PRIVATE SHELTERED HOUSING IN THE NETHERLANDS AND GREAT BRITAIN

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Introduction
In the Netherlands and Great Britain considerable attention is currently being paid to the consequences of an ageing society. The implications of an ageing society for the housing market is one particular area which has been studied. Many of the elderly will at some time in their later life want to move from the home where they brought up their children to a dwelling where they can grow old in safety. The consequence of this is that the need for sheltered housing is growing. In this paper we shall compare how the housing needs of an ageing society are met in the Netherlands and in Great Britain.

In the Netherlands the government has been concerned with trying to realize suitable dwellings for the elderly in the public rented sector. Although almost 45% of the elderly aged between 55 and 64 own their home, it is taken for granted that special housing for the elderly is necessary, particularly in the rented sector. The number of dwellings in the owner-occupied sector suitable for the elderly is small. A simple theoretical model of the housing career of a household, from rented sector to owner-occupation and vice versa, during various phases of the household's life cycle is illustrated in Figure 1.

Newly-formed households in the Netherlands usually rent. As households begin to expand, the proportion owning their own home increases. When the children leave home new flows are set up within the housing market. In this reduction phase older households leave the owner-occupied sector again and move to rented housing. The household is no longer considered to be part of the (independent) housing market after the death of the last member of the household or if there is a move to non-independent housing.

The corresponding graph for Great Britain shows a different pattern: the rate of owner-occupation among all age groups is much higher, and the shift to the rented sector takes place at a later age. This is the result of two factors: older people in Britain remain owner-occupiers much longer, and government policies over the last fifteen years have strongly favoured the growth of the owner-occupied sector. The rate of owner-occupation is consequently high, though relatively lower among the very elderly. The higher figures for elderly owner-

occupiers in Britain compared with the Netherlands are not so much the result of the elderly becoming owner-occupiers but by their remaining or moving within the owner-occupied sector.

The central hypothesis of this paper is that in the Netherlands the promotion of housing for the elderly in the public sector has led in the last decade to an "inappropriate influx" of elderly owner-occupiers into public rented sector housing. By inappropriate influx we mean the group of households, primarily elderly owner-occupiers, who in view of their income and level of capital assets could buy another home when they move but who instead rent housing in the non-profit rented sector. They thereby absorb some of the scarce government-subsidized housing. As a result it is more difficult to find suitable housing for those elderly who, because of their low income or because they have few capital assets, can only rely on public sector housing.

This group of "inappropriate influxes" is indicated in the model outlined in Figure 1. This article will try to quantify the size of this inappropriate influx. We can do this by comparing the number of "potential buyers" with the number of actual moves between the owner-occupied and the rented sectors. The data for this are available from the Woningbehoefteonderzoek (Housing Needs Survey) 1985/86 carried out by the Dutch Central Statistical Office (CBS). In Great Britain the effect of government policies was to make such an influx impossible. We shall return to this later.

If our hypothesis is confirmed, the question arises of why elderly owner-occupiers in the Netherlands move to the rented sector. The theory advanced here is that outside the public sector the sort of housing which meets the requirements of the elderly concerned is insufficient or non-existent. In Great