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Evaluating the Impact of Socio-demographic Trends on Habitat in Europe

Denise Arbonville

This chapter aims to trace housing trends in France and in Europe¹ during the last half century. It is often said that housing is a very particular type of material possession, with many dimensions in both a concrete and figurative sense, in that it occupies a place in space. It is both a common consumer product and a long-term investment, “expensive” to produce, maintain and obtain. Yet, since it is necessary to individual survival, its cost to the user cannot exceed a certain range of affordability—everyone, even the poorest, needing a roof over their heads. Thus housing has always been a personal and private investment, but also a matter of social status. Habitat is the focal point of biological, economic and social reproduction, and its diversity reflects the many ways in which individuals are rooted in the geography, economy, and society of the places they live in, as well as the impact of historical events. The aim of this study is to synthesise this diversity so as to bring out converging trends indicating similarities between the various national “systems” by analysing indicators compiled by the leading national and international statistics bodies. It is above all a work of secondary research based on official statistics series. It is doubtless because measurements are of such a global nature that an analysis of the trends shown by these indicators results in both an obvious and paradoxical observation: the homogenisation of behaviour is a very powerful and

apparently universal process, even if there remain significant local differences. In the first part of this chapter, we will study the extension of certain residential practices, or of factors strongly influencing them. The growing residential independence of the basic social units (couples and individuals) took place during the final stage of the demographic transition and in a peak phase of social and economic trends. Housing conditions considerably improved and the market somewhat eased. Growing independence and the twin preferences for both homeownership and single-family houses led to a great increase in the density of land use and an extension of living spaces. In the second part of the chapter, we analyse divergences in relation to this dominant pattern of behaviour: to what extent, and under what conditions, will it continue to spread in European societies?

I. CONVERGING TRENDS: TOWARDS A RESIDENTIAL MODEL?

Strong convergence can be observed over the whole planet when we compare socio-demographic trends related to habitat. A number of these now familiar phenomena are signs of fundamental changes in ways of living and thus in the composition of households. These transformations have brought about radical changes in housing demand.

The most marked tendency affecting demand, the most universal and durable, is a decrease in the average size of households. This decrease is a result of the demographic and urban tendencies of our times and reflects the radical departures from the norm of adult cohabitation in a single household. Nonetheless, whereas the decrease in household size in an expanding population only requires an adjustment in ordinary housing supply, meeting the additional needs resulting from these new behaviours supposes that households are solvent, even if the state may in some cases contribute to construction costs. Over time, almost all households in European countries and in North America have been able to enjoy adequate housing conditions and incomes. In these countries, where three out of four persons now live in an urban environment, the majority owns their home and has been able to choose from a widening range of single-family houses and comfortable flats.

1. Decrease in the Size of Families and households

The trend towards a decrease in household size, that is to say, the average number of persons sharing the same residence, is very old

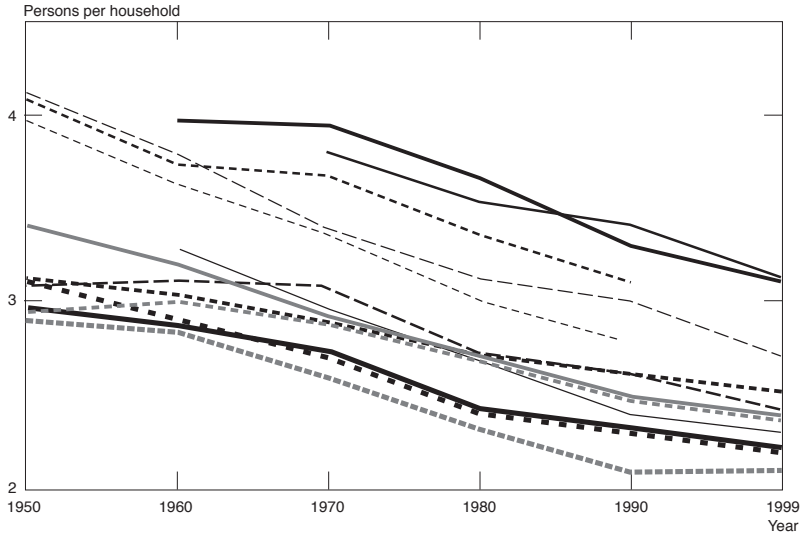


Figure 2.1. Average household size, 1950–1999

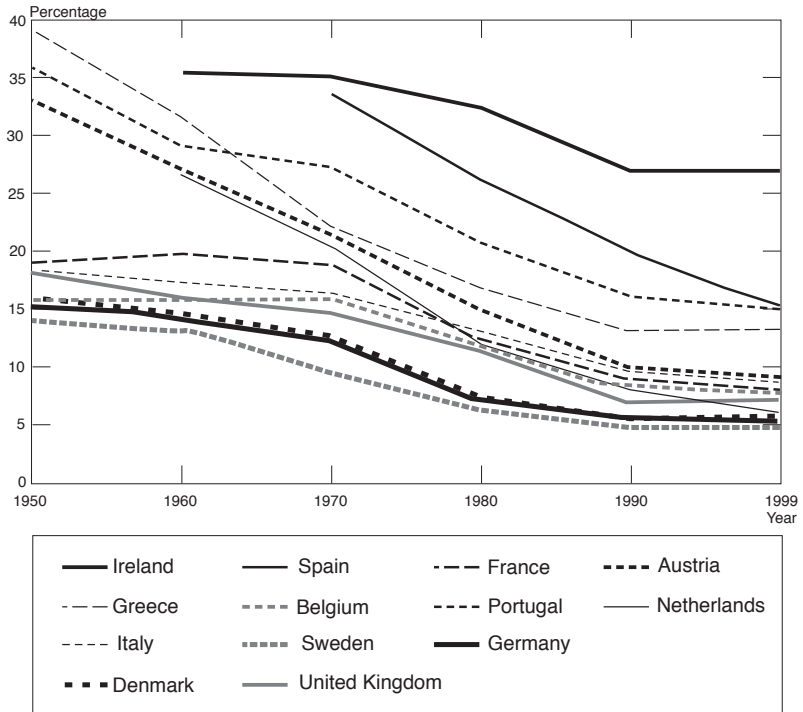


Figure 2.2. Proportion of households of at least five persons, 1950–1999 (in %)

and very general (figure 2.1), and is to be found in all countries. It is linked to the *demographic transition* and to the urban revolution, which also affected the majority of the planet's population. The transition in demographic behaviours first began in Western Europe at the beginning of the nineteenth century and resulted, overall, in an increase in the average lifespan and a drop in fertility. The latter led to deep lifestyle transformations, from the family community, for example of farmers or tradesmen, to the modern urban household. However, it is obvious that the two phenomena are to a great extent interrelated.

Decrease in household size occurred at both ends. On one hand, the number of "large" households, of more than four persons, diminished sharply (figure 2.2). These "large households" include both nuclear families with more than two children, and the largest households, comprising relatives, extended family and other persons, employed or not. Due to the drop in fertility, large families disappeared little by little, the number of families with only one or two children increased, and it became less and less common to find persons outside the nuclear

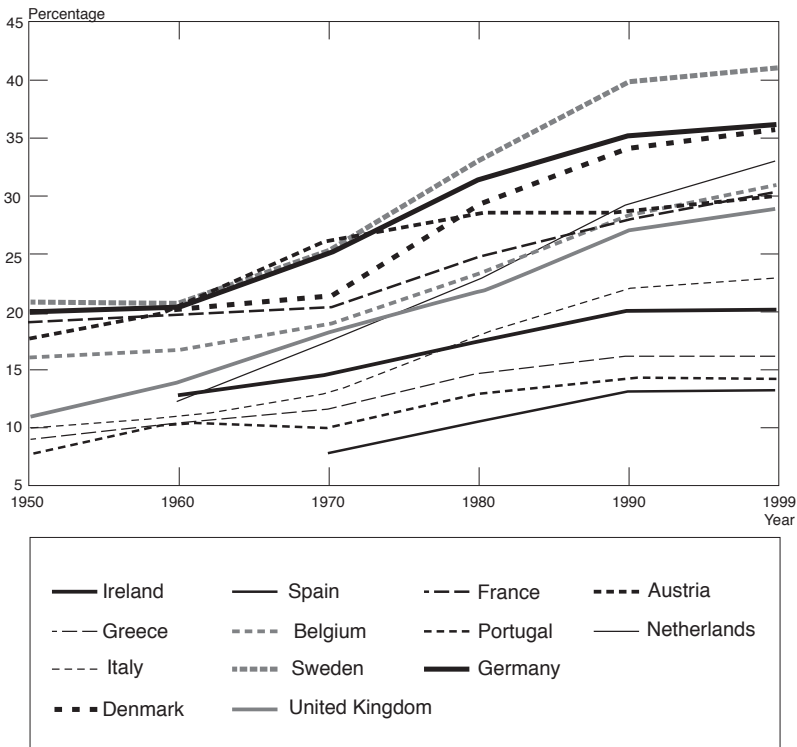


Figure 2.3. Proportion of one-person households, 1950–1999 (in %)

family itself housed under the same roof. In Greece for example, the proportion of households with five or more persons fell from 40% in 1950 to 15% in 1999, in Spain, from 33% to 20%, in France, from 18% to 7%. It also became much more common to live alone: the number and the share of one-person households increased significantly (figure 2.3). In Italy, the proportion of one-person households doubled between 1950 and 1999 (from 10% to 20%), and increased by half in France (from 20% to 31%). This increasing tendency on the part of adults to live alone in independent housing is partially linked to the ageing of the population: the probability of remaining alone after the death of a partner obviously increases with the increase in life expectancy in good health. In France, for example, more than half of the 7.4 million persons living alone in 1999 were over 60 (Chaleix, 2001).

But, if over the long term decrease in household size can be largely attributed to increased life expectancy and smaller families, the more recent tendency, the growing residential independence of adults, is to a great extent the result of profound changes in marital and family behaviours and in economic activity. Little by little, residential choices have come to be dominated by the alternative between living as a couple and living alone. Over time, for close to a century and a half in some countries, industrialisation and urbanisation have disrupted the relationship between individuals and their traditional geographic habitat, often that of a family-based economic community. Couples, and less often single adults, have become socially, financially and geographically independent of a family environment other than that of husband or wife, even if numerous ties are maintained: ties of a sentimental nature in particular, but also those of mutual aid, tradition and heritage. More recently, essentially since the 1970s, the liberalisation of sexual behaviour (family planning, the acceptability of remaining single, more frequent separation and divorce, the possibility of living together without being married, etc.) has supported individual choice in ways of living and therefore in regard to housing. During their life cycle, more and more individuals are now facing periods of transition, during which break-ups or periods of uncertainty reorient a residential path previously regulated by marriage, births and widowhood, or by place of work. Although the couple remains the most frequent family type, in fact an almost obligatory stage in human existence, a significant and growing proportion of the population finds itself alone at one point in life or another. This can be due to the fact that more and more young people tend to be “late in becoming adults” by starting a

family, as it can be linked to living in temporary housing due to family recomposition (separation before forming a new couple), or related to occupational matters (unemployment, temporary work, long-distance commuting or economic migration, etc.). Nor can we neglect to mention the fact that residential independence has more and more become the deliberate choice of a large number of young people living in large cities and basing their lifestyle on leisure and consumption activities.

2. Increase in Individual Economic Capacity

Nonetheless, although a positive social environment is a determining factor, the *sine qua non* condition for access to independent housing is the economic capacity to support the cost of housing expenses. Despite several crises, the favourable economic context of post-war Europe enabled all the European countries to reach a high level of purchasing power per person.

The evaluation given by the GDP (gross domestic product) shows a strong growth in economic flows from 1960 to 1995: the GDP, total and per capita, at least doubled in all western countries (figure 2.4). Of course, this indicator is only an average and not an exact reflection of trends in the purchasing power of individuals themselves, in the sense that the wealth produced is not equally distributed. Be it a rich or poor country, whatever the level of wealth created, there are bound to be inequalities of income and living conditions. Trends in the total or per capita amount of the domestic product do, however,

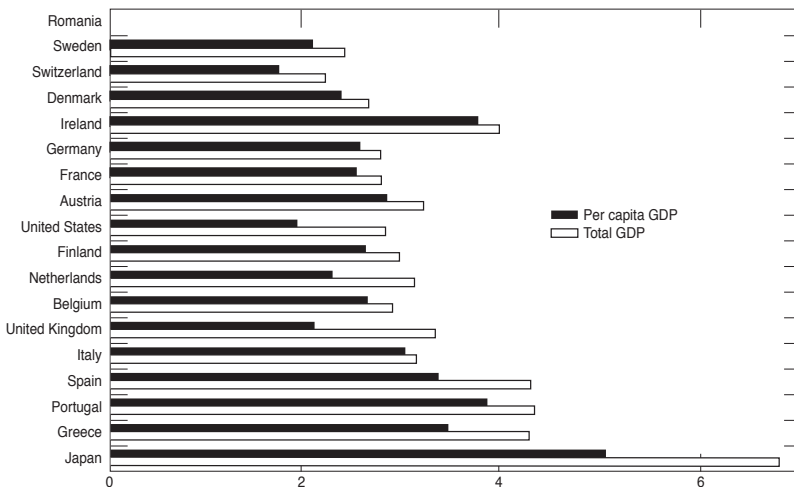


Figure 2.4. GDP multiplier, 1960–1995

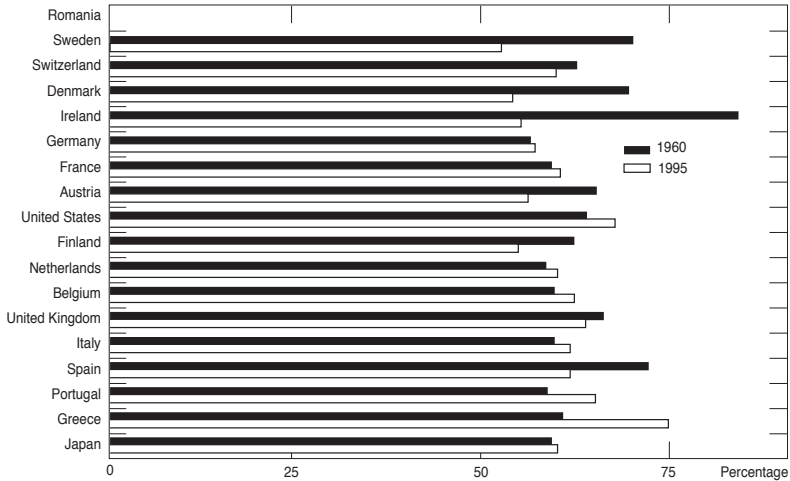


Figure 2.5. *Final private consumption, 1960 and 1995 (in % of GDP)*

heavily influence levels of public and private spending. In France as elsewhere, the rising GDP per capita shows both a higher potential for household consumption as it does an increase in public spending for social purposes, which directly benefits individuals and households (family, education, public services and facilities, social coverage for health, unemployment, retirement, death, various disabilities, poverty, housing, etc.).

The share of private consumption, in percentage of GDP, is very variable according to country and dates, but in all the countries studied, it represents more than half the GDP (figure 2.5). In the sense that it depends on other important economic values,² the analysis of GDP trends is fairly complex. Nonetheless, its volume implies that individuals and households benefited significantly from GDP growth. In France, for example, it is estimated that purchasing power increased threefold between 1954 and 1994, when GDP has been multiplied by 4 (Barry and Hourriez, 1996).

This is all the more likely since state-regulated social redistribution, a phenomenon which marked the post-war era, increased significantly. The amount of money devoted to social transfers rose sharply during that period (figure 2.6). The minimum value of their share in the GDP increased from 5% and less in 1960 (United States of America and southern European countries, except Italy) to 12–15% for the same countries in 1995. The maximum values of 13% in France or 17% in the Netherlands in 1960 reached more than 20% in 1995. This is practically

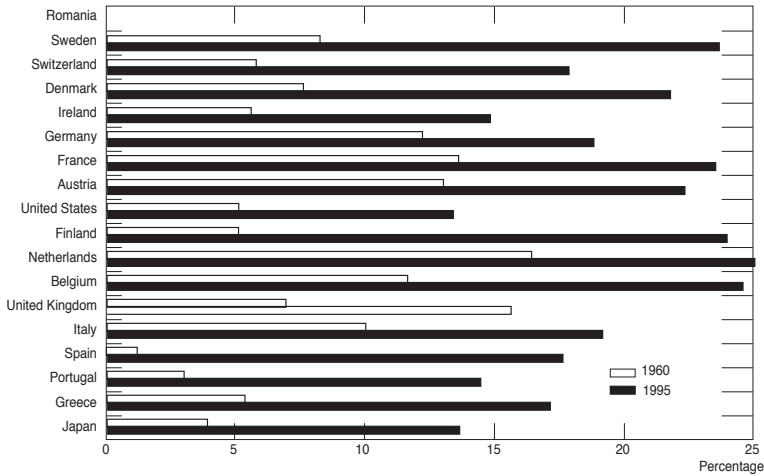


Figure 2.6. *Social security transfers, 1960 and 1995 (in % of GDP)*

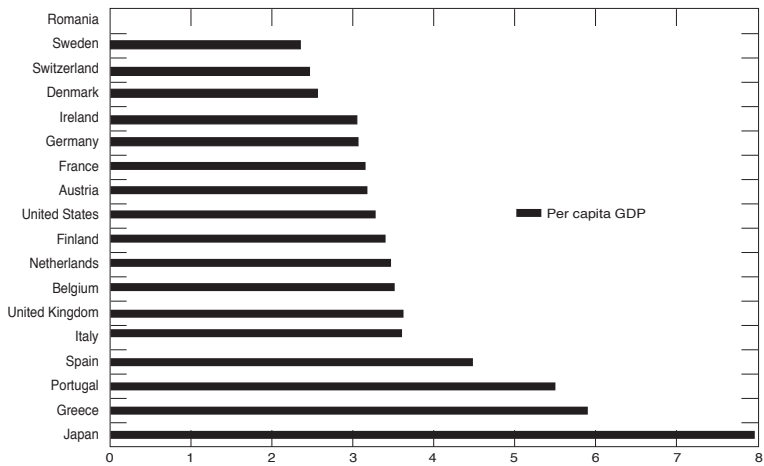


Figure 2.7. *“Private flow” multiplier, from 1960 to 1995*

the case in all the richest countries of Europe. The two combined indicators of growth in private spending and social transfers (figure 2.7) show a leap in spending, of social or private origin, associated with individuals and households. As assessed through the size of these flows, the standard of living of persons and households rose at least threefold, even four or fivefold, but never less than twofold during the period. The same phenomenon can be observed in all the countries studied.

The increase in private spending (or spending originating in private sources) shows a higher potential for household consumption.

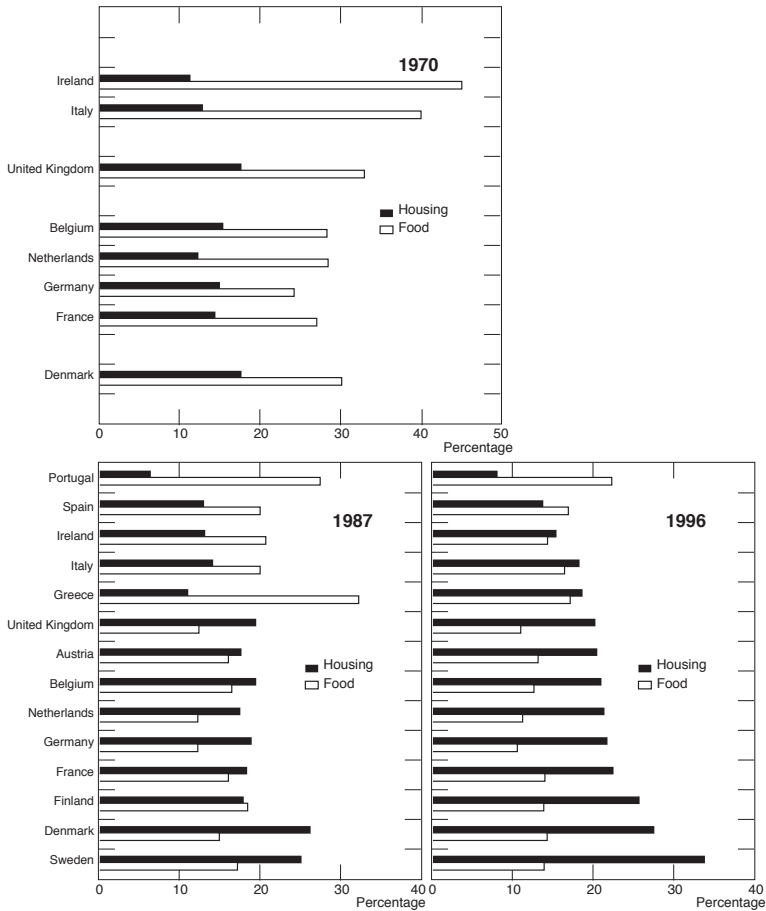


Figure 2.8. Share of food and housing in total consumption, 1970, 1987 and 1996 (in %)

This can be seen not only in the increase in means but in the growing freedom in consumption choices. The increase in personal purchasing power, brought about by the overall growth in economic flows and enhanced by improved redistribution towards individuals, led to a complete transformation in consumption models. Expenditure on food, which represented about 30% of private consumption in 1970 against 15% on housing, has thus gradually been replaced by expenditure on housing (figure 2.8). Although up to 1996 Spain and Portugal were the only exceptions to this complete reversal, their consumption nonetheless shows similar trends during the period. These changes in consumption are a sign of the growing independence of households

and individuals in relation to the immediate needs of existence: the priority of food needs recedes, leaving more room for other sorts of expenditure. Housing becomes the main item of household expenditure, and due to the shrinking of domestic groups, it rests mainly on couples, and more and more often on single individuals.

To conclude on the increase in individual economic capacity, it must be pointed out that today's high degree of individualisation has only been reached thanks to the fact that employment contracts have

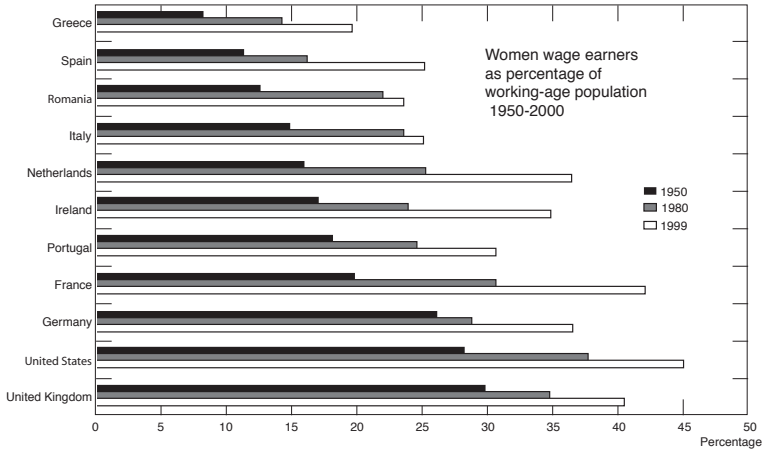


Figure 2.9a. Trends in the number of female wage earners, 1950, 1980 and 1999 (in %)

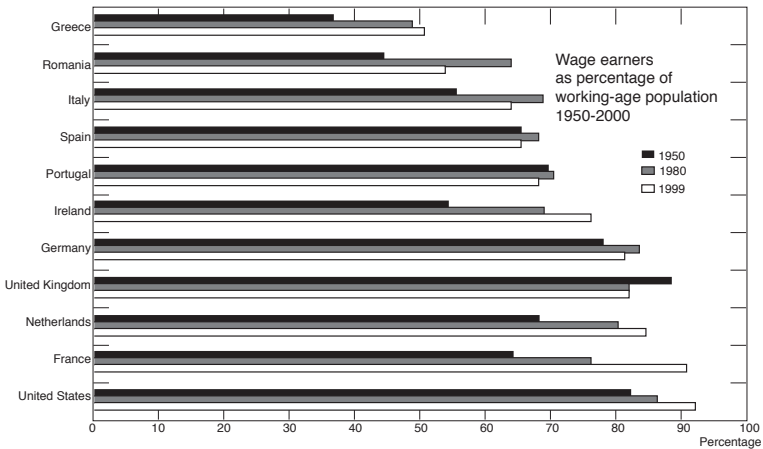


Figure 2.9b. Trends in the number of wage earners, 1950, 1980 and 1999 (in %)

Sample chapter taken from "Family and Housing," edited by Catherine Bonvalet, Valérie Laflamme, Denise Arbonville Published in 2009 by The Bardwell Press

been increasingly regulated by state authorities (the implementation of collective negotiations, minimum wage, and administrative control of working conditions). Though there remains some catching up to do in respect to menial work done by women and in certain sectors, the huge majority of economic activities are now included in the “formal”, and particularly in the “wage earning” sector of the economy (figures 2.9a and 2.9b). For a growing mass of individuals, the spread of wage employment has led to the stability and particularly the “visibility” of income with a lasting guarantee of economic potential, particularly to obtain credit. It is this increased capacity for “self-guarantee” in the medium term that has favoured most households’ access to more comfortable and more costly housing.

Thus, in the countries concerned by this study, the increase in incomes of couples and individuals was made possible both by the continuing positive economic situation of the period and by the increasing visibility of economic flows of all kinds, private and public, converging on the individual level and making it possible to obtain credit quite frequently, and thus, allowing the majority of the population to afford the high cost of housing.

3. Generalised Urbanisation and Easing of the Housing Market

However, these cohabitation trends, in particular the increasing capacity for a couple or a single person to be able to afford independent housing, rely above all on the existence of sufficient supply.

However, the overall level of the European housing stock was extremely deficient after the Second World War, which marked the end of a particularly dark period in housing history: the moratorium of the First World War, the recession of the 1930s, the destruction due to the wars. Risks and shortages were made worse by the almost universal baby boom and the great migrations that marked the beginning of the post-war period. Linked to geopolitical readjustments and to economic redevelopment, long-distance migrations—usually for economic purposes (both international migrations and inter-regional rural exoduses),—put unprecedented pressure on the housing stock of the large industrial and tertiary metropolises, where the new jobs of the economic takeoff were located. A massive reconstruction movement began at the end of the 1940s in Germany and in Great Britain, and a little later in the other countries of western and northern Europe. Thus, France, though its housing stock was one of the oldest in Europe, renewed it by more than 65% and Italy by 70%. The proportion rose to

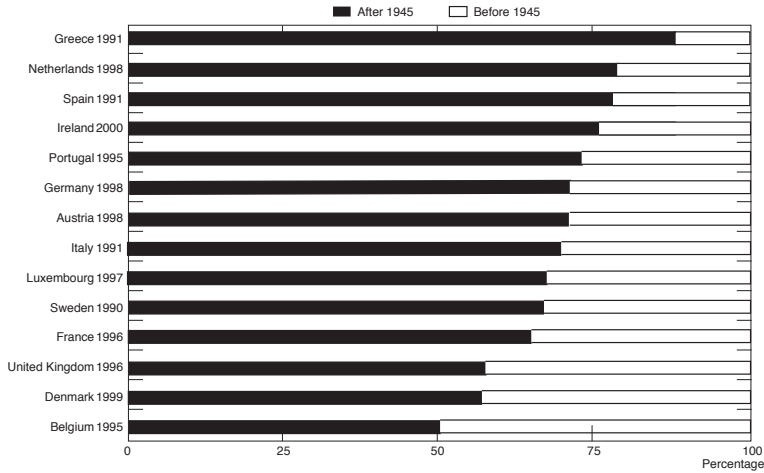


Figure 2.10. *Age of housing (in %)*

73% in Portugal and reached 78% in Spain and 88% in Greece (figure 2.10). This massive construction effort led to a gradual easing of the housing market, thanks to which the majority were able to become independent in a context of increasing individual wealth.

The renewal of housing stock occurred at varying speeds according to the country (figure 2.11). The building wave reached a peak in the early 1970s: the majority of housing units built after the war date back to the 1960s in a number of countries. The countries, whose

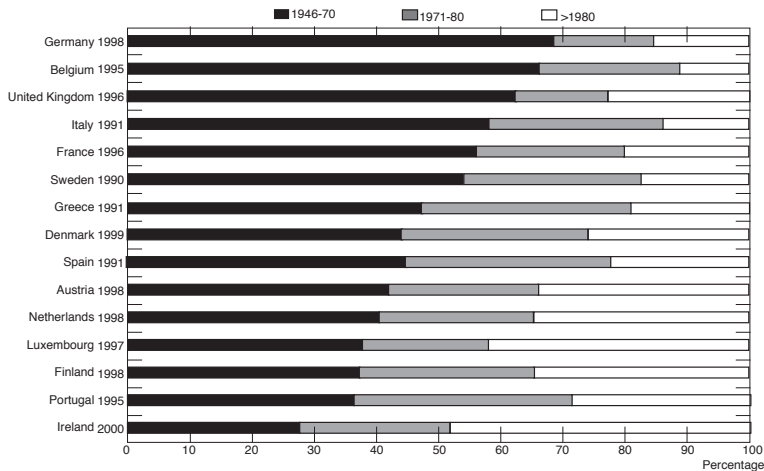


Figure 2.11. *Distribution of after war construction (in %)*

renewal of stocks mainly dates back to the immediate post-war period (1945–1970), usually because of the urgent necessity to reconstruct urban centres destroyed in whole or partially during the war, then sharply reduced their activity during the following decade, especially at the end of the 1970s. The decrease then continued through the 1980s and 1990s. The effects of this prolonged slowdown in construction can be particularly felt in the United Kingdom, in Germany, Belgium and France, though France had a relatively steady rate of construction until the beginning of the 1980s. On the contrary, in the other countries, the pace remained rapid: in Italy, and to a lesser extent in Greece and Spain, as in Sweden or Denmark, the housing built during the 1970s represents over a quarter of the present stock. Certain countries, like Portugal and the Netherlands, maintained a steady level of construction fairly well spread over the whole period. This renewal, coupled with the renovation of old buildings, obviously brought with it higher levels of comfort, representing a radical transformation in housing conditions in some countries. In France for example, up to the 1970s, more than half of the housing units did not have adequate toilets and bathrooms, particularly in Paris. The overall improvement in such amenities and heating was carried out thanks to the application of modern building standards and high investment in urban rehabilitation programmes. In the mid 1990s, the share of housing units without basic amenities was estimated at only 11% in Portugal and 14% in Greece, and less than 10% elsewhere (figure 2.12).

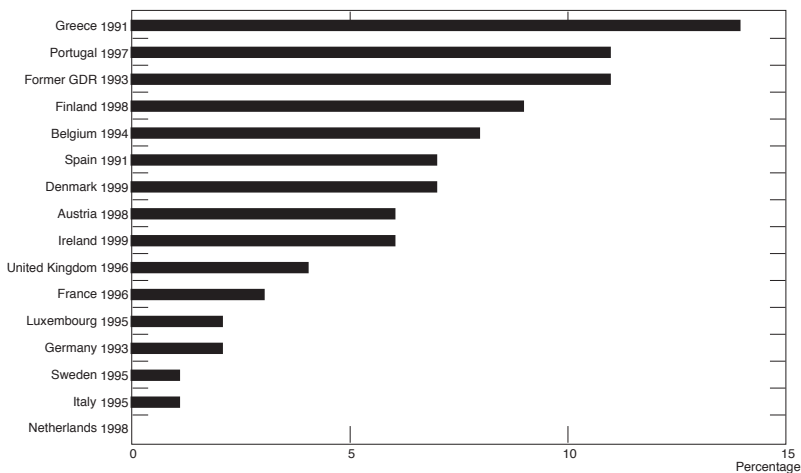


Figure 2.12. *Housing without basic amenities (in %)*

The rapid renewal of housing stock went along with rapid population growth, even if the latter may seem slow in comparison with the demographic explosion of the Third World. In half a century, the population of Europe (as defined by the UN) increased by 180 million people, reaching 728 million in 2000, or a growth of one third (*World Urbanisation Prospects: The 2003 Revision*, United Nations). The population of some countries (including Holland, France and Spain) increased by half. A large part of this growth was “natural”, a result of the baby boom affecting most of these countries after the war and due to extraordinary progress in health and hygiene during this period. Population growth was also fuelled by extensive international migration movements. In the 15-member state European Union, the share of migration in total growth was estimated at 16 million persons for a growth of 63 millions between 1960 and 2000 (Eurostat, 2002). In certain countries like France, Germany, Austria, Sweden, net immigration represents even more than half of the growth during that period. However, we may observe that the massive external migration that, by contrast, affected southern European countries has in some cases not been compensated for by the recent reversal of flows.

One must add to these long-distance migrations the mobility of persons within national territory: the arrival in cities of newcomers, both foreigners and people from rural areas, led to unprecedented urban growth. On the world scale as in Europe, there has been a huge and universal move towards cities. It is estimated that the majority of the six billion individuals on the planet live in a habitat that each nation qualifies (statistically³) as urban. Europe was and still is the most urbanised continent on the planet, but the process has accelerated in recent decades: the growth of the urban population has been considerably greater than total growth (250 million against 180 million between 1950 and 2000). From the 1950s, urban transition can be considered completed in most northern countries: more than 80% in cities in Holland or in the United Kingdom and Belgium (figure 2.13). But certain countries, like Romania or Portugal, were almost entirely rural at that time, and a number of others still possessed a significant rural sector (central and southern Europe, France, and Switzerland). Fifty years later, it is estimated that on average two out of three Europeans live in cities, as in the majority of European countries: 60–67% in Greece, Portugal, Italy and Austria, 76% in France and Spain. The only exceptions are in central and eastern Europe. In Romania, only slightly over half the population (56%) lived in cities in 2000.

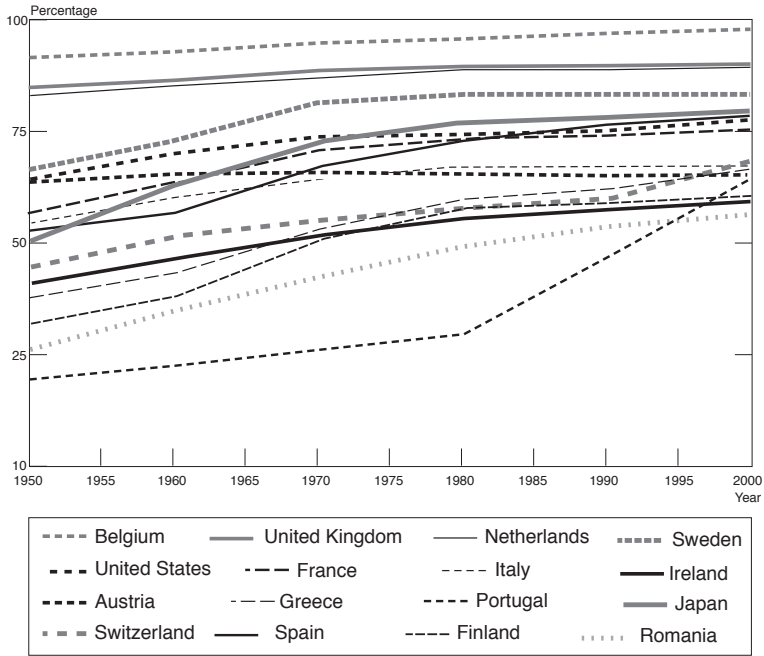


Figure 2.13. Urban population, 1950–2000 (in %)

4. Spread of Individual Property and Social Specialisation of Urban Space

The context of the foregoing socio-economic trends in the lives of populations and in their habitat is the urban revolution—first industrial then tertiary—that began during the nineteenth century. As we have said before, it is difficult to separate out the phenomena underlying these transformation processes and to say which element preceded which. The fundamental changes in the family, which led to the economic and residential autonomy of the nuclear unit, are indeed both part of a specific context of mobility and uprooting: of rural exodus, increased migration and long-distance commuting, and of the expansion of communication and transport systems. This context is shaped by the gradual transformations in modes of production and the redistribution of the rewards of growth. The result was a complete transformation in housing patterns.

Up to the 1970s, housing density was characterised by a series of concentric circles of lower density spreading outward from the city centre. It was mainly the large cities that attracted growth, thanks to huge suburbs surrounding the most dynamic centres of industrial pro-

duction or regional metropolises. The wave of industrialisation, the rise of wage employment and of the tertiary sector, and on the other hand, the sharp decline in farming and self-employment (tertiarisation) all led to the separation of home and workplace (figures 2.14 and 2.15). The construction boom was a contributing factor in the functional specialisation of urban space, due to the building of vast residential areas (tower blocks and allotments) and the concentration of businesses and industrial activities in more or less planned zones (shopping centres, development areas). On the other hand, small businesses and trades gradually disappeared from old neighbourhoods, and planning for them in recently constructed areas was minimal. However, though no longer working and living in the same place, people continued to live close their workplaces. However, the worldwide industrial restructuring and the transformation of production techniques that began at the end of the 1970s made it more and more possible to outsource economic production.

Due to these two tendencies, combined with rapid progress in transport and communication, production was gradually separated

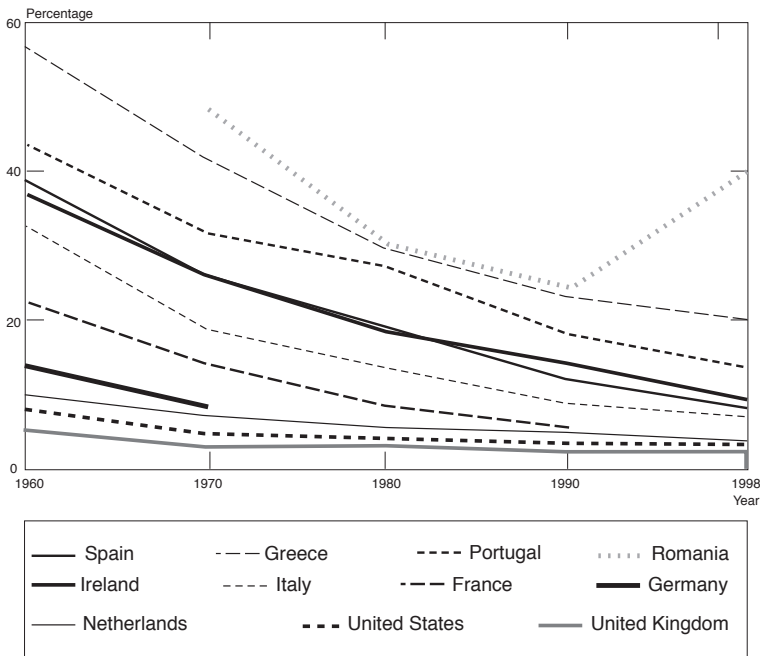


Figure 2.14. *Population working in agricultural sector, 1960–1998 (% of active population)*

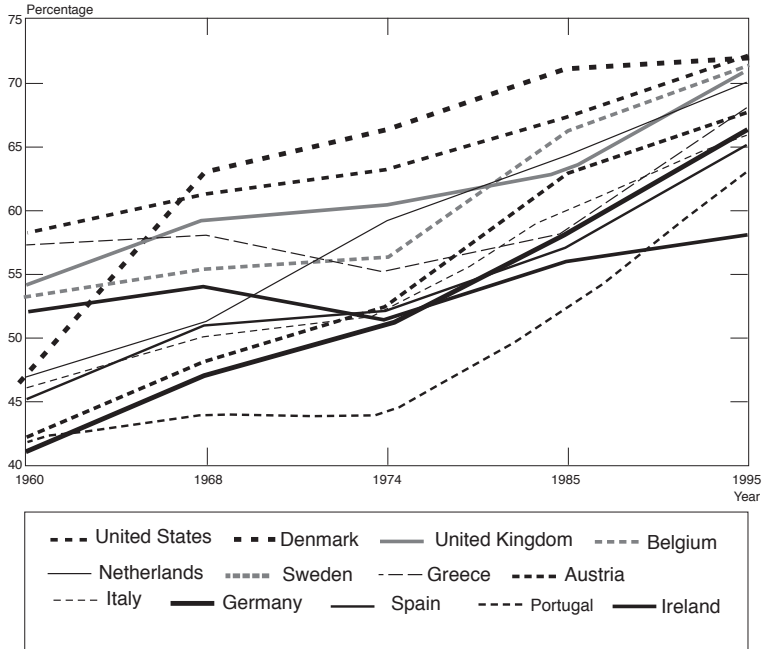


Figure 2.15. *Share of service sector in GDP, 1995 (in %)*

from a given geographical location, under the pressure of deregulated financial markets, where the profitability of labour competes against the profitability of capital. In this system, workers, as production tools, became “disposable” in the short term when the economy slowed down or when production was comparatively too low. Likewise, the working population also became “outsourcable” on a daily basis, able to travel ever longer distances to get to a job or to go shopping, etc. (Dupuy, 1995). Living areas spread out and rapid railway networks were extended. Little by little, peri-urbanisation filled up localities and formed vast conurbations. The centres extended their influence over large urban areas. In employment centres with well developed transport systems, residential choices depended not so much on where the job was as on access to a transport network. For the most well-off households, which comprised a high proportion of city populations, the choice of a residence then came to depend more often on satisfying other needs linked to lifestyle: the need for domestic space or gardens (single-family homes for families and retired people), for security or social prestige (gated communities), a central location (young people, people living alone, separated, training courses, certain occupations),

facilities and medical services (for the very elderly), choice of schools, childcare services, prestige, leisure activities, landscape, friends or family nearby, etc. Such needs and desires were fulfilled according to the household's resources. The concentration in prestigious neighbourhoods of high income households led to the overvaluation of certain areas. Likewise, the poorer, including newcomers on the job market, the very young, new families, migrants, people out of work, separated or divorced, would find themselves crowded into poorer and lower social class neighbourhoods, both in terms of cost and of all the advantages associated with housing (quality of construction, neighbourhood and general environment of the building, access to jobs, transport, services and facilities). At one extreme of this social specialisation of urban space could be found the gentrification of city centre districts, where along with development programmes, the renovation of apartment buildings and the arrival of very well-off households, prices skyrocketed. While at the other, entire built-up areas would depreciate in value, bringing on a concentration of poverty, the deterioration of buildings, and the plummeting of real estate values in the surrounding areas.

These transitions in economic activity and in the movements associated with them coincide with a new mode of consumption and housing,

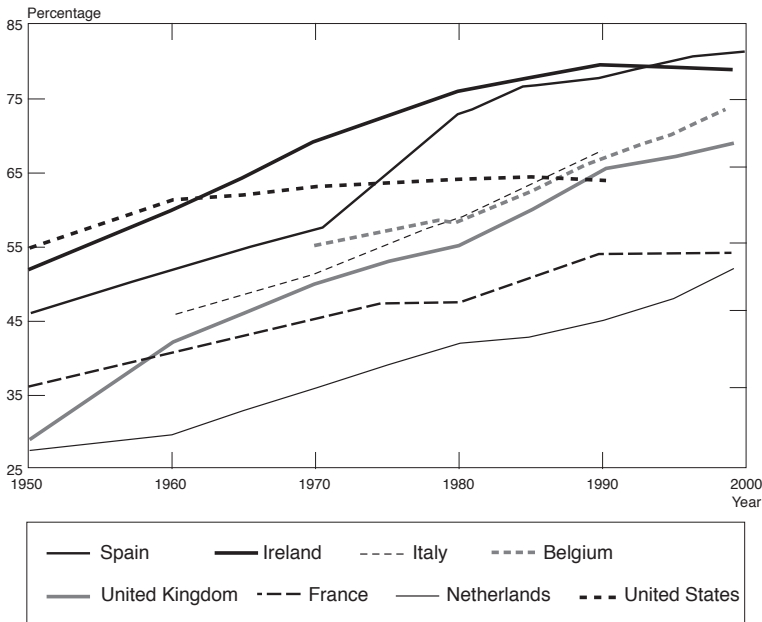


Figure 2.16. *Proportion of homeowners, 1950–1999 (in %)*

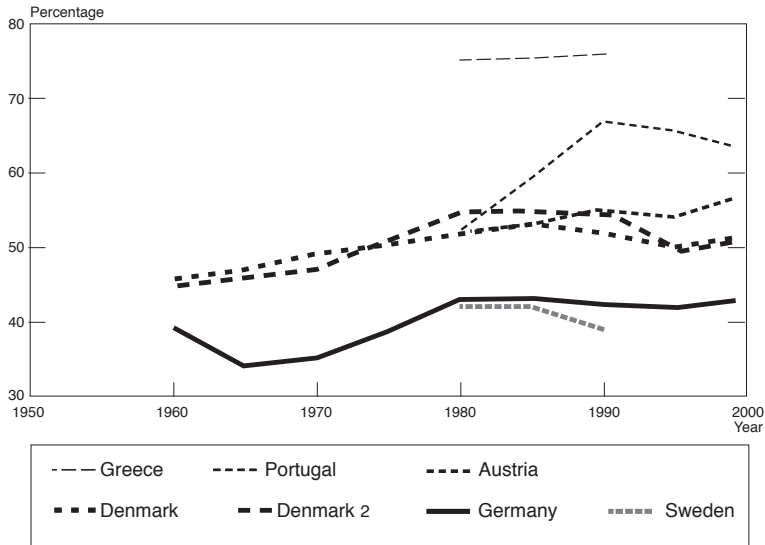


Figure 2.17. *Increase in the proportion of homeowners in various European countries, 1950–1999*

With the growth and monetarisation of incomes, a remarkable trend, because it occurred all throughout Europe, is the development of homeownership (figures 2.16 and 2.17). It should be underscored that rental predominated directly after the war: in 1950, none of the countries for which data has been collected, even the most rural, had more than 55% of homeowners, the proportion observed in the United States. Half a century later, in all the countries studied, more than half the housing stock was owner-occupied, with the exceptions of Germany (40%) and Sweden (also 40%)⁴. Denmark and Austria, hovering around 50–53%, were also countries with high rental proportions. The two Scandinavian countries however, have specific housing and cooperative management policies, which makes international comparisons difficult. Germany is exceptional in Europe for two reasons. The first is linked to its unique situation of reunification, which grouped together two extremely different housing systems. The other is the result of the West German—but also Austrian—policy supporting private lessors, which is almost unique in Europe. Even if homeowners are not a significant majority, the size of the stock concerned means that even if it is increasing only slowly, homeownership is nonetheless a widespread practice.

At first glance, a comparison of European statistical data would seem to confirm the existence of strong convergent trends during the

second half of the twentieth century. The latter show the steady development of a type of housing designed for nuclear families, who in large numbers bought homes at the edge of what in the past had been a rural area. Indeed, this pattern held true in all countries: families and domestic groups became smaller in size and complexity, urbanisation accelerated in places where it had not yet reached a high level, the construction boom led to a sharp increase in the number of homeowners, even if the phases and forms of the modernisation of habitat varied. These converging trends, apparent in the richest societies of Europe and North America, as well as in the urban elites of the poorest countries, tend to suggest the existence and spread of a housing model, that is, of an archetype determining preference in matters of habitat. As soon as income allows, the urban ideal seems to be the purchase of a single-family house, if possible with a garden, for the extended family. However, despite the European and worldwide homogenisation process, despite the dynamic of harmonising economic flows and political management processes that are part of the globalisation process, there still remain considerable differences between western countries.

II. THE BIG DIVIDES, OR “HOW TO DEFINE A RESIDENTIAL MODEL AND A PATH TOWARDS NORMALISATION”

Thus a first reading seems to confirm certain fundamental tendencies towards the homogenisation of ways of life. In the countries studied, as in all the “western” countries, the most determining phenomena, such as the demographic transition and urbanisation, are now at a very advanced stage. In addition, all these countries have undergone radical changes in matters regarding the individualisation of family practices and the spread of homeownership. It is also important to mention the very recent effects of European construction, which has fostered the harmonisation of economic flows and political management mechanisms.

However, despite these converging processes, sharp differences remain, which cannot be attributed only to time factors. Of course, we will see that some countries are catching up with trends observed earlier in richer and more industrialised countries. Nonetheless, the fact remains that various phenomena and situations can and do interfere with this movement towards the homogenisation of lifestyles. Given a context of great diversity, how can we speak of a “housing model”, what can we use as a norm? In the following paragraphs, we will look

at a few aspects of these questions: the possibility of defining a norm, or universal concept of urban habitat, as well as the process leading to such a definition.

1. Periodisation: Two Key Dates

A periodisation of the phenomena we have just studied enables us to see clearly the diversity of European situations.

a. Post-War Turning Point: The North–South Opposition

It is remarkable to note that the situation prevailing during the post-war era still holds true in the preliminary analysis of statistical cleavages: a very significant north–south opposition in 1950 continuing in many ways into the most recent period.

Indeed, a first reading of the data clearly shows an opposition between northern and southern countries. As in 1950, the southern countries are still less urbanised and have considerably larger households and fewer persons living alone. These countries also have the most homeowners, and government transfers always represent a smaller part of national income. A re-reading according to this grid of the graphs in the preceding section thus shows the emergence of a southern model as “rural-family, owners, weak welfare state”, and a northern model as “urban, individualist, tenant, strong welfare state”. These oppositions first of all reflect differences in economic development in the immediate post-war period. In Europe as in the rest of the world, they oppose the regions or nations of the south and Ireland—arid, not very industrialised countries marked by authoritarian governments or civil war—and nations or regions of central and northern Europe, with more temperate or cold climates, dense, very industrialised, and characterised by stable parliamentary regimes.

In fact, this north–south opposition reflects a hierarchy of wealth per inhabitant linked to the first wave of industrialisation that characterised immediate post-war Europe, but that became less and less relevant over time. In other words, even if the present European housing landscape remains coloured by each state’s specific past, huge transformations began to take place in the 1980s.

b. Decade of the 1980s: The Rapid Acceleration of the South, Its Entry Into Europe, and the Disruption of Both Northern and Southern Models

For all the countries involved, the 1980s were a period of tremendous change, eventually leading to the blurring of north–south distinctions.

The end of political strife and authoritarian regimes in Spain, Portugal, and Greece, the stabilising of the situation in Ireland, followed by European integration, allowed the populations of the south to accelerate the processes of socio-economic homogenisation that had characterised northern Europe in the previous period. For example, with few exceptions, growth of the GDP per inhabitant was all the greater that its level was low in 1960. In the countries of southern Europe, the GDP per inhabitant grew at least threefold (Portugal 3.8, Greece 3.5, Spain 3.4, and Italy 3.1) against 2.8 in France (figure 2.18). At the same time, the GDP share devoted to social transfers also increased considerably in those countries. Likewise, they made impressive progress in catching up with the urbanisation trend. The gap between the urban proportions of the countries studied, which in 1950 had varied between 19% and 91%, narrowed considerably, all countries now having a majority of city-dwellers. These trends were also accompanied by deep changes in lifestyles: fertility, for example, is now particularly low in all the countries of the south, and international migratory flows have reversed.

However, the decade of the 1980s was also one of recession and deregulation: turbulence linked to globalisation and the technological revolution in information science and communications led to significant readjustments in the economic balance of all countries. Thus the backlash of rapid progress has been the fact that western countries have since been under tremendous pressure in matters concerning urban development and the disengagement of the state. Political and

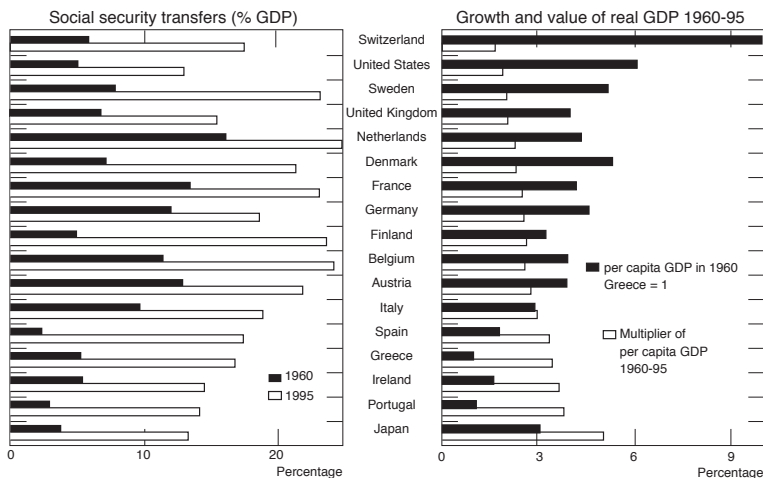


Figure 2.18. Social transfers and economic level

economic situations, both local and national, have had a particularly strong influence on housing trends. In such a context, norms are all the more difficult to perceive because in many regards, the dominant development model seems to have reached its limits.

2. Limits of the Model

The perception of a “dominant” model runs into difficulty mainly because such an interpretation depends on the limits that the transformations of western society will reach. Indeed, Spain, Greece, Portugal, and to a lesser degree Italy, are now undergoing accelerated socio-demographic transformations of their societies. But what can be predicted concerning these trends (urbanisation, drop in fertility), which are often more radical there than in other European countries? On the other hand, the countries of the north and West, which in the past followed rather convergent trends, have reacted differently to the powerful forces that have shaken up the economic situation over the last two decades.

a. Increasing Urbanisation

The dominant tendency in the past fifty years has been the generalisation of urban ways of life throughout Europe, with a clearly accelerated movement in countries less urbanised immediately after the war: southern European countries, but also France and Switzerland. But it would seem that in Europe and North America, where urbanisation began the earliest and has progressed the farthest, a point of “urban saturation” has now been reached, with an average of more than four out of five persons living in urban areas. With a low natural growth rate and having completed their demographic transition, these countries now have urban growth rates of less than 1% per year.

Nonetheless, this “saturation” in fact remains variable according to the country. Besides those whose urban population, as early as 1950, exceeded a proportion of 80%, one country stopped in its tracks on the road to urbanisation, and that was Austria, whose level remained at approximately two-thirds throughout the half century. However, the urban populations of Switzerland (88% urban population in 1999) and Germany (68% in 1999) for example, are continuing to grow considerably. Diverse situations also exist in the south: Greece (60% in 1999) and Italy (67% in 1999) are among the countries showing practically no urban growth after the 1980s, whereas Portugal (64% in 1999) and especially Spain (78% in 1999) are continuing to urbanise. The United

States (77% in 1999), where the trend was beginning to slow down in the 1970s, has been showing significant increase in urban growth since the 1980s.

Can this extending urbanisation that has characterised Europe since the war spread still further? In other words, will peri-urbanisation continue? The organisation of transports, facilities and other services is becoming more and more complex and expensive in these more and more vast and interdependent urban spaces.

It has become increasingly difficult to foresee how the urban norm will evolve. A growing demand for centrality has emerged recently, which not only curbs the development of the single-family home, but also makes access to homeownership more difficult.

b. Homeownership

In fact, the spread of homeownership is difficult to assess in exact terms and this uncertainty is a stumbling block when it comes to making a synthetic characterisation of the situation. Discrepancies in statistics are very important. In Spain, for example, figures range between 42% and almost 92%.

Again at first reading, we note that to a great extent, differences in levels of property ownership reflect degrees of urbanisation and industrialisation reached just before the Second World War: the highest rates of homeowners, above 65%, are thus to be found in southern Europe and Ireland. Except in the cases of the UK and Belgium, it is basically public effort devoted to social housing, mainly in the 1960s and 1970s, that competes with the development of homeownership (Sweden, Germany, France, and other north European countries). Yet the paradoxes cannot be explained by a north–south interpretation associating rural areas with homeownership and extended families, and the north with urbanisation and individualism. Actually, the correlation between the rural world and property ownership (the north–south opposition) has become more and more obsolete in northern Europe, now in the midst of redefining its housing policy.

On one hand, if property-owning reached record highs in the countries of southern Europe, it was at the price of rapid changes in occupancy statuses in Spain and Italy, and due to the existence of forms of “social” property in Greece and Portugal. In fact, before and just after the war, rental was much more frequent in a number of countries. If homeownership has become the rule today, it has mainly been due to inflation and the boom in new construction in all these countries.

But some countries, such as the United States, which have championed policies of universal homeownership have actually demonstrated a lower growth rate in access to property than those of southern Europe. However, although similar universal homeownership policies were adopted in the UK, Sweden, the Netherlands and France in the last two decades, the results differ considerably from country to country. Moreover, the situation in the majority of these countries, and especially in France, has shown the importance of access to rental stock in the evolution of behaviour.

Indeed in France, studies now show that the average proportion of homeownership has reached a ceiling of about 56%, in the current family, urban, and economic context. A strong demand for rental housing has appeared, especially for low-priced flats, which dampens the prospects for a policy centred mainly on access to property. Generally speaking, with the exception of Greece and Portugal, for numerous households, social housing represented a stage in the household's residential path towards homeownership. In countries like Sweden or Holland, the blockage or weak development of homeownership is linked to the issue of the impossible privatisation of the social housing stock. Unlike in the UK, Italy and Spain, the homeownership trend has met with strong resistance in these countries.

The management and development of the social housing stock, and generally speaking of rental stock, is an issue that clearly divides Europe into two groups. In some countries, the near disappearance of renters, or the disengagement of public authorities from the social housing stock, have shown that reversals can be extremely rapid, whereas in other countries, there is a permanent and even rising demand for rental. In these countries, the issue of the future of the housing stock arises. How can households that face periods of insolvency join the market and stay there? How can low-cost housing be organised so as to avoid the vicious circle of segregation and depreciation? The urban renewal issue is largely a matter of these stocks, where they exist.

c. Residential Autonomy of Individuals and Couples

The same difficulty of establishing a potential norm appears when we analyse the tendency for individuals and/or couples to live alone. Although convergences are clear towards the decrease in household size, an increase in one-person households and the disappearance of large households, disparities are rather on the increase. For example, in 1950, the proportion of one-person households varied between 8%

(Portugal and Spain) and 20% (Sweden), but in 1999 the interval distribution was estimated at between 13% and 41%. As concerns households of five persons or more, the variation interval narrowed only slightly (from 14% to 39% in 1950 and from 5% to 27% in 1999).

After a long period of decrease in household size, we seem to be reaching the limits of individualism in matters of habitat. It has become impossible for an increasing number of adults, whether young or not so young, to become independent in housing terms of their family home. This has emerged as a problem common to all countries of Europe with inevitable consequences for the family lifecycle. In the countries of the south, the fact that young people seem compelled to live in their parents' homes until a late age combined with a spectacular drop in fertility are increasingly claiming the attention of researchers and public authorities. In the countries of the north, on the other hand, the rising number of homeless people and insolvent households is becoming a serious cause for concern.

It is difficult at the present time to foresee whether the socio-demographic trends typical of a society with an expanding economy—where social redistribution is to a large extent regulated—can continue when this society is increasingly marked by social insecurity and deregulation. Today, the situation is very different from that which prevailed during the decades after the war (known in France as “*les trente glorieuses*”), when the housing market was favourable and material living conditions were clearly improving. The rise of tensions on the housing market today concern specific segments of both the population and the market—be they young people, students, in transition towards permanent occupational activity or starting a family, or less young, temporarily without work or a flat, couples in the process of separating and with little in the way of resources. In all these cases, it is a matter of not falling into the vicious circle of having too little money to confront the housing market. In addition, the situation of very old people has become a source of deep concern in many countries. With the present increase in life expectancy, the “senior citizens”, and more and more often, the “very old”, now live for years in a physical state that makes their residential autonomy either more complex or impossible. Although these trends have not yet reached the countries of the south, they will do so in the near future, considering the way trends are moving today.

To sum up, present life style trends, which are governed by economic constraints linked both to good—and therefore more expensive—

housing conditions and to more and more precarious occupational and family situations, tend to indicate that the spread of individualism in housing matters is coming to a halt. To what point will it be possible to satisfy a generalised demand for residential autonomy on the part of individuals and families? To what extent will the most disadvantaged categories of young and very old people, of people without work or in the throes of family break-ups, need to rely on family solidarity or collective housing?

NOTES

1. With some reference to the United States.
2. The share of private consumption also varies with the size of savings, of capital formation and of the public debt.
3. It is difficult to define in a few words the problems linked to the homogeneity of the criteria for defining in statistical terms the urban nature of population centres: what is important here is the massive character of the urbanisation phenomenon, even if it is over (or under) estimated on the national level.
4. In Sweden, occupancy statuses are not clearly defined in international statistics.

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