

SINGLE-FAMILY DETACHED HOUSING: A BRANCH OF PARADISE OR A PROBLEM?¹

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Introduction

The theme of this chapter is the past and present of single-family housing in urban and suburban areas in Denmark. The owner-occupied single-family house has been a preferred housing form in Denmark, especially since the middle of the 20th century. But architects and planners, among others, have at the same time questioned the future role of this part of the housing stock, as surveys have showed a high level of expressed preference for it. There is a concern about the demand for this type of housing in the future. Questions are being asked about whether there is a mismatch between the needs and demands of future households and the existing stock of single-family houses. We need to know more about the potential role of local planning and regulation in relation to adapting existing residential housing areas with single-family housing to future needs. The aim of this chapter is to consider some of the issues surrounding single-family detached houses in Denmark. In order to provide an understanding of the wider context, the next section sets out the place of housing in the development of the welfare state, and within that the role of single-family housing, particularly emphasising the expressed preferences for owner-occupation. In the following section the focus turns to how single-family housing was introduced historically, and how the views of different interest groups, including politicians, economists, architects and town planners and feminists, have discussed and looked upon single-family housing.

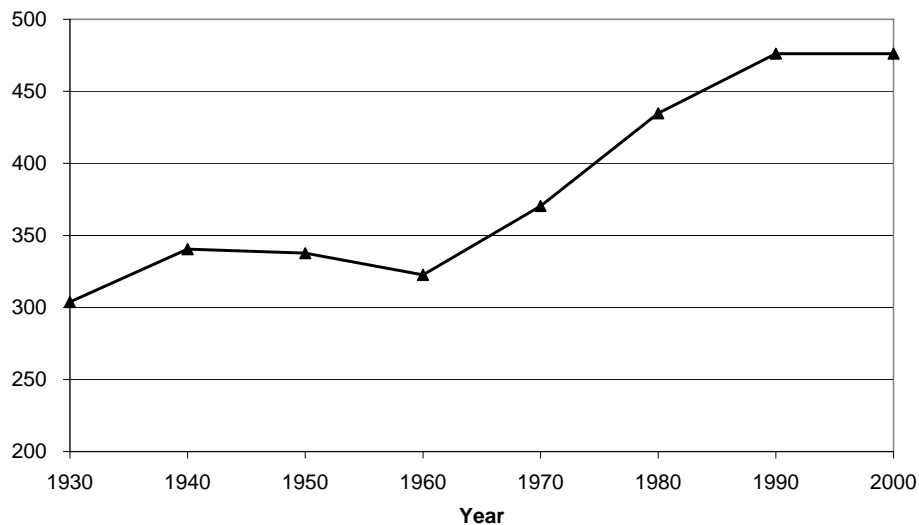
Housing in a small welfare state

The general standard of housing in Denmark is high. In terms of the number of housing units and the average size of dwellings the average resident is well housed. This is the result of both high levels of economic prosperity and a high level of subsidy on housing consumption. The housing market is a central part of the welfare state, but the arguments for general subsidies to housing consumption

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are being questioned. The number of dwellings per 1000 residents reached 476 in 1990 and the average number of square metres was 50 (see Fig. 1). This picture has not changed since.

Fig. 1 Development of housing stock: Number of dwellings per 1000 residents, 1930-2000



Note: From 1960 rural areas are included.

Source: Danmarks Statistik, 1931, Table 4, p. 41; Danmarks Statistik, 1942, Table 5 A, p. 96; Danmarks Statistik, 1953, Table 4 A, p. 104; Det økonomiske Råd, Formandskabet, 2001, p. 224

The issue of single-family housing must be located in the context of changes in the general housing market and in housing policies. Between 1960 and 1990 a steady increase in social housing played an extremely important and stabilising role in the relationships between social rented and private rented housing on the one hand and rented housing and owner-occupied housing on the other. In the middle of the 1980s the balance between rented housing and owner-occupied housing shifted dramatically. Owner-occupation became relatively more expensive. In the longer run this shift was due to tax reforms reducing the value of tax relief on mortgage interest payments in the calculation of taxable income. In the short term a new tax on consumer credit and an increase in first-year repayments on mortgages tipped the load, especially for first-time buyers.

This contributed to a crisis in the owner-occupied housing sector, culminating, at the beginning of the 1990s, in falling prices and foreclosure auctions. The concern about owner-occupied housing spurred the revival of the debate on the desirability and future of detached single-family housing and residential neighbourhoods (see later). The tax reform introduced by the Conservative Liberal Schlüter Government in 1986 can be interpreted as the beginning of a larger strategy to cut the very high level of direct and indirect subsidies to the housing market. It was

later reinforced by further tax reforms (Pinsepakken) introduced by the Social Democratic Nyrup Government in 1998.

At the same time, the older private rented housing market was still largely immobilised by rent regulations introduced before and during WWII. The sector is characterised by low rent levels, unwillingness of tenants to move out, and landlords who let their property deteriorate. Three years of committee work to change the regulations governing rented housing did not lead to any politically feasible proposals for change in the older private rented sector (Boligministeriet, 1997). This has created a major obstacle to reducing subsidy levels generally in the housing market. Finally, the financial arrangements for social housing mean that rent levels in the older stock are very much lower than in the newer stock. These imbalances throughout the housing market mean that households who will never be in a position to pay their own housing costs are often trapped in the most expensive housing in the social sector.

The general aim of the welfare state's housing and taxation reform in Denmark is to fundamentally alter a situation in which very high taxation levels feed a high level of direct and indirect subsidy. In housing the specific aim is to move to a system in which households are subsidised according to their social needs rather than the type of tenure which they happen to occupy. But this aim is very difficult to handle politically without risking losing the political mandate on Election Day.

For a long time until 2001 housing and housing policy questions were rather neglected subjects in the Danish policy debate. Even during the parliamentary election campaign in the autumn of 2001 (also the recent campaign in January 2005) the lid was kept on, thanks to a promise to tenants not to touch the rules on setting rents. For a number of years the focus had been mainly on urban and urban policy questions, but increasing difficulties faced by households wishing to gain access to affordable housing in economic pressure areas such as the Copenhagen metropolitan area spurred a heated debate in the press. The non-availability of private rented housing, the long waiting lists for social housing, and increasing house prices in the owner-occupied sector all became matters for discussion. Table 1 lists the problems and challenges in the Danish housing market in 2000 (Vestergaard, 2001, p. 7) together with an indication of what has happened to them since. This gives an overview of the housing policy issues confronting the Social Liberal Nyrup Rasmussen government and what the Conservative Liberal Fogh Rasmussen government coming into office in November 2001 has managed to do about them by 2005.

Table 1 Problems and challenges in the Danish housing market

<i>Problems and challenges in 2000</i>	<i>The state of the art in 2005</i>
Increasing concentration of socially deprived and ethnic minorities on social housing estates.	The problem has continued to increase, and a 'Ghetto Programme' was launched in May 2005 in order to improve a large number of estates, neighbourhood schools and institutions and to give residents incentives to move into other residential areas. A specially appointed Programme Committee is advising the

<i>Problems and challenges in 2000</i>	<i>The state of the art in 2005</i>
	Government.
Difficulty in providing housing for maladjusted persons.	The status is the same.
Lack of physical accessibility.	The status is the same, but measures are included in the Ghetto Programme.
Inefficient house building of low technical and architectural quality.	Still on the agenda. Building prices going up owing to demand pressure.
Poorly functioning rental market and utilisation of the housing stock. Not an open market for private rented housing from before 1991 in most urban areas, and waiting lists for social rented housing.	A proposal to sell off social housing presented at the beginning of 2003 has resulted in the introduction of a trial period for selling 5000 social housing units to residents. None has been sold as of May 2005.
Lack of maintenance, deprivation and decay.	Still on the agenda, especially in relation to deprived housing estates and housing in low-demand fringe or rural regions.
Low equity in the owner-occupied housing stock.	Price increases in high demand areas, conversion of loans and decreasing interest rates. This has made first-time buyers and others with low equity potentially vulnerable to market changes. There is talk of a price bubble.
Lack of political initiative.	The first Fogh Rasmussen government abolished the Department of Housing and Urban Affairs and distributed housing issues across various government departments, in particular the Ministries of Economic & Business Affairs, Social Affairs, Refugees, Immigration & Integration Affairs, the Environment and Finance.

Housing market regulations and subsidies

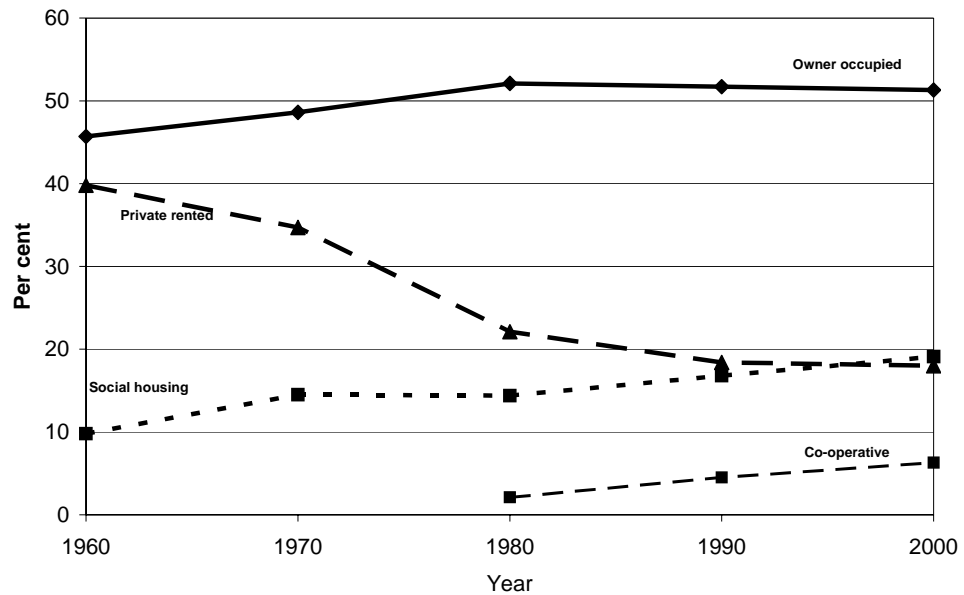
The Danish housing market encompasses four different sectors, each characterised by a different set of legal regulations and economic instruments.

The four sectors are:

- owner-occupied dwellings
- private rented housing
- social housing (rented housing provided by non-profit housing associations)
- cooperative housing (where the occupants own part of the cooperative and have the right to use a specific apartment)

The rents in the last three sectors are highly regulated, and private rented housing has been a diminishing sector.

Fig. 2 Ownership and type of tenure, 1960-2000



Source: Det økonomiske Råd, Formandskabet, 2001, p. 234

Since 1980 owner-occupied housing has amounted to about 50-52% of the housing stock. Housing investments receive an indirect subsidy through the tax system, because imputed rent from equity invested in the house is taxed at a lower effective rate than the rate at which private market rents are taxed. Specifically, interest payments are deducted from capital income to arrive at the taxable income, to which a tax rate of about 33% is applied, whereas the property tax on a typical owner-occupied house is only about 15%.

There is a natural positive correlation between a household's income and its housing consumption, and as the imputed rent subsidy is perfectly correlated with the value of the house, the subsidy can be expected to rise with income. This was confirmed by an analysis (Det Økonomiske Råd, 2001), which revealed that high-income groups among owners receive markedly higher subsidies than low-income groups. The analysis pointed to the same conclusion for households in rented dwellings. But the number of high-income residents in rented dwellings is very small.

The indirect subsidy to owner-occupied housing amounted to about DKK 15 billion after the 1998 tax reform, which reduced it by about DKK 6 billion. Public finances are also affected by individual (income-dependent) housing support, urban renewal projects and direct support to social housing and new cooperative housing. Total support to the housing market exceeded DKK 30 billion in 1999. From then on the indirect subsidy to owner-occupiers has been further reduced, owing to decreasing interest rates. Also, subsidies to residents in social housing

have decreased, as they continue to pay fixed interest on state-guaranteed loans despite falling market interest rates.

The overall picture is that Denmark has a highly regulated and subsidised housing market without any of the desired distributional effects being clearly evident; instead, there are serious adverse effects, in the form of distorted consumption and reduced mobility. Consequently independent economists have recommended dismantling the regulation of the housing market (Det Økonomiske Råd, 2001). This would mean neutral tax treatment of investment in owner-occupied housing and financial investments, the complete dismantling of rent controls, abolition of direct support to social housing and new cooperative housing, and taxation of the return on equity in the social housing and cooperative housing stock.

These recommendations, however, have had no effect, as the benefits of such a policy would be long-term and would affect a minority of households—especially young and mobile ones—who do not command the politicians’ attention on Election Day.

Housing preferences

The owner-occupied single-family house is regarded as the ideal form of housing in Denmark, the top rung of the housing ladder for households. About 40% of the 2.4 million housing units are detached single-family houses, and about 90% of these are owner-occupied (see Table 2).

Table 2 Housing stock by type of building and type of tenure (as of 1 January 1999)

Type of building	Type of tenure				Total	%
	Rented housing	Owner-occupied housing	Not occupied	Not stated		
Farmhouse	15,599	112,695	7,429	117	135,840	5
Single-family detached house	71,838	910,910	25,820	1,762	1,010,330	41
Terraced house	185,025	117,953	6,599	1,096	310,673	13
Multi-storey building	797,494	123,099	41,899	989	963,481	39
Student hostel	29,045	7	4,184	88	33,324	1
Other	8,964	5,902	5,190	1,883	21,939	1
Total housing stock	1,107,965	1,270,566	91,121	5,935	2,475,587	100
%	45	51	4	0	100	

Source: By- og Boligministeriet, 1999

Many more households would like to occupy such properties if they did not have budget restrictions making it impossible. A representative survey of housing

preferences in 2001 showed that 46% of all tenants wanted to move to an owner-occupied house within five years (Statens Byggeforskningsinstitut & Amternes og Kommunernes Forskningsinstitut, 2001). In a similar survey in 1986 the figure was 29%. In 2001 only 5% of tenants were unsure about the type of tenure they wanted within five years, as against 20% in 1986. Altogether more than 70% of Danes wanted to be or become owner-occupiers within five years in 2001, as Table 3 shows. Those with preferences for owner-occupation were predominantly below 50 years of age, living with a partner and planning to move house.

Table 3 Preferred type of tenure in 5 years' time, 1986 and 2001 (percentage)

Preferred tenure in 5 years' time	Type of tenure, 1986 and 2001								Total	
	Owner-occupied		Rented		Cooperative		Other, not stated		1986	2001
	1986	2001	1986	2001	1986	2001	1986	2001		
Owner-occupied	89	88	29	46	10	25	31	34	68	71
Rented	1	6	44	43		7	4		12	16
Cooperative	1	2	7	6	61	62	7		6	8
Other			3	1	3	1	36	58	2	1
Undecided	9	4	17	4	26	5	22	8	12	4
Total	100	100	100	100	100	100	100	100	100	100
Number of respondents	692	1,028	257	372	53	98	30	14	1,032	1,512

Source: Statens Byggeforskningsinstitut & Amternes og Kommunernes Forskningsinstitut, 2001, p. 76

Among survey respondents planning to move house the preferred house types were new single-family detached houses built after 1990, older villas or traditionally built brick houses and farmhouses, which by their nature are all in limited supply (Table 4). The least wanted were blocks of flats and single-family detached houses built between 1960 and 1990, which are in much more abundant supply. Nearly 50% of all single-family houses in Denmark were built between 1960 and 1990 in the form of prefabricated or modular standard houses (Møller, Christiansen, Aaen & Tejsner, 1998).

Table 4 Present and preferred type of housing within 5 years in 2001: respondents planning to move house (percentage)

	Present	Preferred	Difference
Single-family detached house, after 1990		1	18
Holding, farmhouse		3	12
Older villa or brick house		11	20
Other		3	3
Terraced house		10	7
Single-family detached house, 1960-1990		21	17
Block of flats		51	22
Total		100	100
Number of respondents		446	446

Source: Statens Byggeforskningsinstitut & Amternes og Kommunernes Forskningsinstitut, 2001, p. 80

A lot of untested factors might have influenced the answers of those planning to move within five years' time in 2001. One of them might be the common

knowledge that regular private rented housing is not available in the regulated areas and there are long waiting lists for attractive social housing estates.

The housing market situation

Since 1993 the Copenhagen metropolitan area and Århus in the East of Jutland have experienced population growth while the West of Denmark has lost population. Economic activity and new business have improved in the eastern parts of Denmark, placing pressure on the urban housing markets. Copenhagen has relatively less single-family housing and owner-occupied housing than the rest of the country. By 2000, when new house building in Copenhagen was practically immobilised, a pressure cooker situation started to build up following price increases. Rent regulation meant a lack of—underpriced—*private rented* dwellings built before 1991 on the open market, and older properties were gradually being sold off to sitting tenants forming tenants' *cooperatives*. At the same time new units are hard to let at market rents even in Copenhagen, as they lose out to owner-occupied dwellings. Segregated and deprived *social housing* estates with a concentration of marginalised and excluded residents, and residents on low incomes or living on social security, have generally become an increasing problem. At the same time dwellings on social housing estates outside the urban pressure areas with high rents have become harder to let.

Consequently the concentration of higher-income groups in *owner-occupied housing*, especially in urban pressure areas such as Copenhagen and Århus, has become more pronounced. Here a demand-driven price increase has also taken place as a result of unavailability of building plots. Relatively limited new building but extensive reinvestment activity in owner-occupied housing took place in the 1990s (Statens Byggeforskningsinstitut & Amternes og Kommunernes Forskningsinstitut, 2001). In the pressure areas especially, established home owners have enjoyed an equity increase, and first-time buyers of single-family housing have become older (Lunde, 2005). Spokespersons for larger real estate lenders have characterised the situation as a 'private party'. The 'entrance fee' has become so high that it is difficult for newcomers to join the market. The relative price increase for smaller owner-occupied flats has been even higher. First-time buyers have been squeezed out of most of the Greater Copenhagen region, and the metropolisation of the whole of Zealand and part of Scania is foreseen. The issue of housing for key workers has reached the political agenda and was important in the local election campaigns in 2005.

In addition, the housing market has become increasingly polarised since the beginning of the 1970s, with low-income groups concentrated in rented dwellings, e.g. deprived social housing estates, and higher-income groups concentrated in owner-occupied housing, e.g. residential areas with single-family housing.

Single-family detached housing: a branch of paradise or a problem?

A single type of tenure or house type has never been unanimously promoted politically in Denmark, but the single-family detached house has become almost

synonymous with owner-occupation, and blocks of flats with renting. This pattern does not hold in practice, as many private rented blocks of flats have been subdivided and sold off individually or bought by the sitting tenants as cooperatives.

In the Danish context the single-family detached house dates back nearly 150 years. Members of the Copenhagen upper class started building villas illegally for permanent residence outside the city's fortified areas, prompted by serious overcrowding and a cholera epidemic in 1851. This signalled the separation of housing and work, and a desire to live in the fresh air and be in contact with nature. This housing ideal—inspired by the Italian villa—became the standard for the nuclear family, where the wife and children would stay at home while the husband went out to work. Freedom of trade, industrialisation and new transport systems (steamboats, trains, trams and automobiles) were accompanied by increased urbanisation, new cities and new housing. The separation of home and workplace became prevalent, as did smaller households. This happened first in the leisured classes, and generations later among their servants. Next, wage earners in the new industries in the secondary and tertiary production sectors in the expanding cities came to live in rented dwellings. Later, especially after 1965, Danish wage-earner households became engaged in self-provision, and the number of people in the primary sector—farming, fisheries etc.—decreased. People left the countryside and went to work and live in the towns and cities. Around 1980, when futurists started to write about themes such as Third Wave Society, a future new computerised cottage industry and distance work, the predictions were that paid work would come back home and people would start to leave the cities and suburbs (Toffler, 1980). But people still go to work at the office at the same time as 'on-line' and 'flexible' working is bringing work everywhere where people are. Some dream about a house in the countryside, others are attracted to city life. Households with a choice, i.e. who can afford to buy the housing they want, are realising their dreams, and in Denmark it seems that the single-family detached house matches this dream. These houses are in high demand, house prices are booming, reinvestment has picked up and new building of individual houses is back as a market option in urban pressure areas.

So what is the problem with single-family detached housing? The market is functioning. Houses are being bought and sold. Households can get housed, at a price. At present there is a potential source of frustration for young people and newcomers to the housing market in that they are unable to obtain any of the privileges that older established households have. On the one hand they cannot get into the regulated market for attractive rented dwellings, as older households by their nature are ahead of them on the waiting lists. On the other they will not be able to buy a property for owner-occupation in the more attractive residential neighbourhoods, as they have had less time to accumulate wealth than older households. These are rather obvious frustrations that households express in an up-and-coming market. But the Danish academic debate has a long tradition of severe criticism of single-family detached housing and residential areas with this type of housing—a debate which often figures prominently when the market is going down. To simplify matters, the participants in the debate are grouped into

five categories here: political parties; architects and town planners; feminists; economists; and political scientists.

The political parties

The Social Democrats have supported social housing built and managed by non-profit housing associations since 1919. Their first choice was a municipal housing model, but it was the independent housing association model that gained broader political support (Bro, 2000). After WWII especially, the housing associations became seen as the most important agents in expanding and rationalising house building. This pattern broke up in 1973, when Erhard Jacobsen, MP and Mayor of a Copenhagen suburb, left the Social Democrats and formed a new centre party, Centrum Demokraterne, based on support from a rapidly increasing number of home and car owners (Vestergaard, 2004a). At the beginning of the 1980s the Social Liberals came to be identified with support for cooperative housing. Subsidies for new cooperative schemes were introduced. In 1976 sitting tenants organised in a cooperative were given first option to buy their block of flats from the private landlord if the latter was willing to sell, the argument being that nobody should own another person's home. The Liberal Party and the Conservative Party have been looked upon as supporters of home ownership. But in practice they have not tipped the balance in favour of home owners when in government. This did not happen in the 1980s, nor has it happened in the first decade of the 21st century, now that they are back in office. On the contrary, home owners and especially first-time buyers have been negatively affected by loan and credit restrictions and tax reforms introduced by the Schlüter Government in the middle of the 1980s. And the recent attempt by the Fogh Rasmussen Government to introduce the Right to Buy in the social housing sector has been turned into a two-year experiment from 2005 to 2007. In addition, social housing affairs were transferred from the Conservative Vice PM's Ministry of Economic and Business Affairs to the Ministry of Social Affairs in the autumn of 2004. Neither the Right to Buy nor any other housing issue was a theme in the February 2005 election campaign, when the government retained office. Housing seems to be a no-go area for political parties wanting to get into office.

Architects and town planners

The design of the single-family house in the form of villas for the upper class involved architects (Weylandt, 1995). More ordinary houses were built by local builders in the traditional style. At the beginning of the 20th century local building was refined as a result of a popular movement to improve building culture (Floris, 2005), which also involved architects. No special economic benefits attached to living in your own house until the middle of the 20th century. Subsidies for new building of the different types of tenures did not disfavour or favour owner-occupied housing.

From 1946 to 1958 there was e.g. a countrywide subsidy scheme for individually built 'state loan' houses for low-income households as well as for social housing built by housing associations. The houses were of a modest size and the involvement of an architect was mandatory. The result of this scheme was a

refinement of the small single-family house, but the houses did not come up to what the architects considered should be the standard for such houses (Dybbroe & Meyer, 1959). An evaluation of the scheme including 650 individual cases recommended that the production of these houses be standardised in future in order to optimise the ratio between user value and production cost.

With the end of subsidies for individually built houses, architects more or less abandoned the market for new single-family housing around 1960. They went to work on plans for large housing estates, which leading architects looked upon as the ideal housing form (Buhl, 1948; Vestergaard, 2004b).² Then, when quantitative regulation of building starts was discontinued in 1965, a building boom was set off, continuing until 1973. About half of the present stock of single-family detached houses and blocks of flats was built in that period. Until the beginning of the 1970s architects and planners were few and they were only involved in the development of new residential neighbourhoods with single-family houses to a fairly limited degree. But the critique of single-family detached housing continued, and to it was added criticism of the large system-built social housing estates. Architects and planners evaluated neither the open high-rise nor the open low-rise new suburban residential areas as a success. A kind of compromise was found in an architectural competition and development work on densely built-up low-rise housing initiated by the Danish Building Research Institute at the beginning of the 1970s (Lind, 2000). Small densely built-up low-rise housing projects became trend-setting in a period of limited residential building activity. In 1981 a remarkably important document giving all the data on how to develop good new housing areas was issued to the Danish municipalities by the Spatial Planning Department (Planstyrelsen, 1981). This included recommendations on issues such as how to plan so as to obtain dense, varied, energy-saving and traffic-safe neighbourhoods. The recommendations were the result of more than twenty years of debate on and research into how to plan new residential areas. The key words included residents' involvement, densely built-up low-rise housing clusters, common facilities and community centres. The document postulated that the era of single-family detached house building was over for good. The planners recommended densely built-up low-rise housing. Villas were out and individual densely built-up low-rise homes were in.

The economic crisis that hit the market for owner-occupied housing from 1987 to 1993 prompted a revival of the critique of single-family detached housing. The

² Throughout Europe the marketing of the idea of high-rise housing was originally closely related to a wish for a modernistic and rational way of life, close to nature as well as to the city. The high-rise concept included city services and collective amenities for households. Easy access to public transport, cinemas, cafés and shopping facilities and schools was an important part of the concept. The house itself would contain services such as meal preparation, laundry, cleaning, library, reception, child care etc., thus replacing paid housemaids—who in practice became close to non-existent by the end of the 1950s—and setting the housewife and mother free from being tied to the home 24 hours a day. Cooking and child care was to be taken over by staff paid by the residents as part of the rent. This new denser or more concentrated form of housing would also eventually help to save the countryside from being virtually extinguished by urban sprawl of detached single-family houses and terraced houses. For many people 'high-rise living' was a fervent wish in the 1950s, inspired by the planners' vision of 'the good life' in tower blocks.

issue now took on an environmental and energy-consumption and pollution dimension (Jørgensen, 1995) in addition to those of urban sprawl, transport and the loss of typical landscape and arable land. Deserted residential areas with derelict standard houses built in the boom period from 1965 to 1975 were predicted. Lenders organised architectural competitions on the future of single-family housing areas and on how to change and rebuild existing standard houses and residential areas (Nue, 1996). An extensive book on the history and the development of single-family housing with the title *Behind the Hedge: The Danish detached house for better and for worse* (Lind & Møller, 1996) was published. Exhibitions on single-family housing were held (Dirckinck-Holmfeld, 1998; Lund, 1999). But the revival of the market masked the problems of single-family housing, if there were any. Recent research into housing cultures suggests that single-family detached housing is what people want and everybody will end up there if they can afford it. According to Bech-Danielsen & Gram-Hanssen (2004) people are not only looking for good housing, essentially they are searching for themselves. And the possibility of privacy is a very important factor in wanting to live in single-family detached housing. Most leading commentators among past and present architects and planners, however, never liked detached housing and open low-rise residential areas. Architects tried to get back onto the market for single-family housing when there was an upturn in building activity, but they did not succeed, and manufacturers of standard houses have been very quick to pick up on the demand for new building of more individualised houses (Dirckinck-Holmfeld, 1998). Timber-built houses of Swedish, Baltic and North American origin have also entered the market.

Feminists

Feminists are critical of traditional house building and the practice of urban planning as it developed after WWII. Remote suburban residential areas with large housing estates or standard houses have made it impossible for women to manage home, children, work and transport within a reasonable time frame (Koch, 1978). A vision or model of a society organised in small, well-planned units with a high degree of local self-management was developed. An important theme was proximity of home, work and recreation (Forskergruppen for det nye hverdagslivet, 1987). These ideas have since become mainstream, in the sense that the demand for housing is highest in areas that can offer this proximity (Albæk, 2005). The argument is that this is where the creative and well-educated want to live and companies demanding this flexible and highly trained workforce want to locate.

Economists

Economists are critical of the functioning of the Danish housing market, in particular the very high level of direct and indirect subsidy, the negative effects on work incentives and distribution of consumer opportunity (Det Økonomiske Råd, 1970 and 2001). The preservation of the immobilising regulation of the market for rented dwellings and low property taxes are seen as the main problems. Measures to abolish the regulations and to go in the direction of a free housing market are advocated. This conflicts with the stance of pressure groups representing the

interests of established tenants and social housing organisations. In the debate, type of tenure (owner-occupied versus rented) easily becomes mixed up with type of dwelling (detached house versus flat) and political orientation (liberal/conservative versus left-wing). As a result, as well as advocating a free housing market, economists have gained the reputation of being against rented housing and for owner-occupied housing. The next step is for them to promote owner-occupied single-family detached housing at the expense of rented housing and a regulated market for rented housing. So they would be ready for Paradise if it wasn't for the snake: they *also* advocate increasing property taxes.

Political scientists

According to political scientists, economists have misunderstood their role and have too little respect for political life and democracy, as for generations they have continued to give advice that nobody—especially no politician—likes or is able to use in practice (Christensen & Kristensen, 2002). In order to remedy this situation in the field of housing a study of values, attitudes and wishes in relation to homes and housing politics was conducted (Mandag Morgen, 2003). It showed that the Danes' attitudes and preferences in relation to housing policy were based on values and holistic thinking before taking economic factors such as their budgets into consideration. According to the study the most important quality criteria for Danish housing policy are:

- *'Solidarity: Do the weakest citizens have rights and protection in reality?*
- *Justice: Does the housing market function in a transparent, fair and just way or are some being exploited or exploiting connections and short cuts?*
- *A basis for personal freedom: Are housing conditions trapping some citizens in circumstances that are much less free than what the rest of the population enjoys?'* (op. cit., p. 5)

Also, the study confirms the preference pattern in relation to single-family detached housing from other recent studies (Statens Byggeforskningsinstitut & Amternes og Kommunernes Forskningsinstitut, 2001; Ærø, 2002 and 2004). This is not surprising, as they all use a version of the questionnaire developed by Ærø. The important piece of the Danish housing policy puzzle from the study is: people living in rented dwellings do not want additional burdens (such as property taxes) on owner-occupiers, as they expect to move to a single-family detached house and become owner-occupiers themselves.

Conclusions and discussion

Denmark has a dual housing market, one for rented housing (mainly flats) and one for owner-occupied housing (mainly single-family detached houses). The division of work between the two markets has been as follows: when the economy is in high gear, owner-occupied housing goes up and rented flats in social housing become vacant; when the economy is going down the reverse situation obtains. Once the Danish economy approaches the bottom of the business cycle, as in 1974-5, 1982-3 and 1992-3, and forced house sales become a political problem, fresh initiatives are taken to patch up the situation. In the 1990s the lenders

became seriously concerned and decided to investigate the basics of the market for single-family detached houses: what is the product, what are the possibilities of this product, where is the demand coming from today and where will it come from in the future? This work continues despite the fact that the economy has been booming since the beginning of the 21st century and almost any property for owner-occupation can be sold very fast.

An important issue here is to identify the problems that single-family detached houses and residential areas with this type of housing have that can and ought to be handled. This could be done at the level of the local community (neighbourhood governance body or owners' association), the municipality or regional or national bodies. Are there 'urban renewal' tasks which will not be tackled unless societal measures are taken? It might be tempting to take the critique of professionals from the 1940s to the 1980s and use that as a measure for what to change and what to implement in these areas. But that would hardly satisfy present and future residents. So how do we avoid creating new problems by implementing solutions to old problems? How do we best identify the role of local planning and regulation and what it can do in relation to improving the functions and qualities of existing residential areas with single-family housing?

Security is a new problem in Danish residential areas with single-family housing which has been absent from the agenda until recently. This could be an important issue in future measures to improve and upgrade these areas. A demand for protected housing areas, where residents can enjoy a feeling of safety and protection from potential crime, could be a vehicle to motivate present and future individual owners of single-family detached houses to invest in area improvement measures. Gated communities could be a likely future, but of course not a desirable one.

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