

The Associative Order in the Dutch Housing sector: Historical analysis of its development, functioning and wellbeing effects (1848-2020)

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This extended abstract summarizes part of my PhD research examining the importance and development of the Dutch associative order, focusing on housing and healthcare associations between 1848 and 2020. This research is supervised by prof. Bas van Bavel (Utrecht University), dr. Selin Dilli (Utrecht University), and prof. Rafael Wittek (University of Groningen). For any questions regarding this work or my PhD-project, please contact me: c.t.a.vlam@uu.nl.

Introduction

Economies can be coordinated in several ways. Common types of coordination systems are the state, market, and associative order. These systems explain differences between state-led and free-market economies, and associative economies in which cooperation between organised groups and associational organisations dominate economic resource allocation and coordination.² Further, the extent to which associations are included in economic coordination likely impacts societal wellbeing outcomes, as previous research shows associational presence can reduce wealth inequality, increase distributive fairness, and provide member benefits.³

Whether and how associative coordination developed and its potential societal impact is understudied, especially beyond the labour market.⁴ This research addresses this gap by examining the dominance level of the Dutch associative order and its wellbeing effects in the housing sector between 1848 and 2020. The Netherlands is a particularly interesting case as historical studies of the Dutch economy hint at a dynamic nature of coordination types, challenging institutional literature emphasizing persistence.⁵ The Dutch housing sector is an interesting case study as it has an extensive history of market, government, and associative actors influencing rental policy and supply, and greatly impacts wellbeing.⁶ Therefore, this research asks: *How did the associative order in the Dutch housing sector impact housing affordability and quality between 1848 and 2020?*

The hypothesized effect is that a dominant associative order promotes an equal distribution of wellbeing benefits. To test this, I use a diachronic mixed-method approach, using the theoretical framework of Streeck & Schmitter (1985). First, the associative order is analysed using variables in four domains (enabling conditions, actors, exchange, and resource allocation). Second, its effect on housing affordability (rent prices and price-to-income ratios) and housing quality (size and facilities) is studied.⁷ Archival data on statutes, internal regulations, annual reports, and council minutes are used from both over-arching and local housing associations, combined with governmental reports, ministry notes, and census data.

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² Streeck & Schmitter, 1985.

³ Unger & Waarden, 1999; Bavel, 2022; Haddow, 2002.

⁴ Arnoldus et al., 2004.

⁵ Sluyterman, 2014; Touwen, 2006; Hall & Thelen, 2009.

⁶ Beekers, 2012; Philips et al., 2021.

⁷ Commonly used wellbeing measures (OECD Affordable Housing Database, 2020).

Constitutional Reform (1848)

Between 1848 and 1901, the associative order in the Dutch housing sector can be categorized as weak. From 1852 onwards, housing associations were formed by capitalistic philanthropists to improve the poor housing conditions due to urbanisation and population increase. These associations aimed to rent better-quality dwellings to middle- and low-income households for a small return on members' investments. In the years following, associations formed by labourers and industrialists also emerged, creating dwellings for themselves (members) or target groups (e.g. specific factory workers). These associations had few members and financial assets.⁸ The market share remained limited: between 1855 and 1899, housing association construction covered 4-8% of production, owning below 1% of the housing stock.⁹ While these associative actors started to form and take a role in the housing sector, they did not have considerable economic or political influence. By many politicians, the housing associations were seen as unfavourable and a disturbance to the market. Central government intervention in housing was lacking. Whilst laws were passed providing minimal opportunities for municipalities to improve housing, municipalities rarely intervened.¹⁰

In this period, rents were generally determined by market-based pricing. Between 1870 and 1890, there was an average rent-to-income ratio of 13-17%, with large differences between rural and urban areas, skilled and unskilled workers.¹¹ Dwellings of housing associations had comparable or slightly lower rent-to-income ratios.¹² Their rents were priced at a low- and/or non-profit basis, catered towards low- and middle-class workers.¹³ Some associations would have different rent prices for members versus non-members. In terms of quality, a significant proportion of the population lived in small homes: 24% in one-room and 30% in two-room dwellings, with a significant disparity in the density of residents.¹⁴ The association houses typically had two or more rooms and were larger than other workers' houses. As many associations were driven by health motivations, access to clean air and drinking water was aimed for, resulting in better quality housing at similar prices as the market.¹⁵

Housing Act (1901)

Between 1901 and 1946, the associative order increased in significance. With the 1901 Housing Act, housing associations gained governmental recognition and financial support by receiving the distinct status of admitted institutions, commonly named *woningcorporaties*.¹⁶ These subsidiaries improved the ability for middle- and lower-class workers to set up housing associations, and by 1922, 1341 were approved.¹⁷ The founders were linked to emancipation or labour movements by social democrats, Protestant and Catholic initiatives, or specific regional, professional, and/or socioeconomic groups. Members were either (potential) tenants or those interested in improving labour housing. *Woningcorporaties* determined who occupied their properties either by membership (waiting lists or lottery systems) or by certain criteria.¹⁸ The market share remained low: by 1920, they collectively

⁸ Beekers, 2012; Eerenbeemt, 1957; Nycolaas & Prak, 1974; Prak & Priemus, 1992; Lans & Pflug, 2019; Wal, 1938.

⁹ Beekers, 2012.

¹⁰ Boissevain, 1865; Holthoorn, 1985; Beusekom, 1952; Prak & Priemus, 1992.

¹¹ Schaar, 1986.

¹² Crommelin, 1872; Dieteren, 1981, p. 5; Hasselt & Verschoor, 1890.

¹³ Beekers, 2012; Crommelin, 1872; Mercier, 1887; SAA, 297: 22, 23, 286; other (list in thesis).

¹⁴ CBS, 1903.

¹⁵ Boissevain, 1865; Crommelin, 1872; Eerenbeemt, 1957; Hasselt & Verschoor, 1890; Mercier, 1887; Lans, 2018.

¹⁶ *Woningcorporaties*, as defined by the 1901 Housing Act (Schaar, 1987; Wal, 1938).

¹⁷ Gerrichhauzen, 1990; Wal, 1938.

¹⁸ Beekers, 2012; Elsinga et al., 2015; Gerrichhauzen, 1990; Huiskes et al., 1993; Kempen & Velzen, 1988; *Tijdschrift voor Volkshuisvesting en Stedebouw*, 1947; Het Utrechts Archief, 1007-3: no. 21800, 21861; Nationaal Archief, 2.09.12.01: no. 17551; other archival sources listed in PhD-thesis.

owned 4% of rentals, increasing to 13% by 1947 (*Table 1*). The *woningcorporaties* organizational system became more centralized as regional and national coordination between them and with other organizations intensified. This was enhanced with the founding of an interest association in 1913, named the *Nationale Woningraad* (NWR), which focused on promoting common values amongst members and lobbied on behalf of them with actors on a local and national level. By 1935, the NWR represented the members collectively owning 68% of *woningcorporaties* dwellings.¹⁹

In this period, the central government's focus was on allowing competition to guide the housing market and promote private investors whilst also recognizing the ongoing problems in housing. As politicians were afraid of a distorting effect on competition, subsidies were mainly granted to demolish slums and included price regulations to prevent rents below market prices.²⁰ For the Dutch housing market, rent-to-income ratios were generally stable in the early twentieth century, declining during World War I due to rent control policies. Ratios remained consistently higher in urban places. For *woningcorporaties*, ratios were comparable or slightly higher than the average working-class household, as regulation required a ratio of 17–20% in 1918 and 15–25% by the mid-1930s.²¹

The 1901 Housing Act implemented quality regulation and permitted municipalities to close slums, though enforcement took time. Census data show a decline in the population living in 1–3 room homes (73% in 1899, to 32% in 1930, and 18% in 1947).²² *Woningcorporaties* housing sizes depended on member preferences, subsidy guidelines, and municipal regulations. Sources show improved quality of associational housing compared to private housing, commonly offering better ventilation and sanitary facilities. Several associations also set up local initiatives, such as bathing houses, playgrounds, radio stations, and emergency funds for widows.²³

Council of Public Housing (1946)

The associative order became the dominant order system in the housing sector between 1946 and 1989. Rental policy and housing allocation became largely based on a central system with permanent consultative bodies (e.g., *Council of Public Housing*), which included representatives of housing interest associations and government agencies, among other parties.²⁴ An integrated rental market with both for- and non-profit actors existed in which *woningcorporaties* became dominant providers.²⁵ As *woningcorporaties* increased in average size (*Table 1*), they formed legal partnerships to enhance expertise and efficiency, focusing on professionalization.²⁶

At the same time, new regulations prioritized housing allocation based on needs, imposing strong (1940-1974) to moderate (1974-1993) governmental control on tenants in the rental market. This severely limited the ability of *woningcorporaties* to self-select their tenants and made membership a formality without significant benefits. In this period, member participation declined, and tenant demographics of *woningcorporaties* changed. Previously, like-minded individuals lived together in associational dwellings, but the target audience shifted to the general public and families in the 1950s-60s, increasingly including vulnerable groups in the 1970s-80s.²⁷

¹⁹ IISG archive, *Nationale Woningraad Jaarverslagen*, 1913-1945; Gerrichhauzen, 1990; Wal, 1938.

²⁰ Rijkswoningcollege, 1910; Beekers, 2012; Bulder, 2018; Elsinga et al., 2015; Deben, 1988; Gerrichhauzen, 1990.

²¹ Beekers, 2012; Huiskes et al., 1993; Kempen & Velzen, 1988; Nycolaas & Prak, 1974; Schaar, 1986.

²² Bloemers, 1930; CBS, 1903, 1933, 1949.

²³ Bloemers, 1930; Hudig, 1912; Huiskes et al., 1988; Rookmaker, 1924; UA, 1007-3, 21814, 21873, 21817, 21819.

²⁴ Mierlo & Gerrichhauzen, 1988; Gerrichhauzen, 1990; Beekers, 2012; Elsinga et al., 2015; Klep, 1987.

²⁵ CBS, 2023; VROM, 1989; Schaar, 1986.

²⁶ Begemann & Bergmann, 1987; Ekkers, 2002; Elsinga et al., 2015; Ouwehand & Daalen, 2002; Harten, 2013.

²⁷ Beekers, 2012; Huiskes et al., 1988, 1993; Kempen & Velzen, 1988; Ouwehand & van Daalen, 2002; Lans & Pflug, 2019.

Rent prices were controlled since 1940, with rent controls after World War II preventing price increases to support the moderate wage policy, as strong trade unions ensured rent increases were linked with wage compensations.²⁸ Post-war regulations focused on cost-renting, where subsidies lowered rents below market prices. From 1965 onwards, the governmental ambition was to liberate rental prices and diminish rent controls as much as possible.²⁹ Affordability in this period remained relatively stable, with rent-to-income ratios mainly increasing since the 1980s as both rent and other housing expenses increased. In this period, affordability ratios are relatively similar between owner types.³⁰

The quality of dwellings improved as various regulations on housing standards were implemented. The number of larger dwellings increased, and the average rooms per dwelling rose from 4,78 in 1947 to 5,05 in 1981.³¹ Facilities became more widespread, with, for instance, dwellings with bathing facilities increasing from 17% in 1947 to 96% in 1981. They varied by owner-type: 98% of *woningcorporaties* dwellings had bathing facilities, compared to 96% for investment organizations and 86% for private renters.³²

Housing in the Nineties Memorandum (1989)

From 1989 onwards, the associative order diminished in dominance. The increasing popularity of neo-liberal ideas and ongoing budgeting issues led to the *Housing in the Nineties Memorandum* (1989), which proposed financial independence of *woningcorporaties*. The privatization was finalized in new laws signed in 1995.³³ By the twenty-first century, the position of *woningcorporaties* had drastically changed, with them adapting new operational strategies as they were expected to compete with market actors. From 1998 onwards, another wave of mergers took place, decreasing their count from 846 in 1986 to 289 by 2020. With these mergers, their common legal status shifted to foundations with paid employees, with them positioning themselves as social entrepreneurs.³⁴ The overarching interest association's political involvement greatly diminished as the *Council of Public Housing* was dissolved in 1993. Nowadays, the interest association (named *Aedes* since 1998) takes on the role as an employee organization, involved in collective agreements and benchmarking.³⁵

Regulation regarding housing allocation and pricing increasingly focused on incentivising market-driven competition. A dualist rental system is implemented, where dwellings with low rents are labelled 'regulated dwellings' that should be rented to low-income households, and the remaining rentals ('liberalised dwellings') are distributed by a market-based system with fewer regulations.³⁶ With the privatization, the government formulated that *woningcorporaties* should rent dwellings to low-income tenants unable to find housing on the 'regular' housing market, hence, focusing on the regulated housing market. Between 1995 and 2010, these tenant guidelines were still broadly defined but became more narrowed in the years after, as new regulations required *woningcorporaties* to rent 80-90% of their dwellings to low-income households only.³⁷

The dual-market system is visible in rent pricing between 1999 and 2020 as *woningcorporaties* tenants become focused on low-income groups, their average rent becomes lower compared to other

²⁸ Beekers, 2012; Begemann & Bergmann, 1987; Priemus, 1983; Schaar, 1987.

²⁹ Brouwer, 1988; Elsinga & Wassenberg, 2014; Kemeny, 1995; Nycolaas & Prak, 1974.

³⁰ Schaar, 1986; Korevaar, 2021; Eichholtz et al., 2019; Heijden et al., 2002; Elsinga et al., 2015; Veldman, 1985.

³¹ CBS, 1949, 1997, 2001; VROM, 1989.

³² CBS, 1997; Ours, 1986.

³³ Beekers, 2012; Bulder, 2018; Elsinga et al., 2015.

³⁴ Beekers, 2012; Bulder, 2018; Lans & Pflug, 2019; Hoek, 1999.

³⁵ Aedes annual reports; Ouwehand & Daalen, 2002.

³⁶ Elsinga & Wassenberg, 2014; Ouwehand & Daalen, 2002.

³⁷ Noordink, 2021; Schilder & Scherpenisse, 2018; Gent & Hochstenbach, 2020.

owners (*Figure 1*). Rent-to-income ratios have been increasing from the 1980s onwards: whereas in 1986, the average income spent on rent was 18%, by 2021, it increased to 25,6%.³⁸ Differences in affordability ratios between owner types and consequent socio-economic groups increase, especially as middle- and high-income groups are restricted to the private sector rental dwellings or homeownership.

For the late twentieth and early twenty-first centuries, quality can be measured by the WWS, a quality-point system. Comparing between owners in this period shows that *woningcorporaties* have both higher average scores and a lower average price per quality point than other owners, with private landlords scoring the lowest points with the highest per-point cost (*Table 2*). As a result, there are increasing differences in affordability and quality between both rental types and socio-economic groups, with especially middle-income households being in a disfavoured position.

Conclusion

This research finds that the political involvement of *woningcorporaties* and their interest association has varied significantly. These associations were formed in the late nineteenth century, became more prevalent and centralized between 1901 and 1945, and gained institutional and political dominance after 1945 until the 1980s-90s, when privatization and restrictions on their activities were introduced. The study further found that a dominant associative order led to a more equal distribution of affordability and quality. Throughout the studied period, housing associations generally provided affordable, improved quality housing for their members, and during periods in which they were given more economic freedom and political inclusion, their actions contributed to improved housing. Additionally, high political participation in housing councils promoted rent controls and quality standards for all, leading to fewer differences in quality and prices between owner types. During periods of market order dominance with the presence of housing associations in the early twentieth and twenty-first centuries, restrictions on housing associations were introduced in terms of pricing and nowadays also on tenants. Hence, those who had access to housing associations' dwellings has considerably changed: shifting from building housing for (middle-income) members (1901-1945), general public (1950s-70s), families and vulnerable groups (1980s-90s), to lower-income households (2000s onwards), with the classification of lower-income increasingly narrowing.

These findings add to institutional literature, showing how associative actors developed in the Dutch housing sector and how their behaviour and internal dynamics have varied in different economic coordination systems. Furthermore, it contributes to the literature on business interest associations by providing new insights into how overarching interest associations for associative actors operate. Finally, it adds to historical literature on rent-pricing and consumer budgets, as it reveals noticeable differences between owner types, which are often overlooked in long-term studies.

³⁸ VROM, 1994; BZK, 2019.

Tables & Figures

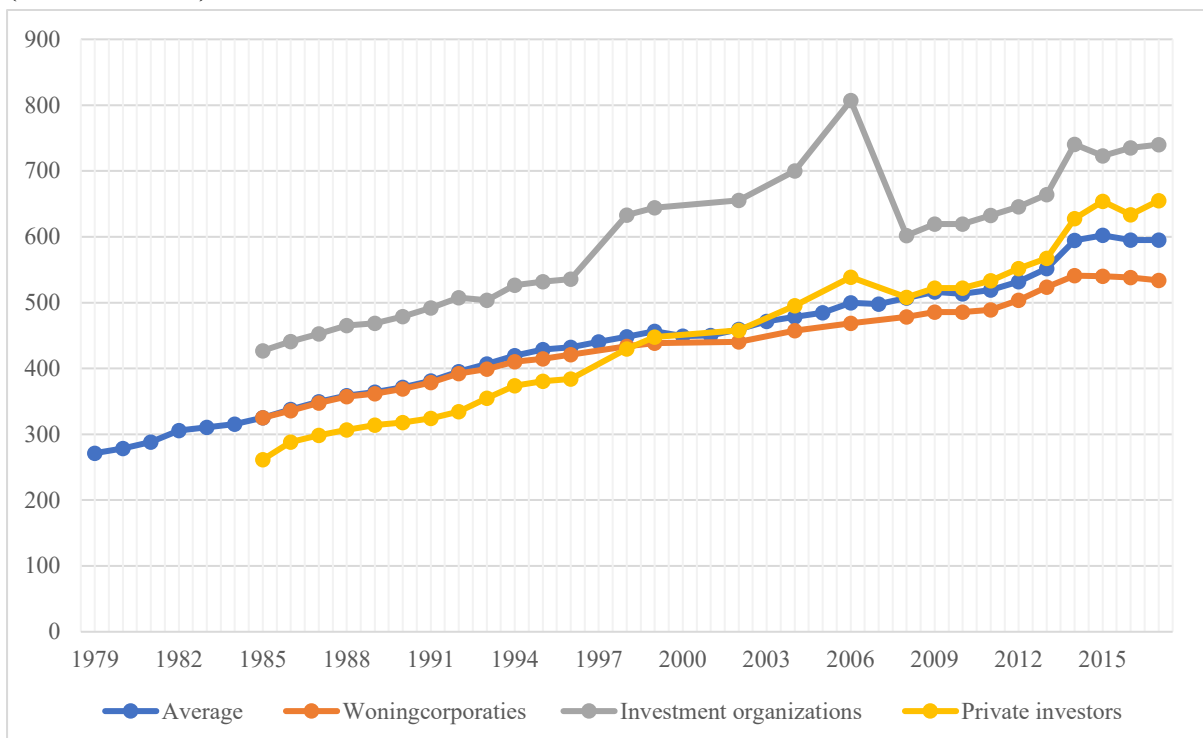
Table 1: Total woningcorporaties, and their total and average dwellings (NL, 1905-2020).³⁹

Years	Woningcorporaties	Woningcorporaties dwellings	Avg. dwellings	% of total housing	% of total rental
1905	15				
1920	1.292	49.000	38	3,6	4,4
1947	1.040	196.000	188	9,3	12,9
1956	1.027	314.000	306	12,3	17,4
1971	999	890.000	891	23,9	36,9
1990	824	1.854.000	2.250	32,0	58,1
2005	492	2.288.328	4.651	33,4	76,5
2020	289	2.294.219	7.938	29,1	68,0

Table 2: Average WWS-points and price per owner category (NL, 1996-2018).⁴⁰

Years	Average WWS-points			Average price for 1 WWS-point (€)		
	Woningcorporaties	Investment organizations	Private investors	Woningcorporaties	Investment organizations	Private investors
1996 ^A	120	131	103	2,30	2,73	2,86
2005	131	164	122	2,88	3,40	3,53
2012	137	151	128	3,23	3,62	3,84
2018 ^B	148	Commercial: 127 Non-commercial: 130		3,63	Commercial: 4,73 Non-Commercial: 3,92	

A: Average price for 1996 converted to euro.
B: BZK uses new categories in 2018, reporting on commercial (includes both private investors and investment organizations) and non-commercial investors (not-for-profit investment organizations, excl. woningcorporaties).

Figure 1. Average rental prices for a dwelling, per owner type, in real prices (CPI, 2018=100) (NL, 1979-2018).⁴¹

³⁹ Woningcorporaties count excludes those established before 1901 and are not admitted. (Aedes-Datacentrum, 2023; CBS, 1997, 2023; NSCV & NCIV, 1968; Gerrichhauzen, 1990; BZK, 2013; VROM, 1990, 2007; Schaar, 1983, 1986; Wal, 1938).

⁴⁰ The point-criteria for the WWS are not consistent throughout time, limiting temporal comparability. Average price for 1996 converted to euro. (BZK, 2019; VROM, 1997)

⁴¹ Average annual rent price in euro, adjusted for inflation based on the CPI (1900=100). Data from: VROM, 1989, 1990, 1991, 1997, 1999, 2001, 2003, 2007, 2010; BZK, 2016, 2019; CBS, 2025.

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