
Not for the Homeless? Housing Policy in Flanders: Between Selectivity and Legitimacy

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› **Abstract** *It is often argued that the substantial participation of the middle-classes in the social security system is functional in combating poverty. According to this argument, it is because of its universal character that the system has sufficient societal support to be able to offer an acceptable, minimum level of protection to low-income groups or groups at risk. Since the mid-1990s in Flanders, Belgium, the government has used this argument to increase the income ceilings for housing subsidies. In this contribution, using data and discourses, we critically examine this trend, showing that the middle-classes are neither excluded from these subsidies, nor the victims of a newly emerging housing need.*

Introduction

On the 27th of November 2009, the journal *De Morgen* reported that Flanders' largest social housing company had refused to allocate a social rental dwelling to a homeless person because he was homeless. It was reported elsewhere that in 2009 more people than ever were under threat of eviction (*De Standaard*, 30 November 2009), but there was little public reaction to evidence that private landlords discriminate against vulnerable people (Heylen *et al.*, 2007; De Decker *et al.*, 2009). That these trends and messages might be linked with the lack of efficiency of housing policies did not, apparently, arise as a consideration. Frankly, this is not surprising as policy makers over the last number of years have gone out of their way to show that the middle-classes, in particular, are experiencing housing problems. The argument goes that the middle-classes can no longer afford houses of their own because prices are twice as high as they were 10 years ago. Ownership of a house is a must, however, because it is, at least as far as the Socialist Party argues, the best way of providing

for a pension (De Decker, 2007b; Palmans and De Decker, 2009). As a leading political commentator in the national journal *De Standaard* outlined: “*The outright ownership of a house makes an enormous difference for our ageing population... there is no better insurance against old age than owning one’s house.* (Sturtewagen, 22 December 2009 – own translation). Indeed, the value of Belgian real estate stands at 969 billion euro (*De Morgen*, 2 December 2010).

These commentaries point to two issues. The first is that policy makers from different political parties and at different levels have worked, and continue to work, hard to channel more housing subsidies to the middle-classes. The second is that those households and people with the greatest housing needs are being ignored. Problem one relates to the legitimacy of housing policies in general; problem two is related to their selectivity, and to the goals of the Belgian Constitution and the Flemish housing code to subsidize, preferably, those households and persons most in need. Apparently both are at odds.

After dealing with the controversy between the legitimacy and selectivity of social policies in the first section, we will go on to show that there is no need to discriminate in favour of middle-income groups; we first demonstrate the ‘Matthew effect’ in Belgian housing policies, then show that the middle-class does not face housing problems, and finally we look more specifically at the social rental sector – the most efficient housing scheme from the viewpoint of low income people (De Decker, 2005b).

Legitimacy versus selectivity

One of the pillars of a democratic state is legitimacy – the conviction of large parts of the population that the political institutions and those running them can be trusted (Huyse, 1996). It follows that the future of social policies also depends on their legitimacy, which means, in practice, that a sufficiently large segment of the population needs to benefit from them; this includes the middle-classes, whose contribution to the welfare system is significant. It is argued that if benefits are disproportionately awarded to other groups, there is an increased risk that the middle-classes will refuse to continue contributing to the welfare state (Andries and De Lathouwer, 1996; Van Oorschot, 2000).

That the middle-classes have a big share in the foundation and development of western welfare states is well-documented (Esping-Andersen, 1990; Baldwin, 1990), and for some, their role is still crucial to understanding the dynamic of welfare states. According to Goodin and Le Grand (1987), the middle-classes still benefit directly from welfare states, while at the same time supporting those parts of the welfare state from which they benefit and seek restrictions on those parts from

which they do not benefit. There are socio-political consequences arising from the fact that the uptake of benefits by the middle-classes also plays a crucial role in the political defence of the welfare state. A selective policy focussing only on the poor would alienate the middle-classes from the system, which in the long run could lead to a lack of support and negative consequences for those most in need of it. In particular, selective benefits are subject to austerity measures in times of recession. Esping-Andersen (1990, p.33) argues that “The risks of welfare state backlash depend not on spending, but on the class character of welfare states. Middle class welfare states, be they social democratic (as in Scandinavia) or corporatist (as in Germany), forge middle class loyalties. In contrast, the liberal, residualist welfare states found in the United States, Canada and, increasingly, Britain, depend on the loyalties of a numerically weak, and often politically residual, social stratum. In this sense, the class coalitions in which the welfare state regime-types were founded, explain not only their past evolution but also their future prospects”. Cantillon (1993) also argues that the substantial participation of the middle-classes in the social security system is functional in combating poverty; thanks to its universal character, the welfare system has sufficient support – legitimacy – to offer low-income groups and groups at risk an acceptable minimum level of protection (see also Schokkaert and Spinnewyn, 1995 and more recently Judt, 2010). This is in contrast to a means-tested system of social security, for which the argument can be made that ‘services for the poor’ lead to ‘poor services’ (Titmuss, 1968) where there is a lack of political support (Andries and De Lathouwer, 1996).

If we look more particularly at housing policy in Flanders (and Belgium) over the last few years, it becomes clear that policy makers have been trying to reintegrate the middle-classes; the eligibility ceiling for nearly all housing subsidy schemes have risen, and similar changes have been announced in the policy note of housing minister Van den Bossche (2009). In other words, one of the main developments in recent housing policy is that target groups have become larger. However, besides the question of legitimacy, there is also that of efficiency: do recent housing policies help to realise the policy goals that have been set and, more concretely, do housing policies help to realise, or move towards the realisation of, every citizen’s constitutional right to housing? The answer is clear: this is a right that is far from being realised in the case of poor citizens (De Decker *et al.*, 2009).

The first problem mentioned above, relating to the tendency to channel more housing subsidies to the middle-classes, suggests that politicians’ interpretation of housing policy has become too selective and that, as a consequence, its legitimacy has diminished. On the other hand, the problem that those with the greatest housing needs are being ignored suggests that housing policies are not targeted

enough; this is how welfare workers interpreted the situation last winter when they advocated renting out Christmas cribs (to the homeless as temporary shelters?)(*De Standard*, 24 December 2009).

The Matthew Effect

“The social promotion of homeownership is an example (together with student grants) of a selective social provision, the benefits of which (...) should be reserved for lower income groups. In fact, this selectivity does not work, and buyers of government-built houses and, more particularly, the individual builders receiving [building or purchase] grants, largely belong to higher, and in some case very high, income groups” (Deleeck et al., 1983, p. 358).]

This passage is an extract from the seminal work on “The Matthew effect¹” by Deleeck *et al.* (1983), wherein they show that higher social classes participate more in a number of social service domains, and consequently represent a bigger share of social expenditure (1983, p. XI). One such domain is housing; this is the case because to become a homeowner – up to now the dominant policy goal of Belgian and Flemish governments (De Decker, 2008; De Decker *et al.*, 2009) -, the de facto access threshold is so high that candidates need to have not only substantial capital of their own, but also good income prospects. Deleeck *et al.* also point to the fact that the social rental sector has become more selective “*in the sense that provision is taken up proportionally more by lower income categories*” (p. 359). This does not imply, however, that the more marginal population categories are well represented in the social rental sector; around the same time as the latter statement was made, Demal-Durez (1982) found that approximately one in three social tenants had an income higher than the exclusion limit, and Notredame (w.d.) pointed to the fact that social selectivity in the sector was limited on the whole, as high income groups also benefit – a large number unlawfully (see also KCMB, 1991). Notredame later pleaded for increased accessibility to social renting for vulnerable people, for which he advocated the eviction of those earning above the income limits (VHM-Info, April 1993).

Based on data for 1995, De Decker (2005) reaffirmed the obstinacy of the Matthew effect: 40% of all housing benefits go 20% of the wealthiest households, while the least wealthy 20% get only 10% of benefits. Not only do the highest income groups benefit most as a group, but they also benefit on an individual level, a bias created principally by (federal) tax exemptions, although an above average proportion of

¹ The concept comes from a line in the biblical Gospel of Matthew: “*For to all those who have, more will be given, and they will have an abundance; but from those who have nothing, even what they have will be taken away*”.

Flemish subsidies linked with the promotion of home-ownership also go to middle and high income groups (De Decker, 2010a, b). Only the social rental scheme and the negligible rent allowance scheme reach lower income groups.

Data from the 2005 Flemish housing survey (Häffner & Heylen, 2008) re-establishes that housing policies in Belgium and Flanders are characterized by a reversed redistribution effect in favour of higher income groups. Häffner and Heylen (2008) found that for the Netherlands as well as Flanders, income inequality increased after housing subsidies had been factored in. As well as showing the size and effect of some subsidies, Table 1 also shows the ratio between the first and third tercile as a rudimentary measure of income inequality. In both cases, we see an increase in inequality after housing costs minus subsidies are calculated. For tenants, the ratio rises from 2.3 to 2.8, and for mortgaged owners from 2 to 2.2.

Table 1. Flanders, affordability according to tenure and terciles in equivalent income* for households who moved during the last 5 years, 2005

	Gross housing expenditure	Rent allowances/ fiscal exemptions	Net housing expenditure	Income	Equivalent income in € after housing cost
Tenants					
1	358	-4	354	1 125	771
2	418	-1	417	1 645	1 237
3	488	0	488	2 617	2 129
<i>Ratio 3/1</i>	<i>1.4</i>	<i>-</i>	<i>1.4</i>	<i>2.3</i>	<i>2.8</i>
Owners with a mortgage					
1	699	-60	639	2 325	1 686
2	769	-92	677	3 111	2 434
3	1 011	-98	913	4 540	3 626
<i>Ratio 3/1</i>	<i>1.4</i>	<i>1.6</i>	<i>1.4</i>	<i>2</i>	<i>2.2</i>

*income corrected for family size

Source: Flemish housing survey 2005 – Häffner & Heylen (2008)

To conclude: on the basis of existing figures, the legitimacy of housing policies are not at stake. For those familiar with the history this is not surprising, as at no point since the first housing law in 1889 has the Belgian government intended to allocate housing subsidies selectively to a (small) group of low income people (Goossens, 1982; Mougenot, 1988; De Decker *et al.*, 2005). Table 2 shows that the same applies today. The table shows into which decile income limits fall in terms of eligibility for the various housing subsidies targeted at Flemish households: 1 represents the bottom 10% of households in terms of income; 10 represents the 10% of households with the highest incomes. This means that at least 60% of net-taxable incomes in Flanders are within eligibility limits for a social rental dwelling, and that at least 90% of income levels are eligible for large renovation grants. Table 2 clearly

demonstrates the lack of selectivity of housing policies, as with the exception of the tiny rent allowance scheme, at least 60% of incomes fall within the eligibility limits for all other schemes, and for subsidies to promote or sustain homeownership,² this rises to 90%.

Table 2. Basic income ceilings* for housing subsidies; conditions 2009, earnings 2006

Type of subsidy	Max income in € (yearly net taxable income)	Decile of the exclusion limit
Tax exemption on mortgages**	none	10
Social rental: base for non singles	28 182	7***
Rent allowance	15 530	4
SHM° social purchase dwelling & plot of land	46 480	9
SHM° middle sized plot of land	none	10
SHM° social loan	46 180	9
VWF° social loan	49 260	9
EKV° social loan	none	10
Renovation grant for small works		
Owner-occupier	26 570	7
Owner-landlord	53 140	10
Renovation grant for larger works	53 350	10
Insurance against income loss for owners	53 350	10

*this concerns basic figures for couples (without possible elevations for children)

**this is a Federal subsidy; all others are Flemish subsidies

***is higher when there is a liveability plan

°these abbreviations refer to the different institutions that organise the subsidy. SHM – a local social housing company which can rent out or sell social dwellings, or offer cheap loans; VWF – an institution that offers cheap loans to large families; EKV – locally recognised housing institutions that offer cheap loans.

Websites consulted on 24 December 2009

The middle-classes and housing

The previous section showed that for the large majority of housing subsidies, little selective targeting exists. Nevertheless, an argument has developed over the last few years in policy circles that because housing prices are on the rise, eligibility limits must also go up to help those households just above existing limits. While research has repeatedly shown that little is at stake for the middle-classes in terms of affordability, and one might expect efforts favouring the lowest income groups to increase as these groups suffer the most when housing costs increase, this is not the case. Homeowners with a mortgage – almost half of all owners – have average housing costs that barely exceed 20% of their disposable income (table 3) and for ‘starters’, or those starting out on the ownership market (persons not older

² Note that the share of homeowners in Flanders is approximately 75%, social renting accounts for 6%, so approximately 19% is private renting.

than 30 at the time of moving whose previous dwelling was the parent's home) this is 22.3% (Heylen & Winters, 2008). Taking into account the normal bank requirement that housing payments should not exceed 33% of one's income, the conclusion is that home-ownership in Flanders is very affordable. In addition, the average quota of mortgaged home-owners as a percentage of the housing market has hardly risen in the last 10 years: from 19.6% in 1995 to 21.7% in 2005, and only 11.7% of home-owners with mortgages have housing costs that exceed the critical threshold of 33% (table 4).

If we look at social and private tenants, we note that the social rental sector is doing quite well, making up an average of 22.3% of the housing market, and with only 8.4% of tenants exceeding the 33% income-housing cost threshold; this is in contrast with private tenants who make up nearly 30% of the housing market, and nearly 30% of whom are paying housing costs of more than one third of their incomes; the percentage of private tenants rose greatly from 21.8% in 1995 to 29.5% in 2005.

Table 3. Flanders, evolution of the housing quota, 1976-2005 (percentage of housing market?)

	Owners with a mortgage	Private tenants	Social tenants
1976	11.8	-	-
1985	13.6	-	-
1992	18.1	-	-
1995	19.6	21.8	18.9
1997	21.6	25.4	18.6
1999	20.3	25.1	20.1
2002	20.5	27.2	21.5
2005	21.7	29.5	22.3

Source: Flemish housing survey 2005; Pannecoucke *et al.* (2001), Heylen *et al.* (2007)

Table 4. Flanders, share of households with high housing costs, 2005

	Percentage of those with housing costs above 33% of income
Private tenants	29.8
Social tenants	8.4
Owners with a mortgage	11.7

Source: Flemish housing survey 2005 – Heylen *et al.* (2007)

Another approach finds similar results. De Decker *et al.* (2008), using standardised income and housing costs, looked at the evolution of disposable income after the payment of rent or mortgage instalments – the 'rest equivalent income' (REI). Patterns are different for owners (with a mortgage) and tenants, with the former doing better than the latter; the REI for tenants has dropped consistently, while for

households with a mortgage, even where instalment amounts rose sharply, the REI has remained stable or increased (depending on the income group), as income has risen (table 5).

Finally, it must be pointed out that certain groups had an REI in 2005 that was lower than that of 1985. This is the case only for those mortgaged home-owners in the lowest income quintile, and pensioners or those have taken early-retirement – a very small group. However, it is the case for almost all categories of tenants: average tenants, those not in the lowest income quintile, tenants with an education level below higher education, (bridge) pensioners, tenants on social benefits (ill, disabled, unable to work), tenants whose head of household is older than 45, single (parent) tenants and couples with children.

Table 5. Flanders: residual income after housing cost by income quintile for mortgaged owners and tenants (1985-2005). Average prices in € as per 2005 prices

	1985	1992	1997	2005
Mortgage owners with down payments				
Quintile 1	514	553	590	475
Quintile 2	683	784	807	746
Quintile 3	857	981	996	965
Quintile 4	1072	1235	1264	1142
Quintile 5	1462	1812	1929	1788
Tenants				
Quintile 1	514	540	534	487
Quintile 2	706	768	767	768
Quintile 3	884	1006	992	960
Quintile 4	1128	1267	1290	1309
Quintile 5	1629	1860	1856	1859

Source: Flemish housing survey 2005 – Pannecoucke *et al.* (2001); De Decker *et al.* (2008)

To conclude: accessibility or affordability problems are rare on the homeowner market. How, then, should we understand the barrage of media messages that suggest otherwise – are they wrong? It is undeniably true that the visible, nominal costs of purchasing a dwelling or a plot of land have increased spectacularly: two-fold for dwellings and three-fold for land. However, this does not automatically equate to a rise in instalment payments; a combination of factors means that the same proportion of disposable income is equal to a larger amount of money, and nominal housing prices thus become inflated (De Decker, 2007a). This inflation partly explains rising housing costs, but given the inflation levels of the recent past, the effect on prices is minimal. Low interest rates have a far more significant effect:

based on the same share of its income, a household can borrow a far higher sum than it could 10 to 15 years ago, an effect that is amplified through the extension of the maturity of the mortgages.

In search of a *deus ex machina*

In Flanders the middle-classes are well served with housing subsidies, as a consequence of which the legitimacy question should not be an issue. Unfortunately this is not the case; even if policies on social rental housing were not targeted at a selective group of poor and/or vulnerable people, the comparatively weak social profile of tenants undermines the legitimacy of the sector (Pannecoucke *et al.*, 2001; Heylen *et al.*, 2007). This profile has changed tremendously over the last 20 years; the average social tenant was traditionally part of a classic household – working male, housewife and children –, but this is no longer the case. Single people, including single parents, and people on benefits now dominate, and the sector has become poorer and more ethnically diverse. In addition, although they are still a small minority, the numbers of former prisoners, psychiatric patients and addicts are on the increase. Thus, despite the fact that the sector is effective overall (housing to income ratios are low and research shows that social tenants get value for money, Heylen *et al.*, 2007), as a consequence of which the sector is popular with those in genuine need of housing and waiting lists and times are increasingly long, its lack of legitimacy has led some cities and municipalities to announce a halt in development, while many others are reluctant to endorse new schemes. In addition, due to a new decree, Flemish developers are reluctant to create a social mix by allowing social rental dwellings in private development estates; this is also due to the association of social housing with poor, uninhabitable neighbourhoods (De Decker and Pannecoucke, 2004; De Decker *et al.*, 2009).

To increase the legitimacy of social renting would require a greater social mix; in practice, this would mean either attracting middle-income households and households with children, or limiting the inflow of less desirable individuals. For the last 20 years, ministers have played around with eligibility rules in an effort to reach one or a combination of these goals; as increases in income ceilings had little effect, more and more new criteria have been added – among others, contested criteria such as a demonstrated willingness to learn Dutch, probationary tenancies and the possible introduction of local eligibility rules like awarding priority to employed people or refusing those with histories of being problem tenants. As for the homeless, the prescribed criteria are such that almost no homeless people can meet them, (see e.g. Lescrauwaet, 2005) while the ‘new’ criteria are problematic as they effectively exclude the only remaining candidates – the poor and the vulnerable; the middle-classes, who can easily become home-owners, are unlikely to apply.

It is difficult to deny that a discourse on and within social rental housing developed in the 1990s, which was often led by those directly involved; managers and chairpersons of social housing companies, housing ministers, members of parliament, and chairs of political parties have repeatedly stated that the social rental **system** was ineffective (De Decker, Newton and Meeus, 2009). Today's image of social renting is a negative one of trouble-makers and the poor clustered together in dilapidated estates, in which disputes and conflicts are part of the grammar of everyday life; while research shows that, in fact, there are no such problems with social housing (Pannecoucke *et al.*, 2001; Stoops and Albertijn, 2003). A recent survey reveals that 89.9% of social tenants are (very) satisfied with their dwelling, and that 86.7% are (very) satisfied with their living environment (Heylen *et al.*, 2007), and some managers have even admitted that troublemaking is at an individual level. It is also realistic to assume that if social housing were so spectacularly bad, it would have been the object of much media attention already.

Social renting in Belgium has always been, what the author of Belgium's housing policy history Goossens (1982), calls a *Fremdkörper*, or an alien element in a country that has traditionally encouraged private paths to housing and homeownership (see e.g. Mougnot, 1988). The consequence is that neither the policy world nor society itself actively supports the social rental sector, although efforts are sometimes made to improve its performance. It appears, therefore, that social housing, although engaged with 'the good cause', does not have a captive audience for its problems, and these problems, as a consequence, do not get resolved. Desperate needs lead to desperate deeds, and self-stigmatisation appears to have been one such desperate attempt at getting attention; a variant on the 2005 French *banlieue* rioters and the earlier Watts rioters in Los Angeles in the 1960s that caused trouble to attract attention (Le Guenec, 1998; Zizek, 2009),

There is a second paradox. It is obvious that social housing companies provide dwellings for those who cannot procure their own on the market, but past discourse has focused on excluding certain categories of the population, and on attracting households that do not need support to find decent, affordable housing. Instead of chasing groups that neither need nor want this type of housing, energy could have been spent on lobbying for real support, for a framework of care and the means to implement it, and for the participation of tenants in the identification of needs. In these areas, however, the social housing sector has progressed hardly at all; instead, it has put itself in a corner and undermined its own legitimacy at a time when globalisation and demographic changes have hugely exacerbated the housing problems of low-income and vulnerable people.

Conclusion

Although the housing subsidies provided by various governments for Belgium and its regions in the past were not selective, it is notable that the groups targeted by housing policies became broader in the last decade. If applicable exclusion limits are taken as a criterion by which to measure the level of housing needs, the conclusion must be that Belgium has substantial housing problems. Yet, the opposite is true: an overwhelming majority of people live well, often in large and affordable houses, and accessibility has not become any more problematic for the middle-classes. It is therefore surprising that ever increasing support is targeted at people and households that do not need financial support to buy or maintain their own dwelling. Even more bizarre is that the social rental sector, followed by the political world, continues to focus on segments of the population that do not want to live in a social rental dwelling, to the exclusion of those in urgent need of housing, with the brutal consequence that homeless people, for example, are left to remain homeless. There is a maxim that for a welfare state to be legitimate, the middle-classes should also benefit from it. It has been shown here that this is not an issue in relation to housing policies and that, on the contrary, middle and even high income groups get more out of the system than low income groups.

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