

Residential mobility constraints

Experiences of Dutch home owners having their home for sale for longer than six months in the northern and eastern part of the province of Groningen

Master thesis Population studies

By Quinten Spakman

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Student number; s1539582

Supervisor: Prof. dr. C. H. Mulder

University of Groningen

Faculty of spatial sciences

Department of Demography

Acknowledgement

This research is done as the final assignment of the master Population Studies at the University of Groningen. This master thesis focuses on individual home-owners who are constrained in their wishes to move or migrate. The research is done by acquiring in-depth interviews of home owners living in the northern and eastern parts of the province of Groningen who have their home for sale for longer than six months. Quinten Spakman has realized this research as a student of the University of Groningen, assisted and supported by Claartje Mulder as the supervisor of this research project.

I would like to thank all interviewees for being part in this research, sharing their personal stories with me. Without you this research could not have been done properly. Also I would like to thank Claartje Mulder for her good suggestions, ideas and for being supportive in the process of this research. Special thanks to Frans Spakman, for revising and commenting this 'pile of paper'. Another thank you is for Folke Spakman, for giving me 'wheels', which was necessary to be able to conduct the in-depth interviews at the homes of these home-owners, sometimes situated far out in the rural lands of the eastern and northern parts of the province of Groningen.

Quinten Spakman

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Abstract

Migration, moves and mobility are common themes in the field of demography as part of the determinants of population dynamics: death, birth and migration. This thesis focuses on constrained movement; homeowners not being able to move because they have not sold their homes yet.

Migration motives, the decision making process and the family life cycle are important facets in theory, and are core business in the reality of migration and movement on the individual level. Expanding these personal level insights with the macro level influences such as markets, governments, other institutions and the socio-economic context is vital to understand the disturbed situation these home owners have to deal with.

Personal stories, experiences and feelings of home owners are derived through in-depth interviews, focusing on their motivations, decisions, and troubles. Areas confronted with population decline were selected because there the problem of not being able to sell the home for a long time is frequent.

The in-depth interviews are conducted in the eastern and northern parts of the province of Groningen at the home of home owners who have their home for sale for longer than six months. Twenty interviews, resulting in a variety of information, show what the effect is of the constrained movement.

Older people, young couples, physical disabled are the first that are troubled by the fact they can not sell their home. The financial crisis has a big influence on the situation these home owners are in. Moving or migrating is a solution for changed wishes of home owners, but in this case it means waiting or searching for other solutions to meet these renewed wishes.

Contents		Page
	Acknowledgement	2
	Abstract	3
	List of figures and tables	5
Chapter 1	Introduction	6
	1.1 Background	6
	1.2 Research goal	6
	1.3 Research questions	7
	1.4 Research methodology	7
	1.5 Chapter contents	8
Chapter 2	Theoretical framework	9
	2.1 Migration	9
	2.2 Macro-economic context: housing market	10
	2.3 Realizing living space	12
Chapter 3	Background of the housing market in the Netherlands	13
	3.1 Economic crisis and the housing market	13
	3.2 Composition of households	13
	3.3 Population decline	14
	3.4 Policy on population decline in peripheral areas	17
Chapter 4	Methodology, study sites & the process of fieldwork	21
	4.1 Finding a suitable location and target group	21
	4.2 Setting up and structuring the interview	22
	4.3 Plan of action and the process of fieldwork	24
	4.4 Amount of interviewees and response	24
Chapter 5	Results	25
	5.1 General information	25
	5.2 Appreciation of surroundings, facilities and services, social cohesion, living space and maintenance	26
	5.3 Motivations to leave the old and new homes	28
	5.4 Expectations in the past and the present	30
	5.5 Population decline	31
	5.6 Financial crisis	32
	5.7 Problematic situations	33
Chapter 6	Conclusions & discussion	34
	6.1 Reflection	34
	6.2 Conclusion and discussion	35
	6.3 Recommendations	37
	References	38
Appendix A	Interview guide	40

List of figures and tables

		Page
Figures		
Figure 2.1	D. Lee's 'intervening obstacles model'	9
Figure 2.2	Rent adjustment mechanisms	10
Figure 2.3	Rental market, property market and construction market	11
Figure 4.1	Housing market in areas declining in population	22
Tables		
Table 5.1	Age of interviewees	25

1 Introduction

1.1 Background

Welcome to this master thesis, a research in the field of Demography. This research is done as a final assignment at the department of demography at the University of Groningen. As demographers, we study population dynamics. Population dynamics is the change in size of a population and/or the change in configuration or structure of this population in a certain geographic area. All the factors that have influence on, or are influenced by population dynamics are of importance for a demographer. The population is in its base influenced by death, birth and migration, which are the causes of several changes in configuration, structure and size of the population.

Demographers see migration in different perspectives and scales. On a world scale, international migration, or migration streams between different countries, consist of immigration and emigration. On a national scale we speak of internal migration, which stands for in- and out migration between the different regions in a country. The focus in this thesis is on constraints of internal migration in the Netherlands, that means it is about Dutch people who want to migrate but cannot, due to certain problems. These problems are therefore thresholds that prevent or hinder people from migrating.

Before starting this thesis, I heard a story from someone who could not sell his house until now. His house was for sale for longer than three years, in the northern part of Groningen, a province in the Netherlands. Because of my study in the field of demography, this case got my interest. There are many house owners in northern and eastern parts of the province of Groningen, due to the selling of houses by housing corporations in the past. The northern and eastern parts of the province of Groningen are experiencing demographic decline and also the moving out of services and facilities because of centralization and a lack of demand. These developments do not encourage buying a home in these areas. Many houses in this area have been for sale for a longer period of time. The owners of these houses are constraint in their movement, and stuck to the place they are currently living in.

What kind of problems does this development bring to the owners? What are their experiences with not being able to sell their house until now? And how do these difficulties with the housing market relate to the social and physical environment in this area? All these questions arise due to a new development in the housing market whereby an increasing number of house owners are not being able to sell their houses. There is much research done in the field of migration, although zooming in on the individual level with these conditions presents a unique case interesting to explore.

1.2 Research goal

This research is about thresholds of migration. The focus in this research is on the experiences of individuals that are hindered in their movement and their wish to migrate. It seeks to explore and describe the motivations to leave, the feelings, and the experiences of home owners who have their house for sale for longer than six months in northern and western Groningen where the population is shrinking, whereby these home owners are not being able to sell their house until now. Thereby placing these experiences into the context of the current social, economic and financial developments, and the geographic situation.

1.3 Research questions

The Research questions that are used to reach the main research goal are the following:

- 1 What is the personal story of house-owners trying to migrate/move in the northern and eastern parts of the province of Groningen?
 - a How come people want to migrate/move to another place? (process of initiation)
 - b What are the main (key) reasons to set the house for sale? (process of decision making)
 - c How does a home owner experience the house selling process?
 - d What are the reactions of home owners on not being able to sell the house so far?
 - e What is most troubling for the home owners who cannot sell their houses?
- 2 What problems occur on personal level, when home owners are not being able to migrate/move?
- 3 What are the causes for these problems and how do these migration/move-ability problems relate to the greater socio-economic context?

1.4 Research methodology

For this research, primary data is collected by one kind of research methodology, in-depth interviews.

Primary data collection: interviews

To gather information and stories of house owners having their house for sale longer than six months, in-depth interviews are held. A depth interview is the most suited method for getting this type of information. Because it is personal information that people not necessarily want to share, it is best doing these interviews at their homes. Anonymity is guaranteed, not mentioning the addresses and names in this thesis.

Literature review

To get an understanding of the background and current theories about migration and the housing market, a literature review for the theoretical framework and further background is necessary.

1.5 Chapter contents

The former introductory chapter hopefully made clear what this research is about, in the form of research goal, research questions and research methodology. In the following chapter the theoretical framework is presented. The theoretical framework forms the foundation of theories, concepts and mechanisms that are used to understand, analyze and interpret the findings in this research. Chapter three informs and discusses background information in the form of a literature review to put all information derived from the interviews in the right context.

Methodology, preparation for the fieldwork, and the process of fieldwork are described in chapter four, along with the plan of action. The theoretical framework and literature review, the former two chapters, form the bases of the structure and composition of the interview, also discussed and prepared in this chapter. Chapter five presents the results of the in-depth interviews in a structured and logical manner. Followed by chapter six where conclusions are drawn and discussed, together with a review on this research and some recommendations for further research.

2 Theoretical framework

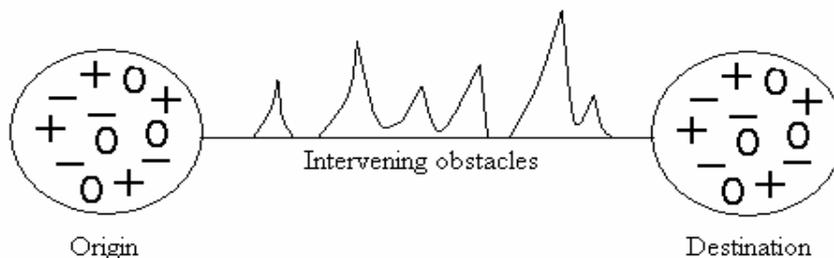
2.1 Migration

In this theoretical part about migration, several theories and concepts are being discussed, forming a framework for the questions to be asked in the in-depth interviews.

An early idea of migration is Ravenstein's "laws of migration". Derived from his research on migration of nineteenth century Britain, eleven principal laws of migration were stated. These laws of migration provided the hypotheses for further research in the field of migration. These laws of migration state that the major causes of migration are economic. (Boyle 1998) When considering these "laws", governments and municipalities can affect and regulate migration indirectly by their economic policies.

Another view on migration than Ravenstein's "laws of migration" is the concept of Push and Pull factors from Bogue. When there is a better environment on all or many aspects of living somewhere else, people are attracted by better possibilities (pull factors) in other regions. If then the region they live in has relative poorer living conditions than elsewhere, they are pushed from their original living environment (push factors). Critics find the citing of push and pull factors too simplistic, attention must also be paid to intervening obstacles. The following model of D. Lee, is a behaviorist model of the migration process, integrating the concept of push and pull factors and intervening obstacles. A migrant is hindered by an intervening obstacle between the origin or current home, and the destination or future home. (Boyle 1998)

Fig. 2.1: D. Lee's 'intervening obstacles model'.



Source: Boyle 1998

A more individual approach of migration can be found as discrete choice models, such as the 'Decision making process' of Rossi. Rossi divided the decision making process in three stages; the decision to leave the current location; the search for a better location; and choosing between the alternate destinations. (Boyle 1998) By going through this process, the utility values of the living environment can be improved by moving, or accepted by remaining on the current location (and maybe improve the current location, because of dissatisfaction with the current situation). In this process people search for the highest possible utility values. But when satisfied on a current location, they will not move to a more optimal location (satisfier versus maximizer). (Boyle 1998)

Another approach is the view that people move to different stages of life (the life cycle), with accompanying needs of space. Rossi, argues from his research and seminal work 'Why families move', that mobility arises for five

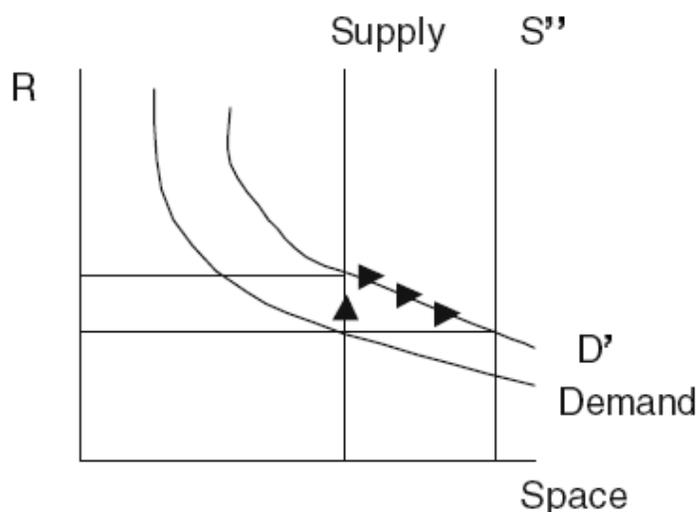
reasons; the creation of new households, the circulation of existing households, mortality, household dissolution, and moves related to work. The life cycle related to the first four reasons of mobility are following Rossi, the most important reasons to move. (Rossi 1955)

The concept of time and events are in this approach added to mobility. Because of shortcomings and critics at the "life cycle" as a family perspective, the idea of a "individual life course" was born. In contrast to the deterministic life cycle approach, whereby the state of the family determined mobility, the individual approach is based on personal biographies and event histories that influence mobility. (Boyle 1998)

2.2 Macro-economic context: housing market

The housing market is difficult to define. Two theories or concepts about this market are discussed to get insight in what kind of market the housing market exactly is.

Figure 2.2: Rent adjustment mechanisms



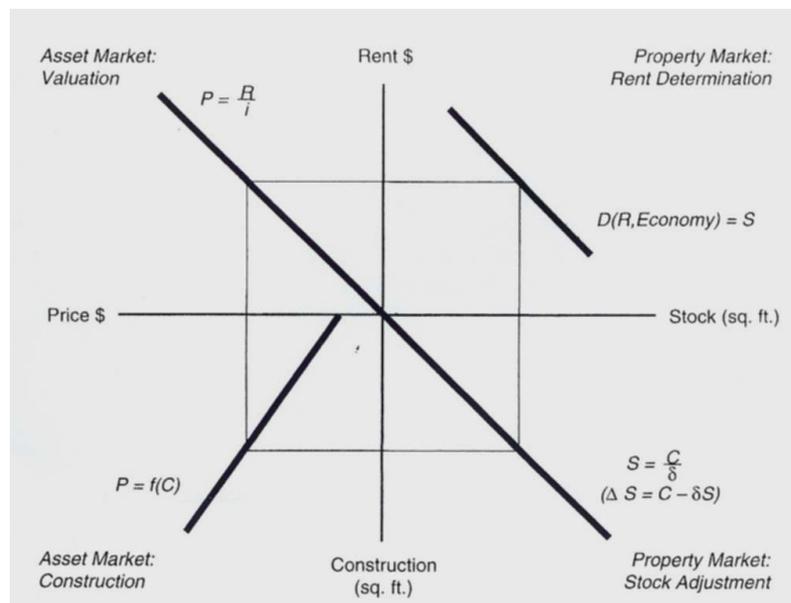
Source: Rosen & Smith 1983

The first concept of the housing market is the Rent adjustment mechanism. This theory is a sort of residential housing cycle. The rent adjustment mechanism, by Rosen and Smith (1983), is only focused on rental housing. The supply of space consists of the existing housing stock, and the production of new houses, which will increase the housing stock (Rosen & Smith, 1983).

The cycle is as follows. Because new construction depends on the profit of investors in building houses, new houses only will be produced when it is profitable, thus when the rent is high enough. So when new houses are added to the existing housing stock, the price (rent) will go down. No new houses will be built when rent is low because it is not profitable, so the demand will increase, just as the rent level until investors start to build new houses. When these are added to the housing stock, the whole process starts over again. (Edelstein & Tsang, 2007)

According to DiPasquale and Wheaton (1994) the equilibrium rent, where demand and supply are equal, is determined by the demand for space. When supply of space stays the same, only change in demand of space will cause a change in the rent level. (DiPasquale and Wheaton, 1994)

Figure 2.3: Rental market, property market and construction market



Source: Wheaton et al. 1996

Another theory is from Wheaton and DiPasquale (1996). This model has four variables: rent, price, stock, and construction volume. The market has a certain housing stock, this stock determines the rent level and prices on the property market. These prices stimulate construction, and that will lead to another level of housing stock. The equilibrium is reached when the stock stays on the same level. When that is not the case, Stock adjustment is the consequence. (Wheaton & DiPasquale, 1996).

These two theories describe how different segments of the housing market work. There is not much said explicitly about the relation between the housing market and population changes. But there are some remarks on this relation. Poterba (1991) examines three explanations for house price movements: changes in construction costs; changes in the real after-tax homeownership user cost and changes in demographics. But changes in demographics and constructions costs do not significantly explain short-run price movements. Another remark on this relation comes from a paper of Dokko. (Dokko et al. 1999) The real estate price cycle is dependent on economic fundamentals and local demographic changes.

When thinking logically in economic terms, population decline should influence the demand and the supply of the housing market. The effect on the demand is logical; with fewer people, there is less demand. On the supply-side, the houses of the persons that left or died are often for sale. This means an increasing range of houses that are offered, and since there is also lesser demand, houses stay for sale for longer times. These influences on the demand and supply have an effect on the house prices, which is indirectly linked to population change.

When migrating or moving, there is a need for a new place to live (space), an income (to pay for the space and living maintenance), and for enough services and facilities (getting supplies to eat etc.).

2.3 Realizing living space

The population in a certain country or region is situated in homes or living space. A home is a shelter to withstand the nights, and also a place to live. A home in these days costs money. A great amount of money is necessary to buy a home. This amount is so high, most people cannot buy a home at once. Nowadays there are two solutions for this problem. The first is to rent the house from another person, institution or corporation, and pay the rental price every month, as compensation or fee. The second solution is to borrow money from a bank and buy the house, whereby you have to pay interest on the amount of money that you borrowed, plus sometimes a little part of the return of this amount of money borrowed from this bank. This is called a mortgage. So when people want to migrate or move, they face a financial challenge.

Buying a house with a mortgage not only gives the home a function of a shelter to live in, but also functions as an investment. This investment is the difference in functions between rental and buying homes. Investments most of the time are accompanied by risk. The value of a home can increase or decrease. Also when selling the house, a buyer is needed. Risks are thus, loss of value (because of market or economical developments), and loss of mobility (Because of market conditions, economic developments and no interested buyers). These risks are very important when people live in an area confronted with population decline and an overall situation of economic crises. How do home owners in an area with population decline and economic crises handle these risks? And what influence has it on their migration motives?

Getting a house in the Netherlands is for the major part realized through housing associations (homes rented against social prices) and real estate agents (homes sold for market prices). In this thesis the focus is not on rental homes, but on homes that are bought through mortgages.

3. Background of the housing market in the Netherlands

In this chapter, factors that are of influence on the Dutch housing market are discussed to form a background for the in-depth interviews with the Dutch house-owners. The factors forming this background are; the economic crises started in 2008; Composition of households; Population decline and its consequences; Policy and population decline in peripheral areas.

3.1 Economic crisis and the housing market

Before the crisis in 2008, the Dutch housing market thrived on positive expectations for future prices and financing possibilities, a positive spiral of growth and new construction was until 2008 reality. Then the coin flipped; crisis arrived, expectations turned negative, and a negative economic spiral came into existence.

The housing market in the Netherlands is strongly influenced by the financial crisis that began in the summer of 2008. The process of stabilizing the monetary and economic situation since 2008 has had a severe impact on the financial situation of governments and banks. Getting a loan, credit or a mortgage is far more difficult than in the years before 2008. The policy of lending money has gotten stricter and the amount of money available for loans and mortgages for each individual has decreased. (Elzinga 2011)

The crisis and distrust in the economic situation resulted in lesser movements on the housing market. The price of houses did not increase in 2008 anymore, but stabilized and even decreased in 2011-2012. Although these decreased house prices offer opportunities for people who want to move and migrate, the difficulties with financing a house and getting a mortgage neutralized these opportunities. (Elzinga 2011)

Another point here is that the government with its stressed financial situation (because of the financial crisis) tries to correct its budget deficit resulting in a decrease of purchasing power of its inhabitants. So a worsened financial situation, distrust in the economic situation and loss of purchasing power has led to a stagnating and problematic housing market. (Elzinga 2011)

3.2 Composition of households

Important to know when analyzing the housing market is; what is the development of households (children leaving the parental home, divorce or complete migration of households), what age groups diminish, what age groups grow/stay the same. The number of inhabitants in some parts of the Netherlands has diminished the last decennium, but the number of households has stayed on the same level or increased in number. From 1997-2007 population declined in 95 municipalities, but the number of households only diminished in 12 municipalities. (Van Nimwegen et al, 2009)

In the national population prognoses and projections the national population growth will steadily grow from 16.7 million now, until 17.5 million in 2025. The number of households will also increase from 7.5 million to 8.2 million, which is in percentage much higher than the national population growth. Explanation for this projection can be found in the number of young an old people that form a household on its own. Household size diminishes, and

household numbers are going up, when taking into account this trend. Most visible and expected change in compilation of the population is the increase of the elderly in comparison to the younger part of the population. The number of households is expected to increase until 2040, from 7.5 million to 8.5 million. So more houses should be build in the future to fulfill this future demand. (De Jong and van Duin, 2011, (CBS))

A change in composition of households brings a change in the needs for quality and the sort of houses that are needed in the future. The housing market should focus on merely the one person households for the young and the old, which would form an increasing part of the needed housing stock in the future. When a decrease in the number of households sets in (or the number of households stabilizes), after 2040, the housing market would steadily change in to a market where the demand-side of the market is leading instead of the supply-side. However, there is shortage of building space in the Netherlands due to spatial policy in the Netherlands; the amount of living space is kept artificially low. When no changes are made in policy, this shortage could hold the housing market in a tight grip, what would stop the natural development of demand and supply. (Van Nimwegen et al, 2009)

3.3 Population decline

When in a certain area the overall sum of the three population determinants; fertility, mortality and migration is negative, the population is declining. Population decline occurs on different scales; a neighborhood, city, region and so on. Growth and decline can occur in areas close to each other. Some areas have a more structural decline of people that occurs for a certain period in time in a certain area, taking into account the different scales. (Van Nimwegen et al, 2009)

Conclusions in a report on demographic decline that was initiated by the government say that population decline has a minor role and influence on the spatial situation in the Netherlands. Demographic changes in a region, can have amplified or turning down effect on spatial developments, such as the growth or decline of mobility, the local facility level, or environmental pressure. Spatial effects of demographic decline are not substantial, it has a small influence, when comparing it to the influence of other factors, like the development of welfare, changes in spatial behaviour, and the local spatial policies. Demographic decline has certain implications for the housing market and the number of services and facilities. (Van Dam et al. 2006) Influences of population decline are not easy to pin down, because of the complex nature of society, the most direct influence of population decline is on the housing market. (Van Nimwegen et al, 2009)

The housing market

When considering the impact of population decline, the housing market is most directly affected. Households are of most importance, when looking at the housing market. When for example younger people of the region are leaving the parental home to another region, and the parents do not leave and no houses are being abandoned, then the overall population declines. So change in household size, and the compilation of age are considered to have a large impact on the housing market. The number of households in the Netherlands will grow the coming decades, due to more one person households, because of ageing, and divorces. (Van Dam et al. 2006)

In the South of Limburg and the northeast of Groningen the number of households is expected to shrink as well, just as the population already is diminishing for years there. This is due to a relative great number of elderly, living there, and the moving out of youngsters. These areas have due to a declining population in combination with the shrinking of the number of households, a smaller interest in the housing market. This results in a change in attitude from growth to restructuring and demolition of the houses in these areas. (Van Nimwegen et al, 2009)

In municipalities and areas with a diminishing number of households, empty houses can cause problems, especially in neighbourhoods that are less attractive to live in. But on the other hand, it will take off the pressure on the housing market, and gives opportunities to restructure these areas, with for example more green areas, and more space for the population that stay in these neighbourhoods. (Van Dam et al 2006)

The spatial background of population decline is important when looking at the impact of population decline on a region. A neighbourhood with a high demand for houses that is hit by population decline could as said before take the pressure off the housing market. Lower prices for houses, shorter waiting lists for rental houses, and a more diverse choice in all sorts of houses can be a possible effect. But in a neighbourhood in a less attractive area, with already a "loose" housing market, the possible effect can be quite negative. Selling the house could turn into a long term case, whereby the price of such a house would have to be put down, in order to even have a chance to sell it, sometimes under the price it was bought. Another possible negative effect can be a surplus of houses, and due to that a vacancy of these houses. So population decline can amplify negative and positive developments. (Van Nimwegen et al, 2009)

When prices keep on going down, and with an oversupply of houses (on the supply side), for some regions coping with population decline the use of second homes for holidays could improve the situation. In France these holiday homes are already common in attractive rural areas, in the Netherlands for example, the province of Zeeland shows an increase of second homes.

In regions without the tendency of second homes, due to an absence of attractive features in the region, empty houses can cause problems for the local environment. These empty houses form an ugly spot in the landscape when decay sets in. Also vandalism might set in, because there is no owner that keeps an eye on its property. Indirectly social cohesion and security are affected by empty standing houses.

So the least attractive regions will be affected by this development, and can therefore fall in a negative downward economic and social spiral. Whereby higher educated and the young promises leave, leaving behind the inhabitants that are socially weaker. Although in the Netherlands such regions already exist, due to the increasing numbers of households on the housing market, and other factors, it is an exception for most of the Netherlands. But in these regions that are affected by these consequences of population decline, the housing market will make a structural change. (Van Nimwegen et al, 2009)

In the following part of this chapter the influence of population decline on different features of the economic and social structure of a region that deals with population decline is discussed.

Facilities and social services

Demographic changes only have a limited influence on the local facilities and the regional social services. These would be determined by change behavior of consumers and change of policies of local firms and corporations. Demographic decline could even be determined by the diminishing of local facilities and social services. When these facilities and services diminish due to scale enlargement, or centralization as a strategy for companies, governments and firms, the environment of these regions would become unattractive, what could be a cause for regional population decline. The most immobile would be hit the most by such change, and the most immobile exist mostly out of the elderly and the disabled. In the Netherlands due to the density of the population, the impact of diminishing facilities and social services is not that strong as in for example less dense populations in eastern Europe. (Van Dam et al. 2006)

Demographic decline has an amplifying or moderating effect on social services and facilities. For example; fewer children means a declining demand for education, lesser 16-20 year olds means a declining demand for trendy places where youngsters spent their time. A growing number of elderly would increase the demand for health-care services, etc.

Development and dynamics in the population will only have a small influence on social services and facilities compared to tendencies of scale enlargement, concentration and suburbanization. Consumer behavior and strategies of firms named above are far more important for the amount of local facilities and services. Problematic situations in a region show up when a certain facility or service that is the last in its kind, disappears from a neighborhood or a village. Accessibility of these facilities and services decreases, and the inhabitants need to be more mobile to reach a school, a supermarket or a hospital that has disappeared. Already mentioned before, population decline also can also be the effect of a diminishing number of facilities and social services. (Van Nimwegen et al, 2009)

Social cohesion and living conditions

When population decline sets in, and also the amount of households diminishes, some houses stay empty, and devaluation of other houses sets in. This can lead to a worsening of the quality of the living environment, devaluation of these houses means lesser social control, and thereby security. Especially the poor people are left behind, not in power to move out, and segregation of rich, moderate and poor can be the result. Another vision is that due to these empty houses, there is room for the restructuring of a neighborhood with more space and natural green spots, an opportunity to realize a better social cohesion and living environment. (Van Dam et al 2006)

A bad living environment and a low level of social cohesion can also be a reason for people to leave, so it is difficult to state, that due to empty houses and people leaving, social cohesion and living condition will worsen. Far more important is the compilation and structure of the population in a neighborhood, with factors like ethnicity, age and education. (Van Nimwegen et al, 2009)

Labor market

The Dutch labor force has been growing for the last decades, due to the growth of labor participation and population growth. The higher labor participation in the Netherlands is especially caused by the increasing participation of the Dutch women. The younger generation that also entered the labor market is also

responsible for a growing labor force, only is caused by increasing population in the past. In the near future however, the growing number of elders and a decreasing amount of the younger generations that enters the labor market will display a turning point that results in a decrease of the Dutch labor force instead of the growth we experienced in the last decades. This development will in the whole of the Netherlands take place in a fluent downward trend, but regionally it can show a very abrupt development, especially in economic weaker and peripheral regions. (Van Nimwegen et al, 2009)

Population decline could have the effect that the supply of labor will diminish or become scarce regionally. More elders would have an effect of demand of labor, because increasing number of elders means an increasing need of services and care. So there is a contradictive development when looking at the demand and supply on the labor market. A challenge awaits. That may become a problem when services and care will strongly depend on voluntary labor forces.

3.4 Policy on population decline in peripheral areas

The influence of population decline is most clear on a local spatial scale. Locally, population decline can lead to downward economic spirals, emptying and impoverishing certain areas. Spatial policy should therefore be focused on a local spatial scale. (Van Nimwegen et al, 2009)

To react upon demographic decline each situation should be examined exclusively on the local and regional level. Population decline can have a relaxing effect on for example the housing market, it should therefore not always be seen as a problem that needs to be solved. It is a chance for restructuring the spatial landscape. (F. van Dam et al 2006)

Governments do not all have the same policy, if they even have a policy regarding population decline. Three different policy reactions towards population decline have been visible; ignoring, challenging or accepting and directing the development of population decline. If a local or regional government (municipality or province) has not yet experienced population decline, there is no need to react. When municipalities or provinces are confronted with population decline in their region, most react challenging the development, or accepting and directing population decline in their region. (Van Dam et al 2006) (Van Nimwegen et al, 2009)

Challenging population decline

Most reactions of the Dutch provinces on population decline have been challenging the development. This used to mean active stimulation of the supply side of the housing market. The Philosophy behind it, is when new attractive houses and living environments are built, it will attract people, and so convert population decline into population growth by means of migration. Some examples of this kind of policy can be seen in Easter Groningen: de Blauwe stad, and in the south of the Netherlands: Parkstad Limburg. Challenging this development of population decline is until now not very successful, in these regions population is still declining. A negative influence of these stimulating policies is that regions "steal" each others diminishing pool of inhabitants, resulting in more empty houses than earlier was foreseen, and a waste of money. This kind of policy leads to an increase of dynamics in housing in the region, but in most cases not to a new inflow of migrants from out of the region. Competition between municipalities can worsen the situation especially for weak regions, and can lead to investments going to waste, also leading to more empty

houses and regional inequality. So stimulating policies have shown not to be so effective. Accepting population decline and directing this process on a spatial scale is probably a more fruitful solution. (Van Nimwegen et al, 2009)
Other policy has been followed in the region of Delfzijl by the province of Groningen and the municipality of Delfzijl since a few decades; demolition of old or slummy homes. This proves to be a better strategy.

Accepting and directing population decline

Directing the process of population decline means acceptance of the demographic development and anticipation, instead of turning the development of population decline toward population growth again. Directing the process of population decline is also called "*planning of decline*". Most government bodies choose in this planning of decline for strategies coping with the housing market and regional economies. Developing and stimulation a high quality living environment is a common strategy. Peripheral shrinking cities focus on keeping the current inhabitants and attract an growing group of elderly people and pensioners. The strengthening of the local economy is also important to give no chance to an economic downward spiral. Strategies that strengthen the local economy focus on tourism (focused on elderly), economy of care taking (also focused on the elderly) and innovative sustainable industries on a small scale. (Van Dam et al 2006)

In the housing sector, planning of decline means an adjustment of the current demand to the diminishing future demand on the local housing market, and also a change in the composition of the sorts of houses in regard to the future demand of living/working space. Policies that fit to this development, are the restructuring and the demolishing of old houses and living space, to convert it to other types of living space and houses, or just to diminish the empty standing houses that are not worth keeping. In some municipalities in the Netherlands, Delfzijl and Heerlen, this policy is part of the overall housing policy. The moderation of plans to build new houses is there by also very important, especially when it is regionally adjusted with other municipalities. (Van Nimwegen et al, 2009)

Philosophy of growth

Despite all these possibilities to direct population decline, the change from challenging population decline to directing population decline is in reality a tough and slow process. Although the result of challenging population decline, the policy of preserving and getting new inhabitants, is poor, many local officials and politicians continue to do so. A reason for this reaction is the philosophy of eternal growth, a thought derived from the economic perspective. Local politicians are used to relate growth to success, and decline to a threat, associated with failure. This traditional grid of thinking is blocking the way to direct population decline instead of challenging it. (Van Nimwegen et al, 2009)

Most financial policies are based on growth. Allowances and funding of certain projects are indirect ways to direct the housing market. Prestige building projects, based on the growth philosophy, are trying to attract inhabitants by prestige and creating demand. They get allowances and funding from local government because it boosts the local economy. In regions with a declining population there is no demand locally. So people from other areas are attracted, and the municipality with the best project grows at the cost of other regions. Another example is creating business areas with financial advantages for those

who locate themselves there (municipal subsidiaries and funding), attracting businesses from neighboring regions stealing away the economic activity there. Municipalities trying to steal each others inhabitants, or businesses, at the cost of government money, is a very ineffective and a waste of tax payers money. The growth philosophy fails when looking at decline and societal means.

Converging these policies is a change that is needed, to stimulate restructuring instead of building new houses. A problem here is the financial part, because money making is difficult when demolishing buildings instead of constructing them, most of those buildings cannot be sold, afterwards. So change in policy is needed, and what policy is needed has yet to be figured out. (Van Dam et al 2006)

Population decline, regional and national government

Certain provinces (Groningen and Limburg) in the periphery are taking the role as regional managers to direct the development and housing policies more seriously taken in consideration the development of population decline. Plans are made in cooperation between provinces and municipalities. What is not yet there is the implementation of regional plans and the financial agreements on these plans between the different government levels that deal with the consequences considering population decline. Important facets are the local facilities and social services. The possibility to get proper education, basic health, and other facilities is a responsibility for municipalities. Facilities on a bigger scale; like hospitals, shopping centers and cultural facilities are a more regional responsibility. So to say a responsibility for the provinces. (Van Nimwegen et al, 2009)

When looking at the housing market and economy, municipalities should take into account not only their interests, but also the regional interests, to not wasting money on competing each other. Provinces should take the role of defending these regional interests and stimulating (regional) cooperation and coordination between the municipalities regarding housing, economy and social services and facilities.

What responsibility should the national government take in the situation of coping with different regions that on a different time span are confronted with population decline and its consequences? And are these regions when confronted with population decline, able to cope with this money costing tendency by themselves, or should these regions be supported by the national government? (van Dam et al, 2006)

The national government should have a conditioning role in this development, helping municipalities and provinces to cope with the consequences of population decline. A policy of fundraising for demolishing office buildings should not be excluded for houses, as corporations and municipalities cannot pay the bill of demolishing themselves. Because population decline will hit the Netherlands region by region, in different points in time, a flexible long term vision and spatial policy would be necessary. A vision and a role of the national government that give possibilities to the lower governments to cope effective with the consequences of population decline on a coherent way, that cope with the local circumstances on their own way, though in line with regional interests.

The relation between government and market is of vital importance, national government has a role that conditions market processes, directs the market and monitors market processes. Expected is that market participants on the regional market will react in an adequate way on the demographic changes like ageing and population decline that develop gradually. In some situations however the role of the government can transform to a more active one than

only creating market conditions, and monitoring the market. When changes are needed in the supply of the housing stock for social housing or restructuring obsolete houses, these are not always interesting to the market operators. The former needs a role of the government to solve these issues, because market operators will not solve the issue. A more directing way of government is desirable in these sorts of situation. What is needed for this situation in the housing market is also applicable for social services and facilities, and the labor market. (Van Nimwegen et al, 2009)

In short a clearer vision and policy may be needed and supplied by the national government on housing, economy and cooperation and coordination between different levels of government bodies.

4 Study sites & the process of fieldwork

All information given in the former two chapters should provide a good theoretical preparation and background for the in-depth interviews. The first two paragraphs of this chapter are about the preparation of fieldwork; finding a suitable location and target group; and setting up and structuring the interview. The last two paragraphs are about the fieldwork self; the plan of action and process of fieldwork; amount of interviewees and response. For structured research it is important that the research method (in-depth interviews) is linked to the overall research goal, therefore a repetition of the research goal;

"This research seeks to explore and describe the motivations to leave, the feelings of, and the experiences of home owners who have their house for sale for longer than six months in northern and western Groningen where the population is shrinking, whereby these home owners are not being able to sell their house until now."

To explore and describe the motivations to leave, feelings and experiences of house owners, or in short the personal story of home owners, the most suitable method to gather this type of information is in-depth interviews. These in-depth interviews should be held at the home of the interviewees, because it is about personal information most people do not like to share. Other reasons to do the interview at the home are that people feel more comfortable in the area they live in, and an interview at home gives the researcher the chance to get a glimpse of the living environment of the interviewee. The targeted number of interviews is around 15-20, trying to reach information saturation.

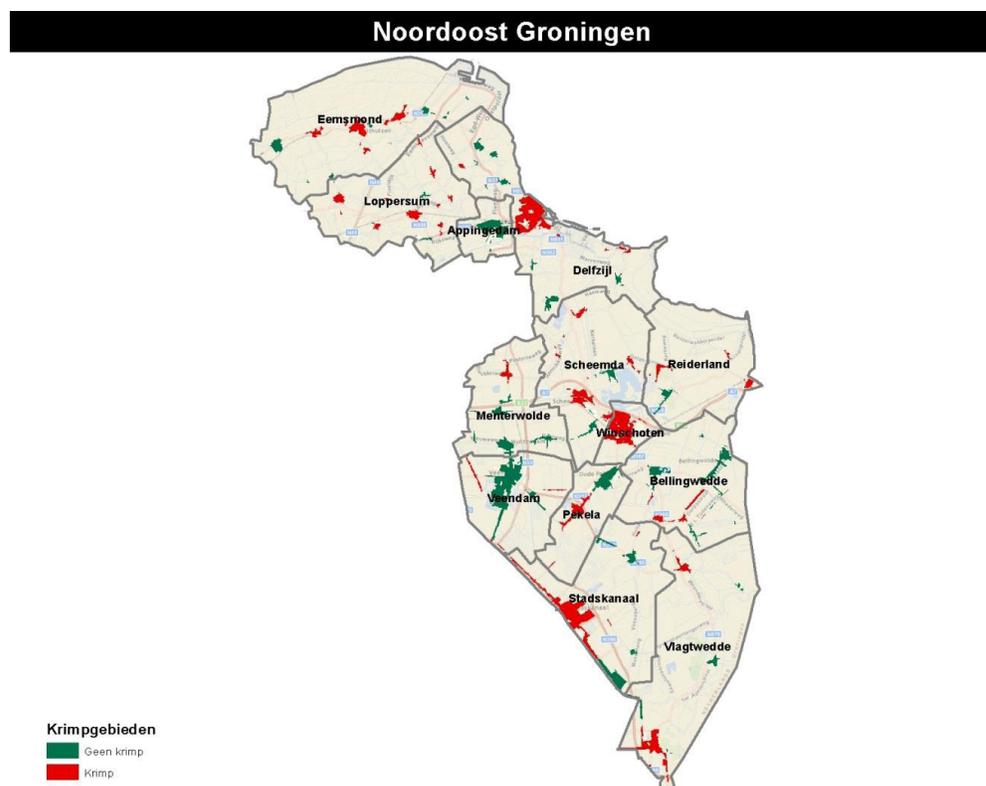
4.1 Finding a suitable location and target group

The in-depth interviews should take place in an area experiencing population decline. Three provinces in the Netherlands are experiencing population decline in this last decade, from the year 2000-2010; the provinces of Groningen, Zeeland and Limburg. The reason to choose the province of Groningen is simple; it is close to the University of Groningen and close to the place where I, the researcher, live. This means reduction of transport costs, because the in-depth interviews will be held at the homes of the respondents. Another reason for choosing this area is that there are relatively more home-owners in this area than in the Netherlands on average. And of course many houses are for sale in this area.

Most northern and eastern parts of the province of Groningen are declining in population. To show where these shrinking areas are located, a map from a report on shrinking regions (from the national government) is depicted in figure 4.1. Municipalities facing structural population decline are: Eemsum, Loppersum, Delfzijl, Scheemda, Pekela, Bellingwedde and Vlagtwedde. In figure 1, areas having a diminishing population are the areas with the red colored housing blocs. There has already been so much research in the minor city of Delfzijl about housing, and population decline, that I did not want to bother the inhabitants with another research project on the same topic. The cities of Winschoten and Veendam are not included in this research, because these minor cities have not consequently (years of growth followed up by years of decline) diminished in population in the last 10 years (2000-2010). Therefore the focus in this research is on the smaller villages, which can be seen in red in figure 4.1. The 6 villages where the interviews will be held are selected according to this

map. The selection of individual home owners is done on a micro scale. In chapter 4.3, the selection of individual home-owners in these villages is described.

Figure 4.1: Housing market in areas declining in population



Source: Van Duin et al. 2010

The selection of home-owners in the villages; Finsterwolde, Nieuwolda, Nieuwe Pekela, Oude Pekela, Stedum and T 'Zand, must fulfill certain criteria. The home must be located in an area where the population is diminishing which they are in these villages. The home has to have been for sale for longer than six months to be sure these home-owners have not been able to sell their homes for a considerable time. Finally, the price of these homes has to be low or moderate, to avoid selection of home owners of a different and much smaller market segment (the wealthy). So where can information be found to meet these criteria in the selection process?

Estate agents are the traditional traders in homes in the Netherlands. These estate agents organize the selling and buying of homes with official purchase agreements in the approval of a solicitor. They are the mediators between people who want to sell their home and those who want to buy a home. So these estate agents are the key to knowledge and information of the housing market in the Netherlands. But in these times internet has taken over the role of knowledge and information of the housing market. When people want a new home, they can look on different websites specialized in showing the variety of houses that are for sale. Information about the geographic location, the price, and even the time certain homes are for sale has been available for everyone. The role of estate agents has, since this last decade, lost the function of facilitating information and knowledge about houses for sale. But the other

functions of showing houses to potential buyers, doing the negotiations about the final purchase agreements, and organizing the official purchase agreement, remained. This means that the information about location, prices and the time that a home is standing for sale, can be derived from websites on the internet. The best known website containing this information in the Netherlands is www.funda.nl. On this website, houses for sale in a certain area can be found on a practical geographic map. On this map all houses known by Funda, are depicted. This makes the site perfect for selecting homes by a specific location, the site even gives information about the current price. Information about the period or duration a house is for sale is not always correct. A reason for this incorrect or partial information is that when homes are for sale for longer time periods, potential buyers may think there is something wrong with these homes. And when trying to sell a house, everything must be done to get a greater chance to sell. The original home owners or their estate agents do not want potential buyers to think there is something wrong with the house and therefore manipulate this information. Another website, www.miljoenenhuizen.nl, gives more reliable information about the duration time of the house being for sale and the history of pricing. Difference in the amount and correctness of information between the websites can be because the site miljoenenhuizen is linked to the real estate businesses, trying to compete with the website of Funda. Other websites where many people look are www.jaap.nl and www.huizenzoeker.nl.

These websites combined give completer and more accurate information about homes for sale in these 6 villages. By combining this information the selection criteria can be used. Addresses from these villages of homes standing for sale for longer than 6 months were collected, fulfilling the criteria that these homes are priced between 100.000 euro and 300.000 euro.

4.2 Setting up and structuring the interview

The goal of the interview is to explore the personal story of home owners who were not able to sell their house until now. The personal story comprehends their motivations to leave, feelings about leaving this area, and discomforts with the current situation they are in. The in-depth interviews were held at the homes of the selected home owners. The interviews took about 45 minutes. Interviewees were free to refuse to answer questions. Anonymity was assured to them in this research. Also a summery of the final research was offered to them.

The structure of the interview is derived from the accumulation of insights of theories on migration and the housing market, and the literature review on the background of the housing market in the Netherlands (including population decline in peripheral areas), stated in chapter 2 and 3. The overall question in the interview is: what is the personal story of home-owners trying to migrate or move within/from the northern and eastern parts of the province of Groningen.

The first part of the interview are general questions about age, marriage, offspring, education, job, the year the interviewee became home owner of the home, and the date the interviewee put his/her home for sale. The second part of the interview is about the choice to live where they live now, and the appreciation of their current living environment, the facilities and services, associations and the local societies or clubs, physical surroundings, living space and the maintenance of their current home. The third part are questions about the process of initiation to leave the current home and decision making process to leave the current home; what are the reasons the interviewee has chosen this location in the past, how come this location does not fulfill the interviewees needs anymore. What are the main reasons for setting this house for sale. The

fourth part is about the sale of the house; what price, were there many viewings, and has the interviewee lowered the price. The last part of the interview is about the expectations of the interviewee, and there is room for suggestions or remarks about the research or the interview.

The interview guide can be viewed in appendix A

4.3 Plan of action and the process of fieldwork

To get 20 interviews, among these selected home owners, an official letter was posted to every selected address. This letter contains an official logo of the University of Groningen, and the autographs of me and my supervisor, professor in demographics, to assure it to be authentic and trustworthy. In this letter information is given about this research, asking this home owner for his or her participation. The following week, these potential interviewees were phoned back to asked if they want to participate, and if they do, at what date. These telephone numbers were derived from the public telephone directory. The letters were posted every two weeks in a different village, also combining interviews and posting letters.

After the first load of letters, only one person wanted to participate. Not every phone number can be found in the public telephone directory, leading to a diminished chance to get interviewees. Because of the lack of response in this first week, a new strategy was necessary. The changes made in the plan of action were; a personal delivery of the letter at the door with a small talk about my research and me as a person, also asking for their phone number if it was not in the public phone book. After this change of strategy, more people wanted to participate. Another problem arose; not everybody was at home, and some houses were empty (about 6 homes were empty). I did post the letter, but took no further action. After one and a half month, one of the persons owning such a empty standing home called me, very enthusiastic, and made an appointment for the interview (they lived in Delfzijl, another town close by 't Zandt, where this home was situated). From the other empty standing homes I have not heard anything.

4.4 Amount of interviewees and response

About a hundred letters were posted or delivered personally in 8 different villages in northern and eastern Groningen. After telephone contact with about 50 of these respondents who got the letter, twenty-one decided to make an interview appointment, so a total of twenty-one interviews have been conducted. Out of those twenty-one interviews, twenty interviews were recorded. One interviewee gave no permission to record the interview. The recorded interviews are transcribed literally, focusing on completeness of all that is said. In some interviews, some parts were not relevant in any way. These parts were for example about whether I wanted another cup of coffee, or chats about popular sports. Therefore these parts were not included in the transcriptions. A total of 12 hours, 31 minutes and 41 seconds of interview is worked out as transcripts. The average duration time per (recorded) interview was 37 minutes and 24 seconds. With the shortest duration time being 16 minutes and 28 seconds, and the longest being 71 minutes and 42 seconds.

5 Results

The results of the interviews are discussed in the same order the questions were asked. The last two paragraphs are about the financial crises and problematic situations, no literal questions were asked about these subjects. There was no problem to hold on to the order and structure of the questions when conducting the interviews. In many interviews, information still to be asked was already told. But this was no reason to change the order of the questions, or to leave out a question. This is because, when asking something that is already told unquestioned, the answer gives conformation, clarity and then the answer is often more complete. The only interviewee that did not want to answer the questions asked, was the interviewee who did not gave permission to record the interview, and is therefore not included in the results.

In the following part of this chapter, the results of the interviews are shown per question. Some phrases of the interviews are cited, to illustrate the results.

5.1 General information

Age, marriage and children

Of the twenty recorded interviews, three interviews were with only men, six were with only women, and eleven were with a couple, a man and a woman. In total there were 29 active interviewees, 31 minus 2 (during two interviews, the partners of the interviewee were busy with children or something else). Four interviews were with women between 28 and 33 years old, one interview is with a man of 31, in the same age category. Another interview in this age category is with a couple between 29 and 33 years of age, who live together and have 1 child (2 years of age). One young woman has a registered partnership, having 2 children (3 and 14 years of age). The rest of these young adults (4) are married, and have 1 or 2 children between 0 and 14 years old.

Table 5.1 Age of interviewees

Women and men only	Women	28	30	30	33	50	70					
	Men	31	41	54								
Together	Women	29	40	-	48	49	53	-	61	62	63	65
	Men	33	45	43	48	51	51	53	60	66	66	67

Two interviewees, a man of 41 and a woman of 50 years are divorced, both have 2 children. There is one widow, a women of 70 years, who lives alone, but has one child. One man of 54 years is childless, although married. And one couple is childless (40 and 45 years old), but plans to have a child. All other interviewed couples are married and have children. The oldest couple of 65 and 67 years old do not have children together, the woman is a widow and the man is divorced, and they had been together for 4 years at the moment of the interview. As shown in table 1.1, seven interviewees are between 28 and 33 years old, thirteen are between 40 and 55, and nine are above 60 years old.

Education and profession

Education levels differ from only lower general secondary education, to university. One person started University but did not finish, five completed professional education or university of applied sciences (HBO, Hoger beroepsonderwijs), and twelve finished vocational education (MBO, Middelbaar beroepsonderwijs), and ten only completed Lower general Secondary Education. Of all men, five followed technical schools, three seafaring schools, and one studied mathematics on the University. The others finished lower general secondary education. Of all women five were educated as caregivers or had education for being a nurse, one had education as hairdresser, another as pedicure. Six women followed education for being at home, cooking and doing the dishes and so (huishoudschool). The others followed only general secondary education.

Profession differs from housewife to industrial site manager. Two men worked in construction, and also built their own homes for a big part. Also two men worked as truck driver. Other men worked as a site manager, coast guard, marine engineer (building offshore platforms), manager in a firm, land surveyor, programmer in the information technology (IT) and one has his own firm. Three men could not work anymore due to the following diseases; Parkinson, multiple sclerosis, or long-lasting backache. Women have professions as social worker (2), nurses or caregivers (4), administrative worker, pharmacist assistant, hair dresser, pedicure, householder, and as housewife (5). So a great variety of jobs are represented by the interviewees.

Home ownership

The average home ownership time is 12,4 years. The shortest time of house-ownership is 4 years, the longest is 35 years. Ten of these houses are bought after 2010, and nine before the year 2000. The houses of the interviewees are on the moment of the interview, for sale for on average 2,2 years. The shortest time the interviewees houses are for sale, is half a year, the longest duration time is 4 years. One interviewee had her house for sale for half a year, then decided to stop the sale, and after a short break she again set her house for sale.

5.2 Appreciation of surroundings & landscape, facilities and services, social cohesion, living space and maintenance

The area of northern and eastern parts of the province of Groningen is one of open agricultural landscapes. It is peaceful and idyllic with often a beautiful sky, when driving through it. The interviewees appreciated the environment and surroundings, especially the peace and rest of the rural environment. Also the abundance of outer space and the calmness of the landscape were appreciated. As described in the theoretical framework, one can see these features of the rural landscape as pull factors, according to the concept of push and pull factors of Bogue (Boyle et al, 1998). The attractive landscape, idyllic and peaceful surroundings can be perceived as is a pull factor for newcomers, although it can also be perceived as a lack of dynamics or emptiness that makes people feel alone. So defining push and pull factors depend on the preferences of potential inhabitants.

In chapter 3 much is discussed about services and facilities. The rural areas are confronted with the scaling up of commercial services and facilities, because of profitability. But also certain social services and facilities such as schools and

libraries are affected by scaling up because that is more cost effective. The national policy is that a minimal amount of students is necessary, about 60 for one school, to keep the school opened. Every municipality has its own way of dealing with these issues; they have their own policy concerning social services and facilities, at what level they provide these facilities and social services, and at what location these social services and facilities are preferred (municipal policies).

Facilities and services were in two villages (Oude en Nieuwe Pekela) sufficient and close by. But in other villages there was a lack of facilities and services. The opinion that there is a lack of facilities and services is influenced by the attitude towards living in a rural environment, having young children, or being older and having physical handicaps. What also played an important role was the experience of facilities and services disappearing out of the village. Interviewees, who have accepted the absence of facilities and services in the rural landscape, do not bother to travel a while. But the elderly, families with young children and the physical handicapped are bothered with this absence of facilities and services. Mothers with young children do not want to use the car for everything, which is sometimes difficult in small villages, where services and facilities disappear more and more. To preserve schools, societies and associations, villagers must sometimes lobby at their municipalities as a unity. In one village, the villagers were no real collective, and according to one interviewee they have to learn the lesson to fight for each other to preserve their facilities and services.

"Before they learn to work together, to make a stand against municipal policies, first all schools in this village must disappear."

In this case these villagers do not form a unity, because of religion. Some bring their children in a neighboring village, where all the other children are Christian. Although the school in this village is a combination between a public and a religious (Christian) school, many Christian parents bring them somewhere else. In other small villages it is also a struggle to keep societies alive, because of the lack of people and money.

Social cohesion

In most villages, people greet each other, and keep an eye on each other. Some of the interviewees, who appreciate their privacy, do not want to take part in this villager's mentality. They like their privacy and dislike talks and gossip. Other interviewees are more integrated in the social life of the village, and therefore appreciate it, and are not bothered by talks and a bit of gossip. Most interviewees have good contact with their direct neighbors. Neighbors of these interviewees think it is a pity the interviewees want to leave, and set their house for sale. There are examples of interviewees who lived their whole life in one village, and still like it there. These traditional villagers see newcomers as 'import' who not always greet, and often find them individualistic. Some interviewees have their social network somewhere else, and for one interviewee that was a reason to set the house for sale.

Two couples had trouble in their street with people who were loud, noisy, annoying, and displayed antisocial behavior. It was striking that both these interviewees said their trouble makers lived in rental homes across the street. In both cases the youth caused trouble, because parents did not intervene. One case showed parents who did not really bother, but also had no

control over these trouble makers. It could be because their own children were amongst these trouble makers. In both cases the trouble is now over, but action of these interviewees was necessary to end these troubles. And this trouble was the reason for one interviewee to set his house for sale.

"If nothing happens, why would I still want to live here? That is the reason to set our house for sale. The whole weekend fires, screaming and drinking, nobody does anything about it"

Space and maintenance

Interviewees are not always pleased with their current living space. Some older people find it too much, and some young couples think it is not enough. One interviewee wants to have more space for his construction business, to store tools and other materials. Another interviewee wanted more work space for his work as creative designer. And many families with young kids, and those that think about having more children, want more bedrooms. With older people it is the other way around. They want less space, because they have problems doing the maintenance by themselves. These are issues that motivate people to leave their current home. The following interviewee decided to set his house for sale because of an abundance of space, and thus also maintenance, combined with the fact that his social life took place somewhere else.

" The house is too big for me, and very important is that I have a social life that is not here in Finsterwolde, but somewhere else"

5.3 Motivations to leave the old and the new homes

To gain a better understanding of the process of moving, not only the respondents' motivation to set their current home for sale is important, but also the reasons in the past for choosing and buying their current home can provide insight in the current motivations to leave. Moving away is initiated through a process of adjusting certain wishes and demands over time.

Motivation to buy the current home

There were many motivations for moving to the current home. Some interviewees wanted to change from renting a house to buying a house. One interviewee just had a divorce, and had to buy a new home. Other interviewees wanted more space, or alone standing homes, in many cases because of children. One interviewee looked for a house he could renovate and restore, and did so. Two other interviewees built their house themselves (for the biggest part), only buying the parcel. The interviewees considered the amount of space, the price and location (for example being rural and peaceful) important factors for the choice of their current homes. One interviewee bought her house very impulsively, and regrets that now. She and her husband did not think it through, and they already have another house, but first have to sell this one. Another couple wanted a specific sort of house, a farmhouse, which they found as their current home.

Motivation to leave

Of course the motivation to leave is a mix of different reasons, but in most cases there is one a decisive factor and these are discussed in this paragraph. Motivations to leave the current home are varied, let us look first at the more

problematic situations. One interviewee has to drive a long distance to go to work and until their house is sold, he expects this situation to stay the same. Two other interviewees have physical problems to take the stairs, and want to move to a home without stairs. This is what the wife of one of these men said about it;

"The most important reason is that my husband has a lot of pain. It is difficult for him to walk up the stairs every evening to go to bed, so we want a home with a bedroom downstairs."

One interviewee had his house for sale because of harassment of other people in the street, but since these other people left half a year ago, they do not necessarily want to leave anymore. Other problem for some home owners is that they are not able to handle all the maintenance, especially the older interviewees. But also two interviewees who were after a separation single again and had too much space and maintenance to handle. Other interviewees could not handle the maintenance of the garden because of they could not handle it physically.

For other interviewees it was less urgent to sell their homes, they are more opportunistic, and it does not bother them that it takes a long time to sell their home. One couple wants to build their dream house, and if they sell their current home, then they can. In line with this dream, another couple wants to live in a farmhouse, and wants to have a cow farm, but they are still okay in their current home. Other couples foresee more children, and therefore already set their house for sale (they would like to have more bedrooms). Three interviewees intend to move because they want to be closer to their friends and family. Two couples need more space for their businesses, and need sheds and garages for their tools and materials. Also one couple wants to have a last place where they can get old. Lack of facilities plays a role for the older interviewees, but is also a reason for one couple with children to sell their home. He saw all stores, facilities and services leave in the years he lived in this village, and that was a reason to sell the house.

Questioner: The next question is, why do you actually want to move?
Interviewee: Because all services and facilities disappeared over the years.

Many neighbors pity that these interviewees leave, according to the interviewees, but most of them understand their motivations to leave. Almost all interviewees that are home-owners have or had children. The situation of the family is often leading for setting the house for sale, or the reason why the interviewees got their current home. These findings are in line with the theory of the family life cycle, discussed in the theoretical framework (chapter 2) because it illustrates the importance of family changes as a cause for home-owners to leave and move to another place.

This paragraph begins with motivations the current home is bought. Utility values of homes that are satisfying are often important when buying a new home. Enough bedrooms, acceptable condition of the home (with the eye on maintenance), enough nearby services and facilities nearby (schools, stores etc.), and other features are important when buying a new home. But when living in one place for a certain amount of time, the utility values that first were satisfying, shift because of a change in situation. The reasons to set the home for sale were because the interviewees were dissatisfied with the current situation. This dissatisfaction is caused by a change in situation of surroundings and the

environment, and therefore a devaluation of certain (before) satisfying utility values. For example one interviewee answered on the question why they wanted to move with "*because all services and facilities disappear*". Or the change in the wishes that home-owners have can cause an increase in utility values the current home cannot provide anymore. For example the interviewee wanted more bedrooms because of the birth of children, another interviewee needed of a bedroom downstairs because of the disease of her husband. The changes in situations outside us, (surroundings, environment and services and facilities) combined with changes in our own wishes and needs (children, diseases, etc) can motivate home-owners to leave their current home.

5.4 Expectations in the past and in the present

In the interview the interviewee is asked for their expectations at the moment the house was set for sale, and their expectations at the current moment. Every interviewee except for one, changed his or her expectations on when the house will be sold. This exceptional interviewee stated: it can be now, it can be in five years. The interviewees that had a term (certain amount of time they expect the home to be sold), changed it to only hope, had no expectations anymore, or added a few more years. Many interviewees mention the financial crises as a sort of reason their expectations at the beginning the house was set for sale, were not met. Others say it is because there are so many houses for sale in their village. In one village there was an active pyromaniac a few years ago, that in their eyes contributed to the extending duration time of the sale of their homes. One other interviewee told that his own expectations were not realistic, as a reason for expectations that did not come out. Of course people search for reasons their expectations are still not met, and therefore adjust these expectations, referring to what they perceive to be the cause of it. The following citation makes clear the expectations are influenced by the worsened situation in the economy;

Expectations back then: "*I thought it would be sold in a certain amount of time.*"

Expectations now: "*Some time it will be sold, but I have no clue when. No, we do not have any faith in the economy.*"

Often the expectations are fed by what real estate agents told the interviewees when they set their house for sale. When these expectations do not come true, these agents try to lower prices, but this advice is not always carried out by the house owners.

Adjusting prices

Often the question to lower the price came from real estate agents, hoping to come into a certain category of price on the leading internet catalogue for home sales, hoping to attract buyers. 14 of the 19 interviewees lowered the price of their house, 4 interviewees did not change the price, and one raised the price after renovating his house. The prices were lowered by amounts between 5,000 and 30,000 euros. Two interviewees took the initiative to lower the price, because they investigated the prices of other houses, and wanted to make a better chance at selling their house. Some interviewees said they would not lower the price again. But others said they would do so in the future, when the economy will recover.

"We lowered the price one time, from 150 until 142. But we wait before we do that again, until the market is normal again, otherwise it is no good."

Adjusting the price could help to sell the house, but until now, it did not work out for the interviewees.

"We already went down in price, but how far down do we have to go?"

The lowering of prices does not illustrate positive expectations, but despair and disbelief that the house is going to be sold becomes visible in the interviewees' words.

Possible buyers

When a home is for sale, potential buyers first take a look and inspect the home before they obtain and buy it. So when there are persons who are interested in buying a home, they make an appointment with the estate agent to take a look, and then further decide whether it is something they want or not. Some interviewees had had many of these potential buyers, viewing their home, others had none. The number of potential buyers who visit and inspect these homes standing for sale tells something about the market, the attraction and pricing of the house.

Five interviewees had no visitors until the interview (so at least half a year no visitors). Other interviewees had one to seven visitors, who decided not to buy. There were different reasons for not buying these homes. Not enough living space, finances, elements in the surroundings, a sloppy neighborhood, no clear reasons, and people who wanted to buy, but had to sell their own house first.

The lowering of prices does suggest that there is a satisfied home market following the concept of Wheaton and DiPasquale (paragraph 2.2). The lowering in prices eventually result in a stop in construction, adjusting the stock of existing homes. But is there really a satisfied home market, when home owners want to move? Or do other factors play a role in this situation? See chapter six.

5.5 Population decline

Statistical population decline was a characteristic of the villages the interviewees inhabited, with the exception of Oude Pekela. To the question whether population decline had something to do with all the houses standing for sale and diminishing facilities and services, some interviewees responded with recognition, others did not. Half of the interviewees did not even notice population decline, and sometimes even noticed growth instead of decline. Interviewees related the diminishing of facilities and services, especially commercial and public facilities and services, to financial problems and costs. Public and commercial facilities and services are according the interviewees not cost effective because a lack of customers. Societies, associations, and clubs more relate to the number of members, but also to the effort and commitment to keep these non profit services and facilities going. In the following citation, a woman declares that the municipality wants to close the school because of the local policy (concentration of services). Whether this is related to costs or other motives is not clear to her, although the interviewee tells the municipality has some financial problems.

"A primary school in this village? We are signing petitions and protesting to preserve it. There are enough children here; we are not below the boundary

(certain number of children) that a school should officially continue to exist. But the municipality of Loppersum wants to merge several schools to one."

In Delfzijl, municipal policy had a tremendous influence on population decline. An interview with a couple made clear how that worked out. Social housing in Delfzijl, housing subsidized by the national government for the lower classes, was not fully occupied. Some of these houses and apartments were in a good condition. The plan was to demolish a great number of these houses and apartments. The people who lived here, had to go somewhere else, and probably got an offer from the social housing corporation. And at this moment in Delfzijl, only houses are built that are for sale, and none for renting.

"The houses were demolished and the people who used to live there went to another location."

The husband of this female interviewee had the following statement, concluding that the people, who lived here, could not stay because the segment of rental homes they needed were demolished, and this price segment of homes was not being replaced.

"Yes, I have always worked here, and there were a lot of empty houses. But a great number of people have moved to other places and villages, because there was no place for rental houses to be built."

The female interviewee even concludes in the following citation, that former inhabitants were being chased away through this housing policy.

"No, not in that category. They are all gone, these houses with a rental price of 200-300 euro a month. In my opinion these people are sent away, chased away."

This is an example of municipal or national policy being a cause of population decline in this town, and maybe population growth elsewhere.

5.6 Financial crisis

The financial crisis started in 2008 in the USA, due to the sale of problematic mortgages to investors. The crisis had consequences for the housing market because it is since 2008 more difficult to get a loan or a mortgage. Also the prices on the housing market stagnated and even decreased this year. According to (Elzinga 2011) these decreased house prices offer opportunities for people who want to move or migrate, but the difficulties with financing a house and getting a mortgage neutralized these opportunities. The crisis and the distrust in the economic situation resulted in fewer movements on the housing market.

So the crisis can be a reason for lowered house prices, and a fall in demand. In many interviews the crisis was mentioned as a cause for the absence of buyers, and as a cause for lowered expectations of selling their home in the future.

"Back then I expected it to be sold soon, because it was a beautiful house. But well, the crisis has really turned things around. "

The economy collapsed after 2008 of the financial crisis, and the western world, especially Europe is still in a financial crisis. The following interviewee tells that since the economy collapsed there were no more interested visitors.

"Four potential buyers visited the house, in the first three months. After these first months there were still one or two interested visitors. And then the economy collapsed, and since that moment we are stuck. "

In the minds of the interviewees, the crisis plays an important role in not being able to sell their house, because they experience that since the crisis, there are fewer interested visitors or potential buyers, and the overall price of homes is decreasing.

5.7 Problematic situations

For several interviewees problems arose because the house has not been sold so far. In most cases the problems were foreseen, and they are also the reason the home is set for sale.

One of the more serious problems that occurred were difficulties climbing the stairs, one person already fell down the stairs two times, and still has to walk up and down every evening and morning. Another person had his bed in the living room for a long time, because he also could not take the stairs cause of his backache problems. Several older interviewees had problems with the maintenance, but also two interviewees who were divorced had this problem. Families that had plans for more children foresaw a lack of space, and plan to build extra rooms in their current home instead of expecting to move in the future. One family, not interviewed, living next door to one of the interviewees, lived in a house with four bedrooms with six children. Two interviewees had problems with distance to work, and one of them has to travel more than 3 hours every day. Another problem is the travel time to facilities and services, because these disappear in the interviewees' villages, causing problems for those that are immobile, because they are old, or have diseases (Parkinson, multiple scleroses).

6. Conclusion and discussion

In this final chapter conclusions are presented, accompanied by analysis and discussion, but first preceded by a reflection on this research.

6.1 Reflection

The reason to conduct this research, were home-owners having their home for sale for a long time not being able to move. This finally resulted in 20 recorded interviews conducted along the region northern and eastern parts of the province of Groningen. Some critical points and difficulties have to be mentioned when reviewing this research. The selected interviewees are home-owners only in the price category from 100.000 euro to 300.000 euro. Interviewees having real difficulties, may not want to chat about their serious problems just for scientific research, and therefore probably decide not to take part in this research. One interviewee did not want to be recorded; this was because he had such a severe story about intimidation, nagging and blackmail (I conducted the interview without recording), and therefore had not much trust in the fellow men. This was a reason for me to decide not to use his story in this research.

The villages were selected by, as stated in chapter 4, population decline. But I recognized later that Oude Pekela, a village where 3 interviews were conducted, was not declining in population numbers. Interviewees there also commented that they did not notice this development of a declining population. So, these three interviews are not in line with the research conditions. The inhabitants of a small home with 6 children and two parents (I got this information from their neighbors who did participate in this research), that seemed to have big problems, did not respond to the letter, the doorbell or telephone. Could that mean real troubled people are not eager to take part in this research?

Six selected homes were empty. After posting the letter in the mailbox, one couple reacted (already living in Delfzijl) and participated in this research by doing the interview. Three of the six selected homes for sale that were empty seemed like rental houses that had been put for sale (very small houses, looked like social rental homes when looking to the inside), but that is just guessing. No contact was achieved with the owners of these three 'seemed to be rental homes' for sale. Also home-owners that have their home for sale without a record or place on the websites mentioned in chapter 4 are not included in this research. Another point of attention is that more data could have been derived by observing the surroundings of the selected homes, and finally at the homes themselves, by more actively writing down these observations.

The stories from the in-depth interviews tell something about the experiences of the home-owners who are not able to sell their home until the moment of interview in the northern and eastern parts of the province of Groningen. Because troubled home-owners may not have participated in this research, real troubles and issues can be missed. It may occur there is still a variety of problems home owners have, that are not mentioned here, and are unidentified. Also information of one interview was not discussed in this thesis (one interview is not recorded), because of privacy issues. So, real harsh trouble may be excluded in this thesis.

Only in a few villages in-depth interviews have been conducted, in smaller or bigger villages, towns etc. there may be other issues, and other influences playing a role. The stories are representative for the local situation they are part

of, therefore generalizations can not really be made, and the results must not be placed out of context.

So different points of attention can be made concerning this research that could have been done with more attention and maybe in a more scientific way. Other issues relate to the voluntary participation that may be the cause of selecting less troubled situations because real troubled home-owners may be not interested in in-depth interview about their "difficult to solve" troubles and problems. But there are conclusions that can be drawn from the information and stories of interviewees, presented in the next section.

6.2 Conclusion & discussion

The first research question is about the troubles of home owners that cannot sell their home. In the result chapter the problems of these home-owners that arose were shown to be various. The following problems came back in the interviews more than once; problems with the maintenance of the home, physical disabilities of one of the inhabitants, travel time to work or facilities and services, and a lack of living space. The actual causes of these problems can be found in the change of characteristics of the home-owner and/or the living environment. These changes result in that the utility value of a home or environment changes, and therefore home-owners look for other homes, to meet their wishes and needs. The changes of characteristics of the home-owner and/or the living environment identified in this research are; ageing, getting diseases, changes in family planning, and services and facilities moving away.

The solution to these problems was moving to another home that has other characteristics, suited to the new wishes of the home owner. When mobility is constrained, the change in needs of these home-owners can become problematic. The most affected by these constraints, concluding from the interviews, are older persons, diseased persons, and young adults who plan to have children. So solutions other than moving away are considered; extension of the existing home, renting the home to be able to live somewhere else, and other creative solutions. There is not always a solution, and some people have to deal with difficult circumstances, for example; one family, not interviewed, living next to one of the interviewees, lived in a house with three or four bedrooms with six children.

Reasons for moving are often related to age, family situations and work, also named by Rossi in his research and work "Why families move". But also various unique motivations are the ground for moving to another place. Events as in 'event histories' (Boyle 1998:109) are recognizable in the stories of the interviewees as a reason to move, but also events foreseen in the future (the projected event future); family planning, or older people that expect not to be able to live in their current home in 3 years. Other events like getting a disease or accident are more problematic, because they happen suddenly. Another different motivation to move is the special dream, for example living in a farm, or designing the own home. It is interesting to see so many different causes for the motivations to leave. Having different theories in mind helps to understand what people motivates, keeping in mind the importance of the psychological aspects.

Relating the information derived from these interviewees to the greater socio-economic context, as stated in chapter 2 and 3, is more difficult. When looking from the institutional view, the governments and businesses have other interests and motivations than home owners. To mention some contradicting interests,

businesses have interest in scaling up of businesses because of cost-reduction, or a lack of profitability in certain areas, inhabitants lose their connection to a certain facility or service, and have to put more energy in getting access to this facility or service. Governments have their own vision on what is good for the region, and that is not always the same as the interests of home-owners, although home-owners have democratic influence on these visions (indirectly). Due to forecasted changes and trends in population and economics, prognoses of the future and the financial situations, the municipal and national government policies can sometimes be in contradiction to the interests of home-owners or the inhabitants of villages.

So different interests result to sometimes difficulties for home-owners meaning they have to adjust to the changing situation in the surroundings and the environment initiated by the governmental bodies. For example cost-reduction realized thru concentration of certain social services in one central town, can be problematic for inhabitants living in the surroundings of this central town. Important and debatable is the role of the government. What services should the government provide for their inhabitants, and in what way should the government support the people that they serve? A question answered by the on going interaction between inhabitants and their governments, through policy (indirectly influenced by the inhabitants by democracy).

The 'problem' on the housing market is according to some interviewees caused by the financial crisis. The interviewees have mentioned the financial crisis as a cause that there were no more visitors and interested buyers after 2008, and have lowered their expectations with an eye on the ongoing financial crisis.

Since 2008, the housing market changed. At this moment, home prices are falling slowly, and it is more difficult to get a mortgage (getting a loan is difficult because of the problems on the financial markets). Although it is cheaper to buy a new home, young people have difficulties with getting a mortgage, so the effect of a lowered price has vanished. Interviewees commented that only the cheapest homes are being sold, but above 120.000 euro the market is stuck. The demand for homes also decreases because the lack of trust in the economic situation, and the fact that prices are falling can stimulate potential buyers to wait until the price is at the 'lowest level'. It is risky to buy a home that is worth less in the future.

Home-owners have severe difficulties with selling their home, no more visitors or buyers because of difficulties with getting a mortgage (or borrowing money from financial institutions). We may say that home owners are constrained in their moves and ability to move because of the greater financial and economic problems.

A solution already practiced is switching of homes and although it is difficult to find people who both want each others home, it has been done. Prices might be adjusted and lowered until having a home seems interesting again. Maybe when the economy, especially the financial sector, recovers, the housing market will do the same. Will the housing market ever be as solid and trustworthy it once was? Or is this boom and bust cycle normal for the housing market, having a bust for three or more years, simultaneous to the economic 'depression' or recession.

In the model of the housing market of DiPasquale and Wheaton, the lowering of prices suggests a tendency of overcapacity, finally resulting in an adjustment in the housing stock. But it could be that home prices are lowered because of

difficulties on the financial market as Elsinga et al. 2011 suggests (see paragraph 3.1).

Other thoughts derived from this research, in line with population decline and related problems, are that home-ownership actually goes against population decline. This is because home-owners have to get someone who buys their home, to be able to move, in contradiction to rental houses.

A need to sell the house to new inhabitants (replacement)
Home-ownership >-----< rental homes

So can we say that house-ownership can be effective against the development of population decline? This is difficult to prove, but certainly an interesting idea to remember, especially for policy makers concerned with future decline. But is it, in case of policy making fair towards home-owners to 'lock them up' to prevent population decline?

6.3 Recommendation

In-depth interviews have given personal stories and insights. For further research a survey can be interesting in combination with the insights from these in-depth interviews. Although it is difficult to find a great number of home owners having their home for sale for longer than 6 months, it would be interesting what motivations, problems, situations etc. repetitively come back.

Another interesting point is the influence of policy on service and facility levels, or housing stock adjustments. Different stories tell of government policy influencing the living environment of the interviewees. Changing policies have great implications on the environment and its attractiveness for home-owners. Is this a point of attention in their policy agenda? It is interesting in what way governments are aware of the impact their policies and decisions have for their inhabitants.

It would also be interesting to follow the sales of the interviewees' homes, information available by the kadaster, a service institute regarding the administration of home ownership and the data about it. How many of these homes are actually sold, and are these homes sold for lower prices than the home-owners wanted? Regarding the privacy, some contact should probably be made with the interviewees.

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Appendix A: Interview guide

I am very pleased that you want to participate in this research about migration and movements.

- Telling something about me, who I am, education, my place of birth
- The research goal is to explore and describe the motivations to leave, the feelings, and the experiences of home owners who have their house for sale for longer than six months in northern and western Groningen where the population is shrinking.
 - The duration of this interview will be approximately one hour
 - Anonymity will be guaranteed
 - Personal information will be made anonym, and will only be used for this research

I think we can start with the interview now, or do you have any questions about it?

Then I will start recording, and we will begin with some introductory questions.

Start recording

General personal information:

Year of birth:

Place of birth:

Married or not? (Married /not married/other):

Do you have Children? (What number):

Education:

Occupation/job:

Home owner of this home since:

Home for sale since:

Man/woman (*Don't ask*):

Appreciation of current living environment

Since when are you living in this area?

(Why did you choose this home back then?)

How do you appreciate living in this area?

(Surroundings/facilities and services/landscape)

To what extent do you feel at home in this area?

(Connection with the neighbourhood/ local mentality/ social cohesion)

To what extent does your current home meet your needs?

(Living space/maintenance)

Motivations to leave and the decision process

Why do you want to move?

(Job or work related/family planning/ etc)

Have you had the idea before to leave your current home?

(if so, when and why, and did you take action?)

What were the pros and cons in the decision to leave your current home?

What was the decisive factor for setting this home for sale?

What are the reactions of people in your environment on the fact that your home was for sale at that moment?

Experiences on the sales of the home

What are the experiences with the sales of the home so far?

How did you instigate the sale of your home?

(Website/real estate manager)

Was it easy to price your home, and what influence did the real estate manager have on the final pricing of your home?

Was the estate manager enthusiastic about the home and possibilities to sell it?

Do you get enough interested buyers that come to watch the home?

Have you lowered the price since the time your house is for sale?

(or did you think about it?)

What are the reactions of interested buyers when walking through your home?

Do you already have another home that is interesting for you?

Expectations

What were your expectations when you set your home for sale?

What are your expectations at this moment?

You live in an area where the population is declining, do you notice this development?

What do you do when your home is sold in this coming week?

Do you have any remarks or suggestions?

Thank you for you cooperation!

Stop recording