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Memòria sobre l'estada a la Universitat d'Exeter

Joan Vilagrasa

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Es presenten en aquests papers els materials fruit de la col·laboració amb el Dr. A. H. Williams de la Universitat d'Exeter (Gran Bretanya), que, tot i redactats posteriorment, segueixen les pautes de treball marcades durant la meua visita a la dita Universitat (maig - juny de 1985)

Respecte a l'estada a la Universitat d'Exeter, aquesta serví per a afinar el calendari de treball sobre el tema de l'habitatge social a Gran Bretanya i Espanya amb l'estudi detallat de dos casos concrets: les ciutats d'Exeter i de Lleida. De la conceptualització i treball conjunt han sortit dos primers informes sobre habitatge i política d'habitatge als dos països que es reproduïxen en aquesta memòria. També es reproduïx l'esquema de treball que inicialment serví de marc teòric.

Durant l'estada també es pogué contactar amb diferents centres universitaris del país, dels que s'ha de destacar la Universitat de Sheffield, on vaig entrevistar-me amb el professor Dr. A. Sutcliffe (especialista en història urbana), i la Universitat de Birmingham, on conegué al Dr. J. Whitehand (geografia històrica urbana). Fruit d'aquest últim contacte, el Dr. Whitehand realitzarà una visita a Catalunya l'abril de 1985.

Finalment s'ha de dir que per problemes de calendari el viatge inicialment programat pel setembre de 1985 es realitzarà el proper mes de gener de 1986.

SUMARI.

I. Framework for a comparative study of housing in Spain and the U.F.

II. Housing and state housing policies in the U.K.

III. Vivienda y política de la vivienda en España.

FRAMEWORK FOR A COMPARATIVE STUDY OF HOUSING IN SPAIN AND THE U.K.

1. The implausability of a 'free' housing market in modern capitalist societies

This stems from features of

- a) structure of demand
- b) structure of supply
- c) long established state intervention either directly in housing or indirectly via health, planning, fiscal policies, etc.

The imperfections arise from conditions which are both internal and external to the demand (and need) for and the production of housing.

A Inherent conditions of demand and of production

- i The structure of supply, especially the features of company size, nature of capital formation, and ownership of capital.
- ii Production is differentiated into separate sub-markets. Limited scope for substitution between these e.g. between self-build and speculative development.
- iii The structure of demand. This is conditioned by household formation processes, requirements of accessibility, and social class/income.
- iv Fundamentally, there is stratified access to markets, especially in terms of social class or income

B External conditions

- i Socio-economic development
 - uneven sectoral economic development
 - switching of capital between sectors
 - uneven spatial development
 - demographic changes.
- ii State intervention interpreted in terms of the role of housing in social investment, social consumption and legitimation.

2. The characteristics of demand and of production

A Production

A theoretical and historical note on the evolution of different forms of housing production, drawing on Topalav, Cardoso and Short, etc.

The combination of capital, labour and land in housing production:

- a) historical changes b) a typology of present-day forms of production.

The historical perspective should consider tendencies for concentration of capital, the relationship between housing production and other forms of capital, and the relationship between technological change and capital-labour ratios.

The general typology of present-day production should form a basis for a more detailed analysis of the agencies of production

2.

2. A Cont'd

land owners)
builders) in varying combinations
'estate' agents) these constitute 'developers'.
finance companies)
landlords

Summary of different forms of production

B Demand

Evolution of the need for housing.

Demand versus need.

Demand is conditioned by

- a income
- b occupation e.g. some jobs have 'tied' houses provided by employers
- c social conditions of household formation e.g. whether household contains non-nuclear family members
- d consumption strategies e.g. privatised v. communal

Demand and housing tenure.

Need and demand and the real incidence of housing deficiencies, both quantitatively and qualitatively. Who, where and when?

Summary of different forms of demand.

C Production, demand and stratified access to housing

Evolution of different housing sub-markets, characterised both by socially stratified access and by the form of production.

Assessment of the following types of sub-markets:-

- i Private - owner occupied - individual (specific contract)
- large-scale (speculative) for sale
- ii Private - rented - furnished
- unfurnished
- iii Private - 'protected' (with state subsidies)
- iv Marginal -
- v Public - social housing
- housing associations/co-operatives

Assessment of relationship between production and need/demand for houses.

3.

3. Relationship between housing markets and the morphological and socio-spatial characteristics of housing

Links between housing sub-markets and morphological types. Different morphological types include:

older city housing
high-rise
individual uni-familiar dwellings
estates of uni-familiar dwellings

These are differentiated in terms of

location
densities
quality/durability of construction
physical environment

They are also socially differentiated

- social access and segregation
- accessibility to work, services, etc.

4. The effective 'gaps' between production and demand

Absolute deficiencies in housing production.

Deficiencies in terms of housing quality.

Popular strategies in face of the housing crises

- a) pragmatic - multi-family-occupation, temporary dwellings, etc.
- b) urban social movements. These are differentiated between those restricted to demanding improved access to housing and those also demanding a range of urban services. They tend to be differentiated between housing sub-markets. The movements can also be characterised by their relationships to broader political movements.

5. Housing politics and state housing policies

Different fractions of capital may have different interests in housing in terms of direct capital accumulation vs. reproduction of labour power

e.g. finance capital
industrial (non-construction) capital
industrial (construction) capital
property/land owning capital.

Role of the state in housing development in relationship to the requirements of different fractions of capital

e.g. social consumption v. legitimisation v. social investment.

4.

5. Cont'd

Evaluation of state housing policy seen as outcome of resolution of conflict between interests of fractions of capital and the broader interests of the state.

One outcome is that state housing policies tend to be specific in terms of

- i time (nb: regime or party political changes)
- ii place (nb: central v. local state. Discuss division of competence and finance between central and local state and also the existence of specific local factors).

6. Public housing production

Levels of production.

Regional and urban-rural varieties in production.

Production for specific needs

e.g. age groups, those with illnesses, slum-rehousing, etc.

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HOUSING AND STATE HOUSING

POLICIES IN THE U.K.

Allan Williams
(Exeter University)

Joan Vilagrasa
(Lérida University)

September, 1985

1. 'Free-market' for housing: inherent contradictions

1.1. It is implausible that a free market exists for housing in any advanced capitalist country, and certainly not in the UK. This stems from the structure of both demand and supply which diverge considerably from any notion of 'perfect competition'. Housing is also not a simple commodity, as are other consumer durable goods; instead, its production and exchange have important social, economic and ideological associations and, for these reasons, has been heavily influenced by state policies. These include direct housing policies and indirect policies, such as taxation, planning, health laws and employment legislation, which have a bearing on housing. If the nature of housing is examined further then it is useful to differentiate between the internal (to demand and supply) and the external influences on housing production and exchange.

Inherent characteristics

1.2. The supply of housing is inherently inelastic and, in the UK, additions to the housing stock in any one year rarely exceed 1% and never exceed 2% of stock. Thus, there is only limited scope for responding to fluctuations in demand. This is compounded by the long production-time for housing which can often be measured in years rather than months, especially for larger housing developments. The structure of capital in the construction industry also adds to the imperfections of housing production. Because of the long production time for housing, private housing developers are heavily reliant on external loans rather than self-financing for raising capital. This makes them particularly susceptible to fluctuations in capital markets and to what HARVEY has termed 'Switching crises'. Supply is also dominated by a small number of very large companies which, for example, can dominate the form of production - e.g. types of houses built - irrespective of consumer preferences.

1.3. There is not a single market for housing; instead it is differentiated into sub-markets. In the UK the major division is between state owned and privately owned housing but there are also finer subdivisions. For example, it is inconceivable that an inner city apartment (costing say £20,000) and a palacial detached home in the outer suburbs (costing, say £200,000) can be considered to belong to the same housing sub-market. They do not: instead they are in separate, if related (by 'filtering', for example) sub-markets, each of which has its own demand and supply features. While the private-public divide is **dominant** in the UK - being differentiated by fundamentally different financial conditions of entry - it is conceivable that, in other countries, sub-markets are divided on other lines; for example, private housing built speculatively and that which is self-built, have very different supply features.

1.4. The structure of demand is also 'imperfect', not least because owner-occupation represents purchase of both accommodation and a capital asset, and this is reflected in its price. Furthermore, the nature of demand is conditioned, above all, by income, wealth and (at least in the UK) occupation. Outcomes in the housing market will therefore reflect broader social inequalities and, in more concrete terms, large sections of society may simply not be able to afford entry to certain housing sub-markets. Other than the specialist luxury housing sub-markets, large numbers may be unable to enter any form of owner-occupation. At the bottom end of the market, many families may be unable to pay for any decent quality of housing - even if rented - and will be condemned to living in substandard or overcrowded dwellings; in extremes, they become homeless.

1.5. When other features of demand are also taken into account - the difference between single persons and households (with single or multiple income sources) and differences in life-style preferences and the needs for accessibility - then it can be seen that demand is highly heterogeneous, and based on sharp inequalities. Housing reflects these inequalities and contributes to them. Those who were able to buy into owner occupation in the 1960s and early 1970s secured capital assets which appreciated much more rapidly than inflation, hence adding to their personal wealth. The inheritance of houses between generations also adds a hereditary element to social inequalities and the class structure of the UK.

External characteristics

1.6. The external characteristics which influence housing outcomes can be divided into the broad features of socio-economic development and the nature of state intervention, although, arguably, the latter is also an inherent feature.

1.7. The aggregate features of socio-economic development in the UK are important for the direction of capital into housing is dependent on two major factors. First, on the net flows of capital into and out of the UK and, in general terms, there have been net massive exports of capital since the 1950s. Secondly, there is uneven sectoral development in the UK economy and capital is switched between these according to changes in the conditions of production and accumulation. Thus, to some extent, the development of housing depends on movements in capital markets (both for production and to finance purchases). In addition, uneven spatial economic development is also important. While the extent

of such regional or urban-rural disparities is less in the UK than in a newly industrialised economy such as Spain, there are still persistent long term spatial economic inequalities in the UK. This leads to major population redistributions which have a direct bearing on land and labour markets and housing costs and prices, which in the UK is especially manifest at the regional level in the difference between the South East and the remainder of the UK.

1.8. State housing policies were initially developed in the UK in response to imperfections in the housing market, but in time have become an important element adding to these imperfections. This is because state housing policies have broadened out from an early concern with providing low cost housing to rent for the working class. Instead, all housing sub-markets are in some way now affected by state policies. This is because the state seeks to follow a series of goals, which following conventional Marxist theory, can be clarified in terms of social investment, social consumption and legitimation. In terms of social investment, the state have developed macro-economic management policies which are best summarised as 'stop-go'. While such policies have sought to combine the macro goals of managing inflation, balance of payments and unemployment levels, the series of expansionary and deflationary state policies have affected housing production -- especially through successively stimulating then squeezing capital markets. Housing also figures prominently in terms of social consumption, being considered an essential element in the reproduction of labour power. Much of the state's role as builder and landlord of low rent properties can be interpreted in these terms. Finally, housing is affected at the level of legitimation, not least in that owner-occupation has become

a central element in the ideology of a 'property-owning democracy'. As a result, a diverse range of ^{state} fiscal and production policies have been developed in the UK, influencing housing.

The next section considers some of the features of demand and supply in more detail.

2. Characteristics of Demand and Production

Production

2.1. The transition from feudalistic guild production to capitalist housing production in the UK, occurred in the late 18th century in London and in the early to mid 19th century in most of the remainder of the UK (see Figure 1). The dominant form of 19th century housing production became speculative building in which there was highly developed segmentation of the agencies of production. Landowners, estate developers, builders and landlords each had their own sources of capital and their own economic interests, and mostly operated independently of the other agencies. Most housing was privately rented and operated on almost 'pure' market principles until the late 19th century. From that date, growing crises in housing production impinged themselves upon popular consciousness, both because of the evidence of deprivation in the cities and because of the campaigning zeal of social reformers. Legislation was introduced from the 1860s to control the quality of new housing and to maintain public health standards. Municipal ventures in public housing construction also began to appear in some of the larger cities. However, the turning points for housing production came after the First World War.

2.2. Housing production was fundamentally changed after 1918 by two major developments. First, a programme of municipal housing construction was launched by the 1919 Housing and Town Planning Act which made it obligatory for local authorities to provide publicly-owned (low-cost) rented dwellings if there was such a need. Secondly, in the inter-war years, conditions favoured expansion of owner-occupation: land and labour were cheap, building societies channelled the savings of white

collar workers to housing construction, and taxation favoured owner-occupation. As a result there was a major expansion in housing production, including a significant element of public sector ownership (see Figure 2).

2.3. In the post-war period, there has been further expansion of both owner occupation and public sector ownership. The most important period for the latter was 1945-51 (see Figure 2) when the state sector was given priority by the Labour government. Thereafter, Conservative governments gave prominence to the private sector in the 1950s. After 1964, when Labour governments were again elected, there was only a modest ^{reverse} shift of resources to the public sector. Instead, Labour was committed to 'balanced' expansion of the public and private sectors and this approach achieved bipartisan political status until the late 1970s. After 1979, the Thatcher governments have increased the priority accorded the private sector, have and substantially reduced the level of public sector construction. Public sector starts have fallen from a level of around 173,000 in 1975 to about 20,000 per annum in the mid 1980s. The shift from public to private sector has also been encouraged by a policy of encouraging council house sales. Although sales of council houses to sitting-tenants have been possible since the 1950s, the process was fundamentally changed by the 1980 Housing Act. This gave all tenants the right to buy homes which they had previously rented from the municipality and, depending on previous length of residence, discounts of up to 50% were available on the market value of the property. These recent changes are summarised in Tables 1 and 2, and Figure 3.

2.4. As a result of these changes in housing production, the tenure

composition of housing in the UK has been fundamentally changed in the twentieth century. Whereas, in 1914, 90% of dwellings were privately rented and 10% were owner-occupied, by 1981 over a half of all dwellings were owner-occupied, about a third were rented from municipalities and only 13% were rented from private landlords (see Table 3). Therefore, there has been major shifts between the main sub-markets of housing and, as these have distinctive conditions of social access, there are important implications for the housing of different groups in society. This theme is returned to later.

Agencies of production

2.5. The agencies of housing production have been extensively theorised but SHORT and CARDOSO provide a useful summary of different forms of housing production-consumption (Figure 4). They identify five main agencies of production: land, finance, developer, builder and labour. According to the social relationships between these, they can be categorised into various model types. Although, in reality, forms of production may vary from these ideal types, they do provide a useful starting point.

2.6. In the UK, self-produced housing is sometimes encountered, although only rarely. When individuals do build their own houses (sometimes with personal savings, sometimes with bank loans) then they will usually act as builder but only provide some labour themselves, preferring to subcontract some specialist tasks. Somewhat more common - if still generally infrequent - is individual contract production; this is usually limited in the UK to architect-designed custom-built houses in the sub-market for more expensive housing. The consumer acts as developer and then contracts out the construction to a builder. The latter may have

his own labour force or may further sub-contract specific tasks to self-employed labour. This last arrangement has become increasingly common in the UK construction industry and is known as 'The Lump' system; it is encouraged by taxation arrangements and employment legislation. However, in terms of Short and Cardoso's model, most housing in the UK tends to belong to their third category, institutional contract production. There are two types here: in the first the developer is also the landlord, and this, essentially, is the form of public housing development. There are, however, deviations from this in some cases where the municipality has its own 'direct-build' labour force as well as acting as landlord. The second institutional type is characteristic of much private sector development whereby large companies such as Barrett, Wimpey etc act as developer of housing to be sold to owner occupiers but subcontract the building. Therefore, the builder is under contract while the developer acts speculatively, in advance of selling the dwellings. Finally, speculative production is also important in the private sector in the UK. Occasionally large development companies may also act as builders, but more frequently, this is characterised by small-scale (local) builders who, for particular small-scale development schemes, become developers. In this case the builder/developer takes the direct speculative risk. However, note that in both the institutional contract and speculative production types, the ultimate form of ^{private} consumption in the UK is owner-occupation. Taxation and rent control laws have made private renting relatively unprofitable, and, excepting some very small metropolitan markets for short-lease luxury dwellings, new housing is no longer built in the UK for private sector landlords to rent.

2.7. The individual agencies of production and consumption merit further consideration. Following on from, but also elaborating upon the work of

SHORT and CARDOZO, a number of agencies have roles in the production, exchange and consumption of housing (see Table 4.1). Two of the more important production agencies - landowners and builders/developers-are discussed further below.

2.8. Land ownership in Britain can be classified into 3 main types: former landed property (church, aristocracy etc.), industrial owners (mainly farmers) and financial land owners. The latter include pension funds and insurance companies who hold land primarily as a capital asset. Their preferred sites are in city centres, especially in locations suitable for retail or office developments, but they also have agricultural land holdings. However, the importance of land ownership is mediated by the strength of land use planning. Extensive development planning and control powers, essentially laid down in the 1947 Town and Country Planning Act, severely restrict the availability of land for residential development. In essence, there are only marginal supplies of land, and these are usually located in or adjacent to existing settlements and are rarely found in the more rural areas. There has been a relatively free market for this limited supply of land throughout most of the post 1945 period. The major exceptions are 1947-53 when there was a 100% tax (a betterment levy) on the difference between existing and development use of land, 1967-71 when there was a 40% betterment levy, and 1975-80 when the Community Land Act provided, in theory, for betterment levies equivalent to 100%. Given the high demand for a limited supply of land, prices have been buoyant for most of the post war era. In the course

of development, land is first bought by the development company and later it sells house and land to the consumer, that is, the 'freehold' system. It is now extremely rare to find 'leasehold' arrangements where the consumer only buys the house and rents the land (on leases of, say, 100 years). However, there are still large stocks of older (often Victorian) houses which are *owned* on the leasehold system. Given the high price of land, it is not surprising that there has been a *strong correlation* between house prices and land prices in the UK (see Figure 5). Building costs have remained relatively constant in real terms so it is land prices which have had a leading influence on house prices. It is usually argued that house prices are demand-led (that is, the seller charges as much as the buyer can afford) and that land prices have reflected this most clearly.

2.9. While there is little self-build tradition in modern Britain, there is growing evidence of do-it-yourself improvements [✓]existing (to) housing. This has been theorised by GERSHUNY and MILES as part of the self-service economy. However, most building is actually done by separate building companies, and the size structure of the industry is shown in Table 5. There are an enormous number of companies - over 90,000 - but these have a polarised distribution and, indeed, many of the smaller companies act as full-time sub-contractors to larger companies. This is inevitable as 31% of companies had only 1 employee, but smallness is the dominant characteristic and 93% of companies have less than 25 employees. However, these only have 25% of output and, at the other extreme, a handful of giant companies (with more than 500 completions per annum) account for over a half of all new houses. The small and the large companies have very different characteristics. In brief, the smallest companies either sub-contract or, if acting as developers, engage in

very small projects usually of higher priced dwellings. They have to borrow capital and hence stress quick sales to reduce interest charges and to permit further borrowing. In contrast, the largest companies often belong to even large financial groupings, have autonomous finance and concentrate on building massive housing estates, especially of standardised low and medium price dwellings which offer economies of scale in construction. They often hold land banks for their construction needs over 2-5 years. As BALL (1985, p.33) states:

"The success of the new volume builders is based on the type of capital they constitute. Speculative housebuilding is now based on volume builders dominated by long-term development capital. Accumulation strategies are not constrained by the need to finance new investment out of sales or by short-term bank overdrafts. Instead, through their parent companies, they have access to large amounts of capital on a long-term basis. The capital can be used to develop a long-term marketing strategy and to increase market penetration during downturns when smaller, weaker competitors have to cut back production. Alternatively, it can be used to buy land during market downturns or to take over firms stricken by a slump. The economic advantages of long-term development capital are the prime reason for the rapid centralization of capital in the speculative housebuilding industry".

2.10. Despite the tendency to greater concentration there has been relatively little technological development in the industry, and capital-labour ratios have been little altered. The only two exceptions to this have been high rise construction using factory systems building, but this was only in favour (in the public sector) in the late 1960s and early 1970s (Figure 6), and low rise construction in the 1980s using timber-frame (therefore partly pre-assembled) methods.

Demand

2.10. There is of course a difference between need and demand for housing; the discussion here is limited to demand although we return to the issue of need later. Demand is conditioned by a set of socio-economic conditions, including the spatial demographic shifts which are consequent upon uneven region development. For convenience, these conditions can be classified as follows: consumption and life-style, spatial redistributions, and income and occupation.

2.11. There are two major features to note with respect to consumption/life styl. First, there has been a continuing tendency throughout the twentieth century for households to be composed solely of nuclear family members. For various social reasons (including pensions, welfare state provision, life-style preferences) other members of the extended family are rarely found cohabiting with the nuclear family groups. Therefore average household s has fallen continuously, assisted by decline in birth rates and reductions in the size of the nuclear family. At the same time, there has been an increasing tendency for young people to set up their own homes at an earlier age, which fact has been helped by occupation and income changes. Combined with the growing number of elderly people, many of whom continue to maintain separate households, there have been shifts from larger to smaller families (see Table 6.).

2.11. Another major social feature has been the increasing tendency for consumption and life-style patterns to become more home-based, privatised and individualised. As gardening, watching TV or videos has replaced going to football, a club or a cinema as forms of recreation, so the

onus on maximising the private space of the household has increased. The detached or semi-detached suburban or ex-urban house has become synonymous with these life-style strategies and many workers have been willing to undertake long journeys to work so as to get access to these rather idealised living conditions; in reality, much new suburban house is still very small and in densely packed developments.

2.13. A second major condition of housing demand has been spatially uneven development of the economy, leading to pronounced demographic shifts. The major changes in population are summarised in Tables 7 and 8. There have been major migration movements from most regions to, initially, the South East and West Midlands but, especially in the 1970s, these have become more focussed on the outer South East region and upon East Anglia and the South West. These are the areas which have experienced the highest growth rates and, not surprisingly, some of the more rapid rises in house prices. At the more sub-regional scale, there have also been urban-rural population shifts and in the 1970s some of the more rapid population gains were recorded in the more rural areas; this is a reflection of counter-urbanisation, with both jobs and people being shifted to these zones.

2.14. The final and, perhaps, most important feature conditioning demand has been the distribution of income and wealth. While there has been some equalisation of incomes in post war Britain, its distribution remains polarised, not least because the inheritance of houses is an important element in this. Incomes are also spatially uneven, peaking, as might expected, in the South East, especially in London (see Table 9).

Income and wealth condition entry to particular housing sub-markets and the potential for residential mobility. Occupations are also important. Some jobs still have 'tied' houses attached to them - for example, some agricultural workers, forestry workers and the police. More generally, occupation affects credit-rating and the ability to secure loans for house purchase, a point we return to later.

2.15. Demand for housing then is certainly *not* homogeneous. It is fundamentally differentiated by income, wealth and housing^{type} but there are also differences stemming from life-style aspirations, locational preferences and household size. This is hardly surprising for housing is more than just accommodation: it represents a capital investment, access *e.g. to* shops and services, and social status. Many of these inequalities and differences are further reinforced by some of the agencies involved in the exchange and consumption of housing (see Table 4). In exchange, the key role is taken by estate agents. Far from acting as neutral agents for the exchange of properties, they act to filter buyers and sellers, and landlords and tenants. There is now considerable evidence that estate agents channel certain types of purchasers - differentiated by class or role - to certain areas, so as to reinforce the social characteristics of these areas, hence enhancing local property values. Their powers are further strengthened as they sometimes have 'blocks' of mortgages to allocate on behalf of particular building societies.

2.16. Two particularly important agencies in consumption are finance bodies (especially building societies) for owner-occupation and landlords for renting. Public sector renting is discussed later, while finance



bodies are considered in 2.19; therefore, remarks here are limited to private renting. The general decline of private renting has already been commented on and, in absolute terms, the number of such dwellings fell by about 4 million between 1945-1981. The reasons for this are twofold. First, and foremost, private landlords can not compete with the owner-occupied sector with its considerable taxation advantages. Secondly, except for a brief period, 1957-64, private sector rents have been subject to controls. At first, furnished tenancies were differentiated from unfurnished ones, with less protection ^{being} given to the former. For example, security of tenure was given to tenants in the unfurnished sector in 1965 but was only extended to the furnished sector in 1974. The 1965 Rent Act also introduced the concept of 'fair rents', to be determined by independent tribunals in case of disagreements between landlords and tenants. Given these controls and the financial advantages of owner-occupation, private rented dwellings have declined ^{This has been} mainly through sales of existing properties, especially to home owners, although inner city demolitions have also contributed.

2.17. Who then are the landlords? According to SHORT, they are polarised in two groups. There are a large number of small scale landlords, mainly middle aged or elderly persons renting a part of their own home or, perhaps, one or two properties. They are keen to maximise income but rarely have plans to expand their activities. Faced with rent controls and limits on their income earning, many lack the funds (some lack the inclination also) to undertake repairs on their properties. Consequently, private rented dwellings are considered to dominate the poorest quality housing. At the other extreme there are a few very large companies, ^{and are landlords of} mainly operating in the largest cities. These often own entire blocks of apartments, and some specialise in luxury dwellings.

2.18. Sales of private rented dwellings have been most widespread in areas of single family dwellings - whether terraced or detached and, until recently, rented flats in medium and high-rise buildings have had limited sales potential. However, there is now - especially in inner London - a 'flat-break-up-market'. Hamnett (1983) found reductions of 33% and 54% in the 1970s in the number of furnished and unfurnished private rented in some high-rise areas in London. Financial institutions have become more willing to advance mortgages on these types of properties. In addition, many property companies have chosen to disinvest from housing and channel funds into commercial property, especially at times of rapid office development.

2.19. A number of agencies have been responsible for financing the remarkable 20th century expansion of owner occupation: building societies, local authorities, banks and insurance companies. By far the most important have been building societies, which accounted for 85% of all loans in 1971. However, in recent years, banks have become more active in home loans and, in 1981, provided 23% of loans, thereby reducing the building societies' share to 66% (Table 10).

2.20. The origin of building societies lies in 18th century groups of workers who came together on a temporary basis to save collectively for the purpose of building homes. Only in the 19th century were some societies constituted on a permanent basis but their real growth was to come in the 20th century. They have received favourable tax conditions from government ^{and have} been free of the tight monetary controls imposed on banks; consequently, ^{they} have been able to offer competitive interest rates

to savers and borrowers. With expansion has come concentration (see Table 11) and by the 1980s the 5 largest societies also controlled 55% of building society assets.

2.21. Building societies adhere to fairly strict lending policies, and usually advance mortgages in ratio of 2.5 to 3.0 to current incomes. However, their lending strategies are not socially neutral. Their priority is loan security and therefore they prefer lending to non-manual workers, especially professional personnel. Consequently, lower income and, or manual workers (especially the unskilled) have fared quite badly in terms of obtaining mortgages. Furthermore, building societies will only lend a proportion (maximum of 90%) of the purchase cost of a dwelling, and this again disadvantages lower-income and, or unskilled workers. The types of properties preferred also disadvantage certain groups and areas. Their preference is for detached or semi-detached, new or modern dwellings and they least favour older and terraced dwellings. This, of course, favours the suburbs and disadvantages inner cities; some building societies have gone so far as to 'red-line' some inner city zones for mortgages, that is, ^{actually} prohibit lending in them.

2.22. Partly in response to the social inequities of private financing, local authorities have been allowed to act as lenders. Two particularly important legislation landmarks in this were the 1958 Housing Financial Provision Act (allowing more flexible loans, especially to first-time buyers), and the 1967 Housing Act (which introduced option mortgages and guarantee schemes). LANSLEY has highlighted some of the differences in their lending policies, at least in the mid-1970s. The average building

society loan was for £10,181 compared to only £6,190 for local authority loans; the average ratio of loan to house price was 91% and 79% respectively; 49% compared to 92% of loans were to first time buyers; and 74% compared to 23% were for 1919 properties. Local authorities therefore, have acted to widen social access to owner-occupation but this is still restricted and excludes the lowest paid and the unemployed.

3. Stratified access to housing sub markets, and their social and morphological features

3.1. It has been argued thus far that there are distinctive housing sub-markets in the UK, and that supply is highly differentiated. Demand is also differentiated - especially in socio-economic terms. Furthermore, access to particular housing sub-markets is selective: for example, higher incomes and 'stable' occupations ^{are} required for owner-occupation; a mixture of family, health and ^{per} present housing circumstances are important for entry to state housing; while entry to private renting is relatively open. As a result, there is an intermeshing of demand and supply which produces highly, socially-differentiated housing sub-markets. This is summarised, in its more obvious if aggregate form, by the relationships between occupation/income and tenure (Tables 12 and 13).

3.2. Although tenure is a crude categorisation, it is an important dimension given that each housing tenure has its own fiscal context and social relations. Therefore, brief social profiles will be provided here of the main tenure groups: owner-occupation, private rented furnished, private rented unfurnished, and public sector rented. Owner-occupied housing can itself be subdivided according to whether the occupants are outright owners or

mortgagers. Outright owners are disproportionately economically inactive (retirees) have very high incomes and are fairly elderly. Mortgagers are disproportionately professional or white collar, have high incomes, and are relatively young. Given standard 25 year repayment periods, building societies are reluctant to lend to older people. Local authority tenants are disproportionately low to medium income manual workers (and their families) with a wide spread of ages. Unfurnished private rented has a broad spectrum of social groups, although heavily biased to those with the lowest income. However, the furnished rented sector has a far more skewed social composition, especially amongst coloured, low income and young people. While entry to owner occupation is selective it is not exclusive; however, there is a further level of differentiation within this sector between those with, in extremis, spacious, detached suburban dwellings and ^{those with} say, small, inner city Victorian terraces. Given the unwillingness of building societies to lend to manual workers, many of the latter are likely to save to buy their homes outright.

Private rented dwellings have no real entry barriers, except in the small luxury-accommodation sub-market. They are used

by young people, some of whom may later move on to owner occupation or, in the ^{case of the} luxury sub-market, by highly geographically mobile, ^{middle-} class families.

However, above all they are a last resort for low income families.

In particular, private renting has become the residual housing category.

State rented housing, as will be argued later, has a more diversified social composition and is also further differentiated internally.

3.3. One further 'tenure' group should be mentioned, housing associations.

Although still a small proportion of the total housing stock, this has

been given more political importance in recent years, as post 1979 Conservative governments have stressed it as an alternative to public sector renting. It is, however, a very diversified group with roots in nineteenth century charity and co-operative ventures. Since 1964 its funding has been dominated by the Housing Corporation, a State financed agency. While Labour governments preferred to use it as a supplement to public-rented, providing various forms of low rent dwellings, recent Conservative governments have directed it more to building for sale, including some experimental part-purchase schemes, and its role as a low-rent landlord has been restricted to more marginal social groups such as the elderly and the handicapped.

3.4. Housing tenure sub-markets may also be differentiated in locational and morphological (see 3.5) terms. At the regional scale, public sector provision is inversely correlated with income levels. Above-average expenditure ^{on public housing} in the South East is however a function of the inflated prices of land and house construction there, rather than a high percentage of houses in this tenure category. Private sector renting remains most common in the South East (especially London), while regional variations in owner-occupation tend to be inversely related to those in public sector renting. There are also urban variations. Compared to the national average, the major cities have higher proportions of local authority dwellings and proportionately less owner occupation. (Figure 7). The major exceptions are London, with a very high proportion of private renting, and Scotland, the North and Midlands which have well above average levels of council houses as a result of large scale municipal rehousing programmes.

There are also major differences between inner and outer areas (Table 14). Owner-occupation is consistently higher in the outer areas, as a result of suburbanisation of higher income groups.

3.5. There are also pronounced morphological variations between housing sub-markets, SHORT (1982, pp 213-4) writes of the private (speculative) estates that they

"... vary in size of house and overall density, and this variation is reflected in the composition of the inhabitants. At one extreme the low-slung, low-density, well-built bungalows house those who have made it, while the smaller cheaper housing accommodates those who are still trying to make it. The post-war suburban housing is variegated enough to accommodate most of the variations in the middle-income range".

Although physically differentiated, the suburbs have similar roles in the social formation, offering tolerable living conditions compatible with a high consumption economy. Environment and life style are inextricably linked for the suburbs favour familism and privatized, home-based consumption. The postwar expansion of the suburbs has been facilitated by relatively cheap land in rural areas (if not on urban fringes) and economies of scale in construction which favour development of large new peripheral estates rather than piecemeal redevelopment in inner urban areas.

There has also been development of housing in inner areas. The pressure for this came not from property developers (as in the USA) but from local councils anxious to improve conditions in the older urban areas. War-damaged residential areas required immediate remedies but there were also large areas of mostly early and mid-Victorian houses lacking basic amenities or in a ruinous state of repair. Local authorities have used compulsory purchase

powers to undertake large scale schemes to demolish these 'slums' (mainly private rented) and replace them with council estates. The scale of the clearances was enormous, involving some 1.7m dwellings between 1955 and 1973. Initially most local authority dwellings were single family homes but, between 1957 and 1969, there was a major shift to high rise construction. Inner areas, therefore, are characterized by both high rise public sector housing and older, traditional terraced dwellings. ^{The latter are both owner-occupied} and private rented; the last named is especially important where there are larger houses, unsuitable for single family dwellings but ideal for sub-division.

4. Demand and production: some gaps in provision

4.1. There have been remarkable improvements in housing standards in the UK in the post 1945 period, as can be seen in Table 15. The most striking feature is that the proportion of households living in shared, overcrowded or physically poor housing fell from 69% in 1951 to 15% in 1976. However, despite this, and despite the fact that there is, arguably, a surplus of dwellings over households in the UK, large numbers still live in very poor conditions, or lack any home at all. This is to be understood in terms of the structures of demand and supply.

4.2. There are no reliable official statistics of homelessness in the UK, but such figures as exist suggest that at least 30 - 50,000 people lacked a home in the 1980s. Instead they were living in the open air, sleeping

either in temporary shelters, short stay hostels or, literally, under the stars. In addition, large numbers of families were condemned to live in poor quality dwellings. According to the 1981 Housing Survey, 1,116,000 houses were officially considered unfit for habitation, while another 1,049,000 were in serious disrepair. Beyond this, there is also extensive overcrowding (at a density of more than 1.5 persons per room) estimated at 4.3% of all households, while 3% had no fixed bath/shower and 4% had no inside toilet.

4.3. As would be expected, given all the previous commentary on sub-markets, these deficiencies in housing standards are very unevenly distributed. There is limited regional variation, except that Scotland appears especially disadvantaged, and most of the poor housing seems to be concentrated in the metropolitan areas (Table 16), notably the inner cities. There is, however, very sharp differentiation between housing tenures. Standards are high in the owner occupied and public rented sectors, leastways in terms of amenities (Table 17), although many public rented dwellings - especially the high rise developments - are now in very poor physical condition. In contrast the poorest levels of housing amenities (toilets, water supplies etc) are in the private rented sector, especially unfurnished dwellings. Although no data is available on the relationship between occupations and housing conditions, there are verifiable links with income levels. For example, in 1976 only 1% of households with weekly incomes in excess of £100 had no exclusive use of a bath; in contrast, this applied to 19% of household with earnings below £15. In summary then, the lack of balance or 'fit' between stratified demand and production means that, despite overall improvements in standards, there still remain large numbers who are homeless or who live in poor quality housing.

Popular strategies in the face of housing crises

4.4. Homelessness is one result of the housing crisis but there are also a number of other reactions, which include simple resignation or acceptance of poor living conditions to organised community protests. For those unable or unwilling to seek better housing within the existing housing system, the only option, other than homelessness is to seek alternative forms of housing. In some countries, this takes the form of shanty towns but the nature of the planning system renders this virtually impossible in the UK. Instead, the two main alternatives in the UK are squatting and mobile homes. Squatting is not numerically important but has been significant in a few inner city locations, especially in London. It peaked in importance in 1945-6, in reaction to immediate post war shortages, and in the 1960s. At first this was a spontaneous movement which was opposed by local authorities. However, many squatters were in very poor condition dwellings or in buildings which had long stood empty. Frequently this embarrassed local authorities, and so many have come to accept squatting and co-operate with squatters, seeing this as one way of using the most 'unlettable' of public sector properties and reducing the demands on public sector housing lists. Caravans and other mobile homes are a very different 'housing' solution. They range in quality from fairly luxurious units to damp, poorly serviced, grossly overpriced 'slums on wheels'. They have been particularly important in the rural areas, and their very nature suits them as 'fast solutions' to village housing shortages. However, often lacking basic services - such as running water, adequate heating etc - they have been termed the 'true ghettos' of the rural poor!

4.5. If local groups do not simply resign themselves to poor housing conditions, they may become part of active urban social movements. There

have been two main types in the UK: those related solely to housing, and those encompassing a range of community objectives. The first type have been most common in inner city areas and on local authority housing estates. On the public sector estates, they have mainly been concerned to improve housing conditions and housing management practices. In inner city areas, the movements grew up in the 1960s as reactions to municipal plans for urban renewal. While, in the 1950s, there were genuine slums that had to be demolished, by the 1960s municipalities were drawing-up plans to clear areas of fairly sound houses. Faced with the prospects of community dispersal to new (often, unpopular, high rise) estates following urban redevelopment, many local communities organized themselves to protest against this. By the late 1960s many had successfully ^{challenged and} changed municipality plans from renewal to improvement but, by this stage, state policy was anyway tending to favour renewal. In addition to these 'single issue' housing protests, there have also been more broadly-based community social movements. Residents associations have been formed in many areas to pressurise municipalities to provide a general improvement in urban services - ranging from part-pedestrianisation, to keeping local schools open, to providing community centres. Middle class groups with their vast resources have often been especially adept to using such associations. At the other extremes, urban 'riots' (notably in the summer of 1981 ^{and autumn of 1965}) can be seen as one response by the deprived residents of inner areas to local unemployment and poor living conditions. Finally, it should be stressed that the types of urban social movements are likely to vary between different housing sub-markets. Some urban social movements may also develop links with particular political parties. The Liberals have developed a tradition of involvement in 'grass-roots' community politics, while Labour has had important links with housing movements in some metropolitan areas.

5. Housing Politics and State Housing Policies

5.1. Housing has featured in the struggle between labour, capital and the state. There is a long history of working class agitation in industrial cities to secure municipal housing programmes and, by the late 19th century, some city councils such as Liverpool and Glasgow had embarked on council house-building projects. There is evidence to show how working class pressure directed at and within the Labour Party has helped to secure major housing gains for the working class: examples include the major council housing programme of the 1945-51 Labour government, and the opposition of local councillors (especially in Clay Cross) to the Heath government's 'Fair Rents' ^(usually higher) for council house tenants, which led to early repeal of this legislation by the 1974-9 Labour government. Capital also has interests in housing although these vary between different sectors of capital. Industrial capital - concerned to minimise the costs of reproduction of labour ^{power} - may be enthusiastic for state housing programmes, but landed capital - concerned to maximise their rents - may oppose this. Certainly some of the early history of public sector housing in cities such as Newcastle and Glasgow can be interpreted in terms of this struggle.

5.2. Although much of the conflict between capital and labour is centred over control of the state, the state has a certain independent influence. Not least, one of the roles of the state is legitimation and, as part of this, it may be required to be seen to undertake housing programmes to assist the poorest. Housing has also become central in the party political conflict between Labour and Conservatives in and

around the state. This has developed in a particular form. Early Labour governments were committed to socialist programmes to municipalise housing while Conservative governments saw public housing as a last resort for the poorest. The heyday of socialist housing programmes was in 1945-51 when Labour planned to make it the dominant sector. Thereafter, the two parties moved towards a Social-democratic consensus over housing. By the mid 1960s, Labour was emphasising a 'balanced' approach was necessary between public and private sector housing and by 1977 a Labour government was able to issue a policy Green Paper which stressed owner occupation as the 'natural' housing tenure. The consensus has been cracked, if not broken, however since 1979 by the further emphasis of the Thatcher governments on private enterprise. Council house building has virtually ceased, while there have been massive sales of council houses to 'recommodify' them. Certainly public expenditure on local authority dwellings has fallen dramatically (Table 18). Yet, in the face of this move, Labour attacked the Conservatives in 1983 for not providing enough income tax relief for owner occupiers! Quite simply, housing has become a very sensitive political issue. Conservative governments have sought to encourage home ownership for ideological reasons - the creation of Mrs Thatcher's 'property-owning democracy'. This is associated with a general attempt since 1979 to privatise consumption and reduce the role of the welfare state. Labour has found it difficult to resist this and challenge the supremacy of owner-occupation; quite simply, with half the population being home-owners, it is considered electoral suicide to challenge the financial benefits accorded to owner-occupiers. The dilemma for Labour is illustrated by a social analysis of voting behaviour, contrasting the 'new' and the 'traditional' working class (Table 19).

5.3. Housing policies therefore have to be seen as the outcome of a series of conflicts between different sectors of capital and labour which are enacted at a number of different social and political levels. As the nature of these struggles have varied over time and in different localities, it is important to stress that analysis of housing and housing policies should be place and time specific. They are time specific in that major shifts in housing policies have occurred in the UK over time - as is evident, for example, in variations in public and private sector completions (see Figure 2). Some of the variations bearing directly on public sector construction will be discussed in the following section. However, it should be stressed that the UK has not experienced political regime changes, such as occurred in Spain in 1936-9 and 1975; not even the advent of the 1979 Conservative government matches this in any important respects. Housing policies have also been place specific. To some extent this is inevitable given variations in local housing conditions. For example, the industrial cities of the North have large proportions of public housing not only because they have had Labour councils; it is also because they had the worst slum housing. Or, a different example, Plymouth has a high level of public housing because it was so extensively bombed 1939-45 and much of its rebuilding was undertaken or, at least, planned between 1945 and 1955 when council house building was in the ascendancy over the private sector. Traditionally, there was considerable scope for variations in local housing policies as municipalities tended to receive 'block' financial grants from central government and also had some autonomy in raising local finance. Although they had to operate within national policy guidelines, this still gave them scope for developing distinctive local policies. Since the mid 1970s this scope has been reduced. First, Labour governments and, later, Conservative

ones, have been faced with imposing major public expenditure cuts in the face of the UK's declining international economic position. One response to this has been to reduce the real level of resources allocated to municipalities with greater centralised control over their use. This has been especially important for the Conservative government given its monetarist policies. As a result, there is far less scope for local initiative and where necessary - for example, over council house sales - central government has used financial penalties or the legal system to impose its will on local government.

6. Forms of state housing intervention

6.1. Given the strong and, often conflicting pressures over housing, it is not surprising that a variety of state housing policies have been developed over time.

In summary, these are:

- | | |
|----------------------|---|
| Owner-occupation: | <ol style="list-style-type: none"> 1. tax relief on mortgages and on capital gains 2. local authority mortgages at special rates, such as the option loans scheme 3. grants to subsidise home improvements |
| Private-rented | <ol style="list-style-type: none"> 1. controls over rent increases 2. security of tenure for tenants 3. grants for landlords to subsidise house improvements |
| Housing-associations | <ol style="list-style-type: none"> 1. loans from the Housing Corporation 2. charity status for fiscal purposes. |

- | | |
|----------------------|---|
| Public-sector rented | <ol style="list-style-type: none"> 1. direct building and renting 2. acquisition of existing private sector houses for renting 3. improvements to existing public sector houses 4. discounts on sale prices of council houses to tenants. |
|----------------------|---|

Different policies have been given emphasis at different times, but some broad tendencies can be observed. These are the increasing emphasis given to supporting owner-occupation (discussed earlier), recent shifts from the public sector to housing associations as a way of weakening traditional municipal housing, and shifts from demolition to improvement.

6.2. Improvement subsidies were introduced by the 1954 Housing Repairs and Rent Act, which made grants available for up to 50% of the cost of work undertaken. However, in the 1960s there was a further shift to improvement policies (Figure 8): this was in response to community reactions to renewal ^{programmes}, as well as to central government's search for cheaper housing alternatives to building new dwellings (especially important after the 1967 sterling crisis). Of particular importance was the growing emphasis on area-based improvement policies. The shift in policy was facilitated by the Housing Acts of 1969 and 1974. The first of these introduced General Improvement Areas and made grants of up to 60% available for improvements in areas of essentially sound dwellings. As this omitted the worst housing areas, the 1974 Act introduced Housing Action Areas, in which grants were available for

75% or more of improvement costs and landlords could be compelled to undertake repairs. As a result, many cities abandoned their programmes of high rise development: for example, Birmingham formally took this decision in 1973 and ^{instead} went on to designate 68 General Improvement Areas, containing some 60,000 dwellings. In Glasgow six new high rise dwellings were built for each new low rise dwelling in the 1960s, but, by the 1970s, large scale redevelopment had been virtually abandoned. Housing association activity has also been directed to the inner cities, and in the late 1970s, some 40% of their tenants live in areas designated under the Inner Urban Areas Act.

6.3. In terms of resources, the two main beneficiaries of state housing policies have been owner occupiers (via tax relief on mortgages) and public sector tenants. By the 1980s subsidies per capita were actually higher for owner-occupiers than for council tenants. Given the nature of the British tax system, the aid to owner-occupiers is in fact socially regressive. As many in the lowest income groups are resident in private rented dwellings (Table 12), public sector subsidies (to public sector tenants) are also allocated unevenly amongst those in most need.

Public sector renting

6.3. Construction of public sector housing for renting has varied over time (see Figure 2) and though there were important periods of expansion in the 1920s and 1930s (when much slum-clearance occurred) the major growth of this sector occurred post war (see Table 3).

The 1945-51 Labour governments were committed to public-sector-dominated construction to 'solve' Britain's housing crisis and, for expediency sake, this was carried on well into the 1950s by succeeding Conservative governments. However, since the 1960s public sector construction has been in long run, slow decline and, since 1979, it has been largely residualised with new starts down to around 20,000 per annum. There are 2 important features to note about the housing constructed - temporal and spatial variations.

6.4. The types of houses built have varied over time because of different political approaches being translated into variations in levels of central government subsidies to municipalities. In particular, Labour governments in the 1920s and 1945-51 were more committed to 'general needs' housing - that is, building council houses for all the working class in the expectation of there being general rights of access. Consequently, subsidies per dwelling were relatively high at this time and some of the best quality working class housing dates from this period. In contrast, at other times, Conservative governments have seen state housing as being residual, that is, for those unable to afford owner occupation (as in the 1950s and 1980s) or specifically for slum clearance rehousing (as in the 1930s). At such times, subsidies have been reduced and standards of construction have fallen.

6.5. There have also been spatial variations and some of these have already been noted. Public sector renting is relatively more

important in the more peripheral, traditional industrial regions and least important in the South of Britain. Rural areas have particularly low provision of state rented dwellings. The reasons for this can be found in the particular nature of production and consumption in rural areas, as well as local politics. While rural areas served mainly as a focus for agricultural production, local councils were often reluctant to build council houses as this would weaken control over the agricultural labour force, ^{Given farmers' use of 'tied' housing,} There was also a less visible crisis in the reproduction of labour power in rural than in urban areas, and it was in the latter that the initial pressure for local authority housing occurred, both from working-class movements and from industrial capital. Later, when the requirements of individual consumption became paramount, the new middle class (who frequently had replaced farmers as local councillors) opposed council house building in the smaller villages on conservation grounds. Economies of scale in construction, local government reform and centralisation of decision making in 1974, and cutbacks in government housing expenditure have also encouraged rural councils to concentrate new housing in fewer but larger estates, usually in the main towns.

Local authority housing provision has therefore been relatively limited in rural areas, particularly at the lower levels of the settlement hierarchy. Therefore, many families have found it difficult to obtain suitable council houses in their home villages and there has been evidence of frustrated demand, and of reluctant centralisation of successful applicants in a few towns, as it illustrated by data on housing stock, lettings and preferences from a case study of South Hams, Devon (Table 4.8).

This has serious implications for the ability of the rural working class to secure a place in rural housing markets and to improve their accessibility to friends, relatives, shops, services and jobs. The position has been exacerbated by public expenditure cuts since the mid-1970s.

6.6. Quite apart from differences in housing quality arising from the period of construction, there are also more general distinctive morphological variations within the public sector housing stock. There are at least three types: estates of single family dwellings, mainly in peripheral locations; high rise tower blocks built in the 1960s and early 1970s, especially in ^{inner urban} areas; and areas of older housing acquired for improvement purposes or for slum clearance programmes (which were subsequently abandoned). At one extreme, local authority dwellings are amongst the better quality small-to medium sized housing built in the postwar period, especially in the case of general needs dwellings built immediately after 1945. However, at the other extreme, a Department of Environment survey in 1974 revealed that about a third of all housing authorities had at least one 'difficult-to-let' estate built since 1945 which, in aggregate, represented over 60,000 dwellings: these were mostly high-rise flats. Some estates have gained national notoriety, such as 2,000 maisonettes built in the Everton district of Liverpool in the mid-1960s. Popularly known as 'the piggeries', they were effectively given to a private developer in the late 1970s as this was considered more cost-effective than either demolition or improvement. Although an extreme, but not unique example, there is a general category

of estate which Taylor (1979) tellingly labels 'difficult-to-let, difficult-to-live-in, and difficult-to-get-out-of'. In part, the problems of these estates stem from the poor quality of construction, especially in the case of 1960s high-rise. However, low-rise estates can also be difficult-to-let, and the reason for this lies in local authority housing management practices.

6.7. Managerial policies are of general importance in controlling access to social housing. Traditionally there were eligibility criteria for access to public rented housing including local residence for a minimum number of years, being married etc. However, eligibility does not equal access as the number of applicants usually outstrips available dwellings. Applicants therefore are placed in waiting lists and these can often be equivalent to 25% of the total stock (which has serious implication as rarely does more than about 5% of the stock become vacant for letting in any one year). Therefore, further criteria have to be developed to prioritize applicants. Legally, the homeless, those whose homes have been taken over by compulsory purchase orders (usually in slum clearance schemes) and some evicted tenants of agricultural tied cottages must be rehoused by the state. In some areas, in some years, these categories alone can account for a half of all lettings and, nationally, they accounted for about 20-25% of all lettings in the 1980s. Most authorities then give priority to keyworkers for local industries or those with special health problems and these categories can account for another 10% of lettings. Consequently, only about two thirds of all lettings are available for

those on general waiting lists. Those on the lists are ranked by a quantitative scale which allocates points according to current housing conditions, family composition, health grounds, location of work etc. This finally produces a ranked list of applicants who are allocated suitable dwellings as and when these become vacant.

6.8. However, allocation is not actually as objective as this. The public rented housing stock is differentiated by age, quality, access to services etc. Many local authority housing departments rank their properties and their tenants and then match them. Tenants who are considered to be poor rent payers, bad neighbours or generally untidy/unclean are usually allocated the very worst quality dwellings. Furthermore, once accepted as a tenant, it is possible to seek transfers ^{dwellings} to other on a number of grounds. While transfers are encouraged in order to better utilise the existing stock of dwellings, the 'best' estates are always popular. Therefore, only applicants with excellent records as tenants can usually hope to gain access to these. Not surprisingly, the least popular estates are high-rise blocks and the most popular ones are single family dwellings with gardens. While these managerial practices are carried out on grounds of efficiency, they are not neutral, having important social implications. Public rented dwellings have tended to be socially marginalised in recent decades: as the skilled working class have gained access to owner occupation, so public renting has become dominated by the unskilled, the unemployed and the very poor. Managerial policies then further differentiate and filter within these groups, creating and reinforcing social and spatial segregation within the bottom social strata. In extreme form, 'Sink' estates are created where all those families categorised

as being least socially-acceptable are concentrated. The social implications of these policies are grave: allocation of dwellings becomes synonymous with allocation of status or stigma, access to jobs and services and, generally, of life styles and life chances.

6.9. Council house sales have intensified since the 1980 Housing Act, making the social implications of such housing management policies even more acute. It is better-quality and better-located dwellings which are being sold (rarely any high-rise flats), mainly to better-off tenants. Forrest and Williams (1984, p.1173) write that "... we are moving towards a situation where state housing will become stigmatised welfare housing associated with the unemployed, the low paid, blacks, and other minority groups". There have been particularly serious implications for rural authorities for ,prior to 1980, the rate of council house sales was already greater in rural than in urban areas, being 4.6 per 1,000 in districts with population over 150,000 compared to 9.4 per 1,000 in districts with less than 50,000. Sales have also been greater in the smaller rural settlements for the eventual resale value of individual council houses in attractive villages is usually higher than for properties in large estates. In passing this bill, the Thatcher government pushed the normally compliant Conservative rural councils far too quickly, especially those in attractive tourist regions where there was potential for resale ^{of council houses} as second homes. Their concerted opposition eventually forced a small concession from the government, in recognition of special

social problems in these regions. District Councils were allowed to impose restrictive clauses on the resale of ^{sold council} houses located in National Parks, Areas of Outstanding Natural Beauty and 'designated rural areas'. In practice, public expenditure cut-backs and limitations on the use of capital receipts from sales have restricted the possibilities of repurchasing any ex-council houses.

Table 1

Housing completions by sector
(England and Wales)

SOURCES: J.B. Cullingworth, *Housing and Local Government*
(Allen and Unwin, 1966), p. 52.

Handbook of Statistics of the Department of the Environment
(H.M.S.O., 1970), p. 8

	<i>Public</i>	<i>Private</i>	<i>Total</i>
1945-46	21,878	30,657	52,535
1947	87,915	39,626	127,541
1948	175,213	31,346	206,559
1949	147,092	24,688	171,780
1950	145,784	26,576	172,360
1951	150,497	21,406	171,903
1952	176,897	32,078	208,975
1953	218,703	60,528	279,231
1954	220,924	88,028	308,952
1955	173,392	109,934	283,326
1956	149,139	119,585	268,724
1957	145,711	122,942	268,653
1958	117,438	124,087	241,525
1959	102,905	146,476	249,381
1960	107,126	162,100	269,226
1961	98,466	170,366	268,832
1962	111,651	167,016	278,667
1963	102,413	168,242	270,655
1964	126,073	210,432	336,505
1965	140,935	206,246	347,181
1966	151,978	197,502	349,480
1967	169,958	192,940	362,898
1968	158,453	213,273	371,726
1969	150,788	173,377	324,165
1970	145,182	162,084	307,266
1971	130,000	180,000	310,000
1972	103,000	184,000	287,000
1973	89,634	174,413	264,047
1974	111,547	129,626	241,173
1975	138,313	140,381	278,694

Source: Duclaud-Williams

Table 2 Stock of dwellings¹: by tenure and change

United Kingdom

Millions and thousands

	1961 -70	1971 -75	1976	1978	1979	1980	1981	1982
Stock of dwellings—at end of period (millions)								
Owner-occupied	9.57	10.76	10.96	11.39	11.62	11.91	12.44	12.86
Rented from local authorities or new town corporations	5.85	6.40	6.56	6.79	6.84	6.82	6.64	6.45
Other tenures	3.77	3.19	3.09	2.93	2.86	2.80	2.62	2.53
Total	19.18	20.35	20.61	21.11	21.32	21.54	21.70	21.84
Annual net gain (annual averages) (thousands)								
New construction								
Local authorities	152	118	136	102	79	80	58	36
New town corporations	9	12	16	10	9	8	10	4
Housing associations	4	10	16	23	18	21	19	12
Government departments	5	2	2	1	1	1	-	-
Total public sector	170	142	170	136	108	110	87	53
Private sector	198	178	155	152	142	130	116	124
Total new construction	368	320	325	288	250	240	204	177
Other changes²	- 109	- 94	- 64	- 42	- 39	- 31	- 43	- 33
Total net gain	258	226³	261	246	211	209	160	144

¹ Figures for inter-censal years are based on estimated changes since the previous census. Figures for 1981 and 1982 are provisional estimates based on 1981 Census data and are not strictly comparable with earlier figures, which are based on the 1971 and earlier Censuses. Figures should not be regarded as accurate to the final digit. See Appendix, Part 8: Dwellings.

² Comprises net gain from conversions, and losses from slum clearance and other reasons.

³ Including an increase of 32 thousand dwellings in the privately rented and other tenure category arising from definitional changes in the 1971 Census.

Source: Department of the Environment, Department of the Environment, Northern Ireland

Social Trends (1984)

Table 3 Housing stock in Great Britain by Tenure, 1938-81

	1914	<u>Percentages</u>				
		1938	1951	1961	1971	1981
Owner occupied	10	58.0		42.7	50.5	55.5
Rented from Local Authorities and New Towns	-	10.0		26.8	30.6	31.2
Rented from Private Landlord, Housing Associations etc.	90	32.0		30.5	18.9	13.1

Sources: Ball (1983); Bowers (1984)

Table 4 Agents in the housing market

<i>Government economic and housing policies</i>			
	<i>Production</i>	landowners, builders, financial institutions, local authorities (planning and housing departments)	
<i>Socio-economic background</i>	<i>Exchange</i>	solicitors, estate agents and valuers, local authority housing departments	<i>Socio-economic background</i>
	<i>Consumption</i>	landlords, building societies, financial institutions, local authority housing departments	
<i>Government economic and housing policies</i>			

Source: Short (1952)

Table 5 The structure of the construction industry

<i>Size of firms (number of operatives)</i>	<i>Number of firms (%)</i>	<i>% of numbers employed</i>	<i>% of output</i>
0-1	28,551 (31.2)	2.6	1.7
2-24	56,881 (62.2)	31.2	25.5
25-114	5032 (5.5)	21.8	22.1
115-599	957 (1.0)	26.5	23.7
+600	169 (0.1)	23.9	26.9
Total	91,520 (100.0)	100.0	100.0

Source: Short (1952)

Table 6 Household Size, Great Britain, 1971-81

Size of Household (persons)	1971		1981		1971-81	
	000s	% total	000s	% total	000s	% total
One	3314	18.2	4242	21.8	+927	+28.0
Two	5747	31.6	6222	31.9	+475	+8.3
Three	3468	19.1	3327	17.1	-141	-4.1
Four	3077	16.9	3532	18.1	+456	+14.8
Five	1495	8.2	1436	7.4	-59	-4.0
Six	658	3.6	501	2.6	-157	-23.8
Seven and over	437	2.4	232	1.2	-205	-46.9
All households	18195	100.0	19492	100.0	+1297	+7.1
Household population	52345	-	52759	-	+414	+0.8
Average household size	2.88	-	2.71	-	-0.17	-6.0

NB.- These figures do not take into account the change between 1971 and 1981 Censuses in the definition of 'household' (see text) or the change in the definition of 'population'.

Source: Centre for Urban & Regional Development Studies,
Functioned Regions Factsheet

Table 4 Regional populations and components of population change, 1951-81

Region	1951-61		1961-71		1971-81					
	1951	Average annual change ('000s) Natural	1961	Average annual change ('000s) Natural	1971	Average annual change ('000s) Natural				
			Migration		Migration					
Northern	3,127	19.3	-8.0	3,246	17.4	-8.1	3,293	2.0	-6.5	3,097
Yorks. & H'side	4,509	19.5	-9.6	4,631	26.6	-6.5	4,811	3.5	-3.8	4,854
North West	6,417	23.5	-12.4	6,545	34.0	-9.4	6,747	2.2	-21.1	6,406
E. Midlands	2,896	15.8	+3.9	3,108	22.2	+7.4	3,380	7.0	+10.4	3,807
W. Midlands	4,426	27.6	+4.7	4,761	39.6	+3.5	5,121	13.0	-10.3	5,136
South East	15,216	66.4	+43.8	16,346	99.6	-3.6	17,289	27.4	-47.5	16,729
Gtr. London	8,206	33.3	-61.1	7,977	44.7	-97.4	7,441	7.7	-83.4	6,696
OMA	3,509	24.2	+77.5	4,521	41.3	+44.4	5,345	19.6	+35.9	10,033
OSE	3,502	8.9	+27.3	3,848	13.3	+49.9	4,502			
E. Anglia	1,388	6.5	+2.7	1,489	8.4	+13.5	1,686	3.7	+15.9	1,865
South West	3,247	10.5	+9.9	3,436	15.0	+22.4	3,792	-3.5	+28.1	4,326
Wales	2,589	8.4	-4.9	2,635	9.8	+0.5	2,723	0.2	+5.7	2,791
Scotland	5,103	33.9	-28.2	5,184	35.4	-36.4	5,230	1.8	-13.0	5,117
N. Ireland	1,373	14.6	-8.9	1,427	17.2	-6.5	1,534	10.2	-10.5	1,547
UK	50,291	246.0	+7.0	52,807	326.3	-23.7	55,610	66.7	-31.2	55,921

Source: Hudson and Williams (1986)

Table 8 ^{Population} 1981 Census - Percentage Change

	<u>1961-71</u>	<u>1971-81</u>
England and Wales (all districts)	5.7	0.5
Resorts & seaside districts	12.2	4.9
Mixed urban-rural & more accessible rural areas		
a) outside S.E.	21.9	8.8
b) inside S.E.	22.1	6.7
Remoter, largely rural districts	9.7	10.3

Source: 1981 Population Census

Table 9 (continued) Regions and sub-regions
 FULL-TIME MALES ON ADULT RATES, whose pay for the survey pay-period was not affected by absence

APRIL 1984

Region Sub-region	Average gross weekly earnings			Distribution of weekly earnings			Average weekly earnings		Increase in average weekly earnings April 1983 to April 1984 including overtime pay			
	Total	of which Over-time pay	PBR etc pay	Percentage who earned under	£100	£150	£200	10 per cent earned less than amount below		more than amount below	Average hourly earnings excl. of overtime	Average weekly hours Total incl. overtime
	£	£	£	per cent	per cent	per cent	£	£	pence	hours	hours	per cent
Regions of England	228.2	8.3	7.6	5.2	23.5	48.3	116.2	360.5	587.4	38.6	1.6	9.6
South East	196.2	5.9	7.5	9.3	33.7	61.2	101.2	303.6	495.2	38.7	1.3	9.0
East Anglia	192.5	7.1	5.6	8.6	31.7	60.7	104.3	290.2	493.4	38.5	1.4	7.9
South West	193.0	7.0	7.2	7.4	32.6	63.8	107.6	288.6	493.7	38.2	1.4	8.9
West Midlands	191.2	5.8	7.3	7.3	33.0	63.6	106.2	287.4	487.8	38.6	1.4	9.2
East Midlands	194.1	6.1	7.1	8.9	31.3	60.3	103.5	290.3	497.2	38.1	1.2	7.7
Yorkshire and Humberside	198.6	6.5	7.2	7.4	29.5	58.7	107.4	299.7	511.0	38.1	1.3	9.4
North	192.4	6.8	7.4	8.0	31.8	62.3	105.0	293.4	489.0	38.6	1.4	6.2
England	209.8	7.3	7.3	6.7	27.9	55.4	109.7	326.4	538.6	38.5	1.4	9.0
Wales	192.1	6.6	4.5	7.7	33.8	62.3	105.6	289.2	489.9	38.5	1.3	7.4
England and Wales	209.0	7.3	7.1	6.8	28.2	55.6	109.5	325.3	536.6	38.5	1.4	8.9
Scotland	208.6	8.1	6.1	7.8	27.2	55.6	108.1	324.5	533.6	38.7	1.5	8.3
Great Britain	209.0	7.4	7.1	6.9	28.1	55.6	109.4	325.2	536.4	38.5	1.4	8.9
Sub-regions												
Greater London	244.0	8.7	7.1	3.8	20.1	42.6	122.8	392.1	637.0	38.3	1.6	9.2
Remainder of South East Region	210.3	7.8	8.2	6.9	27.4	54.8	109.9	323.8	529.4	39.0	1.6	10.3
West Midlands MC	195.5	6.7	7.8	7.0	31.6	62.3	108.5	292.3	501.2	38.1	1.3	9.2
South Yorkshire MC	197.9	5.7	5.4	7.3	29.6	58.9	108.6	296.2	499.1	38.0	1.1	6.9
West Yorkshire MC	192.6	6.3	9.4	9.2	32.5	62.1	102.3	288.2	491.2	38.3	1.2	7.3
Greater Manchester MC	201.2	6.0	8.4	7.3	29.2	58.6	108.9	308.5	513.8	38.3	1.2	9.7
Merseyside MC	193.4	6.0	5.3	8.5	32.5	60.0	102.2	287.6	505.9	37.7	1.1	8.8
Tyne and Wear MC	189.2	5.9	6.6	7.9	33.5	64.9	104.0	291.3	476.2	38.6	1.3	8.1
Strathclyde	204.5	8.3	6.9	8.4	27.8	56.3	105.1	318.1	525.5	38.5	1.5	8.1

Source: New Earnings Survey 1984

Based on complete 1983 and 1984 samples

Table 9 Regions and sub-regions whose pay for the survey pay-period was not affected by absence

Region	Average gross weekly earnings				Distribution of weekly earnings				Average hourly earnings excl. effect of overtime	Average weekly hours		Increase in average weekly earnings April 1983 to April 1984 including overtime pay	
	Total	Over-time pay	FBR etc pay	Shift etc premium pay	Percentage who earned under	£100	£150	£200		10 per cent earned less than amount below	more than amount below		hours
FULL-TIME MANUAL MALES ON ADULT RATES													
Regions of England	160.5	22.8	9.9	5.2	10.9	49.5	80.4	98.4	231.9	351.1	44.7	5.6	8.1
South East	146.2	21.8	11.0	4.0	15.8	62.3	87.8	93.3	211.0	315.0	45.1	5.7	8.2
East Anglia	142.9	19.8	9.6	4.4	17.7	58.2	87.5	89.9	204.6	313.6	44.1	4.9	8.7
South West	148.6	19.1	11.1	4.1	13.5	59.1	84.9	94.6	211.0	324.1	44.3	5.2	6.7
West Midlands	147.9	20.7	15.4	4.5	14.9	57.1	84.9	92.0	218.5	330.0	43.9	4.8	8.4
East Midlands	150.4	20.2	16.8	5.5	13.8	56.8	85.2	93.1	218.0	335.2	43.9	4.8	6.9
Yorkshire and Humberside	151.1	20.7	14.2	5.5	14.2	56.2	84.2	94.6	219.9	342.6	43.5	4.6	
North	152.0	18.7	16.2	5.5	13.1	56.2	84.2	94.6	219.9	342.6	43.5	4.6	
England	152.6	20.9	12.8	4.9	13.4	55.6	84.4	94.6	219.7	336.0	44.3	5.2	7.8
Wales	148.9	17.2	14.3	5.9	16.1	57.5	85.7	90.8	216.6	336.9	43.3	4.2	7.2
England and Wales	152.4	20.7	12.9	5.0	13.5	55.7	84.5	94.3	219.5	336.1	44.2	5.1	7.8
Scotland	156.2	22.8	11.5	5.0	14.7	55.9	81.4	92.9	234.5	336.4	44.8	5.4	9.1
Great Britain	152.7	20.9	12.8	5.0	14.7	55.9	81.4	92.9	234.5	336.4	44.8	5.4	9.1
Sub-regions	169.8	23.7	9.8	6.1	8.5	42.2	75.8	102.5	247.2	375.9	44.5	5.6	8.3
Greater London	153.3	22.1	9.9	4.5	12.8	55.0	84.0	95.8	221.2	332.1	44.8	5.5	8.0
Remainder of South East Region	151.9	19.5	18.2	4.5	10.9	55.2	86.6	98.3	213.0	339.4	43.9	4.9	9.2
West Midlands	159.7	21.0	23.3	5.2	9.4	48.6	80.3	101.0	230.3	359.0	43.7	5.5	7.0
North Yorkshire	146.4	21.3	14.5	4.0	15.4	59.5	86.7	90.8	212.1	317.8	44.6	4.9	7.1
West Yorkshire	148.7	19.5	11.7	4.4	15.5	59.1	86.0	91.3	218.1	331.5	43.5	4.7	8.3
Greater Manchester	155.4	20.4	13.8	6.8	13.8	52.8	82.3	94.0	227.3	347.0	43.9	4.9	7.8
Merseyside	151.5	19.9	15.1	4.0	13.1	56.6	83.8	95.8	217.4	337.0	43.9	4.9	8.1
Tyne and Wear	154.0	23.5	13.3	5.1	13.3	55.1	82.5	94.2	226.9	333.8	44.7	5.5	10.1
Strathclyde													

Based on complete 1983 and 1984 samples

Table 10 Net mortgage advances¹: by source

United Kingdom

£s million

	Building societies	Local authorities	Insurance companies and pension funds	Trustees Savings Bank	Other banks	Other sources	All sources
Net advances							
1971	1,600	107	69		90	12	1,878
1976	3,618	67	104		80	60	3,929
1980	5,722	461	376	93	500	247	7,399
1981	6,331	252	239	182	2,265	348	9,617
1982	7,855	548	161		5,041 ²	324	13,929
Amount outstanding at 31 December 1982	56,894	4,454	2,208		10,714 ²	1,493	75,763

¹ Gross advances less repayments of principal.

² Trustee Savings Bank data included with 'Other banks'.

Source: Financial Statistics, Central Statistical Office

Social Trends (1984)

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Table 11 Building societies: summary statistics

Year	No. of societies	No. of share accounts	No. of mortgage accounts	Advances during year numbers	amount (£m)	Total assets (£m)
1900	2286	585	-	-	9	60
1940	952	2088	1503	43	21	756
1950	819	2256	1508	302	270	1256
1960	726	3910	2349	387	560	3166
1970	481	10,265	3655	624	1954	10,819
1979	287	27,878	5251	1040	9002	45,789

Source: BSA

Table 12 Tenure profiles of heads of households, Great Britain, 1977

	Tenure				
	Owner-occupiers		Tenants		
	Outright owners	Mortgagors	Local Authority	Unfurnished private	Furnished private
Colour of head					
White	23.0	27.7	33.9	13.0	2.4
Coloured	15.1	34.6	22.4	12.7	15.3
Socio-economic groups:					
Economically active heads:					
Professional and managerial	19.3	61.8	8.1	8.1	2.7
Intermediate and junior non-manual	17.1	44.8	21.0	11.6	5.5
Skilled manual, etc.	13.9	35.7	38.2	10.4	1.8
Semi-skilled manual etc.	14.4	21.8	45.1	15.2	3.5
Unskilled	14.5	12.6	55.7	13.6	3.6
Economically inactive heads:	38.8	3.3	41.1	14.7	2.1
Head of household's income per annum:					
Economically active heads:					
Up to £1,500	20.5	8.3	35.1	25.5	10.6
£1,500 but under £3,000	14.9	21.6	43.2	15.5	4.7
£3,000 but under £4,000	13.1	40.8	33.2	10.2	2.7
£4,000 and over	14.0	62.4	15.3	7.1	1.2
Economically inactive heads:					
Up to £1,500	32.1	2.1	47.9	16.0	1.9
£1,500 but under £3,000	44.9	4.0	37.1	10.8	3.1
£3,000 and over	73.2	11.4	8.1	6.5	0.8
Age of head:					
Under 25	0.6	31.3	21.4	21.2	25.5
25-29	3.1	49.1	24.9	13.7	9.2
30-44	7.5	53.9	27.2	9.5	1.9
45-64	26.2	24.9	37.7	10.2	1.1
65-74	42.4	3.0	38.5	15.5	0.5
75+	43.8	0.9	37.3	17.1	1.0
All households	23.0	28.5	33.4	12.3	2.9

Source: CSO (1977, p. 148)

Table 13 Tenure of households: by usual gross weekly household income and by number of earners, 1982

		Great Britain					Percentages and numbers
		Tenure					Sample size (= 100%) (numbers)
		Owner-occupiers		Tenants			
		Outright owners	Mort-gagors	Local authority	Unfurnished private ¹	Furnished private	
Usual gross weekly household income (percentages)							
<i>Economically active heads</i>							
	<i>Up to £100.00</i>	15	17	47	15	6	938
	<i>£100.01 to £140.00</i>	14	33	35	14	4	812
	<i>£140.01 to £180.00</i>	13	44	32	9	2	849
	<i>£180.01 to £250.00</i>	13	59	21	6	2	1,155
	<i>£250.01 to £300.00</i>	14	64	17	4	1	508
	<i>£300.01 or over</i>	15	70	8	6	1	675
<i>Economically inactive heads</i>							
	<i>Up to £40.00</i>	40	4	36	20	1	558
	<i>£40.01 to £80.00</i>	27	1	55	15	1	1,420
	<i>£80.01 to £120.00</i>	46	5	37	9	2	405
	<i>£120.01 or over</i>	49	10	31	6	3	480
Number of earners in household (percentages)							
	<i>None</i>	35	4	45	14	2	3,092
	<i>One</i>	20	35	31	11	3	2,669
	<i>Two</i>	15	55	21	8	2	2,464
	<i>Three or more</i>	17	48	27	7	1	800
All households (percentages)		23	31	33	11	2	9,025

¹ Includes those renting from a housing association, and those renting with a job or business.

Source: General Household Survey, 1982
Social Trends 1984

Table 4. Socio-Economic Characteristics of Inner and Outer Urban Areas in England and Wales in 1981

Cities in metropolitan counties		% population change 1971-81	% of persons in households with a New Commonwealth or Pakistan born head	% male unemployment	% of households			With car available
					Owner occupied	Public rented	Private rented	
Birmingham	inner	-17.6	36.6	25.4	44.0	34.6	21.4	38.3
	outer	-4.5	6.1	16.6	52.9	37.8	9.4	52.2
Liverpool	inner	-26.6	3.0	31.0	31.3	39.1	29.6	25.3
	outer	-9.5	0.9	21.0	45.7	39.9	14.4	45.3
Sheffield	inner	-19.5	6.8	19.0	33.7	49.6	16.7	37.0
	outer	-1.5	1.9	12.6	47.0	45.1	7.9	51.2
Manchester	inner	-24.5	18.3	28.3	26.3	54.4	19.3	29.9
	outer	-13.7	3.0	17.6	40.1	44.0	15.9	43.8
Leeds	inner	-14.6	15.2	22.2	39.8	37.2	23.0	34.9
	outer	-7.4	2.4	13.3	48.4	42.6	9.0	49.3
Coventry	inner	-11.1	15.8	19.8	66.2	19.2	14.6	51.8
	outer	-3.2	4.7	17.3	66.3	25.7	8.0	61.7
Bradford	inner	-12.7	34.8	23.9	55.8	25.8	18.4	31.9
	outer	0.2	7.2	14.7	65.6	25.0	9.4	50.4

Table 4.4 Cont'd

		% population change 1971-81	% of persons in households with a New Commonwealth or Pakistan born head	% male unemployment	% of households			
					Owner occupied, rented	Public rented	Private rented With car available	
Wolverhampton	inner	-8.4	34.6	24.3	40.7	43.4	15.9	44.8
	outer	-4.2	8.0	17.4	46.2	48.5	5.3	59.0
Sunderland	inner	-15.1	1.3	19.9	58.9	26.4	14.7	44.6
	outer	-6.4	0.3	24.3	27.5	66.8	5.7	40.8
Newcastle upon Tyne	inner	-18.0	7.1	21.7	30.5	38.9	30.5	32.4
	outer	-11.0	1.3	20.7	35.9	52.1	12.0	36.9
Other cities in the North and Midlands	inner	-12.2	41.2	20.8	57.1	19.4	23.5	39.6
	outer	6.0	10.3	13.6	46.0	44.9	9.0	53.1
Nottingham	inner	-28.7	16.3	21.5	35.2	42.0	22.8	35.0
	outer	4.7	3.7	13.7	38.7	54.0	7.3	49.7
Kingston upon Hull	inner	-31.6	11.7	23.5	46.5	23.4	30.1	33.8
	outer	7.6	0.5	18.3	35.2	55.2	9.7	45.6
Stoke on Trent	inner	-7.9	23.1	14.0	61.6	26.1	12.3	48.7
	outer	-3.1	1.5	14.1	53.6	39.2	7.2	54.7

Table 14 Cont'd

		% population change 1971-81	% of persons in households with a New Commonwealth or Pakistan born head	% male unemployment	% of households				
					Owner occupied	Public rented	Private rented	With care available	
Derby	inner	-21.8	17.6	17.4	51.8	26.1	22.1	39.4	
	outer	9.0	5.1	8.5	61.2	31.8	6.9	62.4	
Other cities in the South and West									
Bristol	inner	-12.4	8.0	14.9	55.2	18.2	26.5	52.3	
	outer	-6.3	2.1	11.7	54.0	38.9	7.1	63.3	
Cardiff	inner	-17.1	7.5	20.9	60.9	12.4	26.7	42.8	
	outer	1.4	1.8	14.0	60.8	30.6	8.6	62.6	
Plymouth	inner	-11.8	1.9	14.2	52.9	16.3	30.8	48.9	
	outer	10.2	1.1	9.8	55.5	32.1	12.4	63.2	
Southampton	inner	-11.1	8.0	13.1	56.8	17.6	25.6	53.4	
	outer	0.9	2.1	10.7	52.6	37.9	9.5	60.9	
Inner London		-17.6	18.8	4.4	27.3	42.8	29.9	41.3	
Outer London		-5.0	11.7	8.0	61.9	23.2	15.0	64.0	
Great Britain (average)		0.6	4.1	11.6	55.87	31.2	13.2	60.5	

Source: Hudson & Williams (1986)

Table 15 Households in Physically Poor Houses, Overcrowded or Sharing, 1951 to 1976, England and Wales (thousands)

	1951	1961	1971	1976 ^a
Multi-persons households sharing			380	275
One-person households sharing	1,442	582	440	375
Concealed households ^b	430	448	426	360
Crowded households ^c	935	702	226	150
Households in unfit or substandard dwellings	664	415		
TOTAL (rounded)	7,500	4,700	2,850	1,650
TOTAL (free of duplication) ^d	11,000	6,800	4,300	2,800
Unduplicated total as percentage of all households plus concealed households	9,700	6,400	4,100	2,700
	69%	42%	24%	15%

Notes:

^aEstimates.

^bMarried couples or one-parent families living as part of another household.

^cAt densities above 1½ persons per room.

^dDuplication in sharing households who are crowded; and sharing households in unfit or substandard dwellings.

Source: Department of the Environment, *Housing Policy, A Consultative Document*, annex B, table 4.

Source : Lansley 1979

Table 16 Housing: tenure, amenities and availability of car

Area	Total households	Percentage of households:						
		Owner occupied	Rented from		Not in self-contained accommodation	With more than 1.0 persons per room	Lacking or sharing use of a bath	With no car
			Council or new town	Private landlord, housing association, with a job or business				
Private households with usual residents								
EAT BRITAIN	19,492,428	55.7	31.2	13.2	1.3	4.3	3.2	39.5
England and Wales	17,706,492	57.8	28.8	13.4	1.3	3.4	3.2	38.5
England	16,720,168	57.6	28.8	13.6	1.4	3.4	3.1	38.6
Regions of England								
North	1,119,435	47.1	40.6	12.4	0.4	3.8	1.9	48.3
Tyne and Wear Met. County	423,624	38.7	49.0	12.4	0.4	4.4	1.7	56.5
Remainder	695,811	52.2	35.5	12.3	0.3	3.4	2.0	43.3
Yorkshire and Humberside	1,769,051	56.2	32.3	11.5	0.6	3.4	2.5	45.5
South Yorkshire Met. County	475,728	46.9	42.7	10.3	0.5	3.4	2.3	49.6
West Yorkshire Met. County	747,058	59.0	30.5	10.5	0.7	4.1	2.4	47.4
Remainder	546,265	60.3	25.6	14.1	0.7	2.5	2.8	39.4
East Midlands	1,372,401	59.6	28.5	11.8	0.5	2.8	2.4	37.2
East Anglia	678,623	58.4	26.6	15.0	0.5	2.0	3.1	30.7
South East	6,090,943	57.3	26.4	16.3	2.4	3.6	3.9	35.9
Greater London	2,507,656	48.6	30.7	20.7	4.4	5.3	5.8	44.7
Outer Metropolitan Area	1,882,003	63.4	25.1	11.6	0.8	2.5	2.3	26.6
Outer South East	1,701,284	63.4	21.5	15.1	1.4	2.3	3.0	33.2
South West	1,576,897	63.2	21.9	15.0	1.6	2.2	3.1	30.9
West Midlands	1,813,830	57.4	32.2	10.4	0.5	4.0	2.4	37.9
West Midlands Met. County	936,292	53.7	36.7	9.6	0.7	5.2	2.0	44.3
Remainder	877,538	61.2	27.4	11.3	0.4	2.7	2.8	31.0
North West	2,298,988	59.6	29.5	10.9	0.9	3.7	3.1	44.5
Greater Manchester Met. County	944,245	57.0	33.0	10.0	0.8	4.0	2.9	47.2
Merseyside Met. County	528,864	52.0	33.0	15.0	1.1	4.3	3.6	50.1
Remainder	825,879	67.4	23.2	9.4	0.7	3.0	3.1	37.8
Wales	986,324	60.5	29.2	10.3	0.8	2.8	4.4	38.0
Scotland	1,785,936	34.7	54.6	10.7	0.6	14.1	2.6	48.7
Central Clydeside Conurbation	588,904	29.3	63.0	7.7	0.9	18.2	2.8	57.8
Remainder	1,197,032	37.5	50.4	12.1	0.4	12.1	2.6	44.2
Private households with persons present on census night								
GREAT BRITAIN								
1971	18,195,965	48.0	30.4	21.6	N/A	7.2	12.2	49.0
England and Wales								
1971	16,509,905	49.9	28.1	22.0	N/A	6.0	12.1	48.2
Scotland								
1971	1,686,060	29.2	53.4	17.4	N/A	19.2	13.2	57.7

Source: 1981 Population Census

Terms used

- A
- Absent household
- household space
- Absent residents
- Age
 - 5 year group
 - 10 year group
 - single years
 - single years
 - of household
- Amenities, household
- Apprentices and
- Area (hectares) of
- counties and districts
- B
- Bath, availability
- Bedsits
- Birthplace
 - of household
- Boats, barges and
- civilian
- population
- Business, accommodation
- rented with
- C
- Campers, vagrants
- Car
 - households
 - 1, 2 and 3
 - household
- Caravans
- Children (aged 16 and over)
 - total
 - households
 - containing
 - in private
 - in non-private
 - household
- Children's home
 - population
- Communal establishments
 - see non-private
 - population
- Council or new town
- rented from
- Country of birth
- D
- Date of Census
- 1891 - 1981
- Defence establishments
 - population
- Density of occupation
- (persons per room)
- Dependent children
- number of households
- with 3 or more

Table 17 Housing standards: by tenure, 1971 and 1982

X

Great Britain

Percentages and numbers

	Percentage of households								Sample size (= 100%) (numbers)	
	Below bedroom standard ¹		Lacking sole use of				With central heating			
			Fixed bath/shower		WC inside building					
	1971	1982	1971	1982	1971	1982	1971	1982	1971	1982
<i>Owned outright</i>	3	2	12	3	13	4	39	61	2,654	2,395
<i>Owned with mortgage or loan</i>	4	4	4	-	5	1	57	78	3,206	3,191
<i>All owner-occupiers</i>	4	3	7	2	9	2	49	71	5,860	5,586
<i>Rented from local authority/ new town</i>	10	7	3	1	5	2	24	52	3,691	3,300
<i>Rented privately unfurnished²</i>	8	5	33	13	37	12	15	37	2,043	1,059
<i>Rented privately furnished</i>	19	14	58	37	57	37	17	31	320	234
<i>All tenures</i>	7	5	12	3	13	4	34	60	11,914	10,179

¹ See text for an explanation of bedroom standard.

² Includes those renting from a housing association, and those renting with a job or business.

Source: General Household Survey, 1971 and 1982

Source: Social Trends 1984

Table 18 Public expenditure by PESC categories, 1969-83 (£ million, current prices)

	1969-70 ¹	1974-5 ²	1975-6	1978-9	1979-80	1982-3
Defence	3,775	5,151	5,403	7,495	9,226	14,103
Overseas aid	483	873	772	1,832	2,107	2,139
Agriculture, forestry, fisheries	502	1,555	1,481	1,027	1,277	1,833
Industry, energy, trade and employment	1,634	3,299	2,882	3,480	3,387	6,530
Government lending to nationalised industries	2,013 ³	3,212 ³	3,749 ³	693	1,857	1,114
Roads and transport	1,314	2,570	2,656	3,038	3,650	5,049
Housing	2,181	5,057	4,203	4,650	5,865	4,692
Other environmental services	1,200	2,302	2,388	3,099	3,657	5,100
Law, order and protective service	798	1,528	1,620	3,077	3,792	5,560
Education and science, libraries and arts	3,674	7,060	6,968	9,781	11,246	15,408
Health and personal social services	3,125	5,794	6,199	9,225	11,057	19,000
Social security	5,755	8,620	9,517	16,918	19,986	36,550
Miscellaneous	1,436	1,770	3,069	1,801	2,129	3,760
TOTAL	27,790	49,791	50,907	65,477	78,521	123,340

Notes: 1 - 1974 prices

2 - 1975/6 prices

3 - refers to total capital expenditure by nationalized industries

Source: various Public Expenditure White Papers

Hudson & Walters (1986)

Table 19

The two working classes: % of three/party vote

	<i>New working class</i>			<i>Traditional working class</i>		
	Owner Occupiers	Works in private sector	Lives in South	Council tenants	Works in public sector	Lives in Scotland/ North
	%	%	%	%	%	%
Con	47	36	42	19	29	32
Lab	25	37	26	57	46	42
Lib/SDP	28	27	32	24	25	26
Con/Lab majority	Con +22	Lab +1	Con +16	Lab +38	Lab +17	Lab +10
Category as % of all manual workers	43	66	36	45	34	38

Source: BBC/Gallup survey 1983 quote in Crewe 1983, p196. ; after BALL (1985)

Do not return

Table 20

Local Authority Housing in South Hams, Devon, 1979-81

Settlement classification under the 1981 Settlement Plan

Total housing stock

Completions 1976-9
Availability of voids for letting
Area preferences of applicants

Area centres

51.3

64.83

63.0

Selected local centres

11.0

9.4

8.7

Non-classified areas

37.7

25.8

28.3

Total

100.0

100.0

100.0

Source: Phillips and Williams (1983).

Table 21 Allocation of local authority housing

	England & Wales			Percentages and thousands			
	1971	1976	1977	1978 -79	1979 -80	1980 -81	1981 -82
New tenants (percentages)							
Displaced through slum clearance, etc	..	12	10 ¹	9	8	8	5
Homeless ²	..	9	10	13	15	15	16
Key workers	..	2	2	2	2	2	9
Other priorities	..	7	7	7	8	6	6
Ordinary waiting list	..	70	72	69	67	69	67
On non-secure tenancies ³	..						3
Total (percentages)	100	100	100	100	100	100	100
Lettings (thousands)							
To new tenants	257	287	300	303	288	291	265
To tenants transferring or exchanging	173	189	195	..	172	178	173
Total	430	476	495	..	460	469	438
Of which:							
New, acquired, or modernised stock	107	131	120	92 ⁴	93 ⁴	85 ⁴	56 ⁴
Relets	323	346	375	..	367	384	382

¹ Because of differences of definition these data are not comparable with those in Table 8 17.

² As defined in Schedule 3. *Housing Act 1980*.

³ Relets Enquiry discontinued after 1977, data for 1978-79 to 1981-82 based on the Housing Investment Programme returns

Therefore data for latest years are not strictly comparable with earlier years

⁴ The number becoming available for letting within the year
Source: Relets Enquiry - Local Authority Housing and Housing Investment Programme returns Department of the Environment Welsh Office

Source: Social Trends 1984

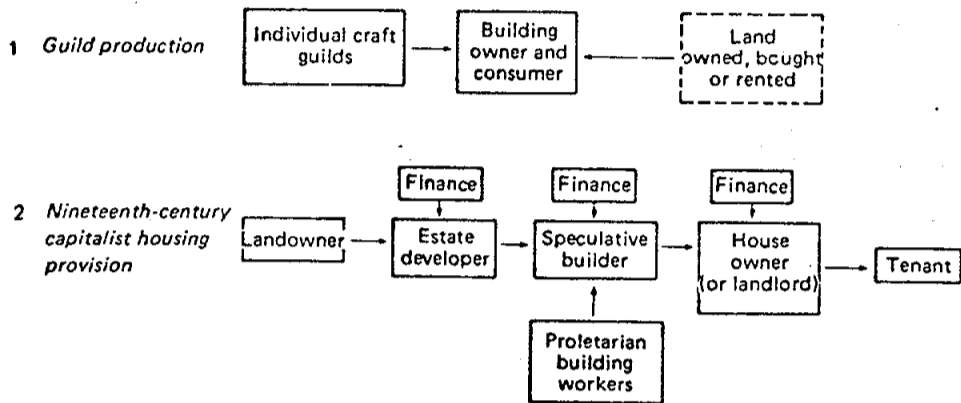


Figure 1 Feudalism and capitalist forms of housing provision in Britain

Source: Ball (1981)

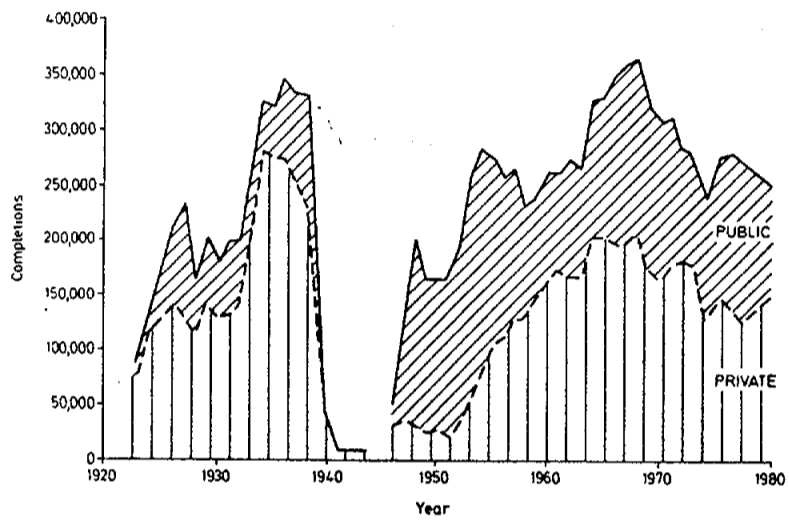


Figure 2 Housing completions in England and Wales

Source: Short

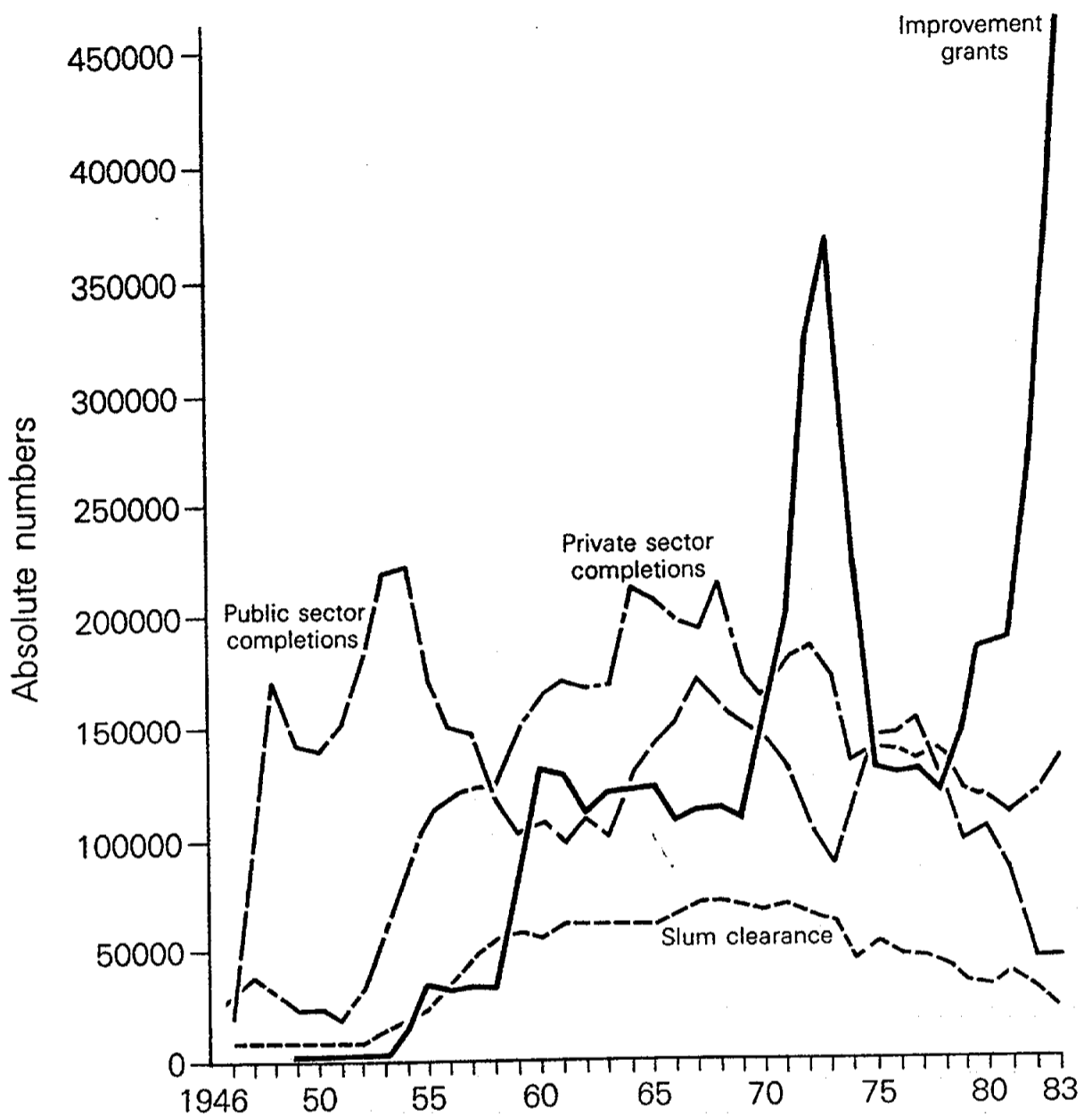


Figure 3 : Housing completions, improvement and clearance.

Source : Hudson & Williams

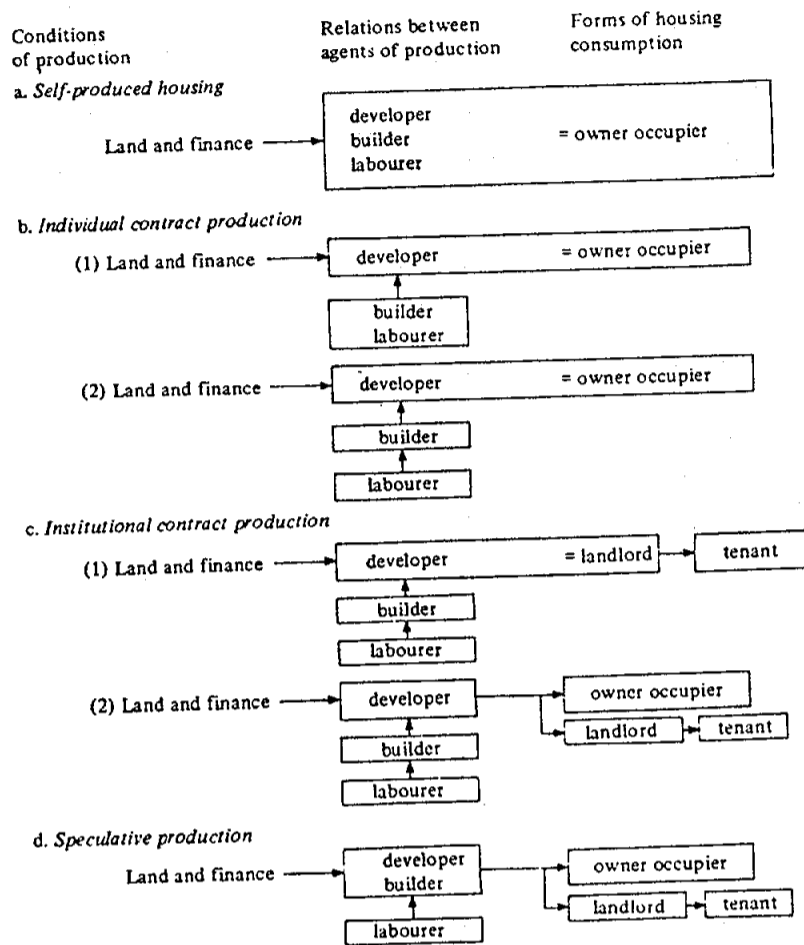


Figure 4 Forms of housing production.

Source: Cardano & Short (1983)

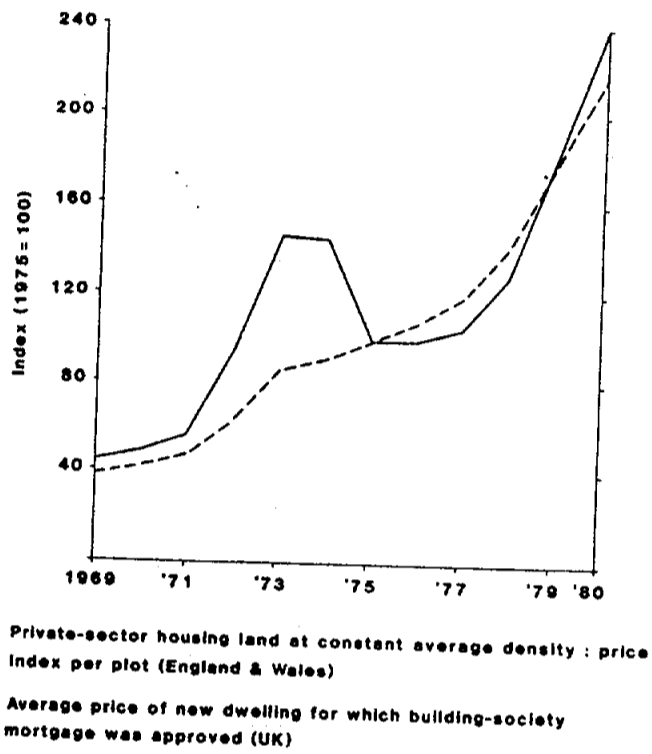


Figure 5 Housing and land prices

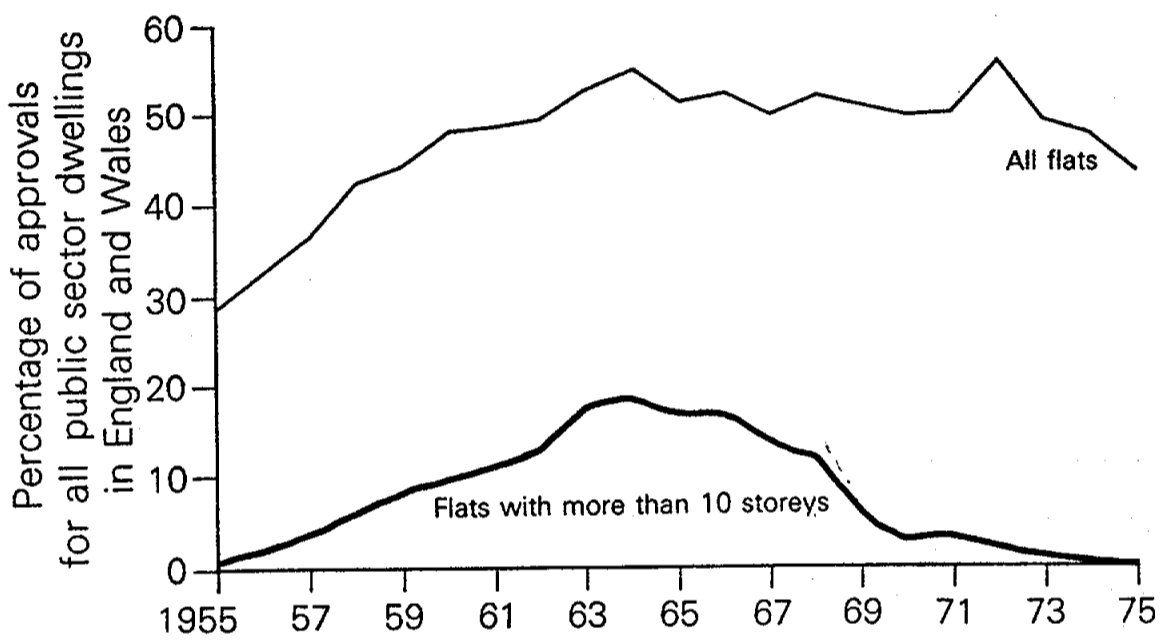


Figure 6: High rise development

Source: Hudson & Williams

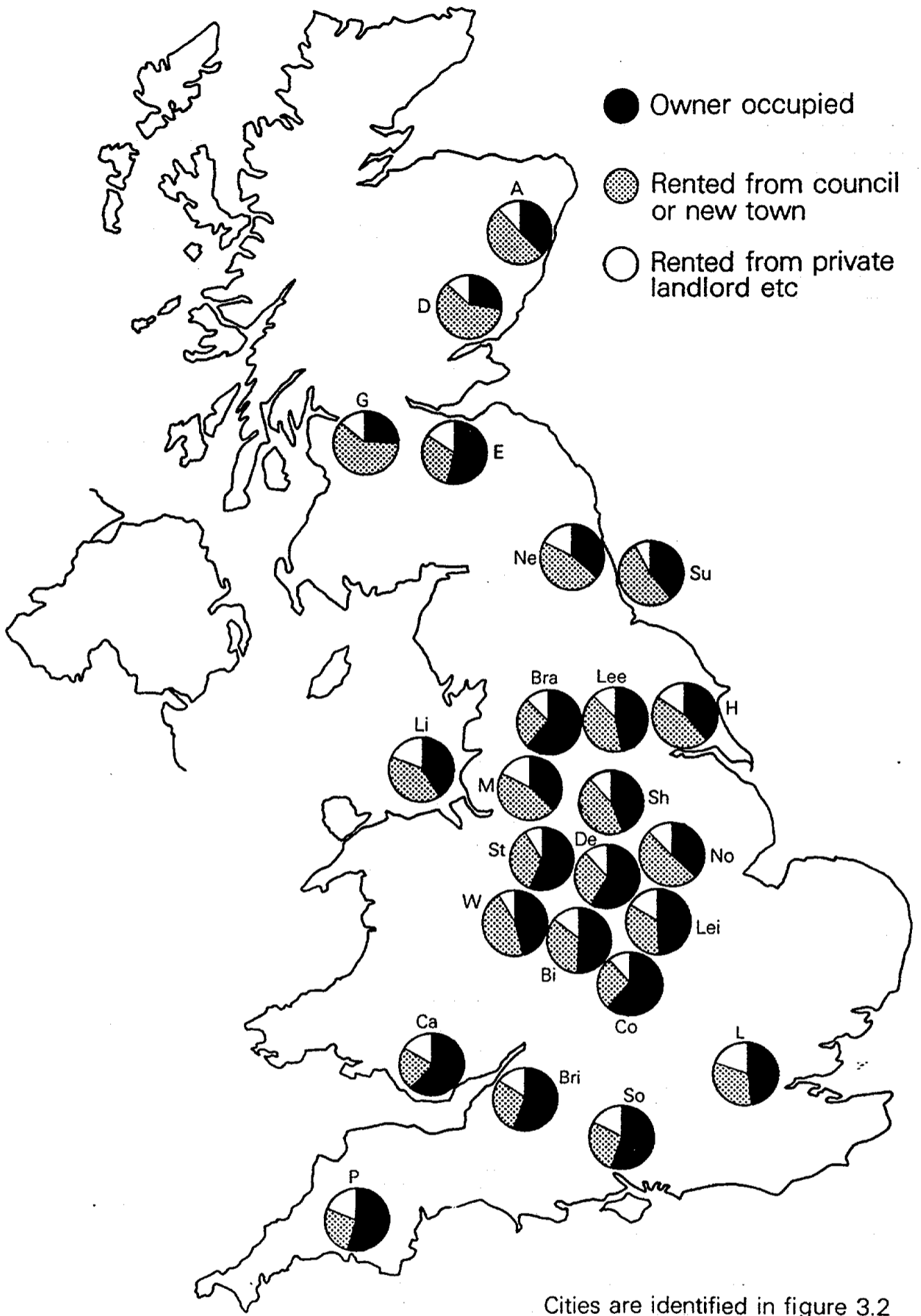


Figure 7: Housing tenure in major cities

VIVIENDA Y POLITICA DE LA VIVIENDA EN ESPAÑA

Joan Vilagrassa Ibarz
(Estudi General de Lleida, Universidad de Barcelona)

Allen M. Williams
(Universidad de Exeter)

I. Urbanización, desarrollo económico y política económica.

A lo largo del presente siglo y, especialmente, desde la postguerra España ha acelerado su proceso de urbanización. En 1900, más del 50 % de la población residía en municipios menores de 5.000 habitantes y la población concentrada en ciudades de más de 30.000 habitantes era de un 17 %. Los datos del censo de 1981 muestran una situación totalmente invertida respecto los inicios de siglo. Poco más de un 17 % de la población reside en núcleos que no sobrepasan los 5.000 habitantes mientras que el 56,5 % residen en ciudades de más de 30.000 (cuadro 1). Este trasvase de población desde el campo a la ciudad ha supuesto profundas transformaciones en el sistema urbano español. Los mapas de la figura permiten reconocer los rasgos característicos en la evolución del sistema de asentamientos en la España del siglo XX. El conjunto del territorio que pierde población se ha ido acrecentando con el paso del tiempo. Durante el decenio de los veinte el proceso aún no afectaba a las pequeñas ciudades tradicionales y las capitales de provincia, ^{ya que éstas} además de las aglomeraciones de rango superior y los núcleos industrializados, mantenían una tasa positiva de crecimiento. Después de la guerra se redobló el proceso de concentración urbana que además de afectar a las áreas rurales incidió sobre las pequeñas ciudades de base económica tradicional y, también, ^{sobre} algunas pequeñas capitales de provincias. El decenio de los sesenta fue clave en la consolidación de la España urbana. Alfonso G. BARBANCHO (1982) lo muestra analizando los saldos migratorios durante los tres últimos decenios (cuadro 2). El mayor movimiento interregional de población corresponde al período 1961-1970, cuando las regiones que ya habían recibido contingentes importantes de población en los decenios anteriores se consolidaron como las grandes áreas receptoras de población emigrada. El País Vasco y Navarra, Levante y sobre todo Madrid y Barcelona.

La figura 1 muestra como la relocalización de la población en el territorio no es, tan solo, un trasvase de población desde una región a otra sino que, además, dentro de los espacios interregionales, el conjunto del territorio se vacía en favor de determinados núcleos urbanos: es el caso de las ocho capitales andaluzas, de Cáceres y Badajoz en Extremadura y de buena parte de las capitales de la región Castellano-Leonesa. La España urbana se configura pues con un polo central, la región urbana de Madrid, las aglomeraciones costeras, que forman una franja prácticamente ininterrumpida en todo el Mediterráneo peninsular y en algunas zonas del Atlántico y Cantábrico -Andalucía Oriental, la costa gallega, Asturias, Cantabria y el País Vasco- y algunas ciudades de la España interior que mantienen ritmos de crecimiento positivos.

Alfonso de ESTEBAN (1981) señala, para el decenio de los ochenta, 32 áreas metropolitanas que en la proyección de este autor, ocupando poco más del 8 % del territorio, concentran más del 80 % de la población. A estas áreas, que coinciden con buena parte de las zonas de población creciente de la figura 1, se les ha de añadir unas pocas ciudades más con un proceso de crecimiento positivo en las últimas décadas.

El proceso de relocalización de la población se haya directamente relacionado con el cambio económico que ha sido la industrialización y terciarización de la sociedad española. Al iniciarse el siglo, cerca del 70 % de la población activa estaba ocupada en tareas agrícolas; el porcentaje actual, en cambio, es de un 18,5 % (1984) del total de activos, y como muestra el cuadro 3 la disminución de la población agraria se aceleró desde 1950, coincidiendo con los grandes movimientos de población. De forma similar, la evolución porcentual de la estructura del P.I.B. según rama de actividad muestra una ^{evolución} ~~relocalización~~ semejante.

te a la de la población ocupada (cuadro 4). En 1955 el sector primario suponía una quinta parte del P.I.B.; en 1981, su porcentaje de participación en el total era, tan solo, de poco más del 6 %.

El desarrollo industrial español fue tardío respecto al del conjunto europeo. A pesar que muy tempranamente, durante el primer tercio del siglo XIX, se desarrollaron ciertos núcleos industriales, éstos, faltos de capitales y con un mercado interior débil no consiguieron cambiar substancialmente la estructura productiva del conjunto del país. Con la repatriación de capitales desde Cuba y Filipinas al acabar el siglo XIX y el auge industrial derivado de la coyuntura favorable que la primera guerra mundial ofreció al mercado español, el primer tercio de siglo XX supuso unos años de auge industrial que se verían truncados en los años treinta por la guerra civil. El decenio de los cuarenta fue de crecimiento muy débil, y con una larga gestación durante los cincuenta, se inició a finales de éste decenio la etapa clave de industrialización y crecimiento económico, prolongándose hasta la crisis de los setenta.

La política económica de los gobiernos de Franco es fundamental para la comprensión del despegue económico, así como de sus limitaciones. La postguerra inmediata se caracterizó, en política económica, por la búsqueda de un crecimiento basado en los propios recursos del país sobre la base del proteccionismo respecto al mercado internacional y de una voluntad intervencionista por parte del Estado. A pesar que ya en esta etapa de "Autarquía" (1939-1958), especialmente en los años cincuenta, se encuentran unas primeras medidas de apertura internacional y de liberalización económica, éstas se configuraron como ejes de la política económica con la llegada al gobierno de los primeros tecnócratas del Opus Dei, culminando con las medidas de 1959 que han sido lla-

medas "Plan de Estabilización".

Estos perseguían la liberalización de la economía española, amortiguaron el intervencionismo estatal y abrieron, en excelentes condiciones, el territorio español a la inversión extranjera. Esta última, junto al crecimiento del turismo, las remesas de la emigración y el bajo coste de la fuerza de trabajo han sido consideradas como los elementos clave del crecimiento de los años sesenta y primeros setenta.

La crisis económica de los setenta era palpable ya en los últimos meses del final del franquismo. En 1974, la inflación era ya de un 15,7 % y el crecimiento del P.N.B. bajo en cuatro puntos respecto el año anterior (BIESCAS, 1980). Crisis económica y cambio político caracterizan el resto del decenio, y la primera constituye el rasgo dominante que planea en las decisiones sobre política económica en los años ochenta. Fruto de esta situación es la alta tasa de desocupación actual (22,6 en 1984), así como la disminución de la movilidad de la población. Los movimientos migratorios, que iniciaron un descenso importante ya en los años setenta se han invertido en algunas de las áreas más urbanizadas del Estado, aunque con cifras cuantitativamente poco elevadas. (vid. para el caso catalán, CABRE y PUJADAS, 1984)

La evolución de la dinámica migratoria, de los cambios estructurales en la economía española y de las políticas económicas gubernamentales constituyen el marco esencial para el análisis de la vivienda en España. Este se inicia con el estudio de la política económica de la vivienda para, posteriormente, analizar en detalle la estructura de la oferta y de la demanda, así como las contradicciones inherentes derivadas de la imposibilidad de un ajuste entre estos elementos en el marco de un mercado imperfecto.

II. Política económica y política de la vivienda.

Es difícil hablar de política de la vivienda en España hasta después de la guerra civil, aunque de forma puntual se dan algunas medidas y los problemas de vivienda para las clases populares están presentes en la sociedad española al menos desde los inicios del siglo XIX, especialmente en las grandes ciudades y áreas urbanas incipientemente industrializadas.

La medida política básica de la política de vivienda en el siglo XIX fue la promulgación de la libertad de precios en el alquiler, realizada por las Cortes de Cádiz (1813) y con práctica vigencia hasta 1920. La libertad de precios de los arrendamientos urbanos, que se ha de relacionar con la emergencia del liberalismo económico decimonónico, contrasta con la situación real de la clase trabajadora del XIX, hacinada y con unas pobres condiciones de vida. En este sentido existen diversos trabajos contemporáneos que describiendo las condiciones de vida de las capas de menor poder adquisitivo inciden frecuentemente sobre las características de la vivienda obrera. Destacan, así, las descripciones de la entonces ciudad industrial por excelencia, Barcelona, que cuenta, entre otros, con excelentes estudios del médico MONLAU (1857, 1856) y del ingeniero CERDA (1856). Pero la preocupación por las condiciones de vida en la ciudad española de la época sobrepasa las descripciones de la ciudad industrial. Luis URTEAGA (1930) reseña más de 200 "topografías médicas" sobre ciudades españolas, en las que los médicos "higienistas" inciden frecuentemente en el problema de la vivienda.

Dejando al margen la liberalización de los precios del alquiler, los inicios de la política de vivienda se han de situar en el primer ter-

cio del presente siglo. Esta afrontaba dos aspectos diferente: la moderación de los alquileres y la construcción de viviendas sociales.

El llamado decreto Bugallal (1920) estableció la prórroga forzosa de los contratos de inquilinato, regulando además sus cuantías (COTORRUELO, 1960: 48), intentando frenar el espíritu liberal anterior. La vigencia de este decreto se prorrogó hasta 1946, cuando fue sustituido por una nueva ley.

El primer intento regulado por la administración de construir viviendas sociales fue la ley de Casas Baratas de 1911 que pretendía potenciar las instituciones locales como propiciadoras de la construcción de viviendas de bajo coste a realizar por Sociedades Cooperativas o por empresas industriales. Durante la primera etapa de vigencia de la ley, entre 1911 y 1920, tan solo se construyeron bajo sus auspicios 1,295 casas. Sucesivas reformas de la ley en los años veinte consiguieron una incidencia mayor, aunque no sobrepasó, en el total de los 25 años de su vigencia la cifra de 15.000 unidades. Además del limitado número de viviendas construidas para solucionar el problema de la habitación obrera y social, COTORRUELO (1960: 55) ha señalado su principal defecto: "La llamada casa barata era demasiado cara en relación con los ingresos de las clases económicamente débiles".

Aunque existen precedentes de políticas urbanas globales (y con amplia incidencia en el problema de la vivienda) durante la guerra civil, algunas de carácter marcadamente revolucionario como la promulgada por el gobierno autónomo catalán en 1937 que decretó la municipalización de las fincas urbanas (ROCA, 1980), no puede considerarse la existencia de una política de la vivienda con continuidad y enmarcada en una política económica global hasta los inicios del régimen franquista.

A partir de entonces, las medidas gubernamentales sobre vivienda siguen una via paralela a la actuación política en materia económica. Se pasó, así, desde un marcado intervencionismo en los años de la "Autarquía" hasta una progresiva liberalización del sector, con medidas explícitas de apoyo a la iniciativa privada, a partir de los últimos años cincuenta, coincidiendo con el "Plan de Estabilización" y con el despegue del crecimiento económico.

El estudio de las diferentes medidas tomadas por el Estado durante el período de Franco sugiere dos etapas diferenciadas. La primera, entre 1939 y los cambios legislativos de 1954 y 1957, subraya la actuación directa del Estado como responsable de dotar de vivienda a la población de menor capacidad adquisitiva. La segunda, desde 1954-57 hasta el restablecimiento de las libertades democráticas, constituye un intento de compaginar las necesidades de reproducción de la fuerza de trabajo (acceso a la vivienda) con las derivadas de la acumulación de capital en el sector de la edificación y en el marco de potenciación de la iniciativa privada.

Pocos días después de terminada la guerra civil se creó el Instituto Nacional de la Vivienda como organismo central regulador de la construcción de viviendas "protegidas". La ley de Viviendas Protegidas, también de 1939, potenciaba la actuación institucional en materia de vivienda barata. La promoción era directa desde el Instituto, o bien realizada por organismos oficiales tales como corporaciones locales y provinciales o del sindicato "vertical", o bien por entidades benéficas de carácter religioso, empresas industriales o cooperativas. El cuadro 5 muestra el número de viviendas protegidas construidas en el decenio 1940-1950, desglosando su número según el tipo de entidad promotora. Como puede observarse, casi el 90 % de las viviendas construi-

das lo fueron por organismos de la administración estatal.

La promoción directa de las instituciones de la administración central o periférica se ha evaluado en, aproximadamente, 16.000 viviendas anuales entre 1939 y 1954, fecha de sustitución de la ley de viviendas protegidas. La cifra global, en torno a un cuarto de millón de unidades, aunque importante y sin precedentes en la historia española de la vivienda social, refleja las limitaciones del sistema de construcción directa por la administración, incapaz de ampliar suficientemente el volumen de viviendas baratas frente a un déficit evaluado en 1.000.000 de unidades en 1958 (ALCALA, 1960).

La ley de Arrendamientos Urbanos de 1946 fue el otro eje de la política de vivienda durante este período. Esta substituyó el decreto sobre prórroga forzosa de alquileres, decretando su congelación y regulándose su incremento según el incremento del coste de la vida. Su objetivo era el de presionar en el segmento del mercado de la vivienda de alquiler consiguiendo una oferta asequible para las clases con menor poder adquisitivo. Su vigencia hasta 1985, y como se comentará posteriormente, repercutió en la progresiva marginalidad de este subsector en el conjunto del mercado, situándose España como el país europeo occidental que en la actualidad y de forma relativa menos viviendas tiene en alquiler (MAESTRE, 1982: 162).

Un tercer elemento a considerar es la promulgación de la ley de viviendas "Bonificables" de 1944 y reformada en 1948. Esta constituyó el primer intento del régimen de apoyo a la construcción privada de viviendas a partir de la concesión de préstamos, la exacción fiscal y de conceder facilidades para la adquisición de materiales de construcción; éste último un factor importante si se tiene en cuenta la esca-

sez de materiales existente durante la postguerra y que ha sido considerado como un elemento clave, junto a la congelación de alquileres, para comprender la escasa actividad constructora durante la postguerra (TAMAMES, 1970: 236). Los objetivos de la ley sobre viviendas "bonificables" no se enmarcaban dentro de la necesidad de construcción de viviendas sociales o baratas sino en la voluntad de incidir en el crecimiento económico, y especialmente en la creación de empleo. Entre 1944 y 1955 se construyeron en el país 112.135 viviendas acogidas a este régimen. La valoración de diversos autores sobre los efectos de la ley se centra en señalar como el Estado contribuyó a la financiación de casas para una demanda con capacidad adquisitiva alta y, paralelamente, amplió los márgenes de beneficio de los promotores que se acogieron a la normativa (COTORRUELO, 1960:59-60; TAMAMES, 1971:382 ; CAPEL, 1975: 121). Si se atiende, además, a la situación de debilidad del sector durante la postguerra, la utilización de la ley por diversos promotores puede considerarse clave en la formación posterior de un sector dedicado a la construcción de viviendas altamente capitalizado y profesionalizado.

De este primer período de la política de vivienda del régimen franquista se ha de resaltar, además de la intervención directa y la congelación de alquileres, como estrategia para solucionar el problema de la vivienda, dos elementos, efectos de la política realizada, con gran repercusión en la definición del mercado de la vivienda que surge posteriormente: en el ámbito de la demanda, la potenciación de la vivienda de propiedad; en el de la oferta, el cambio en las características del sector de la promoción inmobiliaria, al desplazarse progresivamente la producción de viviendas de alquiler, por viviendas de venta.

En efecto, la vivienda social se concibió como "vivienda de propiedad" y ello puede interpretarse como una estrategia de legitimización política del régimen, a la vez que como una forma de neutralizar y fragmentar actitudes combativas en el ámbito de la lucha de clases (HARVEY, 1977). Así, desde el primer momento, las viviendas "protegidas" fueron adquiridas en propiedad por sus ocupantes mediante el pago aplazado durante varios años.

Pero la política de potenciación de viviendas de propiedad tiene también una clara repercusión en las formas de producción inmobiliaria. La congelación de alquileres de la Ley de Arrendamientos Urbanos supuso una desvalorización progresiva de la propiedad en alquiler como fuente directa de obtención de renta. Paralelamente, la reforma de 1948 de la ley de viviendas "bonificables", dos años después de promulgarse la ley sobre Arrendamientos Urbanos, discriminó las viviendas a construir en régimen de alquiler, con un sistema de rentas máximas, frente a la libertad de precios que se establecía para las viviendas construidas que acogidas a esta misma ley se orientan al mercado de venta.

El efecto en el sector de la promoción ^{fué} ~~es~~ el de potenciar una nueva figura, el promotor inmobiliario profesional, que produce viviendas para la venta, mientras que la construcción de viviendas de alquiler como forma tradicional de canalización del ahorro ^{fué} ~~va~~ progresivamente perdiendo importancia. El sistema de venta permite una amortización más rápida de la inversión realizada y la posibilidad de reinversión inmediata en el sector (más aún si se cuenta con ayudas estatales). El nuevo tipo de promoción que surge desde finales de los años cincuenta se desliga de la "propiedad tradicional" conectándose más fácilmente con otros sectores económicos ligados a la "edificación", especialmente a la industria de la construcción y, también, al capital finan-

ciero.

Entre 1954 y 1957 se inician las medidas de "liberalización" en el sector de la construcción de viviendas, y en consecuencia con la etapa de preestabilización que en el ámbito de la política económica general se dió en el segundo quinquenio de los años cincuenta (BIESCAS, 1980). La ley de viviendas de "Renta Limitada" de 1954 estableció las bases de la generalización de la ayuda estatal en la promoción de viviendas. La ley diferenciaba entre las viviendas del "Grupo I", en las que el promotor, sin auxilios económicos directos, se beneficiaba de exacciones tributarias y tenía acceso a préstamos hipotecarios de entidades crediticias oficiales, y las viviendas del "Grupo II", en las que el promotor contaba con subvenciones económicas directas de la administración. La promoción de viviendas por organismos oficiales y promotores sin fines lucrativos (entidades benéficas, iglesia, empresas industriales que alojaban a sus trabajadores, etc.) se inscribió en el "Grupo II". La promoción privada (y con ánimo de lucro) podía acogerse a cualquiera de los dos tipos establecidos, aunque inicialmente, y por razones de beneficio económico, fue el "Grupo I" el más utilizado.

En 1957 se promulgó una reforma importante de la ley de 1954, con la ley de viviendas de Renta Limitada Subvencionadas, según la cual, el promotor de viviendas acogido a la normativa del "Grupo I", recibía además una subvención monetaria a fondo perdido.

La promulgación de la legislación sobre vivienda entre 1954 y 1957 perseguía la construcción de viviendas para la reducción del déficit. El cambio de óptica política residía en abandonar las políticas intervencionistas y estimular a la iniciativa privada en la producción de viviendas para sectores de la demanda de poco poder adquisitivo. Ello

se conseguía de forme inversa a la práctica normal en otros países europeos (vid. WYNN, 1983^{ed.}) puesto que primaba el sistema de protección y subvención al promotor frente al más habitual de sistemas crediticios oficiales al comprador.

Horacio GABEL (1975: 118 y ss.) interpreta la legislación de la época como un marco favorable al desarrollo del negocio inmobiliario ya que permite la orientación del sector de la promoción hacia segmentos de baja capacidad adquisitiva manteniendose tasas de beneficio elevado en los momentos de saturación de la demanda solvente. Bajo esta interpretación, la relación entre política de la vivienda, promoción pública y actuación privada en la España de Franco puede estudiarse a partir de las figuras 2 y 3 y del cuadro 6. Su análisis detallado confirma la relación existente entre decisión política e intereses del sector inmobiliario mientras que cuestiona el que tendría de ser el objeto fundamental de la política de vivienda: dotar de vivienda adecuada a las clases de menor poder adquisitivo.

La figura 2 muestra el ciclo de la construcción de viviendas desde finalizada la guerra civil, y el papel de la promoción pública directa. A grandes rasgos, el ciclo de la construcción muestra un incremento constante hasta 1975 y una recesión posterior. Hasta el último quinquenio de los años cincuenta puede situarse la opción intervencionista en materia de política de vivienda, ya que las promociones públicas suponen un porcentaje importante del total construido, especialmente para los años cincuenta cuando ésta supone un tercio del total construido y, para algunos años, más de la mitad.

Los últimos cincuenta muestran ya un cambio de actitud que refleja la adopción, por parte de la iniciativa privada, de la reglamentación

sobre viviendas de "Renta Limitada". A partir de 1960 la promoción pública directa empieza a mostrarse residual respecto el total de viviendas construidas que crece aceleradamente y es substancialmente menor, en cifras absolutas, a la construcción pública durante los cincuenta. La caída brusca de 1967 y 1968 coincide con una restricción desde la administración en la concesión de licencias para viviendas de "Renta Limitada" Subvencionadas (LOPEZ MUÑOZ, 1967). En la posterior recuperación, como se explica más adelante, ya no fue, solamente, la normativa sobre "Renta Limitada" la única impulsora, sino una diversificación en la promoción inmobiliaria, que desde entonces combinó la construcción de viviendas "subvencionadas" con la de viviendas "libres" (sin ningún tipo de ayuda estatal).

La figura 3 permite profundizar en la relación existente entre política de vivienda y cambios de actitud en el sector inmobiliario. Entre 1954 y 1957 se observan los inicios de la utilización de la legislación sobre viviendas de "Renta Limitada" por parte de la iniciativa privada, así como la potencialidad del sector público. El "boom" definitivo se dió con la reforma de 1957 que hizo que la promoción libre fuera prácticamente residual durante los primeros años sesenta. Las restricciones de 1967-8 para la obtención de calificaciones de viviendas "subvencionadas" supusieron un progresivo incremento de la promoción libre. A pesar que en 1968 y años siguientes, la promoción de "Renta Limitada" se recuperó, la promoción libre siguió, también, un ritmo ascendente. La razón fue la aparición de segmentos de demanda de vivienda de alto "standing", con gran incidencia de la inversión especulativa, y sobre todo, la demanda de viviendas de segunda residencia y de alojamientos turísticos, que permitieron una progresiva diversificación de la producción inmobiliaria.

El cuadro 6 muestra las previsiones realizadas para el Plan Nacional de la Vivienda (1961-1976) y la construcción real de viviendas. Estas últimas excedían en 450.000 unidades a la cifra prevista en el Plan, aunque la inflexión de mitades de los años sesenta, en que se inicia el auge de la vivienda de renta "libre", hizo que se construyeran menos 350.000 viviendas de "Renta Limitada" que las programadas inicialmente. Es decir, a pesar del auge constructor general, el problema de la vivienda siguió persistiendo dado el desajuste entre las necesidades de un segmento de la demanda (vivienda barata) y la orientación de la producción hacia la construcción de viviendas caras o de segundas residencias. La valoración de SANTILLANA (1980) sobre la realidad del P.N.V. es muy explícita:

"En resumen puede decirse que se construyeron más viviendas de las previstas (450.000 aproximadamente, que equivale al 12 %) fundamentalmente por el exceso ocurrido entre 1961 y 1967. Este esfuerzo constructor ha hecho que se reduzca notablemente el déficit inicial de 1.000.000 de viviendas situándose alrededor de 300.000 - 400.000 en el momento actual. Sin embargo, desde el punto de vista de las viviendas construidas, es preciso resaltar el déficit de las viviendas públicas, que dotan de alojamiento a las clases menos pudientes, mientras que el superávit se produce en las viviendas libres, lo que hace que exista un notable exceso de viviendas para la clase elevada y un déficit de las mismas para los menos perceptores de renta" (p. 831).

Una valoración general de la política de la vivienda durante la etapa franquista y especialmente desde los años sesenta pone de relieve los siguientes puntos:

1/ La promoción pública de viviendas es básicamente residual respecto la promoción privada. Su realización, insuficiente por lo demás, va estrictamente dirigida a solventar los casos más apremiantes.

2/ La política de vivienda, y especialmente las leyes promulgadas en el segundo quinquenio de los años cincuenta se orientaron hacia la creación de un sector inmobiliario capaz de generar una acumulación de capital elevada. Así, el sector vivienda creció por encima del resto de las inversiones y del ritmo general de la actividad económica. Según Santillana (1980), en el período 1964 -1973, años centrales del crecimiento económico español, la inversión total creció a un ritmo acumulativo del 12 %, el P.N.B. al 13,2 % y la inversión en vivienda al 17 %. En este sentido, la hipótesis de Bernardo SECCHI ⁽¹⁹⁷²⁾ acerca del papel relevante del sector de la vivienda en el proceso de acumulación general para Italia, puede trasladarse al caso Español, i quizás configurarse como un elemento a tener en cuenta para los países de desarrollo tardío, especialmente los del sur de Europa, durante la época precedente a la crisis de 1973.

3/ En cada momento, el papel de la legislación y los cambios en las políticas de vivienda supusieron la orientación de la producción de viviendas hacia las demandas existentes más rentables. Así, en situaciones de baja demanda de habitación, por falta de capacidad adquisitiva, las leyes de Renta Limitada, permitieron rentabilizar sectores de la demanda poco solventes, al orientar la producción privada de viviendas hacia el mercado protegido. Cuando surgió un segmento de la demanda de mayor capacidad, el cambio de óptica que acabó en las restricciones a la vivienda protegida (vid CARRERAS, 1972) permitió ~~una~~ reorientar la oferta hacia el mercado de viviendas "libres" o alternarlo con el de Renta Limitada.

4/ El efecto final de la política de vivienda de esta época no puede, por lo tanto, enmarcarse en el objetivo de solucionar el problema de la vivienda para las clases bajas, sino en el apoyo político a un

sector económico estancado en los años posteriores a la guerra civil y de gran expansión y altas tasas de beneficio en los años sesenta y primeros setenta.

El proceso que se abrió en 1975 con la muerte de Franco y que se consolidó en 1977 con la aprobación de la nueva Constitución que insertó a España dentro de los sistemas políticos democráticos fue acompañada de una profunda crisis económica general y sectorial (ver en ^{la figura} ~~el~~ ~~cuadro~~ 2 el descenso del número de viviendas construidas desde 1975) y también, de un cambio en las tendencias demográficas y especialmente en las migratorias (cuadro 2).

La nueva política económica de la vivienda se inserta dentro del objetivo de combatir la crisis económica general y de corregir las tendencias de desajuste entre oferta y demanda producidas por la política de vivienda del antiguo régimen. La medida de mayor repercusión ha sido la promulgación de la Ley de Viviendas de Protección Oficial (1978) que pretende adaptarse a las políticas europeas de apoyo directo a la demanda, y no, como se venía realizando hasta entonces dentro del sector subvencionado, a la oferta. En efecto, los compradores de viviendas de Protección Oficial -término que engloba en la actualidad a la totalidad de viviendas construidas con algún tipo de intervención estatal- gozan de facilidades hipotecarias y de créditos , aunque los plazos de amortización son aún menores que en la mayoría de países europeos (SANTILLANA, 1980).

Junto a la ley sobre viviendas de Protección Oficial, y en los últimos años, la legislación ha avanzado en dos aspectos hasta ahora novedosos en la política de vivienda. El primero es el de la ayuda (subvenciones y préstamos) a la rehabilitación de viviendas (1983)

que incluye la rehabilitación de viviendas de promoción pública en mal estado estructural o de habitabilidad -que es caso frecuente en muchos de los polígonos de promoción pública realizados durante la etapa anterior. El objetivo de la legislación sobre rehabilitación de viviendas está muy relacionado con la política urbanística general, hoy más de recuperación del entorno urbano que no de nueva expansión de la ciudad consolidada. En este sentido, la rehabilitación física de la vivienda no es más que un aspecto de las políticas de integración en la trama urbana y de reequipamiento de las nuevas áreas urbanas surgidas en el período del gran crecimiento de las ciudades, y de alguna manera, aún por concretarse en resultados relevantes (en este sentido vid. BUSQUETS, CALVET, FERRER ,1983', y para una visión acotada a la problemática de los polígonos de promoción pública, FERRER, 1983).

La segunda medida es la nueva ley de Arrendamientos Urbanos (1985) aún por desarrollar legislativamente, por la cual se deroga la vieja disposición que sin variaciones substanciales se remonta a la congelación de alquileres decretada en 1946. La larga vigencia de la antigua ley de Arrendamientos Urbanos acabó con la potencialidad del subsector de vivienda de alquiler, que en la actualidad ha sido evaluado en, tan solo, un 15 % del parque de viviendas existentes (MAESTRE, 1982). La ley de 1985 pretende agilizar este subsector que considera adecuado a las características de una demanda de gran movilidad laboral a la vez que, al ampliar la demanda, presionaría sobre los precios de las viviendas a arrendar en la actualidad, haciéndolas más asequibles. Paralelamente, con la liberalización de los precios del alquiler, se pretenden conseguir acciones de rehabilitación de las viviendas por sus propietarios, mejorando su habitabilidad -en muchos casos hoy muy precaria- y también, haciéndolas más rentables.

El principal problema con que topa el desarrollo de la ley de Arrendamientos es el conjunto de costes sociales que la liberalización de los alquileres puede llegar a suponer en caso de no darse de forma condicionada, puesto que buena parte de los actuales ocupantes de viviendas de alquiler pertenecen a los estratos sociales de menor capacidad adquisitiva, especialmente población jubilada.

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CUADRO 1

Evolución de la población de hecho a lo largo del siglo

CENSOS	HABITANTES EN MUNICIPIOS				TOTAL DE HABITANTES	HABITANTES EN LAS CAPITALES (5)
	Muy pequeños (1)	pequeños (2)	medianos (3)	grandes (4)		
1900	2 763 145	6 705 385	6 051 526	3 096 574	18 616 630	3 154 396
1920	2 572 991	6 909 863	7 251 747	4 653 950	21 388 551	4 159 724
1940	2 478 256	6 914 761	8 648 924	7 972 337	26 014 278	6 453 372
1960	2 308 366	6 539 291	9 587 119	12 148 160	30 582 936	9 522 404
1981	1 732 217	4 858 414	9 804 056	21 351 573	37 746 260	14 041 813

(1) Menos de 1000 habitantes; (2) de 1001 a 5000; (3) de 5001 a 30000; (4) más de 30000;
 (5) Incluido Ceuta y Melilla.

Fuente, I.N.E., 1984

CUADRO 2

TABLA 20
Saldos migratorios por regiones.
Miles de personas

Regiones	1951-60	1961-70	1971-80	Total en 30 años
Galicia	- 227,3	- 229,2	- 10,1	- 466,6
Cantábrica	- 24,1	- 45,8	10,9	- 59,0
Vasconavarra	131,7	274,3	117,3	523,3
Castilla	- 104,5	- 103,5	- 80,9	- 288,9
León	- 196,2	- 276,0	- 205,2	- 677,4
Aragón	- 67,6	- 34,6	- 46,9	- 149,1
Cataluña	469,8	720,4	463,3	1.653,5
Central	307,4	544,3	288,2	1.139,9
Extremadura	- 174,6	- 378,2	- 241,5	- 794,3
La Mancha	- 259,7	- 415,3	- 236,8	- 911,8
Levante	5,1	201,3	319,2	525,6
Andalucía oriental	- 422,9	- 408,9	- 243,2	- 1.075,0
Andalucía occidental	- 154,6	- 434,9	- 378,2	- 967,7
Baleares	2,4	73,9	84,7	161,0
Canarias	- 6,2	19,4	236,2	249,4
ESPAÑA	- 721,3	- 492,8	77,0	- 1.137,1

CUADRO 3 : EVOLUCION DE LA POBLACION ACTIVA.

	<u>Agricultura y Pesca</u>	<u>Industria</u>	<u>Construcción</u>	<u>Servicios</u>
1900	68		15	17
1910	64		16	20
1920	59		22	19
1930	48		31	21
1940	51		24	25
1950	50		25	25
1955	46,0	21,6	6,5	25,9
1960	41,7	23,2	7,0	28,1
1965	35,6	25,4	7,8	31,2
1970	27,7	26,7	9,0	36,6
1975	23,0	27,4	10,4	39,2
1981	18,5	25,5	8,3	47,7
1984	17,9	25,0	8,2	48,9

Fuente: VINUESA (1982); Renta Nacional de España (1955-75) y Renta Nacional de España, 1981; Anuario Estadístico de España, 1984.

CUADRO 4 : ESTRUCTURA DEL P.I.B. POR SECTORES PRODUCTIVOS.

	<u>Agricultura y Pesca</u>	<u>Industria</u>	<u>Construcción</u>	<u>Servicios</u>
1955	20,49	31,53	6,43	41,55
1960	20,65	31,45	5,26	40,64
1965	16,88	33,40	6,39	44,33
1970	12,24	31,64	7,19	48,93
1975	9,72	31,82	7,30	51,16
1981	6,42	27,38	6,62	59,58

Fuente: Renta Nacional de España (1955-75) y Renta Nacional de España, 1981, del Banco de Bilbao.

CUADRO 5 : VIVIENDAS PROTEGIDAS (1940-50) SEGUN ENTIDAD PROTECTORA.

<u>Entidad</u>	<u>nº viviendas</u>	<u>§</u>
Corporaciones locales	66.952	42,3
Obra Sindical del Hogar	36.377	23,0
Instituto Nacional de la Vivienda	15.190	9,6
Otros organismos oficiales	20.642	13,0
<hr/>		
Total entidades oficiales	139.161	87,9
<hr/>		
Entidades benéficas	7.439	4,7
Empresas industriales	6.594	4,2
Cooperativas	815	0,5
Diócesis	111	0,1
Otras entidades privadas	4.117	2,6
<hr/>		
total entidades privadas	19.076	12,1
<hr/>		
Total viviendas "protegidas"	158.237	100,0
<hr/>		

Fuente: Documenta, nº 1.384-1385 (Octubre de 1956)

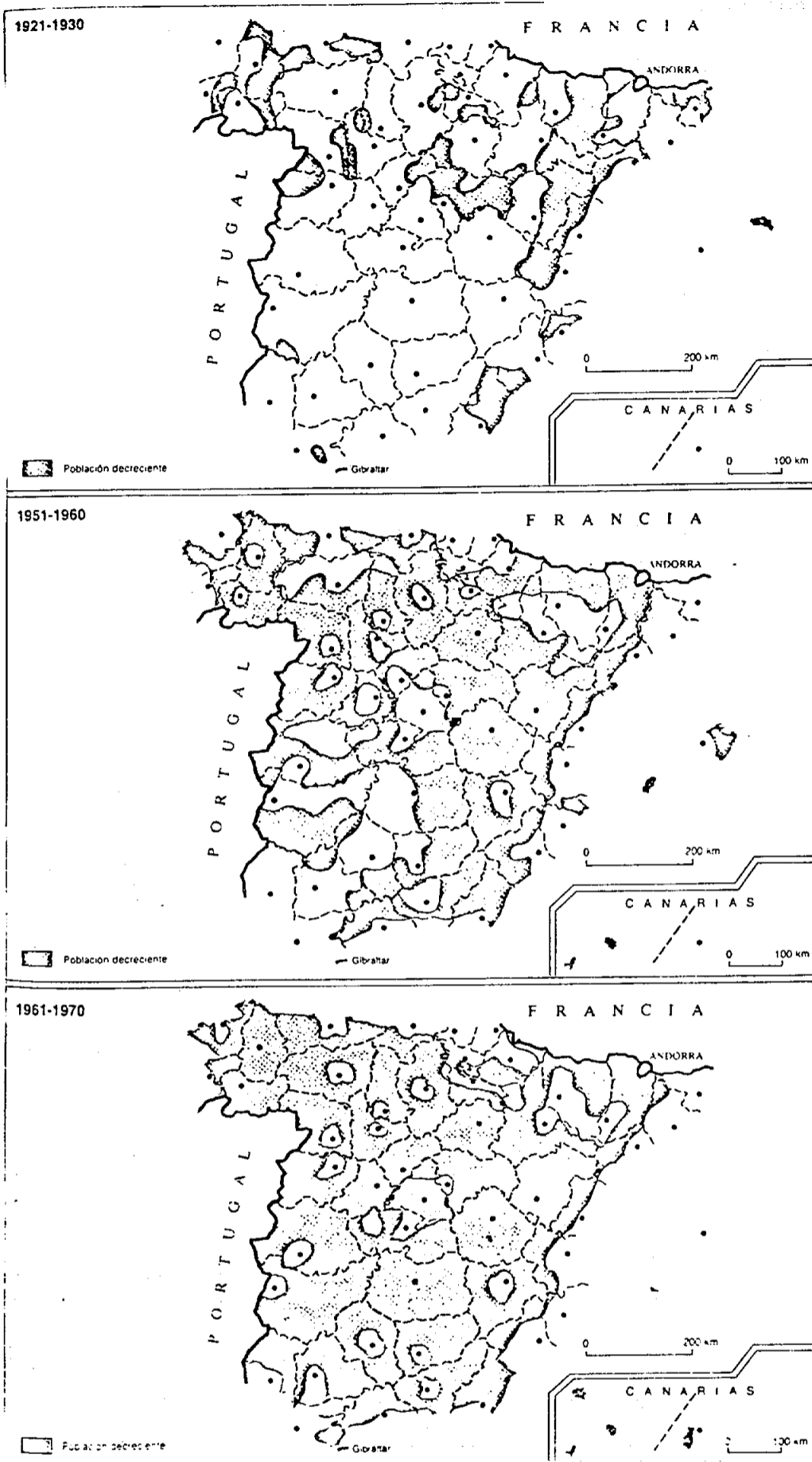
Cuadro n° 6

Cuadro: 3.6
Evolución del número de viviendas terminadas y contraste con el número de viviendas previstas en el plan nacional de la vivienda

AÑOS	Total viviendas previstas	Total viviendas terminadas	VIVIENDAS POR REGIMENES					
			PROGRAMADAS			TERMINADAS		
			Protección oficial	Libres	Libres	Protección oficial	Libres	
1961	125.085	135.446	112.577	12.508	113.902	13.544		
1962	139.603	162.445	125.643	13.960	147.833	14.612		
1963	150.518	206.703	135.467	15.051	187.885	18.818		
1964	162.144	256.894	145.930	16.214	231.205	25.689		
1965	175.051	283.285	157.546	17.505	240.793	42.482		
1966	188.392	268.366	169.553	18.839	211.366	57.000		
1967	201.577	204.471	181.419	20.158	132.096	72.375		
1968	216.623	248.089	194.961	21.662	133.370	114.719		
1969	232.627	270.254	209.365	23.262	157.969	112.285		
1970	249.258	308.049	224.333	24.925	185.294	122.755		
1971	265.920	318.914	239.328	26.592	180.694	128.220		
1972	285.018	336.304	256.517	28.501	190.414	145.890		
1973	303.719	348.548	273.348	30.371	177.323	171.225		

Fuente: Instituto Nacional de la Vivienda. Memorias de Actividad.

FIGURA 1

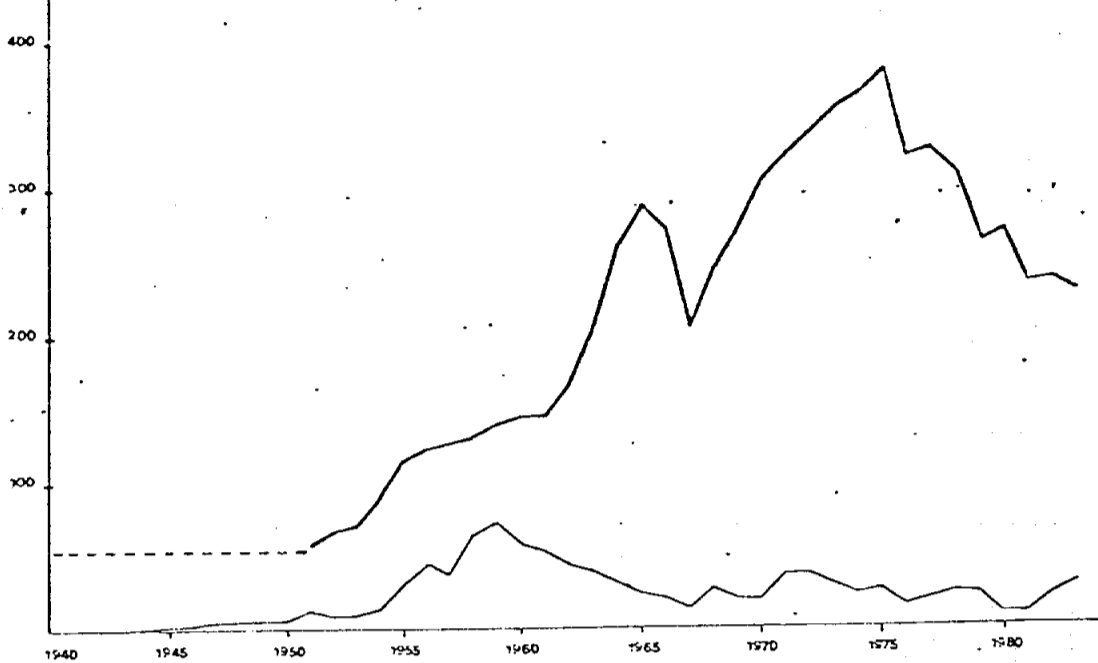


Fuente: LLUCH, E (director) (1982) Geografía de la Sociedad Humana,
vol IV, p. 441

FIGURA 2

GRÁFICA 1.A. Total d'habitatges i habitatges de promoció pública construïts a Espanya (1940-1983).

en mlers d'habitatges



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font: I.N.V. Memorias de actividades, 1976 (any 1941-75)

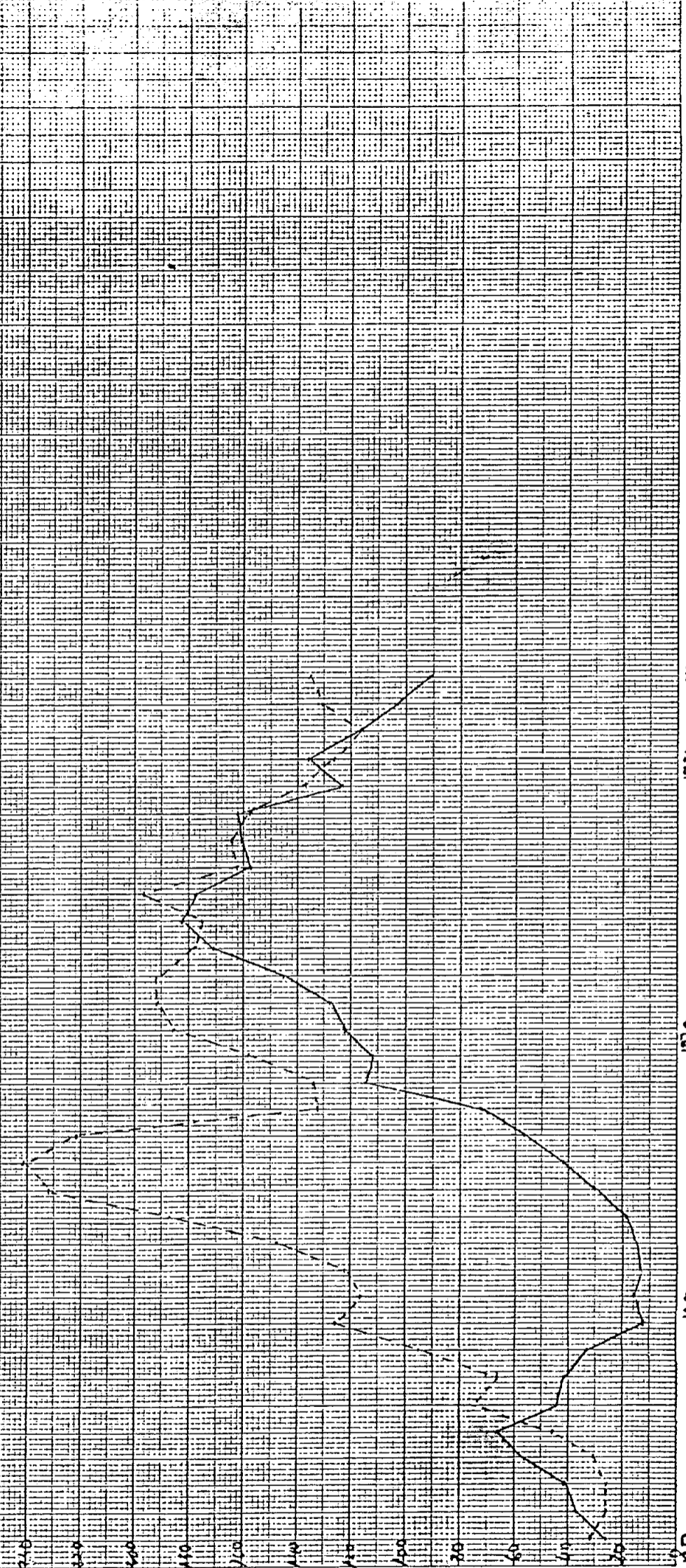
S.E.O.P.A.N. Informe anual, 1983 (any 1976-83)

VICINIA (Kra) - Divisione Pubblica
 (155-1583)

VICINIA (Kra) - Divisione Pubblica
 (155-1583)

FRATELLI M.M. (Kra) - Divisione Pubblica
 (155-1583)

(500, 200, 100)



1980 1983

1970

1960

1951

