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# ‘When the Banks Withdraw, Slum Landlords Take Over’: The Structuration of Neighbourhood Decline through Redlining, Drug Dealing, Speculation and Immigrant Exploitation

Manuel B. Aalbers

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**Summary.** Rather than viewing neighbourhood decline as a natural process resulting from the in-flow of low-income households, this study uses a socio-spatial approach that looks at the structuration of neighbourhood decline by emphasising the power of agents/actors, linking the structure of the real estate industry to the development of the neighbourhood. Landlords and banks are not merely automata of the price mechanism that steer the *natural* operation of the market, but should be seen as intentionally and unintentionally restructuring the local real estate market and thus possibly producing, or contributing to, processes of neighbourhood decline. This paper presents the Tarwewijk (Rotterdam, the Netherlands) as a case study of neighbourhood decline. Attention is paid to the social and physical decline of the neighbourhood, drug dealing, undocumented immigrants and processes impacting the housing market such as speculation, blockbusting, milking and redlining. It is argued that the retreat of ‘formal’ actors, such as banks and *bona fide* landlords, stimulates the rise of the underworld in both the housing and drugs markets.

## 1. Introduction

Neighbourhood decline or downgrading is a process witnessed all over the world, but surprisingly little is known about what it is. Social scientists in their analyses (often implicitly) distinguish between physical decline (housing stock, public space, garbage, etc.) and socioeconomic decline (lower average household income, unemployment, noise, ‘social’ problems like drug abuse, but also a rise in cultural or ethnic diversity). Some authors stress one type of neighbourhood decline over the other, while others go

as far to argue that one type of decline is completely caused by the other. For example, in a neo-liberal interpretation, lack of maintenance of the housing stock is said to be caused by the low rents that do not make up for these expenses; or, in a more Marxist fashion, the well-off leave the neighbourhood as a consequence of capitalist landlords who try to maximise their income by not maintaining their housing stock.

Many studies see neighbourhood decline as the result of a ‘natural’ process (for example, Downs, 1973; Grigsby *et al.*, 1987); put simply, the idea is that when neighbourhoods

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get older, the population inevitably changes and the housing stock ages. Alternatively, scholars have made links between social-economic developments at an (inter)national level and neighbourhood decline at the local level (for example, Walker, 1981; Wilson, 1996)—for example, unfavourable economic conditions or suburbanisation are seen as causes of neighbourhood decline. However, most explanations cannot account for the differences between neighbourhoods. Often, this failure in explanation is partly a result of their neglect of human agency and partly a result of their lack of understanding of the dynamics of cities and neighbourhoods. Only an approach that takes into account both agency and structure and does not ignore the stratified nature of housing markets and contingent developments will be able to unpack the concept of neighbourhood decline.

### *1.1 What Is Neighbourhood Decline?*

Neighbourhood decline can be defined in social as well as in physical terms; it can refer to a downgrading in the average income and status of its residents, or a rise in the level of crime and other illegal activities, as well as to a downgrading of its housing stock, its amenities and facilities (including public/medical/social/cultural services, shops, public transport), its streets and public space. Furthermore, a decline in real estate values, structural vacancies and especially housing abandonment, can also be seen as signs of neighbourhood decline. Downgrading is not just something that can be measured objectively; it is mostly conceived subjectively by people who may or may not have the feeling that their or another neighbourhood is declining. In these cases, neighbourhoods become less popular as places in which to live, work or spend time. Usually, the different factors in neighbourhood decline are related and subjective feelings of neighbourhood decline will often be connected to objective measures of neighbourhood decline. A decline in population or high resident mobility are not necessarily

signs of neighbourhood decline. High mobility is only a symptom of neighbourhood decline when the average profile of the people moving in is significantly lower than that of those moving out (in terms of the aforementioned factors). A decline in population can also mean that fewer people live in the same dwellings than before—it may even be a sign of lowering overpopulation. Also, ethnic/racial change should not necessarily be understood as neighbourhood decline. In many cases, it is the lowering of actual incomes that is the key point. In other cases, the immigrant group(s) moving in may actually signify upgrading (for example, Asian groups in Queens, New York).

### *1.2 Migration and Neighbourhoods*

One of the most profound population shifts in post-war Europe has involved the settlement of immigrants from non-Western countries in cities. After being excluded from the housing market upon arrival, and being forced to live in (guestworker) lodgings, immigrants' access to the housing market has improved over time; in particular since the social rented housing sector has opened up due to the enlargement of citizenship rights to immigrants. The concentration of immigrants in specific areas of the city is the result of a mixture of housing preference and (lack of) purchasing power; within the local housing market context this leads to concentration areas (van Kempen and Özüekren, 1998). However, the residential segregation of immigrants in European cities is far different from the ghetto-type segregation of African Americans in US cities and ethnic concentrations are not very stable. In the liberal US welfare state, there exists a stronger link between a household's employment situation, household income, the price and quality of the dwelling and its location than in the European welfare states where the spatial distribution of households can be determined to a large extent by direct and indirect government intervention (Deurloo and Musterd, 1998, p. 387). Moreover, the dominant (but by no means the exclusive) dividing line in the US

is race and ethnicity, while in Europe it is class and income (Buck and Fainstein, 1992; Wacquant, 2002). There is little doubt that American housing markets have been plagued by fierce racial discrimination, while discrimination in the European case has been, and still is, seen as relatively minor. The little research available on housing market discrimination in Europe shows, however, that European housing markets are not free from discrimination (Aalbers, 2002; Giffinger and Reeger, 1997). And while the state has virtually withdrawn from many parts of society in the US, this is not the case in western Europe where the state historically had a stronger presence and state institutions continue to intervene in many different spheres of society. In Europe, state retrenchment has not taken the form of the organisational desertification caused largely by state abandonment evident in the US (Wacquant, 1996). Although a lot is known about ethnic segregation patterns, there are at least two important gaps in the literature. First, these studies often focus on 'formal markets', in particular the social housing market. Initially, there was a great deal of research attention paid to private rented markets (for example, Rex and Moore, 1967), but over the past 15–20 years private rented markets have received relatively little attention. Likewise, in Europe—contrary to the US—the structure of the owner-occupied market is hardly ever explicitly connected to research on migrants. Secondly, there is often little attention paid to the role of undocumented immigrants, although these groups can make up sizeable amounts of the population of cities. In the Netherlands, for example, it is estimated that in the three largest cities, Amsterdam, Rotterdam and The Hague, undocumented immigrants make up at least 7–8 per cent of the total city population (Burgers and Engbersen, 1999). This paper not only includes undocumented immigrants in its analysis, but also pays explicit attention to the privately rented and the owner-occupied sub-markets. The situation of undocumented immigrants will be related to processes in the less formal and informal parts of the housing market.

### 1.3 Overview

This paper shows that neighbourhood decline is not only the result of changing housing preferences or of structural changes in the economy (which are the usual explanations of neighbourhood decline), but also of the actions of real estate actors and other 'socio-spatial agents'. It looks beyond formalised data to focus on latent processes in the housing market. It is argued that the retreat of 'formal' actors, such as banks and *bona fide* landlords, stimulates the rise of the underworld in both the housing and drugs markets.

This paper takes the Tarwewijk area in Rotterdam as an example. I use this case to come to an understanding and present an explanation of the influence of real estate actors on neighbourhood decline processes. Redlining and speculation are obvious cases of the impact of such an agency, but I will also focus on the role of these actors in drug dealing and immigrant exploitation. Blockbusting was also one of the initial foci of this research project, but no evidence has been found. The concept will be taken into the discussion, however, because—as we will see later in this paper—what actually happened in the Tarwewijk may not have been blockbusting, but it shared several of the characteristics and consequences associated with that process.

In the next section, I will discuss the main concepts used in this paper as well as my analytical approach. Section 3 deals with research methodology. Section 4 introduces the case study: the Tarwewijk in Rotterdam. In the subsequent section, I will show how the actions of real estate actors have influenced the process of neighbourhood decline through processes of redlining, housing speculation and the milking of properties by dubious landlords. Section 6 focuses on undocumented immigrants. The concluding section discusses the results of the analysis and concludes that a socio-spatial approach that highlights the role of actors in the real estate industry and that moves beyond models of a 'natural' operation of the real estate market is useful in showing how neighbourhood

decline is structured in the dialectical relationship between agency and structure.

## 2. A Socio-spatial Approach

This study applies a socio-spatial approach to neighbourhood decline. This approach was developed as a response to (neo-)ecological theory in general and the invasion–succession model in particular. This approach blends sociology with the perspectives of geography and political economy. Following Gotham (2002; see also Gottdiener, 1994), we can distinguish four arguments for the adoption of a socio-spatial approach. I will relate these arguments to some of the concepts that are relevant to this study: neighbourhood decline, redlining, blockbusting and speculation. Although these concepts are explained here as illustrations of only one of the following arguments, it must be understood that these concepts are usually related to more than one of these arguments.

### 2.1 Agency and Structure

A core assumption of the socio-spatial approach is that metropolitan development and patterns of spatial segregation

do not develop out of an inevitable and unalterable structural necessity, but rather in a contingent manner; they result from the conscious actions taken by individual decision-makers in various class, race, gender, and community-based groups, acting under particular historical circumstances (Feagin and Parker, 1990, p. 12).

This emphasis on agency brings people back into the analysis and emphasises the centrality of social action and conflict in determining the shape of the built environment. It also suggests that researchers should look beyond the ‘usual’ indicators of change such as average income level, resident mobility (housing turnover) and the mix of racial/ethnic groups, and dig deeper to uncover the actions of real estate actors (see section 2.3). One of the strengths of the socio-spatial approach is that it does not explain urban

changes as the isolated actions of individuals or groups, but it also does not explain everything by referring to the structure of society. As Giddens (1984) acknowledges, these actions occur within a framework of unacknowledged conditions and unintended (or unintentional) consequences. In other words, actions of agents may have results that were unforeseen by these actors.

### 2.2 Abstract and Social Space

The socio-spatial approach regards

space and social as two simultaneous happenings rather than defining space as mainly a ‘container’ of human life, an objectifiable geometry or a phenomenological essence (Soja, 1980, p. 209).

Without neglecting the primordial quality of space, it is considered as a social product in which all aspects of life, whether economic, political or cultural, are negotiated through the operation of power relations. The socio-spatial approach, following Lefebvre, sees the conflict between ‘abstract space’ (how government and real estate actors think about space for political or economic gain) and ‘social space’ (how people think about the place where they live) as a central issue in urban research (Lefebvre, 1991; Gotham, 2002, p. 86). For Lefebvre, the dominance of capitalism has paralleled the production of abstract space. Abstract space is a tool of power that produces a homogenising, hierarchical view (or representation) of space (see Aalbers, 2005c). Neither abstract nor social space, however, is homogeneous, but rather comprises sets of relations. In social space, heterogeneity is characterised by co-existence and simultaneity (although this does not necessarily mean in ‘peaceful’ co-existence); in abstract space, by hierarchies and fragmentation.

We can apply these ideas to neighbourhood decline. Neighbourhoods may be ‘written off’ by banks or landlords (abstract space), but can be considered desirable living environments for others (social space). Stuart (2003) shows very clearly how the way in which

powerful actors define a neighbourhood abstract space has very clear consequences for what happens at the neighbourhood level. The dynamics of social space are such that they have to react to the dynamics of abstract space. This reaction can possibly counteract abstract space dynamics. In the Chicago neighbourhood Back of the Yards, for example, neighbourhood residents were able successfully to fight the redlining of the neighbourhood by threatening the banks to withdraw their savings if they continued their redlining practices (Jacobs, 1961). But another reaction to abstract space dynamics in social space is the acceptance of the new situation, either passively or actively—for example, by moving out of the neighbourhood.

Redlining is the identification in abstract space of a specific area where mortgage loans to buy a house are not granted, or only available under uneven conditions (high interest rates, short funding periods, the requirement of high downpayments) and is also known as ‘credit blacklisting’. The concept is based on a hierarchical representation of space. Redlining is often associated with *racial* discrimination. Ethnic minorities usually inhabit redlined areas. Therefore, *place-based* discrimination implies *race-based* discrimination (Aalbers, 2005a). Banks assume that members of certain disadvantaged groups are, on average, less able to fulfil their financial commitments. Redlining practices restrict the number of loans or the loan-to-value ratio in certain areas. The usual justification for redlining is that the lender wants to limit the risks in an area that is deteriorating (abstract space). The lender discriminates against a whole class of risks rather than distinguishing among individual risks (homogenisation) (see Aalbers, 2005c).

Research on redlining is most widespread in the US and, although there are still some authors who deny the occurrence of redlining (for example, Berkovec *et al.*, 1994; Margulis, 1998) there is enough evidence for its existence (for example, Nesiba, 1996; Ross and Yinger, 1999; Turner and Skidmore, 1999; Wyly and Holloway, 1999). The subject of discussion is often how to measure redlining

and, related to this, how to define redlining. Although US researchers blame each other for ‘omitted variables’ and focus on the question of whether exclusion is justified due to high risk or low demand, I propose to look at the impact of redlining and to see if places are actually excluded from mortgage loans. In Europe, most of the scarce research on redlining comes from the UK (Boddy, 1976; Jones and MacLennan, 1987; Williams, 1978). Recent research has shown that redlining has also occurred in the Netherlands (Aalbers, 2003, 2005a, 2005b).

### 2.3 Structure of the Real Estate Industry

The socio-spatial approach

locates the timing, pace and magnitude of neighborhood racial transition in the actions of government officials, developers, financiers, speculators and other organizations and individuals who make up the real estate industry (Gotham, 2002, p. 86; see also Feagin and Parker, 1990; Gottdiener, 1994, pp. 241–258; Lefebvre, 1991; Squires, 1994).

The real estate sector

is not the exclusive domain of separate real estate agents, but consists of a structure of banks, other financial conduits and diverse modes of agency, such as real estate agents (monopolistic and small firms), appraisers, public and private investors, and home-owners. Moreover, the real estate market does not [exclusively] respond to consumer demand as ecologists argue, but provides incentives and opportunities that pull and mould behaviours, locational preferences and choices of individual consumers (Gotham, 2002, p. 87).

Following Harvey (1977, 1985), the socio-spatial approach regards the market as the origin of urban inequality. Like Lefebvre, Harvey gives centre-stage to finance capital and the influence of its actions on both the built environment and city residents.

Housing speculation can serve as a good example of how the structure of and agency



within, the real estate industry can influence the built environment, and can lead to neighbourhood decline.

Pure price speculation involves buying or selling in the expectation of a future price change. If the direction of price change is correctly anticipated, the process of speculation allows for profitable resale or repurchase in the same market (Levin and Wright, 1997, p. 1419).

Speculation based on the expected change in future house prices is well recognised as a possible determinant of house prices (Case and Shiller, 1989; Grebler and Mittelbach, 1979; Levin and Wright, 1997). Speculation is driven by the expectation of future price movement (either up or down) and will only occur if there is a 'belief' that prices will change. Its impact depends also on the way the market is structured and if there are dominant actors that control the market. Most research and knowledge are available on speculation based on upward price movements, but blockbusting can be seen as speculation based on downward price movements followed by upward price movements:

real estate speculators preyed on White racism by alerting White owners that their neighbourhood was about to 'tip'—that is, be inhabited by Blacks. Fearful Whites jettisoned their homes at fire-sale prices and headed out to Levittowns or to White areas of the city, while the real estate speculators turned around and sold the homes to Blacks at tremendous profit (Jalbert, 1997, p. 5).

Blockbusting is

the practice of real estate agents aggressively soliciting the listing of owned units by emphasizing impending racial change in an area and its likely negative impact on housing values (Rohe and Stewart, 1996, p. 49; see also Ahlbrandt and Brophy, 1975, p. 10).

'Blockbusters' or 'panic peddlers' are unscrupulous real estate agents or investors who frighten Whites into selling their homes at

fire-sale prices and then immediately sell the properties at higher prices to Blacks. In order to scare White property owners about an 'invasion' of Blacks in a neighbourhood, the blockbuster is reported to resort to ominous late-night phone calls, leaflets and even to hiring African Americans to walk up and down all-White blocks (von Hoffman, 1998; Massey and Denton, 1993). In the US, many cases of blockbusting, in which Whites are encouraged to flee so that Blacks can move in (and profits can be made), have been documented (Abrams, 1955; Ginsberg, 1975; Goodwin, 1979; Orser, 1994), although the Fair Housing Act of 1968 legally prohibits this. As Laurenti (1960; cited in Smith, 1996) shows, housing values are usually declining before blockbusting takes place and do not begin declining simply as a result of racial changes in ownership. Furthermore, blockbusting is a not only a cause, but also a product of the complex forces that induced ethnic groups to settle in different areas of the city. According to von Hoffman (1998) blockbusters carry out an economic function for which there is a demand: selling property to African Americans. Just like redlining, blockbusting is often seen as a trigger for 'ghettoisation' and 'hypersegregation' (Gotham, 2002; Massey and Denton, 1993; Yinger, 1995), because

unscrupulous real estate agents used fear tactics to force White home-owners just outside the ghetto to sell at panic prices; they then resold the houses for a large profit to African American residents who found themselves still within the now-enlarged color line (Fishman, 2000, p. 205).

Redlining practices and blockbusting often operate together because both these

discriminatory practices keep Blacks out of most white neighbourhoods and in turn, allow whites to move to predominantly white neighbourhoods (Squires *et al.*, 2002, p. 6).

As we shall see in the Tarwewijk area in Rotterdam, there is a complicated relationship between neighbourhood decline and

speculation. Redlining and the exploitation of undocumented immigrants influence the dynamic of this relationship. We will also see that it is not so much blockbusting by real estate agents that is one of the triggers of neighbourhood decline in Rotterdam, but the swift sales by dubious landlords.

#### 2.4 Constructing Place and Ethnicity

Understanding the process of neighbourhood decline and the exploitation of undocumented immigrants requires an appreciation of the socially constructed nature of both place and ethnicity, and the importance of conceptualising phenomena within broader historical, political and spatial processes (see Gotham, 2002). Place is constructed through the representations held by others within particular contexts (i.e. abstract space). A social constructivist perspective argues that ethnic identities can be ‘invented’ through language and other forms of social construction. It sees *race* or *ethnic minority groups* as an ideological construction by which the dominant groups exclude non-dominant groups putting them aside as ‘others’ in socio-cultural terms. Thus, it sees these labels as ‘projections’ or ‘self-imposed identities’. However, the constructivist approach fails to see that both place and ethnicity can only be ascribed within certain boundaries: ethnic identity and place identity are often the result of interaction between self and external definition (Aalbers, 2004; Aalbers and Deurloo, 2003).

The agency of real estate brokers, lenders and government officials can magnify or minimise the forces that cause racial or ethnic transition at the neighbourhood level by the way in which they construct place and ethnicity. Both redlining and blockbusting are ways of constructing a neighbourhood in abstract space. Stuart explains how real estate professionals apply the ‘principle of uniformity’ and use boundaries that divide the city into different, internally uniform areas:

The practice of demarcating a neighbourhood is, therefore, a form of market coordination—the greater the consensus on the

boundaries the greater the coordination (Stuart, 2003, p. 155).

The construction of place that makes redlining and blockbusting possible is not only induced by real estate professionals, but also by government (agencies). For the US, Bradford’s (1979) and Harvey’s (1977) analyses demonstrated that mortgages supplied by the Federal Housing Agency in some cases ‘reproduced’ racial biases and enhanced blockbusting and redlining practices.

### 3. Research Design

This paper springs from a larger research project that focuses on redlining in the Netherlands. The first part of this study (Aalbers, 2003, 2005b) focuses mainly on redlining in the city of Rotterdam. Prior to this research project, no redlining research had been done in the Netherlands. Therefore, this study followed an explorative ‘search-oriented’ approach. Subsequently, a comparison was made between the occurrence of redlining in the cities of Rotterdam and Amsterdam (Aalbers, 2005a). So while the first part of this multilevel study looked at the intracity level, the second part looked at the intercity level by comparing two cities. The current paper presents the results of the third part and focuses on the neighbourhood level. A neighbourhood was selected in which redlining was most problematic and widespread. This is the Tarwewijk in Rotterdam.

The question of neighbourhood decline was addressed through a case study approach. Interviews with both abstract and social space makers are instrumental in unravelling how neighbourhood decline takes shape. The focus on abstract space necessitated looking at agents who make decisions that influence the development of the neighbourhood. It is these agents that are structured by the existing system; while at the same time some of these agents have the power to restructure (transform) the system—i.e. to influence the process of neighbourhood decline.

In an earlier phase of this research project, 19 abstract space makers had already been



interviewed. Several of these interviews (for example, with real estate agents, bank managers, mortgage agents/intermediaries and with a city councillor) also provided useful data for this phase of the project. In some cases, interviewees were contacted again when information from other interviews resulted in new questions. Then, new interviews were undertaken with three dubious landlords in the Tarwewijk. This is a small number, but we should take into account that these landlords are not very easy to approach and are often unknown; they are not very likely to co-operate with a research project like this one; and, the total number of this type of landlord is not very big. Many interviewees were selected by finding out, through printed sources or the Internet, who is involved in the Tarwewijk. By the use of a snowball selection method, other possible interviewees were approached. Interviews were semi-structured.

Since interviews with abstract space makers cannot completely unravel how their actions contributed to the decline of the Tarwewijk, a number of social space makers were also interviewed. Social space makers can not only give an account of the impact of abstract space makers on social space, but can also explain how they dealt with neighbourhood decline. Social space makers included small shopkeepers, a number of registered citizens (of different ethnicities and of both genders) and a number of undocumented migrants (of different ethnicities, all men). Contrary to the interviews with abstract space makers, most of the interviews with social space makers were quite informal in nature. Most people were approached on the streets, some by ringing the doorbell and a few through the snowball method. I talked (mostly briefly) to about 40 social space makers. In this paper, some quotes (such as the quotation in the title of this paper) from both abstract and social space makers are used to explain the processes described. Often, interviewees did not want to be identified.

In addition to the interviews, observations were made in the neighbourhood concerning the use of space and the maintenance of

residential buildings. Statistical data were collected from the Rotterdam Centre for Research and Statistics (COS, 2001) and written sources on the neighbourhood were collected and analysed. The latter included newspaper articles, newsletters (for example, from the city district council), notes from banks, research reports and one book (de Bruijn and Riemersma, 2003) containing reflections of abstract and mostly social space makers on the decline and renewal of the Millinxbuurt, the most problematic part of the Tarwewijk.

#### **4. Neighbourhood Decline: The Tarwewijk, Rotterdam**

Ten years ago this was a nice neighbourhood, but then the first vacancies occurred. Rooms were being let illegally and the drug users and dealers arrived. Back then we already told the police: "This is going wrong! Do something!" But the police told us it's not so bad. Ever since, problems only got worse. . . . I am closing the shop at five instead of six. No evening opening hours anymore. It is just not safe. Sometimes customers ask me to walk them to their cars, because they are afraid. That is ridiculous. Only my regular clients still come, but there are no new ones. When people hear that my shop is in the Millinxbuurt, they no longer come. . . . Everything is related to drugs. The shootings, the hold-ups, the noise, the mess on the streets. All drug-related problems. . . . This is why we quit now; before we start thinking these shootings are normal (shopkeeper who terminated his business in the Tarwewijk; all quotes translated by the author).

In late 1999, the Millinxbuurt neighbourhood, which is part of the Tarwewijk area in Rotterdam and generally considered the most problematic part of the Tarwewijk, became a national symbol of how neighbourhood decline and drug dealing can go together. On 26 November 1999, everyone that entered or left the neighbourhood was searched and inspected for drugs. Three years later, the

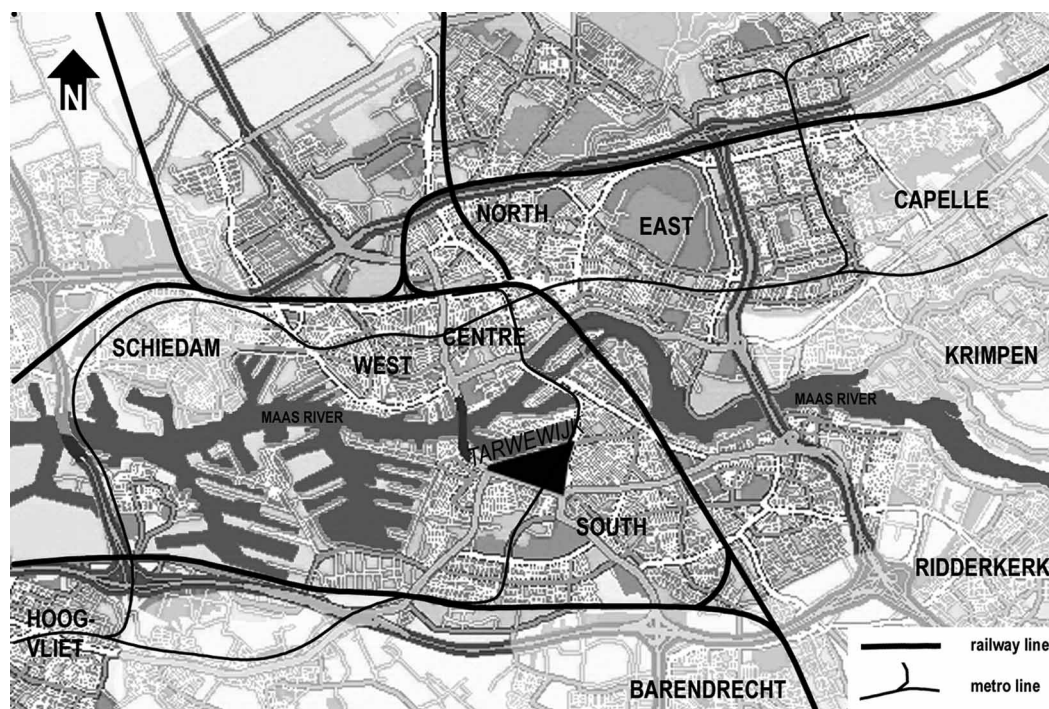
Tarwewijk was the first area where a new national regulation was implemented: the 'preventive' searching of people for firearms or other illegal items like hard drugs.

The problems in the area are not of recent date. In the early 1990s, local newspapers were already reporting on neighbourhood decline (van der Torre and Hulshof, 2000). The low level of maintenance of the private rented stock, and the high levels of drug use, dealing and related crimes, provided the neighbourhood with an infamous reputation. The Tarwewijk (11 000 registered inhabitants; 6500 housing units) on the south bank of the River Maas (Figure 1), had been a stable neighbourhood for many decades, but was sliding down when, first, the planned urban renewal was cancelled and, secondly, a part of the neighbourhood became a refuge for drug dealers and people who earned their living from informal, often illegal activities (see Figure 2).

These activities attracted many customers to the neighbourhood. The associated noise

and irritation annoyed many sitting inhabitants. A process of migration started; those who could afford to move, left the area and found a home in another area of Rotterdam, or even outside the city. Migration led to vacant dwellings, many of which were reoccupied by more people who disturbed 'normal' life in the area. Again, more people decided to move and a negative spiral of decline came into play (Botman and van Kempen, 2001, p. 74).

Residential mobility, especially in the Millinxbuurt, is extremely high. In 1999, 37.4 per cent of the officially registered residents had lived there for less than 1 year (26 per cent for the Tarwewijk as a whole, 15 per cent for the City of Rotterdam); 65 per cent had lived there less than 3 years. Of the 1177 people who moved to the Millinxbuurt in 1993, only 93 were still living there in January 1999 (van der Torre and Hulshof, 2000). In one of the primary schools, 75 per cent of the pupils have attended that school for less than 3 years. In the final year, there



**Figure 1.** The location of the Tarwewijk in the City of Rotterdam. Scale: 1: 125 000



**Figure 2.** One of several decaying buildings in the Millinxbuurt, the least stable part of the neighbourhood.

is no pupil that also attended the first year of education in this school (Potters, 2000). Parents move often and many of the schools have to deal with problems the children have at home. Most schools are incapable of adequately handling these problems due to the limited time available and the scale, variety and multitude of the problems (Charlois, 2002).

According to research by the city district office, a quarter of the inhabitants of the Tarwewijk are busy just ‘surviving’; a quarter want to stay (mainly elderly and single mothers); and half of the population wants to move on and sees their current residence as temporary (Charlois, 2002). Ethnically, the neighbourhood is very mixed; according to the official statistics, 37 per cent are Dutch, 14 per cent Surinamese, 10 per cent Turkish, 9 per cent (Netherlands’) Antillean and 30 per cent belong to other groups (COS, 2001). For many ethnic groups, this is an undercount, as undocumented immigrants—to whom I will return below—are not included in these data. Traditional families and couples are underrepresented in the Tarwewijk, while single-parent households and singles are overrepresented (Table 1). It is likely that there is also an undercount for singles (including people who live together but cannot be classified as ‘traditional family’, ‘couple’ or ‘single-parent household’), as many of the people in the area are not registered. Some

**Table 1.** Household structure of the Tarwewijk

	Tarwewijk	Rotterdam
Number of households	5 559	279 481
<i>Percentage of</i>		
Couples without children	13	18
Couples with children	15	18
Single-parent households	14	12

Source: COS (2001).

of these people live in dwellings that are officially considered vacant (Table 2).

Furthermore, the Tarwewijk has a relatively high unemployment rate (16.7 per cent are on social security, 26 per cent are looking for work; the city averages are 9.9 and 18 per cent respectively) and, on the city’s safety index, the neighbourhood was considered the second least-safe in 2001. Moreover, 4 out of 16 areas on the city’s list of ‘hot spots’—areas with a high level of multiple problems (safety, physical, social) that will receive extra policy attention from the city, the police and the Department of Justice—are located in the Tarwewijk. That does not mean the Tarwewijk is deprived in every sense of the word: crucial institutions have not abandoned the area. The level of services is adequate, with three primary schools, one police station and two smaller police support centres, four churches, one mosque, one

**Table 2.** Housing stock of the Tarwewijk

	Tarwewijk	Rotterdam
Number of dwellings	6 511	281 523
<i>Percentage that are</i>		
Social rented	32	58
Private rented	43	20
Owner-occupied	25	22
Single-family structures	5	21
Multifamily structures	36	16
Two rooms	38	22
Three or four rooms	50	61
Official vacancy rate (percentage)	17	7

Source: COS (2001).



health centre and two neighbourhood centres (Figure 3). The quality of these services is, however, questionable. Furthermore, the number of shops has been declining and retail is very limited in scope and variety. However, a large and varied concentration of shops is located directly south of the area (Zuidplein). Public transport in the area is adequate. But after the metro-line that crosses the neighbourhood was constructed as an 'elevated subway' (above the streets), housing in the direct vicinity of the line became unpopular (see Figure 4).

The Tarwewijk cannot be considered an area with a stable population structure and contact between neighbours is "often coloured by the disturbance people suffered, or whether people had other problems with their neighbours" (Botman and van Kempen, 2001, p. 101). Most residents have lost the feeling of control over the neighbourhood, but this feeling is not expressed in protest, but in moving out of the neighbourhood (van der

Torre and Hulshof, 2000). This lays the neighbourhood bare for those with the least possibilities on the housing market and transforms the neighbourhood into an 'area of last resort'. At the same time, the neighbourhood is an 'area of least resistance' with respect to drug use and criminal activities.

An additional impulse for the settling of the drug scene came when the police and the City of Rotterdam decided that they would no longer tolerate and consolidate the drug scene in the centre of the city. The both famous and infamous space for drug users 'Perron Nul' in the city centre was closed down and drug users were chased away from the centre. Many drug users and dealers fled to neighbourhoods in Rotterdam-South and Rotterdam-West such as the Tarwewijk and Spangen (see Burgers and Kloosterman, 1996, for an analysis of the neighbourhood decline of Spangen). Moreover, while the relation between price and quality of the private rented housing in the Tarwewijk is

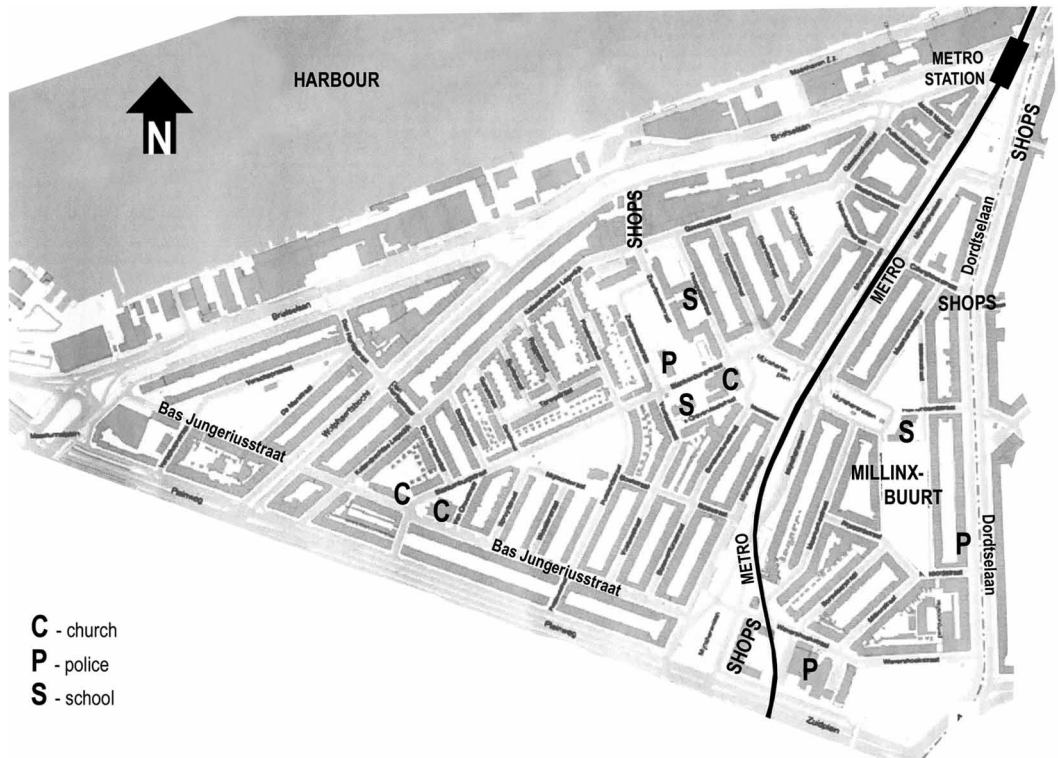


Figure 3. The Tarwewijk. Scale: 1: 1100



**Figure 4.** An elevated subway line separates the Millinxbuurt from the rest of the Tarwewijk. In the foreground is a sign announcing the renovation of the Millinxbuurt.

very unfavourable, the relation between price and quality of drugs, cocaine in particular, is very good, making the neighbourhood attractive for dealers, users and ‘drug tourists’. Next to that, the area can be easily reached by a metro-line.

There was a vast amount of trade. There was some sort of ant trail from people who got off at the Maashaven metro station and came to the Millinxstraat to buy drugs and then returned again. It was going on like that the whole day. We were teaching here and at the other side of the street you could see everyone pass by (Mr S. Boot, director of a primary school; quoted in de Bruijn and Riemersma, 2003, p. 44).

The drug scene in the Tarwewijk is dominated by Antillean small-time drug dealers some of

whom live in the neighbourhood and some of whom also use drugs themselves. In 1999, the scene was at its high point with many street dealers and dwellings from which drugs were sold.

There was a time here that about 40 dealers entered the neighbourhood on a daily basis. . . . There were about 30 dwellings from which drugs were sold and I think there were about 50 to 100 addicts residing here, many of whom had squatted buildings. We saw it happening—next to the school, close to our office. Every afternoon from half past three on the dealers were entering. The addicts were following in the wake of the dealers. The best was to walk by as invisible as possible. Then, when the heroine hookers from the Keileweg [a street famous for street prostitution] started shopping here for drugs in the early morning, I was thinking: “This is becoming an impossible situation. This will never turn out right”. And then I am talking about the Millinxbuurt at its all-time low (Mr D. de Bruijn, former project manager; quoted in de Bruijn and Riemersma, 2003, p. 81).

On the one hand you had the drugs, the dealing and the related insecurity, and on the other hand the nuisance, noise on the streets, ghetto blasters, scooters. Together that made people scared and children had to stay inside. . . . A number of Antillean ‘drug barons’ had the Millinxstraat in their possession (Mr K. Koot, resident and self-made social worker).

The police were taking some action, but the mostly young Antilleans that got arrested were often quickly replaced by other young people from the Netherlands’ Antilles. Dealers are often part of a gang and new members have to show their courage before being admitted. Gangs often claim ‘their’ area—if necessary, with violence. This makes the area unsafe and tempts more people to leave the neighbourhood (Huizing, 2001). Currently, the drug scene is much more controlled by the police, although it has partly resurfaced in other areas of the city.

Within the Tarwewijk, the centre-north of the neighbourhood is considered the least problematic (see Figures 5 and 6). Here, housing is maintained better than elsewhere in the area; the social housing association, which owns most of the single-family dwellings here, renovated a large section in the late 1980s. The population is much more stable than in the rest of the Tarwewijk. As mentioned above, the Millinxbuurt is considered the most problematic part of the Tarwewijk. It is located east of the elevated subway line (see Figure 3). Other streets with a high concentration of problems are the Dordtselaan, bordering the area to the east (see Figure 7), and the Bas Jungeriusstraat and some of its side streets (in the south of the Tarwewijk). What the Millinxbuurt and these two streets have in common is that there is a higher proportion of private rented dwellings. Also, the Tarwewijk as a whole is dominated by rental dwellings (75 per cent), especially in the private rented sector (see Table 2). The dwellings were predominantly built in the 1920s and 1930s (Table 3) and 9 out of 10 owner-occupied dwellings have a market value of less than 50 000 Euros (Table 4). In Rotterdam, houses in the Tarwewijk have the lowest residential market value per square metre. Most dwellings are rather small; two-thirds of the dwellings have 3 or less rooms; and the average dwelling measures 66.5 square metres. In the Millinxbuurt, the number of owner-occupied units dropped from 481 to



**Figure 5.** Private housing in the centre-north, the most stable part of the Tarwewijk.



**Figure 6.** Social rented housing in the centre-north. In the background is one of the few high-rise structures in the neighbourhood.

286 between 1994 and 1999 (and from 24 to 19 per cent for the Tarwewijk as a whole), while the number of social housing units rose from 176 to 307 and the number of private rented units dropped from 1258 to 1168 (COS, 2001; van der Torre and Hulshof, 2000). What happened is that a number of badly maintained private rented units were acquired by a social housing association that rehabilitated the housing (some units were joined together), while at the same time owner-occupied units were converted to private rented units. This is



**Figure 7.** The Dordtselaan forms the border between the city districts of Charlois and Feijenoord. In the past, it received little attention because both districts did not consider it their 'prime territory'. With the renewal of the Millinxbuurt, problems such as drug dealing and milking properties cross the Dordtselaan and pop up again in Bloemhof, the neighbourhood on the other side of the street.



**Table 3.** Housing stock of the Tarwewijk, by building period (percentages)

	Tarwewijk	Rotterdam
Before 1906	0	6
1906–30	27.3	18.4
1931–44	58.5	11.7
1945–59	7.9	14.1
1960–79	0.6	21.1
After 1980	5.7	28.8
Total	100 (6511)	100 (281 523)

Source: COS (2001).

remarkable since the trend in both Rotterdam and the country as a whole is that the number and the share of private rented units are in steady decline and the number and share of owner-occupied units in persistent increase.

The Tarwewijk has a low status in the housing market. Both its rented and its owner-occupied units are among the least popular in the city. Many of these private rented units are let to undocumented immigrants and to marginal drug dealers. Both these groups not only have an interest in low rents, but also in a landlord that ‘doesn’t ask any questions’.

### 5. Blockbusting, Redlining and Speculation

In the research area, the Tarwewijk, no cases of blockbusting were found: real estate agents were not suggesting to home-owners that they should sell as soon as possible because the neighbourhood was ‘tipping’ or ‘turning over’. Several residents, and also

**Table 4.** Value of owner-occupied units in the Tarwewijk (percentages)

Value (Euros)	Tarwewijk	Rotterdam
Less than 50 000	89.9	32.4
50 000 – 75 000	4.3	17.3
75 000 – 100 000	0.0	17.0
100 000 – 150 000	0.0	11.8
More than 150 000	0.0	3.6
Unknown	5.8	18.0
Total	100 (6511)	100 (281 523)

Source: COS (2001).

real estate agents and government officials, were asked if anyone fuelled sales by telling indigenous Dutch that the value of houses would go down as a result of racial change. As one older male resident said: ‘Nothing like that ever happened. Maybe someone should have told me that I would be unable to sell my house’. Yet, redlining practices did occur: in the late 1990s, it was impossible to get a home mortgage in large parts of the city of Rotterdam. Banks were using a coloured map of Rotterdam for the provision of home mortgage capital (Aalbers, 2003, 2005b). The map consisted of three colours: red, yellow and green. In ‘red’ neighbourhoods, no mortgages were provided; in ‘yellow’ neighbourhoods, mortgages were provided up to 70 or 80 per cent of the liquidation value (which lies at 70–90 per cent of the market value); in ‘green’ neighbourhoods, mortgages were provided up to 125 per cent of the liquidation value. The excluded neighbourhoods were often both predominantly low-income and ethnic minority neighbourhoods. In 2001—partly due to some institutional control measures—no signs of redlining were found in Rotterdam. However, some low-income and ethnic minority neighbourhoods were still facing uneven conditions in home mortgage finance, such as high interest rates, high down-payments and short funding periods (Aalbers, 2003, 2005a).

Banks’ rationale for redlining the Tarwewijk and other areas of Rotterdam, was often neighbourhood decline—that made banks define the Tarwewijk as a loss-making area. Paradoxically, the redlining of the Tarwewijk resulted in the self-fulfilling prophecy of an even stronger decline. The withholding of mortgage capital meant that current home-owners were unable to sell their house to people who needed a mortgage to pay for the house and were thus forced to stay in their house or sell the house at fire-sale prices to landlords. In effect, redlining had one of the same effects as blockbusting: the process stimulated the selling of houses at far below the ‘normal’ market value. This resulted in what Harvey (1985) has called a

'devalued place': a place in which capital becomes devalued as a result of its place-specific exclusion. In the Tarwewijk, landlords who do not need a mortgage are buying some of the former owner-occupied houses.

At the same time, larger, mostly reliable, landlords sold off their property to smaller, reliable landlords as well as to less reliable landlords. These larger landlords have seen their profits shrink, while their maintenance expenses were rising. These landlords concluded "that funds needed to repair and improve housing in a given area would yield higher returns elsewhere" (Grigsby, 1963, p. 234). Facing neighbourhood decline, climbing vacancy rates and the considerable investments needed, these landlords sold their property to landlords who have lower profit demands or who do not intend to invest a lot in the property. These landlords typically strive to maximise the value of their property by intensifying its use in order to increase cash flow:

There were many owners and residents here that were maintaining their houses properly, but they had enough of it. They wanted to leave the neighbourhood. And then a building often was taken over by unreliable landlords that would let the place to anyone willing to pay the rent. They did not care who that would be. That increased impoverishment and decline. There was a company at the [Netherlands'] Antilles that was renting dwellings from a slum landlord and then sub-letting them. The owner got smart and was saying: "I let my properties to a gentleman who has his office at the Antilles and he is the one that lets the rooms. So they can't do anything to me" (Mr J. Maas, former project manager in the Millinxbuurt; quoted in de Bruijn and Riemersma, 2003, p. 29).

After some years, many of these landlords also sell their property, often to dubious landlords (in some cases criminals) who 'milk' the property by letting it to those with very limited options (drug users, undocumented immigrants) or using it as a brothel or as a place in which to grow soft drugs. Milking is

the deliberate undermaintenance of a rental property for the purpose of maximising short-run monopoly profits in a market situation in which a normal rate of return could be earned if a policy of adequate maintenance were pursued (Grigsby *et al.*, 1987, p. 51).

But milking the property is only one 'use'; speculation and 'laundering black money' are other 'uses'. At that stage, property is not seen as a long-term investment, but as a short-term investment that is sometimes sold within a few weeks and where ownership is sometimes hard to trace. This process in the Tarwewijk is quite similar to the one in the US:

As areas decline, property passes into the hands of more and more 'marginal' owners who in order to make profits at all 'milk' the property of its remaining value. To do this they maximise rent income from the property whilst disinvesting by avoiding expenditure upon it such as maintenance, property taxes, mortgage payments, utility charges etc. Finally when no rent can be obtained they abandon it (Karn *et al.*, 1985, p. 122).

The Tarwewijk has not reached the stage of abandonment yet, because landlords can still make money by milking their property and because some owners (rightly) assume that a social housing association, a private developer or a city agency will try to acquire their property. This is also a form of speculation. Neil Smith (1996) suggests that some landlords first profit by milking their properties (downgrading) and then by upgrading them and cashing in on gentrification. Although this is not what happens in the Tarwewijk (the renewal is far from gentrification), these landlords equally reap a double reward: first, by milking the property, and, secondly, by selling at a higher price to a more 'socially responsible' owner. But before that stage is reached, property shifts between different owners in sets of up to 100 or 200 units for down to 10 000 or 15 000 Euros a unit. In at least one case, the title of ownership did not

shift, but the discretion to collect rents did. While the official owner makes money by 'selling' the house to someone to reap benefits, he makes money on this sale and on the speculation possibility of officially selling the property at a later stage. This 'sale' to another landlord is legally not even a lease because no papers are signed. Yet, both landlords call this transaction a sale because the discretion over the property has shifted from one landlord to another. This is just one example of the complex organisation of real estate ownership in the Tarwewijk. Many other landlords 'hide' in hard-to-trace 'private limited companies'.

More recently, prices have risen in this 'segment' of the market as a result of a new actor entering the market. A City agency is buying up properties in order to facilitate a renewal programme in the area; in addition to the City, one social housing association and two very large private developers are also participating (Figures 8–11). In the

summer of 2002, the agency made its largest acquisition so far; it bought up 120 apartments from one owner for an average price of 41 000 Euros. Indeed, prices are on the rise again and the rent gap is starting to close, while capital is again being invested rather than disinvested. Furthermore, the City Department of Construction and Housing Supervision is addressing landlords whose housing maintenance is below the legal threshold. Landlords have three options: maintaining their housing stock, selling out to the City agency, or ignoring both the legal threats and the offer to buy. The first strategy is not very common, but both the second and the third are. One problem is that a number of landlords who sell out move on to buy up properties in the same or in other neighbourhoods. As Mr Bergwerff, area manager for the city district, remarks

This landlord can buy new properties in adjacent streets with the money that he got. Out of the centre of attention, the



**Figure 8.** The core of the Millinxbuurt has been renewed. One small block has been demolished to make room for a pocket park and a social-cultural centre.



**Figure 9.** The surrounding blocks have been fully renovated and smaller units have been merged into bigger ones. Turkish families buy many of the renovated homes and apartments.

slum landlords can continue their activities (Lengerveld, 2002).

In other blocks and other neighbourhoods, the process of housing degeneration, milking and



**Figure 10.** A few years before the renovation, the west side of what is now the park looked like this. The relatively low prices of the apartments and homes will enable moderate- and even some low-income households to buy.



**Figure 11.** More blocks will be renovated in the next few years.

speculation continues. This is indeed moving the problem (spill-over effect), but since not all landlords follow this strategy, the overall problem gets smaller even if it pops up again somewhere else. Next to this, the City and the Court of Justice criminalise and prosecute any illegal activities these landlords may have undertaken. This is a process requiring much patience, but one that is potentially more successful not only in combating the problems at stake, but also in limiting the opportunities for landlords to take advantage of this situation.

Compared with the former, larger landlords, these dubious landlords have short-term profit objectives. This implies that they minimise expenses and maximise revenues. Landlords refrain from making not just non-essential, but also essential repairs. The lack of maintenance is made very visible by the look of the house (Figures 12 and 13); several dwellings have a high fire-risk; dingy cloths cover the windows day and night; and broken windows are often no longer repaired—this is not to say the ‘broken windows theory’ (Wilson and Kelling, 1982) offers a powerful explanation, as this ‘theory’ is a form of environmental or physical determinism. The landlords’ policy of not making any repairs leads to a lower housing quality and an unfavourable relation between price and quality of the housing. The result is the continued deterioration of the property (Cohen, 2001, p. 417; Sternlieb and Burchell, 1973). This not only has





**Figure 12.** The city district and the local police check all buildings and, in case undocumented immigrants are accommodated or the building is used for drug dealing or drug using, it will be closed with a steel door and steel windows to prevent people from entering.

negative consequences for the tenants involved, but also for the whole area. Speculative use of housing encourages redlining, while redlining encourages speculative use of housing. As one resident put it

These *huisjesmelkers* [literally ‘house milkers’; ‘slum landlords’] are the only ones investing in the neighbourhood. Home-owners don’t invest because they would be crazy to do so. Why would you invest if you can’t sell your house? That would be dumb. So, if the banks are not investing, the only ones investing are the slum landlords. So, when the banks withdraw, slum landlords take over (male resident).



**Figure 13.** Dstruct.

In the Tarwewijk, high residential mobility, drug use, drug dealing, crime, neighbourhood decline, redlining and housing speculation feed upon one another. It is impossible to identify independent variables because every one of these processes is both cause and consequence of the other processes.

## 6. Exploiting Undocumented Immigrants

Undocumented immigrants (people without a valid residence permit) form a substantial share of minority populations. In Rotterdam, a small majority of undocumented immigrants originate from the countries which served as recruiting areas for ‘guest workers’ in the 1960s and 1970s (Moroccans and Turks) or from former colonies (Surinamese). The others come from a wide range of countries including Pakistan, China, Gambia, Ghana, Syria, Guyana, Ethiopia, Columbia, Nigeria, Dominican Republic, Somalia, Egypt, Togo, Zaire and Brazil (Burgers and Engbersen, 1996). Most of them have temporary jobs and very insecure positions in the labour market (van der Leun, 2003). About 65 per cent of the undocumented immigrants in Rotterdam earn some money in agriculture, horticulture, the port, garment sweatshops or as service-sector proletariat. The ones without a job are supported by charitable institutions or by relatives and friends (Staring, 2001). Others, in particular those who cannot fall back on strong communities, make a living in criminal activities, especially related to drugs (Burgers, 1998; van der Leun, 2003). In the housing market they are mainly sub-tenants:

Nearly two-thirds of the large number of undocumented immigrants who do not have independent accommodation live in a room with relatives or with friends. ... Half of the undocumented immigrants interviewed do not pay anything at all for their accommodation. The greater part of the housing market for undocumented immigrants in Rotterdam does not really seem to have a strictly commercial basis. For more than half of those who do pay

for their accommodation, a price below [115 Euros] a month applies, which is way below the price ‘traditional’ lodgers such as students are usually charged (Burgers, 1998, pp. 1861–1862).

Burgers argues that the access of documented immigrants to social housing (58 per cent of the Rotterdam housing stock) leads to low rents not only for documented immigrants, but also for the undocumented immigrants who are often sheltered by documented immigrants. This is especially true for the undocumented Turkish, Moroccan and Cape Verdean immigrants who usually live with documented immigrants from their own country. East Europeans and Africans (apart from Moroccans) are less often accommodated by landlords of their own nationality and are more dependent on Dutch landlords. They also more often pay higher rents. Some landlords take the opportunity to make sizeable profits by exploiting undocumented immigrants by offering expensive accommodation that has been reduced to the bare minimum (Burgers, 1998, p. 1865).

My own research shows that many apartments in the Tarwewijk are (sub-)let to undocumented immigrants. The city district of Charlois (66 000 registered inhabitants; 33 000 housing units), which incorporates the Tarwewijk, assumes there are at least 300 buildings (consisting of several apartments each) that accommodate undocumented immigrants. In some streets, dubious landlords own at least a third of the buildings (Figures 14 and 15). Most of the immigrants in these apartments come from countries that do not have a sizeable community in Rotterdam and cannot use ethnic community networks. Many of them come from the Netherlands’ Antilles, Africa and to a lesser extent eastern Europe, but there are also several Chinese and Brazilians. They usually share a room with several people in an apartment housing 5–15 people. In these apartments, every room is equipped with one or more bunk beds or with a number of mattresses. None of these ‘bed-tenants’ has a contract. Some tenants pay rent on a monthly,



**Figure 14.** Bas Jungeriusstraat, known for the many apartments that are sub-let to undocumented immigrants.

others on a weekly, basis. The average rent charged per bed is 50–100 Euros a week. This means that landlords can collect up to 6000 Euros a month per apartment. On top of this, landlords often ask a deposit of anything up to 1000 Euros.

During one of my visits to the Tarwewijk, I met a landlord who—accompanied by a bruiser—collected his money every week. At first, he did not want to tell me what he charged for a room, but he admitted that 100 Euros a week per bed “is pretty damn right” and also said that some buildings were not let per bed, but per apartment, and they yielded less. He told me he owned 10 buildings in the area that paid him some 20 000 Euros a month. He also assured me this was “not pure profit” since he had to pay his



**Figure 15.** A window on Bas Jungeriusstraat; several undocumented migrants live behind this window.



bruiser and his financiers (he did not mention maintenance or repairs). When I asked him how his tenants paid the rent, he replied: "I don't know and I don't care". This landlord affirmed that most of the beds and apartments were let to undocumented immigrants, although this was more of a guess than a conviction:

I don't ask for identification. Sure, they are 'illegals' [undocumented immigrants]; otherwise they wouldn't be coming to me. . . . How they come to me? Well, you got one guy from Somalia, and then the next week there's two. That's how it works. They bring each other here.

One neighbourhood resident gave the following explanation:

Big houses, suitable to be sub-divided in separate rooms that were let by small rental companies. Most of these landlords were also unreliable characters. They didn't ask any questions to people that were moving in. As long as you would pay the rent each month, you could move in here, no matter who you were. Antilleans that just arrived from the [Netherlands'] Antilles could not find a house anywhere because they had no social benefits, and you have to live here for years before you are entitled to benefits. That was a main reason for the rapid turnover of the Millinxbuurt from a Dutch neighbourhood to an immigrant neighbourhood—at least a neighbourhood with many Antilleans. For them it worked through word-of-mouth advertisement (Mr K. Koot, resident and self-made social worker).

Some beds are also let to junkies and marginal drug dealers (who often use drugs themselves). Some of these drug users and dealers are indigenous Dutch, but most others are immigrants, some of whom are undocumented. Several Antilleans admit that they get most of their money out of drug dealing and crime. The same cannot confidently be said for the other undocumented immigrant groups, either because communication was more difficult (as with the

Chinese) or because the immigrants themselves stated that they do not get their money out of drug dealing and crime. Many of them declared that they had jobs on a regular or irregular basis. Several worked in horticulture, in greenhouses, where they made hardly enough money to pay the rent, let alone to feed themselves. One of them said, "the greenhouse work pays me the rent; my hands feed me" indicating that his wage was not enough to live on and that he had to steal to survive.

When I asked these immigrants how they knew they could rent a bed here, they gave different types of replies, but in general social networks, often along ethnic lines, played a strong role (see Staring, 2001). Some indicated that another immigrant took them here, another one said: "Just like you got here. You walk around and look for possibilities". Some of them indicated that they "move from one place to another" and an African man told me:

Sometimes you have to change location, because it is not safe anymore or because the landlord wants you out. . . . One time, I didn't move, but we got a new landlord. He immediately raised the rents. I don't know how much longer I can afford this . . . Maybe, it's time to move again.

Landlords oppose imputations concerning immigrant exploitation by pointing out that they perform an essential economic function:

I can't help it if the state does not take action on 'illegals'. If nobody else provides accommodation, it is the private landlords that have to solve the housing shortage.

Although we can easily maintain that these landlords are taking advantage of the bad situation these immigrants find themselves in, they are also right when they claim that they perform an economic function. However, performing an important socioeconomic function (i.e. providing accommodation) is not a 'permit' for exploiting undocumented immigrants.

In effect, the processes in the Tarwewijk share several characteristics with

blockbusting processes. But it was not real estate agents who were hoping for a fast turnover from which they could profit by 'buying cheap and reselling at higher prices'; instead, it was dubious landlords who were buying up properties. And by milking them, not maintaining them and by (sub-)letting them to drug users and undocumented immigrants, they were indirectly encouraging people to flee the neighbourhood, and home-owners and other landlords to sell their properties. As a result, it was easier for them to continue their activities, not only because they could expand their number of properties at low cost and with high gains, but also because their actions lessened the level of social cohesion in the neighbourhood. Indeed, the interests of these landlords are opposite to those of most other neighbourhood actors who benefit from safety, social cohesion, maintenance, 'normal' use of dwellings and stable property prices. Of course, the actions of these landlords were made easier by the above-mentioned processes of redlining by mortgage banks and the dispossession of properties by *bona fide* landlords.

## 7. Conclusions

Market intermediaries and housing investors can speed up the process of decline by overreacting to early symptoms of decay (Grigsby *et al.*, 1987) and, through processes of milking and redlining, by creating a chain reaction of further decline (see Grigsby, 1963, p. 235). Grigsby and colleagues (1987, p. 9) claim that "succession must inevitably lead to decline if there exists within the community a poverty population of substantial size". Downs' life-cycle theory goes a step further by arguing that not only is succession itself a natural process, but also that neighbourhood decline is inevitable for urban neighbourhoods (Downs, 1973). In Downs' theory, both local conditions and actions of real estate actors are ignored. In reality, real estate actors do not simply limit their risk in low-income neighbourhoods, but actively (milking, speculation) or passively (redlining) structure the process of neighbourhood decline. Agents,

such as abstract space makers, are not merely automata of the price mechanism that steer the *natural* operation of the market, but should be taken seriously for the power they command in the initiation or structuration of neighbourhood decline. As Bauman (1990, p. 157) argues, "Culture is most effective when it is disguised as nature". Concepts like 'neighbourhood succession', 'life-cycle' and 'filtering' that are used to explain what is seen as the *natural* operation of the real estate market, distort the actual processes of neighbourhood decline by concealing agency as well as the social construction of place. The way these concepts are used also implies that 'blaming the victim' and arguing that neighbourhood decline happens because landlords can no longer find tenants able to afford rents high enough to secure maintenance (for example, Ahlbrandt and Brophy, 1975), are not only untenable from a theoretical but also from an empirical point of view. A process like milking, for example, shows that it is possible to raise the rents while cutting back on expenses for maintenance.

Furthermore, there is no such thing as the *natural* operation of the real estate market, just as there is no such thing as a *natural* market since "the market itself is a *social* product" (Smith, 1996, p. 62; emphasis added) that cannot be taken for granted (Hodgson, 1988). Models that explain neighbourhood decline by pointing out the role of low-income households in directly or indirectly *creating* neighbourhood decline are not only one-sided and flawed, they also ignore the fact that there are large groups of low-income people in many neighbourhoods who are not facing neighbourhood decline and that some of these people may even 'prepare' for an upgrading of the neighbourhood (Rose, 1984). In addition, these models do *not* explain why low-income households 'take over' a neighbourhood, or how it is possible that neighbourhood decline—or redlining, for that matter (see Grigsby *et al.*, 1987, p. 52)—takes place *prior* to the 'invasion' of low-income households. In this paper, I have argued that market actors such as banks and

landlords should be seen as intentionally and unintentionally restructuring the local real estate market and thus possibly producing, or contributing to, processes of neighbourhood decline. This does not imply that the entrance of low-income-groups is not related to neighbourhood decline—it is! But this cannot be considered an explanation if it is not related to the underlying structures that cause low-income-groups to move in, but that also cause neighbourhood decline. A theory that equates neighbourhood decline with poverty groups is limited at best.

Neighbourhood decline can partly be explained by a geographical concentration of the following related macro factors: economic restructuring, deindustrialisation and globalisation. However, it is important to note that these factors are localised somewhere—i.e. to recognise that the changes have a greater impact in some areas than in others. Areas with small, rental dwellings are considered more vulnerable and so are areas with a high concentration of workers who are hit by economic changes. But this is *not* an explanation of neighbourhood decline, it is simply a list of factors *possibly contributing to* neighbourhood decline and “a list of factors does not make an explanation” (Smith, 1996, p. 56). ‘Possibly contributing’, because the same list of factors may be played out in a different context and lead to the upgrading (gentrification) instead of the downgrading (decline) of a neighbourhood. Thus, the factors mentioned above only explain the impoverishment of a certain social or economic group, not why this leads to the decline of a place. Explanations that equate the decline of a social group to the decline of a place are not only limited in their explanation, but also ultimately static, because they do not acknowledge the (often high) turnover in these kinds of neighbourhoods.

A dynamic approach recognises the macro-level processes that influence the decline of a place, but, by analysing the dynamics of neighbourhood decline through intentional and unintentional agency, it goes further than showing simply where these changes take place. This involves not only ‘social

space makers’, but also, and more importantly, ‘abstract space makers’. The fate of a place is not only dependent upon macro processes and micro players (social space), but also on the actions of government institutions and the real estate industry (abstract space).

The formation of abstract space by mortgage banks defined the Tarwewijk as a loss-making neighbourhood. This resulted in the systematic exclusion and further disempowerment of socioeconomically already weaker groups. Such place-based exclusive mortgage provision erodes diversity and difference in highly oppressive ways and undermines social cohesion in an already fractured and fragmented social fabric. Redlining fuelled residential turnover and discouraged housing maintenance. Despite the actions of a local social housing association that was buying deprived private rented housing units, dubious landlords acquired both former owner-occupied housing and formerly well-maintained private rented housing at prices far below the ‘normal’ market value. The high social mobility and the low popularity of the Tarwewijk resulted in a neighbourhood of last resort that became increasingly inhabited by those with the least options in the housing market. This not only means the poor and the unemployed, but also drug users, marginal drug dealers and undocumented immigrants. Although no examples of blockbusting were found in the Tarwewijk, some dubious landlords actually do act in a way similar to blockbusting, by buying buildings and letting beds to criminals and drug users who bring about nuisance and trouble, and to others—like undocumented immigrants—who seek anonymity. Social cohesion and control slacken, housing prices sink and many residents want to leave the neighbourhood behind and sell their house at fire-sale prices to these landlords.

High residential mobility, drug dealing and use, redlining and housing speculation feed upon one another. Each of these processes is both a structuring element and a result of neighbourhood decline. The withdrawal of mortgage banks, of respected landlords and of the better-off from the Tarwewijk, which

was inspired by the decline of the area, resulted in the further decline of the neighbourhood while simultaneously further disempowering those already disempowered.

In this paper, I have focused more on real estate actors than on governmental/political actors, not because the latter were absent, but because during the research it was clear that the decline of the Tarwewijk presented an excellent case for showing the power of the intentional and unintentional consequences of the actions of real estate actors. Of course, political and government-related actors also made a difference in the Tarwewijk. And it is here that the (west) European experience of neighbourhood decline is different from the US experience. Although the state may sometimes appear to be absent (as was the case in the Tarwewijk in the late 1990s), this is hardly ever so for a long period of time: crucial institutions had not retrenched from the Tarwewijk, although the quality of their services could sometimes be questioned. The Tarwewijk was not abandoned by the state (see Wacquant, 1996). In the Tarwewijk, the state played a substantial role, first by opening an elevated subway line, then by planning an urban renewal scheme and later by withholding it, and then by closing down 'Perron Nul' and chasing away drug users from the centre. But political and government-related actors (such as the police) also played a role by initially not taking action while the Tarwewijk was visibly declining—i.e. by 'permitting' some streets to become 'drug havens'. Later on, these actors also played a role in combating the drug trade, buying up properties from dubious landlords and working on the social, economic and physical renewal of the neighbourhood. An analysis of the renewal of the Tarwewijk is, however, beyond the aim of this paper.

Finally, before I end this paper, it may be useful to draw some policy implications. The first one is that actions currently undertaken by the City, the police and the Department of Justice, are important steps in the right direction because they focus on the direct negative consequences as well as on the underlying structures. Simultaneously buying out

dubious landlords and fighting them in court is a strategy that works. The second implication is that redlining should be forestalled. Recently, the Dutch Association of Banks has included redlining in their Code of Conduct as a 'no-go'. If this turns out to be insufficient, legal steps can be taken based on existing laws such as the *Wet Gelijke Behandeling* [Law of Equal Treatment], or through the implementation of specialised laws on credit and finance, such as exist in the US. Thirdly, fighting the structure of the drugs market and helping drug addicts have a better chance of limiting nuisance and crime caused by drug dealers and users than dispersing them. The fourth and last implication lies in the treatment of undocumented immigrants. Only by changing the rules as well as the practice of immigrant regulation, can these people be sheltered from being forced to accept extremely low-quality housing for high prices.

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