allowed to give priority to in this neighbourhood\footnote{It should be noted that this is not the case in every neighbourhood, but that the housing corporation in question was offered the possibility to do this in several neighbourhoods by the municipality, upon which they themselves chose the Van der Pekbuurt.}, are distributed strategically over newly vacant dwellings, inversely dependent on the vulnerability of the surrounding households.

This sort of micromanagement of allocation on the level of individual addresses can also be seen in the plans there are for strategically distributing ‘VoorUit’-students over Slotermeer Zuid. VoorUit is an organisation that facilitates programmes where students get accommodation against very low rents in relatively vulnerable neighbourhoods, in exchange for spending 10 hours a week organising and working on projects that improve the neighbourhood, specifically in terms of social cohesion. One of the neighbourhoods they are currently organising such a programme is Poelenburg & Peldersveld, and one of the interviewees enthusiastically brought it up as having had a large, positive impact:

“They are doing truly great work in Poelenburg. […] Because, if people participate, if people get involved, then they are also going to report problems, and help each other. It starts with greeting each other: ‘Hey, neighbour!’ That’s already quite something, really. Because there used to be so much anonymity, especially in the bigger flats. […] Through projects like these people come into contact with each other.”

As said, the plan in Slotermeer Zuid is to go one step further still, by not only starting such a programme in the neighbourhood, but also strategically housing one student on each of the 10 ‘fields’ around which the neighbourhood is organised:

“I have high hopes about that contributing too [in improving liveability]. And that through it we also will be able to find out about problems that otherwise we wouldn’t have been told about that quickly. […] You however also don’t want inhabitants to experience it as: ‘I tell it to you now, and tomorrow the whole corporation knows about it’. So you have to be clear about that. […] There is not a problem you can think of, or there isn’t some organisation for that can help you with it. So how then is it possible these problems keep existing? What’s that about? Do we have to get closer to the inhabitants? Do we have ask
them more questions, and get involved with their problems? Where’s the key to success?
So that too I want to find out with these VoorUit-students.”

The lack of knowledge about individual problems, especially those ‘behind the front door’, is also
a reoccurring theme in the interviews, as well as the question about the role the housing corporation
should play in these matters: “you don’t fully take on the role of care provider, but it is rubbing up
against it. So in what sense is what we do still public housing provision, and in what sense is it care
provision?”. Here too, new and older ways micro-management are being used by those working
for the housing corporations in for example both Meerwijk and Poelenburg & Peldersveld, where
maps of apartment buildings are used to keep track of households “to keep an eye on”, with those
in the latter neighbourhood currently working on a comprehensive colour coding system to do so.
In Poelenburg this is partially done with the help of the relatively new ‘neighbourhood teams’: small
groups of tenants who make the rounds in these buildings after 17:00. Receiving a small financial
reward for this, these tenants sometimes approach fellow inhabitants themselves e.g. in case of
pollution around the front door, but also have a major role in signalling problems ‘on both sides’
of the front door to the housing corporation. Furthermore, getting some tenants involved in this
way has a positive impact on overall participation and involvement, as it narrows the gap between
the corporation and the tenants, increases the feeling that inhabitants have a voice and are being
taken seriously, and reporting problems actually leads to actions being taken.

In Meerwijk on the other hand, the corporations still rely more heavily on ‘caretakers’
huismeesters]12 for their apartment buildings and surroundings. Both interviewees for the neigh-
bourhood agreed that these are pivotal in ensuring liveability at the micro-level, with one inter-
viewee recalling a situation where nuisance and complaints almost immediately increased in an
apartment building, when the position of caretaker was abolished by the corporation due to cut-
backs – after which a caretaker was quickly reinstated there. Interestingly, their importance was
also stressed by one of the interviewees from Holendrecht Noordwest:

“We too have to deal with change. There used to be a caretaker in each complex. But we
have moved to much larger neighbourhoods, because of cut-backs and ‘efficiency’. So we
have become more distant. Now caretakers have enormous neighbourhoods, so they know
their neighbourhoods a lot less well. They don’t come into the neighbourhood as often to
also walk around in the complex[es]. So that we would want to do more, ideally.”

12 Although they are not called caretakers [huismeesters] but ‘neighbourhood directors’ [buurtregisseurs], their role is
in many ways very much akin to that of the caretakers that used to be more common in corporation-owned apartment
buildings, albeit perhaps with a slightly more expansive range of tasks.
Those interviewees working for the municipality in Amsterdam also bring up this ‘knowledge gap’ on micro-level problems and needs, including those of individual households. The interviewee from Holendrecht Noordwest suggested that, ideally, a programme like ‘Kansrijk Zuidoost’ would return to the district:

This was done in cooperation with the housing corporation. They had an overview of for example [where there were] too many rent arrears. And then they gave an indication of in what area to go to, which building was a priority. […] [The social workers] used to go behind the front door. They used to have several domains on which they would question people, and from there you could get an idea of people’s problems, and get on it. […] That I believe is actually the best way to solve problems in a neighbourhood: getting behind that front door, having a conversation with the people. Maybe they are a bit hesitant the first time you visit, but you leave your number, and afterwards they call you up themselves: “I actually do want to talk”. And if you later see that individual or household blossom… they start working again, start leading a normal life again. That makes you think: “yes, it is possible”.

In the Van der Pekbuurt a so-called ‘taskforce’ was created around one and a half years ago, a joint initiative between the housing corporation and the municipality – something both interviewees for the neighbourhood were very enthusiastic about. This multidisciplinary team consisting of representatives from several organisations (e.g. the housing corporation, the police, municipal health services etc.) greatly improves the decisiveness of the response to both problems caused and faced by the most vulnerable households, especially but not exclusively in cases of vulnerability due to for example mental health issues and/or drug-addiction. One of the main reasons it is able to do so is the formal agreement to share information that would otherwise not be shared between organisations, due to the EU-wide data protection regulations (GDPR) that went into effect in 2018. One interviewee said it felt as if these “are sometimes also used as an argument to not act at all”, and are a major hurdle in the rest of Noord, and possibly the rest of Amsterdam. Also, the overall fragmentation of the provision of different kinds of assistance and care, and the rules that govern multi-problem cases where several care providers are involved, often lead to a lack of ownership of specific cases. Often then, the cases the taskforce handles involve tapping care providers on the knuckles for not providing and/or otherwise ensuring the necessary care and assistance for those households for which they are legally responsible. While discussing the taskforce, the need for micro-level attention on vulnerable individuals and households also came up again:
“Only it sometimes just boils down to hours: running such a taskforce […] simply costs a lot of time. [While] sometimes people just need someone to walk them to credit counselling so they have been there. They have a guy there at the taskforce that sometimes just goes to this or that with people. Sometimes that is necessary, if you can't see the wood for the trees anymore.”

As mentioned when discussing the caretakers in Meerwijk, the decline of these ‘up-close-and-personal’ relations and interactions between those working for the corporations and local government on the one hand, and tenants/inhabitants of these neighbourhoods on the other, have especially declined in Amsterdam itself. Concerning the municipality, this was mostly ascribed to cutbacks during the last financial crisis, which were never compensated for as (local) government budgets started to increase again. This especially came up in interviews on the Van der Pekbuurt and Holendrecht Noordwest respectively:

“During the last crisis there have been a lot of cutbacks on youth work, children’s work, but also elderly work. Social work. […] There used to be community centre here, that has for example been closed down in this neighbourhood […] and it hasn’t come back. The same goes for the youth centre, that has also gone. […] From people who grew up here, I hear that the safety net they could rely on was much bigger than what is available now. You used to have things like ‘At Home on the Street’ [Thuis op Straat]: they used to be on squares all around the neighbourhood 3-4 days a week playing with kids, to relieve a bit of the burden of parents that were not able to carry it. Take on a small part of the upbringing. We still have sports programmes, but not on every street corner anymore. And without that specific knowledge, like: ‘that mother lives over there and is not doing so well, that kid is friends with that one, their mother lives there…’. Those kind of networks are getting increasingly hard for us to…”

“And what you also see is that many organisations/public agencies have pulled out. That is a general trend. ‘community centre closed down’ is of course a bit of a cliché, but organisations/public agencies are more at a distance. The police also has a capacity problem, on top of which the city centre is also prioritised. So you see that in particular the police and
other organisations/public agencies that are a backstop, are not always there in this neighbour- 
bourhood. [...] that broad neighbourhood work that used to exist is no longer there. And 
you do hear it’s being missed.”

With most interviewees thus agreeing that liveability was increasingly under pressure in their re-
spective neighbourhoods, especially those in Amsterdam thus also felt that this was not only caused 
by changes in neighbourhoods’ population, but also changes in the domain of policy of practices 
itself. Minor amends to some of these changes seem to be on their way, through for example the 
restructuring of the municipal care provision into ‘Social Neighbourhood Teams’ [Sociale Buurt-
teams], and city hall’s ‘Development Neighbourhoods’-programme [Ontwikkelbuurten] – the latter 
leading to a new community centre soon opening in Holendrecht Noordwest.

However, interviewees from Holendrecht Noordwest, Meerwijk and especially Poelenburg 
& Peldersveld expressed serious concerns over the consequences of the ‘Corona-crisis’ dispropor-
tionally affecting these and other vulnerable neighbourhoods. In Poelenburg & Peldersveld there 
are worries that some of the painstakingly obtained results of the Action Plan will be lost again, 
something that is already being seen:

“Some young people that were doing really well and were going to the regional vocational 
training centre [ROC] to get an education, have been lost to the criminal circuit again, 
purely because they lost their side jobs.[...] The financing is under enormous pressure. 
Those extra things you are doing are on the table again, while you just agreed to work on 
these things for the next 20 years. Luckily that has been averted in our case. But you also 
see that a lot of people with flexitime jobs live in these neighbourhoods. People that are 
sometimes on unemployment benefits, and only sometimes have a job live in these neigh-
bourhoods. [...] And then the fact that we as a municipality could not go into our neigh-
bourhood for two months. [...] Other neighbourhoods will bounce back quite quickly 
when the pandemic is over, but the long-term effects will predominantly be felt in these 
kind of neighbourhoods.

Although perhaps hitting some of these neighbourhoods harder than others – For example because 
of a lot of inhabitants in Holendrecht Noordwest rely on flexitime work at Schiphol Airport – 
some of the effects mentioned above might well be felt in all of these neighbourhoods, if only the 
consequent budget cuts and (continuing) underinvestment. One of the reasons why major cuts
have for now been averted in Poelenburg & Peldersveld is Zaanstad mayor Jan Hamming. Hamming was lauded by both interviewees for the neighbourhood as “always being on top of things”, lobbying for the neighbourhood even on the national level, and really “taking a stance for these neighbourhoods”, with his leadership found to be fundamental in the establishment of the Action Plan and recent Pact. Between neighbourhoods there are however differences in ownership taken of these neighbourhoods and their respective problems, and (subsequent) leadership in finding solutions to these. Especially at the inter-organisational level this leadership can seemingly make all the difference, with one organisation taking the lead in organising an integrated and collaborative effort to solve a neighbourhood’s problems. In Slotermeer Zuid for example, one of the housing corporations recently took such a lead by organising a six-weekly ‘Liveability Meeting’ with local law enforcement, a few community workers and inhabitants. Weary of it becoming just an “exchange group”, the organiser strives towards concrete action being taken, monitored and evaluated on a very short notice as a result of these meetings, both improving liveability but also inhabitants’ sense of being listened to and taken seriously – something that, as mentioned earlier, is now often not the case. However, notably missing at these Liveability Meetings is a representative of the other housing corporation that owns dwellings in the neighbourhood. This might in part be explained by the fact that, although one neighbourhood in the division used by OIS (cf. section 3.1.), the way both professionals and inhabitants draw these lines might be wholly different, especially when different corporation own dwellings in separate parts of what e.g. OIS considers to be a neighbourhood. However, it also touches upon a tendency also found in other neighbourhoods:

“What I have also tried is to create more unity, where they say ‘us, [housing corporation x]’, and ‘we, [housing corporation y]’. And I tell them: guys, there is just one [name of the neighbourhood]. There is no ‘us and them’, just ‘us’. […] When their tenants organise activities, or when they themselves are doing something for their tenants, they could also ask each other: ‘We are doing this for our tenants, are you interested?’, or ‘Let’s do it together’. […] It’s about the inhabitants. We from the municipality don’t make any distinction in that. And I do get it, that they both have their own rules to some extent, but it would be good if they could come together more, for the inhabitants.”

Another example is that, when discussing interventions in the allocation of dwellings, one interviewee from another neighbourhood said that another housing corporation had been experimenting more with that in the area right next to where they themselves worked, but that they did not really know how that worked out. Lastly, in the Van der Pekbuurt both interviewees considered it
to be a blessing that there is only one corporation in the neighbourhood, noting that “the more parties there are around the table, the harder it is to be decisive”, for example because more parties have to ask their organisation for funds or whether they are allowed to do something, every time joint action needs to be taken or some new plan is proposed. As seen throughout this section, this has allowed the housing corporation and municipality to work and experiment with some innovative neighbourhood-wide approaches in the Van der Pekbuurt, which otherwise might not have come off the ground as easily – or at all.
6. CONCLUSION & RECOMMENDATIONS

“A solemn consideration, when I enter a great city by night, that every one of those darkly clustered houses encloses its own secret; that every room in every one of them encloses its own secret; that every beating heart in the hundreds of thousands of breasts there, is, in some of its imaginings, a secret to the heart nearest it! [...] In any of the burial-places of this city through which I pass, is there a sleeper more inscrutable than its busy inhabitants are, in their innermost personality, to me, or than I am to them?”

– Charles Dickens, A Tale of two Cities

In order to answer its main question – “how can the effects of residualisation on the liveability of housing corporation neighbourhoods in Amsterdam be mitigated?” – this thesis sought to answer three sub-questions:

❖ What are the current state of, and trends in residualisation in housing corporation neighbourhoods in Amsterdam?

❖ In what ways is residualisation affecting liveability in housing corporation neighbourhoods in Amsterdam?

❖ What are possible explanatory factors for differences in the effects of residualisation on liveability among housing corporation neighbourhoods in Amsterdam?

After chapter 2 provided definitions, explanations and context to the phenomena and processes under study, in chapter 4 the first of these questions was addressed, mostly using data from the 2019 round of the biannual ‘Living in Amsterdam’-survey [WiA2019]. By comparing occupants of different sectors and different neighbourhoods, a clearer and up-to-date picture was established of how big the differences between these currently are on a range of variables e.g. income, household composition and welfare-dependency – differences which were linked to the process of residualisation as discussed in chapter 2. Not only was it shown that these differences were in some cases large, and in almost all cases pronounced: further analysis showed that, in socio-economic terms, the differences between tenants of social housing and private-renters, and those between corporation neighbourhoods and the rest of the city, are seemingly increasing. In the case of the latter, this is helped by the fact that occupants of corporation-owned dwellings in corporation neighbourhood are on average ‘worse-off’ than those living in neighbourhoods with
lower shares of corporation ownership. This suggests that the effect of a residualising sector on the demographic make-up of corporation neighbourhoods is amplified by the way households are, intentionally or unintentionally, distributed over neighbourhoods within the sector itself. The second sub-question was also partially answered in chapter 4. Cross-tabulations of average scores on a wide range of questions from WiA2019 concerning respondents’ feelings about their neighbourhood and the share of corporation-ownership in these neighbourhoods, showed a mostly negative correlation between these on all accounts. Moreover, this negative correlation was seen to be stronger for the questions about aspects of the neighbourhood related to other inhabitants, than for those related to the physical environment and facilities. Further analysis showed that, even in neighbourhoods in the same district, with equal satisfaction over facilities and the overall design/lay-out of the living environment, the share of corporation-owned housing still negatively correlated with social cohesion, how well inhabitants feel different groups of people get along in the neighbourhood, and subjective safety – all of which were in turn negatively correlated with the overall satisfaction with the neighbourhood, and thus considered very relevant aspects of neighbourhood liveability. As scores on these indicators are mostly, if not fully, dependent on other inhabitants, this negative correlation was then linked back to the earlier found relations between the share of corporation-owned housing in a neighbourhood, and its demographic make-up i.e. residualisation.

Survey data like that used in chapter 4 could however only tell so much about the causal interplay between these variables, as it is actually taking place within housing corporation neighbourhoods. Chapter 5 discussed the results of nine interviews that were therefore conducted to further answer the second and third of the research’s sub-questions. For this purpose five neighbourhoods with high shares of corporation-ownership were selected, including two in other municipalities in the Amsterdam Metropolitan Area. These neighbourhoods not only differed in location, construction year and demographic make-up, but also in scores on the previously used indicators of liveability, and recent trends therein. For each but one of these neighbourhoods interviews were conducted with two professionals working there: one for a housing corporation, and the other for the municipality. Although only being able to present a selection of the ideas, observations, anecdotes etc. that came up during these conversations, the main causal explanations given for the earlier found relation between residualisation and low scores on several indicators of liveability were discussed. Some vulnerable groups were specifically mentioned as (potentially) having a very direct negative effect on liveability through causing nuisance, like those inhabitants with mental health issues or (formerly) suffering from drug addiction. In other cases relations between the used indicators and the demographic make-up of neighbourhoods was found to be
more complex. With the selected neighbourhoods already found to be quite different just looking at the data, it was also no surprise that these relations were found to be both different, and of different importance in each of them, the latter in most cases dependent on the prevalence of specific groups. There however seemed to be a general consensus among the interviewed professionals that the overall trend towards increased concentrations of socio-economically vulnerable households led to declining liveability also irrespective of other, coinciding forms of vulnerability. This at least in part due to these households being “preoccupied with survival”, leading to both inability and unwillingness to get involved in anything but that: their own survival. This does not only negatively affect social cohesion and the general care for the home’s surroundings, but also leads to problems not being reported, let alone fixed by inhabitants themselves – whether these are physical, like pollution and maintenance, or social, like criminality, loitering youth, and nuisance from other inhabitants. The thus increased knowledge gap both the housing corporations and other stakeholders in these neighbourhoods face goes in tandem with a similar knowledge gap on problems ‘behind the front door’. As discussed in section 5.2.2. however, both of these gaps are not only a consequence of a changing demographic make-up, but also of the decline of ‘up-close-and-personal’ relations and interactions between professionals and inhabitants, and proactive, locally organised social work, due to changing regulations and priorities, and budget cuts.

In contrast to the second one, for which many complementing answers were given by the interviewees, the third and last of the research’s sub-questions turned out to be hard to answer, at least by the interviewed professionals. Some suggestions were made, such as ongoing or recent renovations and improvements of the physical surroundings having a positive effect on inhabitants’ attitude towards the neighbourhood, at least temporarily. This coincides with the more general observation that the certain characteristics and overall pleasantness of the surroundings might spill-over into scores given on indicators of liveability associated with other inhabitants, like feelings of (un)safety. If certain characteristics of the physical environment are indeed among the main explanatory factors for differences in liveability indicators associated with other inhabitants, and what these are, is perhaps an interesting topic for further research. finding more conclusive answers to this question, while treating it as just one of the research’s sub-questions and mostly relying on the interviews, was in hindsight perhaps too ambitious an expectation.

The last subsection of chapter 5 gave an overview of some of the main topics that came up when discussing policy and practices with the interviewees. It is primarily based on these parts of the interviews that the following observations and recommendations are made, as to answer this
thesis main research question “how can the effects of residualisation on the liveability of housing corporation neighbourhoods in Amsterdam be mitigated?”.

❖ Next to tenure mixing, to **intervene in the allocation of corporation-owned housing** seems to be among the most popular policy instruments to counter the effects of residualisation of the sector on neighbourhood liveability in corporation neighbourhoods. This happens in many different ways however: in Poelenburg & Peldersveld this is done on a large scale by making use of the Rotterdamwet (cf. Box 5.2.), effectively blocking vulnerable households from entering the neighbourhoods, and prioritising allocation to stronger households, while in Slotermeer Zuid this is done by allocating newly vacant dwellings to young households and students only, under special ‘youth contracts’. The micro-management of allocation as seen in the Van der Pekbuurt (cf section 5.2.2.) might however be especially interesting – if only because this was also already suggested as a possible improvement of the execution of the Rotterdamwet in Rotterdam in 2017 (cf. Box 5.2.). This in the first place of course because of meeting its desired effect: avoiding ‘hotspots’ of extra vulnerable household within a neighbourhood. Throughout the interviews, several examples were put forth of both such hotspots – e.g. entire apartment buildings were the situation was totally out of control until the police every apartment and screened everybody (supposedly) living in the flat –, as well as situations were uncoordinated allocation led to problems – e.g. when an aggressive new tenant with drug-related issues and criminal ties was housed in an apartment building predominantly housing seniors. Micro-management of allocation would not only help prevent and solve part of those problems, but also has another added benefit, when compared to more generally applying the Rotterdamwet as is done in Poelenburg & Peldersveld: it can solve part of the same problems, but without the same waterbed-effect noted in Zaanstad (cf. section 5.2.2.). It is not an either-or situation of course, and in cases were more rigorous large scale action is required – like was the case for Poelenburg & Peldersveld, but arguably also for e.g. Holendrecht – both can be used in tandem. As doing this in all neighbourhoods in Amsterdam where residualisation is taking its toll on liveability might create a housing shortage for vulnerable households, and doing it for only half of those neighbourhoods might on top of that increase problems in the other half, widely micro-managing allocation and selectively applying the Rotterdamwet in full force might be the golden mean in an citywide integrated and coordinated use of allocation interventions.

In section 4.2, it was however also shown that there are differences within the corporation sector itself, with those renters living in neighbourhoods with low overall shares
of corporation ownership being on average substantially better-off than those living in corporation neighbourhoods. There is a number of factors that might be contributing to this difference, but one of them has to do with the way rents are determined by the housing corporations. As explained at the beginning of section 2.2., housing corporations often rent out dwellings that could legally have higher, private-market rents – i.e. to which no legal rent regulation applies – against below market prices. Due to the overheated Amsterdam housing market (cf. section 2.2.2.) this is the case for a very substantial amount of the corporation-owned housing stock, including that in peripheral corporation neighbourhoods. So, it is simply a choice to subsequently follow the market, and still rent out dwellings in ‘better’ neighbourhoods against higher rents than many of those in corporation neighbourhoods – as the data confirms is currently the case (cf. section 4.1.). Bolder and more ground-breaking, but also complementary to the allocation measures mentioned above, would be to let go of the market in setting rents, and counteract the growing divergence between neighbourhoods by pricing newly vacant dwellings ‘anti-cyclically’. In the same way they are doing in the opposite direction now, the rules governing the ‘appropriate assignment’ [passend toewijzen] of social housing (cf. section 2.2.1.) will do the rest in ensuring that poorer and otherwise more vulnerable households are housed more evenly over the city. Such a shift would of course not be without its difficulties, and it might seem unreasonable that an apartment in a trendy part of the city centre should cost less than one in Zuidoost or Nieuw-West. If the liveability of corporation neighbourhoods however truly is of primary concern, it might well be one of the more reasonable things to do, instead of with one hand helping to sustain a problem that the other is trying to fix – as is happening now.

Concrete and on the neighbourhood level, it is recommended to work together with organisations like VoorUiit, and use students and/or other young people carefully distributed over neighbourhoods for more than organising activities to improve social cohesion. Experience in Poelenburg & Peldersveld shows that these programmes, where students spend 10 hours a week organising such activities in exchange for housing against very low rents, can indeed have a really positive impact on social cohesion, especially in neighbourhoods where this was extremely low – which as was seen in section 4.3. and confirmed in the interviews, is a likely consequence of residualisation. However, the plans in Slotermeer Zuid to tactically distribute these students over a neighbourhood and also use them as eyes and ears for the corporation provides such programmes with even greater potential. As was touched upon several times in chapter 5, one of the often recurring themes in the
interviews was the lack of knowledge and reporting of problems on both sides of the front door – on top of the fact that some of these problems are also increasing due to residualisation. Actively involved, socially-driven students ‘in every block’ can not only help bridge that knowledge gap, but potentially also themselves help in finding and implementing solutions. Not only would this provide an interesting learning experience for the participating students, potentially inspiring them to pursue a career e.g. in the corporation sector: their involvement might well lead to more innovative, ‘tailor-made’, and effective solutions, and strengthen their role and involvement in the neighbourhood.

❖ For similar reasons, it might be interesting to look at new ways to truly let inhabitants themselves participate in solving some of the problems related to liveability in their neighbourhood. In section 5.2.2. the ‘neighbourhood teams’ in Poelenburg & Peldersveld were already mentioned: groups of tenants who in exchange for a small reimbursement make the rounds in the corporation’s apartment buildings after 17:00, both signalling problems to the corporation and approaching fellow tenants e.g. in case of pollution at their front door. Similar, but not yet mentioned in chapter 5, are Meerwijk’s ‘Neighbourhood Parents’, the major differences being that they are volunteers and are mostly concerned with loitering youth. But also the new six-weekly ‘liveability meetings’ are an example of this, striving toward giving a diverse and changing group of inhabitants – explicitly also beyond the already actively involved members of the renters commission – a place at the table where problems are then actually solved. As one interviewee noted, despite the call for ‘participation’ having become louder and louder from City Hall, the way the things are organised is paradoxically increasingly centralised and distant – something also discussed in section 5.2.2.. Initiatives like the ones mentioned can then not only help bridge the knowledge gap mentioned above, but also partially compensate for the miss of the once more locally organised and personal neighbourhood work, caretakers etc. felt by many interviewed professionals. Thus, such truly participatory approaches might decrease the distance and potential mistrust felt by inhabitants towards both the corporation and municipality, especially when signalled and reported problems are subsequently taken seriously and quickly solved.

❖ Lastly, stakeholders should in some cases take more ownership of neighbourhoods and their problems, and leadership in solving these, which also requires ensuring the ‘right’ people are on the ‘right’ positions. As discussed at the end of chapter 5, there sometimes seems to be a lack of coordination, let alone cooperation, between different housing
corporations active in the same or adjacent neighbourhoods, and different stakeholders in general. Similarly, it was mentioned that data protection regulations (GDPR) are not only a hurdle, but sometimes seemingly used as an excuse not to act by stakeholders when it comes to picking up individual households’ cases. Lastly, throughout the interviews and examples given in chapter 5, it became clear how much of a difference was sometimes made by one or two stakeholders, and often just one individual, taking the lead in trying innovative measures to solve certain problems, but also how much easier and productive that seemed to be in the Van der Pekbuurt, where only one corporation is active and owns almost the entire neighbourhood. Ideally, both the municipality as well higher-level officials from the corporations should, as was done for Poelenburg & Peldersveld, take a stronger lead in facilitating cooperation between different corporations and other stakeholders at the very local level, e.g. by coordinating and aligning organisational plans, priorities and procedures, like the formal agreement to share data made for the taskforce in the Van der Pekbuurt. Furthermore, although the influence on picking a Jan Hamming-like mayor might be limited, both corporations and the municipality, but also other stakeholders like the police and social work, should find ways to ensure that the people who work at the neighbourhood-level in corporation neighbourhoods are truly among the best and most motivated: “put your best people in your worst neighbourhoods”, as one interviewee from Poelenburg & Peldersveld put it. As it can take only one such individual to start a new initiative, critically evaluate and change current practices, bring different stakeholders together effectively etc., these ‘right people on the right position’ can truly make all the difference on both the short- and long-term, both for individual households, and the neighbourhood as a whole.

These recommendations are concerned with mitigating the effect of residualisation on liveability at the neighbourhood-level, thus avoiding the real ‘elephant in the room’: whether and how the vulnerability of the inhabitants of corporation neighbourhoods should itself be more strongly addressed. In the end, as they very much understood in Poelenburg & Peldersveld, a neighbourhood’s inhabitants are not only sometimes its problem, but also very much its end i.e. that which gives it value. Increasing the average scores on indicators of liveability that were used in this thesis’s quantitative analysis, should only be important, only be meaningful, because we care about the wellbeing of neighbourhoods’ current inhabitants. Because we want them to feel safe, have a sense of local community and feel at home in their neighbourhood. Although the suggestions made might help local professionals change current policy and practices to mitigate the effects of residualisation on neighbourhood liveability to some extent, they would do nothing to
change the underlying inequality, poverty and segregation along both socio-economic and socio-cultural lines. Preventing neighbourhoods from becoming mere safety nets for growing concentrations of vulnerable households can be done by stopping those concentrations from forming, by mixing of tenure and changing current allocation practices, but if current inhabitants’ wellbeing is truly the main reason to do so in the first place, should also be done by directly addressing the vulnerability of those households themselves.

On that note, I would like to end this thesis by stepping back and looking at the way this thesis (too) spoke a lot about people, neatly arranged into groups based on their income, ethnicity and other demographic characteristics, without speaking with these same people. I believe this was justified given its goal, and limitations of time, space and means, but nonetheless find it important to be conscious of that choice. Throughout the interviews I conducted, the topic of discrimination and stigmatisation came up, both of individuals as well as of neighbourhoods as a whole. One interviewee was even worried that this thesis itself might contribute to labelling the neighbourhood they worked in as a ‘bad’ one – a label they stressed would not benefit the neighbourhood nor its inhabitants. I sincerely hope that this thesis has and will not have that effect on its readers. If anything, reading this thesis from front to back should make clear how the increasing problems faced in many corporation neighbourhoods, are not so much the fault of their inhabitants, as they are the consequence of political choice. That the ‘vulnerability’ of many individuals and households, so often referred to in its chapters, is not synonymous to weakness, and in many cases aggravated, sustained, and potentially carried on to new generations because of societal negligence. Luckily there is reason for hope, with integrated, long-term approaches focussed on actually improving the lives and opportunities of these neighbourhoods’ inhabitants gaining traction, as already seen in Poelenburg & Peldersveld, and with a similar plan in the making for Amsterdam Zuidoost. In the end, the people behind the numbers and anecdotes in this thesis need and deserve more than the mitigation of some of the current problems related to neighbourhood liveability. That being said, I hope the research presented in this thesis will feed and inform the current policy discussions on this topic, and do its tiny bit in the development of policies and practices that will “translate the positive developments that are being seen in the city to all neighbourhoods, both within and outside the city itself” (Leidelmijer & van Iersel, 2019); in preventing the best of times of its well-off inhabitants being the worst of times for its most vulnerable; in avoiding Amsterdam’s future indeed becoming a tale of two cities.
REFERENCES


Leidelmeijer, K., & van Iersel, J. (2019). *Kwetsbare bewoners, krachtige buurten?*. Amsterdam: RIGO.


ANNEX – CODING TREE