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**Housing Needs
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Housing Young People in Israel: Public Policy and Private Preferences

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Abstract. In Israel new towns have formed a strategic context in which to achieve broader national objectives, most notably a socially integrated and spatially balanced population. Within this framework, the government has formulated a housing policy offering young couples incentives to settle in new towns. Against this background, national survey data are used to compare the quality of the residential environment in new towns with that of other urban areas, according to standard housing measures and respondents' personal evaluations. Implications of the incentive program for population integration and dispersal are explored, and several public policy considerations are reviewed.

Background

There exists an extensive and diverse literature on new towns. Part of this literature is concerned with economic and physical criteria for planning new communities, and it focuses on issues of site selection, financing, the provision of jobs and housing, and the formulation of standards for services, utilities, and facilities (e.g., Golany, 1976; U.S. Department of Housing and Urban Development, 1981). New towns have also been studied within the context of urban development policies (e.g., Golany, 1978; Clapp, 1971), with some studies adopting an explicitly comparative perspective for the analysis of the processes and goals of new-town policies (e.g., Godschalk, 1967; Meriin, 1969).

Others have examined the ideological background of the new-town idea (e.g., Altman and Rosenbaum, 1973; Allen, 1977). Furthermore, residents' evaluations of new towns as places to live have been the

subject of extensive research (e.g., Lansing, Marans, and Zehner, 1975; Weiss and Burby, 1976). A relatively small part of the literature concerns itself with the relationship between new-town policies and other national objectives. By and large, studies in this last category have strong economic overtones, often approaching new towns as growth centers within the framework of regional or national development strategies (e.g., McLaughlin, 1978; Neilson, 1978). However, a number of authors have considered new towns in relation to a broader set of goals. For example, Heraud (1968) has examined to what extent British new towns constituted socially balanced communities and achieved the integrated composition of the population, which was an aim of the new-town policy. Likewise, in a more wide-ranging assessment, Alonso (1970) has critically reviewed the contributions of U.S. new towns toward goals of social, economic, and demographic policies.

This chapter supplements the literature on new towns in two ways. First, using national survey data for Israel, it compares young couples who live in new towns with young couples who live in other urban settlements regarding levels of residential satisfaction, as well as more objective indicators of housing quality. Second, this paper examines the extent to which the Israeli government's housing assistance program for young couples, inducing them to locate in new towns, supports the national goals of social integration and geographical dispersal of the population.

The first sections describe the background of Israeli new-town development and its objectives, including particularly integration and dispersal of the population, and outline the nature of the young couples' housing assistance program. This is followed by (1) a comparison of the housing situation of young couples in new towns with that of those in other urban settlements, based on selected objective indicators of housing quality and couples' own evaluations, and (2) an examination of whether and to what extent young couples' housing decisions, made within the framework of the government's new-town incentive program, contribute to the goals of integration and dispersal of the population. The conclusion discusses implications for public policy.

Israeli new-town development

Since the establishment of the state in 1948, the Israeli government has founded some thirty new towns, which today house about 18 percent of the national population. These figures suggest that new

towns have been an important concern of Israeli policy makers and planning officials. Various considerations have formed the basis of this concern; they are briefly discussed below.

In 1948, the large majority of the Israelis lived in urban areas. According to Spiegler (1966:13), 77.5 percent of the total population in that year lived in the narrow coastal plain between Haifa and Tel Aviv, occupying 11.1 percent of the national land area. Adding the Jerusalem district, Grunfeld (1978) arrives at the figure of 81.3 percent, with Tel Aviv alone accounting for 43.2 percent of the entire population and its share of industrial production, commercial enterprises, and cultural activities being even larger than its relative population (Shachar, 1971:363). The southern district, comprising 70 percent of the total land area, held only 1 percent of the national population. There were virtually no medium-sized towns, so that the settlement structure of the country was very much bipolar, made up of congested urban areas and small agricultural settlements (Berler, 1964). Establishing new towns was seen as a valuable remedial strategy to address this gap (Comay and Kirschenbaum, 1973).²

A more equal distribution of the national population was thought to be important for a number of reasons. To begin with, it was believed that settling sparsely populated regions would overcome imbalanced regional growth (Gradus and Stern, 1980). The aim was to build integrated regional networks by planting new towns as urban service centers in uninhabited areas, following principles of central place theory to create a complete, hierarchical urban system (Shachar, 1971). Furthermore, in some cases new towns were to provide the labor force needed to exploit undeveloped natural resources, particularly potash and phosphate deposits. Occupying frontier regions was important for defense purposes, too, as a means to strengthen the security of vulnerable border regions.

The most important stimulus for the establishment of new towns was, no doubt, the mass influx of new immigrants which, within the first four years, doubled the national population (Berler, 1970). In keeping with the antiturban, pro-rural bias of Zionist ideology at that time (Cohen, 1970b; Altman and Rosenbaum, 1973), nearly 300 agricultural settlements were established during the initial three years (Shachar, 1976:83). However, these settlements could absorb only a fraction of the new immigrants, partly because of limits on infrastructure and accommodation and partly because of the reluctance and inability of immigrants who had been accustomed to urban life-styles

to adopt a rural way of life (Cohen, 1970b). After the first few years, scarcity of water and land supplies also restricted further agricultural expansion and pointed in the direction of establishing new urban settlements (Shachar, 1971).

The national government took upon itself the task of founding and developing new towns; the implementation of this strategy was facilitated by its possession of 92 percent of the total land area (Pressman, 1980:50) and the dependence of the immigrants on the authorities for housing, employment, schooling, medical services, and so forth (Brutzkus, 1966). This situation also provided the government with a rare opportunity to exploit housing as a tool of social policy by directing immigrants to specific neighborhoods or housing developments in order to achieve an ethnically and demographically integrated population. (Carron and Mannheim, 1979; Shaham, 1974; Ginsburg and Marans, 1980). Indeed, this objective has been of foremost importance in the process of nation-building involving the absorption of large numbers of recent immigrants from many different countries.

Thus, the development of new towns was viewed as a potentially powerful instrument to accomplish two principal objectives, namely, dispersal and integration of the population. In this context, the Israel Government Yearbook still stated as recently as 1980 (p. 114) that the programs of the Ministry of Housing are based on national objectives, including a "redistribution of the population" and a "redirection of the affluent population to weak quarters in order to create a healthy social fabric." The ambitions and good intentions of policy makers and planners notwithstanding, some new towns have prospered and grown, while others have floundered and stagnated. Reasons for the problems which some towns experienced concerned the fragmented approach of the government, whose agencies failed to coordinate their tasks effectively (Kahane, 1963; Cohen, 1970a); the prior existence of a strong national network of rural settlements (Soen and Kipnis, 1972); tension between national and local governments (Aronoff, 1974); difficulties experienced by urban residents adjusting to life in new towns modeled in the early years after the English garden cities (Cohen 1970b); unwillingness of people to move to or stay in environments without a congenial composition of the population (Borukhov and Werczberger, 1981) and lacking jobs, schools, and recreational opportunities equal to those in the large cities (Kirschenbaum and Comay, 1973); and inability to attract private investment that would propel economic growth (Berler, 1972).

Studies of Israeli new towns have generally recognized the large differences between them and have attempted to group them into homogeneous types or clusters as a basis for alternative development strategies (Berler, 1970; Lichfield, 1971; Grunfeld, 1978; Handelman and Shangar-Handelman, 1978). Among the policies adopted to stimulate new-town development is the current program of housing assistance for young couples. The following section briefly describes this program.

The young couples' housing assistance program

Over the years there have been a number of programs intended to help young Israelis in obtaining housing. These programs have been developed largely under pressure which came about as a result of inequities felt to exist with the situation of new immigrants who, in comparison, received generous housing privileges. A program specifically for the needs of young couples was initiated in 1970 and substantially revised several times afterwards.³ At present the majority of young couples rely on this aid for housing. It is not necessary to describe here the details of this program and the changes that have been made in it. The purpose here is to point out a basic tenet of the program and of earlier schemes, namely the provision of extra benefits and more favorable terms of assistance to those who settle in new towns.

For example, in an early program an apartment in a new town required a down payment of only 10 percent to 15 percent of the purchase price; the remainder could be financed with mortgage loans over a twenty-five-year period. In comparison, the down payment in Tel Aviv was 50 percent, with loans to be repaid within ten years. In another program (Saving for Housing), apartments in new towns, selling for lower prices, could be financed up to 75 percent with loans carrying only 4.5 percent interest for twenty-five years; in big cities, loans could only cover up to a maximum of one-third of the (higher) purchase price, with 8 percent interest repayable in ten years (Spiegler 1966). Also, public housing built for young couples would be in areas selected by the government for development.

Currently, the government is no longer directly involved in construction. Instead, it makes land available to private and semipublic development firms with stipulations concerning, for example, a minimum proportion of rental dwellings. As implemented at present, many questions surround the effectiveness of this approach regarding

the solution of young couples' housing needs. Some observers have noted that it is the cost of housing and not its availability which poses a problem (Newsview, 1981; Werczberger and Marcus, 1981). This is also the premise on which the Ministry of Housing now operates, as its principal form of aid to young couples is now in the form of direct subsidies, accounting for more than twenty-five percent of its budget for 1982 (Ministry of Housing, 1982).

In order to qualify for aid, young couples have to apply to the Ministry of Housing; whereupon, if approved, they receive an eligibility card which entitles them to a mortgage loan or rental subsidy. The amount of the loan or subsidy is determined according to a point system where the more needy couples receive more aid. Indicators of need include current living conditions, gross income, and size of family. The responsibility for finding suitable housing thus rests with the couple. In urban areas the apartment cannot be larger than eighty-five square meters; in new towns no such restriction applies. In earlier schemes, those settling in new towns would receive additional loans and more favorable repayment conditions. Such additional incentives are now more closely tied to specific locations. In the present system, couples who decide to settle in new towns will get relatively generous loans, regardless of the number of points they have. Benefits obtained from the Ministry of Housing are supplemented by other government incentives (e.g., regarding taxation).

To review, the types of assistance given to young couples and the specific terms of such assistance have been changed several times and are continuously being adjusted to reflect ongoing developments. However, throughout these changes a constant feature has remained the provision of relatively more generous aid to couples who settle in new towns. The remainder of this chapter examines implications of this policy.

Residential choices of young couples

The previous sections of this chapter provided background information on the new-town development and the housing assistance scheme for young couples in Israel. From this information, three goals can be distilled for the public policy directed at housing needs of young couples. In the first place, the program aims, of course, at helping young couples to obtain adequate housing. Beyond this, two important subsidiary goals are the social integration and geographic dis-

persal of the population. A comprehensive and detailed assessment of the merits of the assistance program in the light of these three goals is beyond the scope of this chapter. Instead, the objectives here are (a) to form a picture of the housing situation of young couples in new towns as compared to that of those in other urban areas, and (b) to examine whether the residential choices of young couples are in line with the goals of social integration and geographic dispersal of the population. To explore these issues, existing data are used from a national survey ($N = 2,591$) conducted in 1977 by the Central Bureau of Statistics for the Ministry of Construction and Housing. Supplemental information is taken from several earlier studies.

Housing conditions: Some objective indicators

In 1977, about 10 percent of the young couples still lived with their parents or with relatives (Central Bureau of Statistics—hereafter CBS—1978:21); among those who had married in the two years preceding the survey this proportion is much higher (22 percent), but it drops off sharply among those who had been married for more than two years. In accordance with the Israeli norm of homeownership, more than half of the couples (54 percent) had bought their apartments, although the proportion of owners is considerably lower in the new towns than it is in other urban areas; correspondingly, there are relatively more renters in the new towns (see table 9.1). New-town apartment owners were about evenly divided between those who had bought their apartment from a public building company (47 percent) and those who had bought their apartment from the existing stock (44 percent); in other urban areas, relatively few had bought from public building companies (19 percent) and more had bought from private construction firms (23 percent) or the existing stock (56 percent). The greater role of the central authorities in the provision of housing in new towns is also apparent among the renters. Almost 60 percent of the new-town renters lived in apartments managed on behalf of the government, whereas only one third had a private landlord; this contrasts sharply with the corresponding figures for other urban settlements (respectively, 17 percent and 76 percent).

In regard to the number of rooms, there is little difference between couples in the two locality types. On the average, new-town couples are slightly better off (2.65 compared to 2.54, including kitchen), but the advantage is offset by their larger household size which results in

Table 9.1 Housing conditions of young couples in new towns and other urban settlements.

Housing condition:	Location of residence	
	New towns (percentages)	Other urban settlements (percentages)
Tenure:		
live with parents or relatives	12	11
rent	36	24
self-owner	47	59
Owners bought from:		
public building company	47	19
private building company	3	23
stock of existing apartments	44	56
Rented apartments from:		
government	59	17
private landlord	32	76
Average size of apartment	69 m ²	72 m ²
Apartments larger than 75 sq. meters	22	34
Average number of rooms	2.65	2.54
Average number of persons per room	1.30	1.28
Exclusive use of		
kitchen (1971)	97	96
toilet (1971)	98	95
bath and shower	41	72
shower only	58	27
heating	84	83

Source: Central Bureau of Statistics 1978; pp. 20, 21, 26, 27; Central Bureau of Statistics 1972; pp. 8–9.

a 1.3 person-per-room ratio. New-town couples tend to live in smaller apartments (on the average 69 square meters compared to 72 square meters) and a smaller proportion of them live in apartments larger than 75 square meters (see table 9.1). There are virtually no differences in basic dwelling amenities, except that a higher percentage of those who live in other towns have a shower plus bath than those who live in new towns; a higher percentage of the latter have a shower only.

Summing up the main differences between young couples in new towns and those in other urban places: the former are more often renters and less frequently owners, they have more dealings with the

government either as renters or as mortgage payers, and they tend to live in smaller apartments. It should be stressed that the information presented here represents only a single point in time; a fuller picture would emerge if the figures were viewed in a temporal perspective. Unfortunately, data which allow comparisons over time are very scarce.

The data indicate that a large majority of the couples had an apartment at the time of their wedding, and virtually all had one within a few years thereafter. However, it is not clear to what extent this should be attributed to the government's aid program; indeed, Litwack (1980) has seriously questioned the adequacy of the program, which has since been revised but not reevaluated. Nor is it clear how much the housing decisions of the young couples are a result of choice and how much of constraint. The question of choice or constraint is important with a view to the level of residential satisfaction and the possibility of selective migration. These two issues are addressed below.

Housing conditions: Some subjective indicators

A survey conducted in the early sixties by the Ministry of Housing (1966:45) showed little preparedness among young couples to move to new towns. The proportion agreeing to move unconditionally ranged from 8 percent for one of the older new towns (Kiryat Shmona) to 22 percent for one of the more recent ones (Arad); the provision of housing did not radically alter the picture (a rise of respectively 6 percent and 8 percent), but the provision of housing *and* a job greatly increased the proportion willing to move to a new town (up to 81 percent). The notion that economic opportunities play a prime role in considerations of whether or not to stay in or move to a new town is also corroborated by results from more recent research (Kirschenbaum and Comay, 1973), and it ties in with studies conducted elsewhere (Rodwin, 1970).

However, social factors also exert considerable influence. Another survey in the mid-sixties among young couples in a variety of localities found that those living in a close-knit working-class neighborhood in Tel Aviv with a person-per-room ratio higher than the rest of the sample refused most strongly (82 percent) to move to a new town (Ministry of Housing, 1967:122). The importance of the population composition of new towns for attracting and retaining people has been noted by several authors (Berley, 1972; Borukhov and Werczberger,

1981) and is in keeping with the experiences of other countries (Sarkissian, 1976).

In the above-mentioned survey (Ministry of Housing, 1967:127), the percentage of new-town couples completely satisfied with their living conditions ranged from 8 percent to 14 percent. The most important determinant of satisfaction was housing; next was nearness to family and relatives. Another study conducted more than five years later among a large sample representing the national population of young couples found more than half to be quite satisfied or very satisfied with their dwelling conditions (Cbs, 1972:22-3); however, couples in new towns were considerably less often satisfied than those in other urban areas (39 percent compared to 55 percent). Also, more than half of the new-town couples indicated plans for changing their apartment within two years.

The most recent national survey of young couples enables a comparison of satisfaction levels in new towns and other urban settlements with respect to more specific aspects of the housing environment (see table 9.2). The data show young couples in new towns to be less satisfied on each of the ten dimensions asked about. In some instances—such as satisfaction with medical services, number of rooms, and educational opportunities—the differences are minute; in other cases—as, for example, shopping, transportation, size of apartment, and especially building and neighborhood upkeep—the differences are sizable. The pattern which emerges suggests that new-town couples are consistently less satisfied with their housing and neighborhood conditions than their counterparts living in other urban areas. This indicates the possibility that the public policy of directing young couples to new towns runs counter to the preferences of young couples regarding the best place to live. If this is the case, one might assume that couples living in new towns are there, at least in part, because they cannot afford a preferred alternative; thus one might expect them to be of a lower socioeconomic class and more dependent on government aid. The following section confirms this.

Subsidiary goals: Integration and dispersal of the population

It has already been shown that new-town couples rent and buy public housing more often than couples in other urban areas. This greater dependency on the government is largely a function of the lower

Table 9.2 Young couples' satisfaction with living conditions, by location of residence.

Satisfied with:	Location of residence	
	New towns (percentages)	Other urban settlements (percentages)
Health care, medical services	75	77
Shopping for daily needs	68	77
Transportation	58	67
Layout of apartment	56	61
Number of rooms	54	58
Size of apartment	53	60
Social environment	50	56
Neighborhood maintenance	49	61
Building maintenance	44	62
Schools	28	31
N	24,000	34,600

Source: Central Bureau of Statistics 1978, p. 25, table 22.

socioeconomic status of the new-town couples. The differences existing in this regard are indicated by various measures of social class. While there is little difference in the proportion of employed husbands, fewer new-town husbands work in professional jobs (20 percent compared to 29 percent). Also, husbands in other towns have more often attained high levels of education and enjoy higher incomes (see table 9.3). Possession of and access to a car is twice as frequent in other towns. Furthermore, the ethnic composition of the population, which in Israel is correlated with social class, is different for new towns and other towns; in the former there are fewer native Israeli young couples and more from African and Asian origins.

Recapitulating, new-town couples tend to have lower incomes, own a car less often, have a lower education, and work in professional jobs less often; more of them are from African or Asian backgrounds and fewer of them are native Israelis. The differential composition of the young couples population along lines of social class and ethnic origin contradicts the goal of social integration. Thus, the government policy of providing extra aid to those who settle in new towns may help needy couples who depend on such assistance to afford an apartment, while at the same time it works as a selective mechanism in opposition to the goal of achieving a socially integrated population.

Let us now take a look at the second subsidiary objective, dispersal

Table 9.3 Household characteristics of young couples in new towns and other urban settlements.

Household characteristic:	Location of residence	
	New towns (percentages)	Other urban settlements (percentages)
Husband employed in professional jobs	90	93
Husband's annual income (indexed)	20	29
Husband's education less than 10 years	88.4	100
Own a car (1971)	41	33
Use a car (1971)	24	32
Husband's ethnic origin	8	16
Asia/Africa	9	20
Europe/North America	39	23
Israel	16	18
	45	59

Source: Central Bureau of Statistics 1972; pp. 13-14, Central Bureau of Statistics 1978, pp. 5, 8, 10-11.

of the population. Data from the 1978 national CBS survey show that, of the 15,700 couples who had moved since their marriage and were living in new towns at the time of the survey, 2,275 (14.5 percent) had come from other urban settlements.⁴ While this movement was counterbalanced by 1,440 couples moving in the opposite direction from new towns to other towns, some 82 percent of the new-town couples stayed in the same settlement or moved to another new town (CBS, 1978:17), and it is likely that the then-prevailing housing program influenced them in the decision. These figures compare favourably with the high rate of out-migration which has been typical of many of the new towns (Ash, 1974; Berler, 1970; Borukhov and Werczberger, 1981).

There is some further evidence for the relative success of the dispersal policy regarding young couples. In 1971, 14 percent of the Jewish couples married between November 1, 1967, and October 31, 1970, were new-town residents (CBS, 1972); in 1977, the figure for those married between September 1, 1973, and August 31, 1976, had more than doubled to 32 percent (CBS, 1978). During these same periods, the corresponding figures for the proportion of the total popula-

tion living in new towns was both times about 18 percent. Also, when considering the different age distribution of the population in new towns and other towns, it is hard to deny the dispersal policy a certain measure of success. However, the issue would not appear to be the number of people redistributed so much as who is being directed where and at what cost. Data presented earlier in this chapter have already pointed out that new-town couples have different ethnic and social class backgrounds and are consistently less satisfied with their living conditions.

Review of findings

This chapter has been concerned with the housing assistance program of the Israeli government for young couples, and particularly with possible implications of the provision of extra aid to those settling in new towns. In this connection, objective and subjective indicators of the housing situation of new-town couples were compared with those of their counterparts in other towns; furthermore, we examined the relation between the policy of giving differential incentives and the overall goals of a socially integrated and geographically balanced population.

The findings generally indicate only small differences in objective indicators of housing quality such as density conditions and basic amenities; the only noteworthy difference was the greater preponderance of renters among new-town couples. Nevertheless, couples in other towns were consistently more satisfied with each of a range of living conditions. Further, the housing program appears to contribute to the dispersal policy, primarily because of the dependence of low-income couples on government aid. Private preferences favor more centrally located towns. Thus, in the process of providing housing aid within the framework of a dispersal policy, the government seems to reinforce tendencies to sociospatial segregation.

At this point, a word of caution is appropriate. The new towns which have been grouped together in this chapter include places frequently offering very different living conditions. Any successful development strategy would have to take such differences into account. It should also be noted that the data have been taken from secondary sources; this is appropriate for a historical analysis as intended here, but a policy analysis aimed at making programmatic recommendations would need to utilize more up-to-date information. Some of the

differences observed between new towns and other towns have decreased during the past decade, whereas others have increased. Noteworthy in connection with the latter is the average income of new-town husbands, which dropped from 92.9 percent of that of husbands in other towns in 1971 to 88.4 percent in 1977 (CBS, 1972:36-39; CBS, 1978:11).

Discussion

Considering these qualifications, some observations can still be made. To begin with, the public policy of directing young couples to housing in new towns runs counter to private preferences for other towns. The reluctance of young couples to settle in new towns is shared by various other segments of the population (see, e.g., CBS, 1981). Those who can afford it tend to choose other towns, whereas low-income couples who are more dependent on the government more often have to locate in new towns. This results in a paradoxical situation. Eliminating socioeconomic inequality as a barrier of access to the housing market has traditionally been an important rationale for government intervention in housing (True, 1979). However, the specific aid allocation system analyzed here acts to reinforce sociospatial segregation. It should be noted that this is not a peculiarity of the Israeli situation. Mechanisms with similar effects of sustaining social class divisions operate, for example, in Britain (Ineichen, 1981) and New Zealand (Smith and Thorns, 1980).

Another observation concerns the issue of housing tenure. Research in several countries has shown that ownership tends to be associated with higher residential satisfaction (e.g., Brouwer, 1981; Lane and Kinsey, 1980). This study found more of the new-town couples to be renters, presumably because they cannot afford to buy an apartment or because they do not want to commit themselves to a long-term stay in a new town. They are also less satisfied with their housing conditions, particularly regarding maintenance, which is a problem typically associated with rental housing (Ministerte van Volkshuisvesting, 1978). While a lack of attractive opportunities for home ownership may be a problem in the new towns, in older towns it is a lack of affordable rental housing. The government is keenly aware of the problem and has been taking some measures to correct the situation (e.g., Rubinstein, 1981), but as yet without much success. Also the lack of rental housing is a problem not only in Israel, but one that is now plaguing

many industrialized countries, and Howenstine (1981) has suggested that a radical realignment of policies is needed in order to solve it.

Finally, it should be emphasized that the housing policy for young couples should be seen in a wider societal context. As elsewhere (e.g., Leather, 1981), there is a need to determine priorities between different policy areas. Currently, the government is increasing its budget for the establishment of new settlements (Ministry of Housing, 1982), and much effort and money are being spent on expanding the city of Jerusalem (CBS, 1981b). These are political decisions concerning the allocation of scarce resources, and they themselves are weighed against alternative priorities outside the field of housing.

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The Users' Perspective on
Government Housing
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Abstract. The user perspective of government-provided housing is represented by three articles dealing with the United States, Sweden, and Australia. Anderson and Weidemann describe the evolution of user perspectives in the United States, beginning in the last half of the nineteenth century with the concern of reformers and humanitarians for the plight of the poor and the immigrants. In the depression of the thirties, the emphasis shifted to the economic consequences of low-cost housing, especially as a stimulus for the economy. During this period, many large-scale programs to develop and maintain housing were established including, in 1937, the Public Housing Administration. Explicit concern with users did not emerge until after World War II. Recent studies on user satisfaction with low-cost housing are reviewed, indicating research possibilities and opportunities to develop better housing.

In Sweden, often viewed as a model of government housing, significant user dissatisfaction has developed, according to Genovese. Dissatisfaction centers on the issues of citizen participation in the planning for housing and neighborhoods, the number of housing units for sale compared to rental units, and inequities resulting from social and land-use segregation. These issues developed from the new high-density housing built around Stockholm to meet the housing shortage. In the seventies, neighborhood groups formed to express discontent with lack of citizen participation in the planning process and to