

Summary The social environments of the rich and the poor



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De leefwerelden van arm en rijk

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Summary and perspectives for action

Why too much segregation between social environments is problematic

The Netherlands sees itself as an egalitarian country. When discussing social class issues, we tend to play down the fact that socio-economic inequalities exist, or are quick to point out that, even if they do exist, this does not mean that some people are more valuable than others (Van Eijk 2013). Even so, the distribution of resources in the Netherlands is highly uneven (Vrooman et al. 2023). Inequality within a society usually means that the social environments of people with high income and wealth are segregated from the social environments of people with low income and wealth (Reardon and Bischoff 2011; Tammaru et al. 2020). In such a situation, people with access to many resources will normally have little interaction – in their neighbourhood, at work, in family circles and in other places they visit – with people with fewer resources. This also means that, in their daily lives, people with few resources tend to meet few people with more resources. This is problematic for a variety of reasons.

Segregated social environments erode equality of opportunity (Chetty et al. 2022; Galster and Sharkey 2017). One of the reasons for this is that the social environments of people with many resources tend to offer more opportunities than those of people with few resources. For example, neighbourhoods and regions with many affluent residents usually offer more employment opportunities than other neighbourhoods and regions (Van Ham et al. 2020). Second, segregated social environments help perpetuate the unequal distribution of resources. People who already have many resources will associate mainly with other affluent people in their environment, allowing them to gain more social capital than people with few resources (Van Tubergen and Volker 2015; Volker et al. 2014). Likewise, as cultural resources such as knowledge, values, tastes and sense of humour circulate within people's local settings, in a world of segregated social environments they will tend to characterise distinct social classes (Kraus et al. 2017). Third, in this way, segregated social environments will impede the accessibility of institutions that create opportunities. After all, where social groups with many resources are dominant, the dominant cultural codes will be those associated with those groups, reducing the accessibility of those institutions for other groups (Manstead 2018).

Segregated social environments also erode social cohesion. For example, social unrest is more prevalent in more segregated neighbourhoods and networks (Malmberg et al. 2013). People in those environments also feel lees connected with society at large (Otero et al. 2022) and have less confidence in others (Uslaner 2012). However, the consequences are not the same for everyone. In segregated social environments, people with many resources are hardly aware of the causes underlying the less favourable position of others (Mijs 2022; Windsteiger 2022). This is a breeding ground for negative stereotypes, with few opportunities in personal contacts to challenge these stereotypes (Allport 1954; Pettigrew et al. 2011). In this way, segregated social environments appear to contribute to a perception among many practically skilled people in the Netherlands of being looked down upon (Goedhart et al. 2022; Van der Waal 2022) and of being at a great distance from the people with power and influence (Noordzij et al. 2021). Consequently, people with few resources are far more likely than people with many resources to perceive a sharp contrast between rich and poor (Vrooman et al. 2023). Segregation is therefore more likely to affect the opportunities and social connections of people with few resources.

About this publication

In this study, we explore the social environments of the least affluent and most affluent people in the Netherlands and associated developments over the period between 2011 and 2020. More specifically, our focus is on the socio-economic bias of their social environments. When the social environments of affluent and non-affluent people are strongly segregated – i.e., in cases of strong socio-economic

segregation – those environments are usually characterised by a strong bias. What we mean by this is that the contacts of people in these groups are with people who are clearly more (or less) affluent than the population as a whole and, as such, are a biased reflection of that population. For people with very little wealth, such a biased social environment means they also have very few contacts with people with average or high wealth. For people with considerable wealth, a biased social environment means they have very few contacts with people with average or low wealth.

Our focus is on people in the Netherlands aged 30–59 and the people they potentially encounter in the immediate vicinity of their homes, in family circles, at work and at their children's schools. For this purpose, we use the so-called register networks of Statistics Netherlands (CBS 2023a; Van der Laan et al. 2022). As an indicator of financial wealth, we use a composite score that combines the income and wealth levels of households. The least affluent group consists of the 20% least wealthy 30-to-59-year-olds. The most affluent group consists of the 20% most wealthy 30-to-59-year-olds. So when we talk about wealth, we refer to *relative* wealth.

Key findings

The social environments of certain groups are characterised by socio-economic bias

This study shows that there is little interaction between the social environments of people in the Netherlands in different wealth groups. People with low wealth are much less likely than people with high wealth to encounter high-wealth individuals in their neighbourhoods, at work, in family circles and at their children's schools. This does not mean that the various groups live in entirely segregated worlds. There is a large middle group of people whose social environments tend to be mixed, linking the rich and the poor. And the social environments of people who do not belong to that middle group are certainly not always biased either. However, based on the criteria selected for this study, more than half a million people in the Netherlands with little wealth live in a biased low-wealth environment. In contrast, over 600,000 wealthy people in the Netherlands have a biased wealthy social environment.

The picture that arises from these figures will not always reflect what these people's lives look like in reality. Even so, in all likelihood, social environments are at least as biased as suggested by these figures. This study is about people who *could* encounter each other, for example because they work for the same company or live in the same street. Within those contexts, however, people have different levels of interaction. For example, companies can have multiple departments and teams, and within a neighbourhood, some residents will interact more frequently than others. For a variety of reasons, people are more likely to interact with those who resemble them, also in terms of wealth (for example, see Zwier and Geven 2023). Also, note that this study ignored certain social contexts, including places people visit for leisure activities they engage in (membership of associations or sports clubs, going to parties and places of entertainment, etc.). Segregation also plays a role in these contexts, for example because wealth groups differ in terms of financial opportunities, preferences, skills or the activities of friends and acquaintances. In the online world, too, socio-economic groups often occupy very different positions (Van Dijk 2020; Helsper 2021; Hofstra et al. 2017).

The social environments of the richest and poorest people in the Netherlands have moved away from the centre

Between 2011 and 2020, the social environments of the least and most affluent people in the Netherlands became slightly more biased, meaning that they were moving away from the centre. Put differently, the social environments of the poorest people became slightly poorer, and those of the richest became slightly richer. The shares of the poorest and the richest people in the Netherlands whose social environments are biased increased from 43% to 46% and from 46% to 50%, respectively.

While these developments may appear relatively modest, the increase is actually quite significant in light of the fact that it is an outcome of slow changes in society's organising mechanisms. Considering that broad social developments such as increases in scale, globalisation and ongoing integration of technology are responsible for changes in the operation of societal institutions such as the housing market, the

labour market and the dating market, we should not expect the level of bias to decrease spontaneously. In this context, even small changes can contribute to a self-accelerating process. For example, a change in the demographic composition of a neighbourhood can impact the range of facilities available and the atmosphere, liveability and reputation of that neighbourhood. This will then be reflected in the choices people make in terms of leaving or not leaving the area, or in terms of moving there or not (for example, see Permentier et al. 2009). Self-accelerating processes also play a role in widening differences between regions and municipalities. Boterman and Van Gent (2023) describe how the rise of a prosperous middle class influenced Amsterdam's city administration, which developed an increasing focus on residents with a university or higher professional education degree. As a result, the city became less recognisable and less pleasant as a social environment for its low-income residents.

Bias in the social environments of the poorest citizens has grown especially in the residential domain

One notable feature of the social environments of the poorest people in the Netherlands is that the general move towards more bias is almost entirely limited to the residential domain. These people have witnessed an ongoing decline of financial wealth in their neighbourhoods, but to the extent they have relatives, are in paid work or have children of primary school age, the wealth of the people they interact with in those domains has remained more or less the same.

The growing bias in people's residential environments is consistent with the increasing deregulation of the housing market. National government policy aiming to regenerate vulnerable districts came to an end, and restrictions were imposed on housing corporations (Van der Velden et al. 2018; Kullberg et al. 2021). As a result, a decreasing amount of social housing came to house an increasing proportion of the poorest residents. In addition, the concentration of vulnerable residents increased in neighbourhoods with social housing (Leidelmeijer and Frissen 2023). Meanwhile, many city dwellers with low incomes moved to the outskirts of the city (Hochstenbach and Musterd 2018).

Social environments of the poorest citizens increasingly biased mainly outside the big cities

There are notable differences between municipalities. In 'small-scale municipalities', most of which are located in rural areas, the social environments of low-wealth residents are relatively unbiased, although their bias has grown in recent years. A similar development can be seen in 'prosperous municipalities', for example in the region 't Gooi and along the coast. In both categories, prosperity levels have decreased not only in residential environments, but also in work environments and at the schools of children of low-wealth families.

'University cities' present the opposite picture. The social environments of low-wealth city dwellers tend to be relatively biased. However, these cities did not see this bias increase during the 2011-2020 period. For the least affluent residents of university cities, prosperity levels remained more or less the same in their residential environment and actually slightly increased at work, at their children's schools and in family circles. So the difference with other types of municipalities gradually decreased. The fact that the social environments of non-affluent urban dwellers did not become more biased is remarkable, because the developments in the housing market definitely had major consequences in the big cities as well. One explanation is the increased appeal of cities, causing more affluent residents to move into previously low-income neighbourhoods, with an attendant increase in housing prices. Both the influx of affluent residents and the relative increase in housing prices have the effect of reducing bias in the social environment of low-income residents. One drawback to this process of gentrification is that cities are becoming unaffordable for many people, potentially causing those neighbourhoods to become biased once again (Hochstenbach and Musterd 2018, 2021; Musterd and Van Gent 2016).

A second explanation for the decreasing bias of social environments in university cities is that this decrease was particularly strong among people originating from Arabic or Central-Asian countries, due to an increase in the social standing of these groups (see Dagevos et al. 2022; Huijnk 2020). The consequences of this concern not only the social climbers themselves, but also other people in their usually urban environment. Non-affluent people of Arabic or Central-Asian extraction encountered more wealth

particularly in family circles, but also at work and in their children's school environment. The same pattern, though less pronounced, was found among people originating from the Caribbean.

Social environments of the richest citizens increasingly biased especially in and around the northern Randstad area

The social environments of the richest people in the Netherlands have become more biased in multiple domains. This means that affluent people are now even more likely to encounter affluent people like themselves than they already were – at work, at their children's schools and in family circles. In addition, there are highly pronounced regional patterns, both in terms of bias in the social environments of the rich and the rate at which this bias is increasing. Those social environments were already quite biased in and around the Randstad conurbation and the city of Eindhoven. The northern Randstad conurbation around Amsterdam in particular saw a clear increase in bias.

The fact that the development towards more biased social environments is taking place across multiple domains suggests that there may also be multiple causes. The increasing bias in the family context potentially reflects an increasing role for intergenerational transfer in acquiring social standing. Increasing bias in the work environment may be associated with the ways in which labour is organised. For example, it may be due to low-paid labour being contracted out to employment agencies or self-employed individuals (Tomaskovic-Devey et al. 2020). It may also have to do with increasing specialisation, with prestigious and knowledge-intensive work often being concentrated in relatively affluent areas (Buitelaar et al. 2016; Godechot et al. 2020).

The high levels of prosperity in the central regions are the result of historical developments associated with their favourable geographic location for high-value work and facilities (for example, see Bastiaanssen and Breedijk 2022). That social environments became even more biased in the northern Randstad is consistent with the increased appeal of these regions, as reflected in the relative rise in housing prices there (CBS 2023b). This relatively sharp increase in housing prices influences bias in a variety of ways. First, the regional increase in the value of houses contributes directly to the bias in social environments. Even if nobody moved, the financial wealth of home owners – and, accordingly, of many people in the social environment of wealthy residents in those regions – would still increase. This is because people's colleagues and relatives often live in the same regions. But this trend is much more than theoretical. After all, one consequence of increasing differences between housing prices is that the more expensive residential neighbourhoods become affordable for fewer and fewer people. This means that new residents are likely to be relatively wealthy. The social infrastructure will subsequently reflect the changing demographics of the neighbourhood. After all, a higher proportion of wealthy residents in these neighbourhoods will automatically broaden support for luxury housing projects, entertainment venues and clubs and undermine support for the more affordable venues.

Perspectives for policy action

A community of residents and the freedom to segregate

As the social environments of the rich and the poor are moving away from each other, the question that presents itself is: what type of society do we wish to be? On the one hand, reports, policy vision documents and election programmes all reflect a desire to promote social cohesion and connection, calling for measures to close the gap between rich and poor and between groups that have dropped out and those that have joined. It is hard to imagine how this could be achieved without reducing segregation. According to sociologist Marguerite van den Berg (2023), solidarity is 'about understanding that there is a connection between one's own position and another person's position, understanding that while our lives are different, we have a lot in common'. She argues that solidarity is more than feeling concern 'from the safe side of the gap, for other people: people in disadvantaged urban neighbourhoods, migrants and the "precariat".

On the other hand, we see the factors that caused society to become what it is today, which therefore also contributed to the segregation of social environments. One value that increases this kind of segregation is efficiency, or effectiveness. Sorting people into different types and levels is an almost

self-evident part of urban development and cultural policy and of the way we organise work and education. Another value that promotes segregation is freedom. For many people, freedom is a key element in their sense of connection with the Netherlands (Beugelsdijk et al. 2019), but freedom is also an aspiration that drives people apart. After all, pursuing freedom also means following one's own preferences, selecting one's own social contacts, pursuing one's own success and promoting opportunities for one's own children. A civil right such as the freedom of education provides a solid institutional basis for this sorting mechanism, resulting in segregated social environments (Boterman et al. 2019).

So the question of what kind of society we wish to be is not easy to answer. In this context, we should also consider what price we are prepared to pay for a society with less segregated social environments. It is a fact that the freedoms of the most affluent groups, in particular, promote segregation. Among low-income groups, the bias in their social environments tends to arise from restrictive circumstances and a lack of resources. For them, a less biased social environment often means an improvement of their own position. Among more affluent groups, the bias in their social environment tends to be the intended or unintended outcome of the choices they were able to make amid a wealth of opportunities. This means that, in answering the question of what type of society we wish to be, we should also consider the extent to which certain freedoms should be limited.

Promoting less biased social environments is only possible if it is part of a shared vision of society in which shared social environments are a higher priority in policy considerations than is currently the case – a priority, moreover, that merits a targeted long-term policy. The way in which groups in society sort themselves out is the outcome of numerous interconnected mechanisms, in a process based on institutional and spatial structures that have developed over time. Another factor that often contributes to segregated social environments is the choices people make. In other words, there is no easy strategy to reverse the move towards segregated social environments and promote more shared environments. However, there are several key domains where measures can be helpful. We will describe five of those domains below.

1 Personal resources

Research into spatial segregation has shown that one key cause of segregation is inequality (Reardon and Bischoff 2011; Tammaru et al. 2020). There are good reasons to assume, therefore, that financial measures with a levelling effect, such as wealth taxes or higher minimum wages, can help reduce segregation between social environments. To mention one concrete example, many people in low-income groups cannot afford a car of their own, but in certain cases, having a car is essential for them to be able to participate in society, especially outside urban areas (Bastiaanssen et al. 2013; Bastiaanssen and Breedijk 2022; Delmelle et al. 2021).

In addition to financial resources, there are other types of resources that play an important role in a person's participation in society, such as skills and social resources (Vrooman et al. 2023). Buddy projects, contacts with fellow sufferers and other social initiatives can help people end their isolation. People with a disability point to the social barriers they are confronted with when taking part in society. Greater awareness and understanding, both among the people they know and in society at large, would help them expand their social environment (Vermeij and Hamelink 2021).

2 Education

Another key domain for measures to reduce segregation between people's social environments is education – first of all because of its socialising function. Schools have an obligation to provide civic education so as to promote 'the development of social and societal competences that enable students to participate in and contribute to Dutch democratic society' (TK (House of Representatives) 2019/2020: 14). While such civic competences should help students bridge social divides, the existing segregation in education is a serious obstacle. Many children receive their education in schools with a relatively homogeneous population, socially speaking. This means they have little to learn from each other and receive little practical training in dealing with social differences (Onderwijsraad (Dutch Education Council) 2019; Vogels et al. 2021).

In addition, education itself plays an important role as a 'sorting machine' (Elffers 2022). A young person's development during primary and secondary education is one of the factors that determine their subsequent training and ultimately their position in society as an adult. Despite the efforts to promote equality of opportunities, students from advantaged and disadvantaged environments often move along different trajectories in the education system (Herweijer et al. 2021). This increases their chances of moving into different social environments. Selecting pupils at a later age and organising education in less segregated ways can contribute to a less divisive educational system (Onderwijsraad 2019). Access to adult education is another instrument that helps people improve their opportunities on the labour market (Maslowski 2019). It encourages them to move beyond their own biased social environment.

Residential environment

While this study points to increasing bias in the social environments of non-affluent people between 2011 and 2020, the tide now seems to be turning. At national government level, there is a renewed focus on the importance of housing policies and on measures to prevent segregated neighbourhoods and spread social rent and housing among municipalities (BZK (Ministry of the Interior and Kingdom Relations) 2022a, 2022b). The future will show the extent to which these changes will actually be implemented and result in reduced segregation between social environments. In addition, the housing market has become less accessible for low and middle income groups and offers important opportunities for measures to reduce inequality and bias in people's social environments (Arundel and Hochstenbach 2020; Boelhouwer 2020).

A new risk has emerged in the form of projects to make houses more energy-efficient, which could increase differences between neighbourhoods in the next few years. Affluent home owners are more willing and have more resources to take energy-efficiency measures, and it is potentially easier to pursue an area-based approach in districts with high levels of social cohesion than in districts where residents are less ready to join community initiatives (Steenbekkers et al. 2021). While neighbourhoods that are slow in implementing energy-efficiency initiatives are becoming less attractive, the districts that have been made energy-efficient retain their appeal for affluent residents. This applies all the more to newly built residential areas. If new districts draw middle-income groups from mixed neighbourhoods without taking up non-affluent residents, the older – and often less energy-efficient – districts risk becoming even more biased than they already are (Hendrich et al. 2023). It is important to factor in this risk in the development of housing construction policies and to prevent interventions from inadvertently increasing segregation.

4 Local social infrastructure

Non-affluent people in particular depend on their local neighbourhood in daily life. This explains why the relatively small social networks in this group tend to have a strong local focus (Volker et al. 2014). As such, neighbourhoods offer a promising context for measures to reduce biased social environments. This does, however, require a social infrastructure that enables residents to meet people from other neighbourhoods or municipalities (RVS (The Council of Public Health & Society) 2021; Uyterlinde et al. 2023). The least affluent neighbourhoods tend to have high levels of diversity in terms of the origins, lifestyles and living arrangements of their residents. This diversity potentially makes it more difficult for people to live together in their area; people with low incomes rate the local cohesion less favourably than people with high incomes (Den Ridder et al. 2021). Moreover, liveability levels in the most vulnerable neighbourhoods have remained relatively low (Leidelmeijer and Frissen 2023).

One additional concern is that the number of people doing volunteer work has fallen over the past few years, and local associations have seen their membership decline (CBS 2023c). This is another development that undermines neighbourhood life. However, the government has made a step in the right direction by renewing its focus on a number of vulnerable urban areas (BZK 2022a). Housing corporations have also been given more scope (BZK 2022b) and have increased their investments in liveability (Aedes 2023). The attention for the social basics from the social domain is another positive development, and the regeneration of community work is on the rise again (Jansen and Engbersen 2022). There is also attention for the need to improve the liveability of rural areas (TK 2022/2023). This can help to curb the growing bias in social environments among the least affluent residents of rural municipalities.

The social environments of rich people in the Netherlands comprise larger and more spatially extended networks (Urry 2012; Vrooman et al. 2014). Even so, the biased social environments of rich people also have a local component. For example, we see affluent residential municipalities in particular along the edges of the Randstad conurbation, with a very high share of residents in biased social environments. Despite the regionally oriented life patterns of many affluent people, this concentration at the municipal level contributes to the bias in their social environments. Neighbourhoods with a high percentage of rich residents can count on support for exclusive facilities that are unaffordable or otherwise inaccessible to less affluent residents.

5 Workplaces

Work, finally, is another key domain for measures to promote shared social environments. The impact of segregation at work is huge. This is because, for many people, work plays a central role in the opportunities available to them in society. In addition, work is of crucial personal and social significance in the lives of many people (Roeters et al. 2021). Many employers welcome initiatives within their organisations to increase diversity (Thijssen 2023) and employ people with an occupational disability (Van Echtelt et al. 2019). Even so, the labour market is not inclusive. Despite the current tight labour market, people with an occupational disability still find it very hard to find employment (Faber et al. 2023). In fact, discrimination on the Dutch labour market has not decreased in recent years (Quillian and Lee 2023). In 2022, one in ten employees felt discriminated against at work, in most cases on the basis of skin colour (CBS 2023d).

However, even if discrimination did not exist and workspaces were inclusive for all, there would still be little interaction between affluent and non-affluent employees at work. Many of the least affluent people in the Netherlands are not in paid employment, which means they also lack work-related social contacts. Furthermore, people in different professional groups – and with different incomes – often work at different organisations, at different locations, at other times or under different conditions. When support services such as cleaning or catering are outsourced, people may interact at the office, but they do not qualify as colleagues. Due to the hierarchic and functional ways in which labour is organised, the environments of the various groups of employees rarely overlap (for example, see Godechot et al. 2020). If we are to reverse the move towards more segregated social environments, we should therefore also consider more mixed work environments – 'mixed' in terms not only of inclusive workplaces, but of workplaces where there is interaction between colleagues at different job levels.

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