# Urban report Amsterdam, The Netherlands

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UPLIFT – Urban PoLicy Innovation to address inequality with and for Future generaTions

## Deliverable 2.2

# Urban report

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# Summary


- In accordance with the Methodological Guidance and Work Plan for WP2 of the UPLIFT project, this report examines the scales and dimensions of inequality in the functional urban area (FUA) of Amsterdam, the Netherlands. National and local dynamics, as well as policy interventions are analysed to find out how the drivers of socio-economic inequality operate. The report also includes an overview of how policy-makers and stakeholders conceptualize, and respond to, the challenges.
- The analysis is based on desk research and interviews with 8 key stakeholders at the local level, as well as relevant findings presented in previous deliverables of the UPLIFT project.
- After describing the FUA, we present the main trends and policies in four thematic areas – education, employment, housing and social protection –, distinguishing between national and local developments.
- The Dutch school system can be characterized as decentralized and segmented. Educational inequalities occur mostly along parental education, wealth and ethnic background lines and are reproduced across generations. These inequalities seem to be further enhanced by the fact that already at the age of 12, children are directed to a particular level of education (early tracking system). Both at the national level and the level of Amsterdam, current educational policies aim to increase the equality of opportunities. For this purpose, they offer support to vulnerable pupils and attempt to smoothen the transitions between the various levels of the education system, as well as between the education system and the labour market.
- Although unemployment rates in the Netherlands and Amsterdam are comparatively low, employment opportunities are unevenly distributed. Particularly young people, disabled people, people with a low education and people with a migration background face a relatively high unemployment risk. Furthermore, the labour market has been become highly flexible in recent years, resulting in insecurity and an increase in precarious jobs, particularly among the younger generations. Labour market policies come in various shapes (tailored to the local context) but mainly focus on activation and training of the unemployed.
- The Netherlands in general, and the city of Amsterdam in particular, is subject to a severe housing crisis. Most affected are new entrants on the housing market such as young people, particularly if they cannot rely on parental support. Dutch housing policies are not well tailored to combat the housing crisis. The main national policy instruments have remained unchanged or have become more market oriented in recent years, thereby further enhancing the uneven outcomes on the housing market. In the city of Amsterdam on the other hand, housing policies are more focused on protecting vulnerable groups. Examples of this are the self-residence obligation, the 40-40-20 rule and the proposed reform of the social rental housing allocation system. Nevertheless,

even for a city the size of Amsterdam, it remains difficult to really counter-act structural economic and policy trends in the field of housing.

- Both in the Netherlands and in Amsterdam, poverty is a persistent problem that unevenly plays out among socio-economic groups and neighbourhoods. Although the Dutch welfare state is supposed to provide a safety net for all its citizens (through unemployment benefits and social assistance), some recent policy reforms have aggravated the position of particular vulnerable groups, for example disabled people, unemployed young people or care-takers sharing a house. Within the framework of the 'participation society', policy interventions are focused at (re)integrating people in the labour market or in society in general. The city of Amsterdam has developed its own individualized and integrative version of these participation enhancing policies. This approach seems rather successful, although it remains difficult to reach all the potential policy recipients.

# Introduction

This report examines the scales and dimensions of inequality in the functional urban area (FUA) of Amsterdam, the Netherlands. Our purpose is to understand how the drivers of socio-economic inequality, and the policies responding to these, operate in this local context. Particular attention is paid to the room for action of local policies and the ways in which policy-makers and stakeholders conceptualize, and respond to, the existing challenges. [1]

Building on previous deliverables of the UPLIFT project, this report expands data collection and analysis by bringing in additional desk research and interviews with eight local actors.

The desk research was carried out between September 2020 and March 2021 and focused on four thematic areas of analysis: education, employment, housing and social protection. Sources included reports from official bodies, independent studies and observatories, and academic publications, among others. With regard to figures used throughout the report, data for the national level comes from the Central Institute of Statistics (*Centraal Bureau Statistiek* - CBS) and data for the Metropolitan Area of Amsterdam and Amsterdam comes from the OIS - *Onderzoek Informatie en Statistiek* department of the Municipality of Amsterdam, unless differently specified.

The interviews were conducted between November 2020 and June 2021. The persons to be interviewed were selected for their relevant knowledge and experience in the FUA, ensuring a combination of views from public officials and members of non-governmental organisations (NGOs) to enable a critical assessment of social developments and policy impacts.[2]

Carrying out the interviews took longer than expected due to the Covid-19 pandemic and the resulting public health measures in the Netherlands. Many of our requests for interviews went unanswered, since municipal employees, social workers and activists have had many difficulties in reaching out to policy recipients and vulnerable citizens due to restrictions, and as a result were not keen on taking on additional committments.

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1 The specific guidelines for the reports on the sixteen FUAs under study in the UPLIFT project can be found in the WP2 Methodological Guidance and Work Plan. As established in that document, this report draws on results from four tasks of the project: Task 1.3 - National policies and economic drivers for inequality, Task 2.1 - Statistical analysis of inequality at the local level, Task 2.2 - Analysis of the main socio-economic processes and local policies influencing inequality during and after the financial crisis and the subsequent recovery, and Task 2.3 - Innovative post-crisis policies.

2 Five of the interviewees are workers from public services, while two are members of NGOs and one is a researcher responsible for a social policy experimental trial. All of them perform functions at the local level. Six of them are women, which is broadly consonant with the over-representation of women working in the areas under study. All the interviews were carried out online, as recommended by the public health authorities. The duration of the interviews was between 60 and 90 minutes. They were recorded, turned into operational notes and analysed comparatively based on the answers to the questions from the interview guideline.

The report begins with a generic description of the FUA, highlighting key local characteristics and how they compare with the country as a whole. This is followed by a presentation of the main trends and policies for each policy area at both the national and the local level. Afterwards, the case of an innovative policy is examined in greater detail. Finally, we summarise and discuss the main findings, emphasising how they contribute to understanding the FUA of Amsterdam and to fulfilling the broader goals of the UPLIFT project.

Last of all, we also provide an Annex with maps and data as an additional tool for the understanding of the FUA of Amsterdam.

# 1 General description of Amsterdam

As explained by Dijkstra et al. (2019), the concept of FUA goes beyond aspects of population size and density to consider also the functional and economic extent of cities. Therefore, the FUA of Amsterdam includes the municipality of Amsterdam itself (the "city"), as well as several other municipalities around the city that are closely linked to it from a functional point of view (the "commuting zone"). Taking this into account, the FUA of Amsterdam has been defined as corresponding broadly to the Metropolitan Region of Amsterdam (Metropool Regio Amsterdam - MRA). This comprises 32 municipalities from the two provinces of North Holland and Flevoland[3].

The MRA spans the 'daily urban system' of Amsterdam, which is roughly the area within which the majority of the daily commutes takes place. Indeed, in many respects the MRA functions as a single city with interconnected housing and job markets for almost 2.5 million inhabitants[4]. The population in the MRA has increased by 15% from 2007, and today it represents more than 14% of the whole Dutch population, with a density of 1549 inhabitants/km$^2$ - a figure that grows to 5214 inhabitants/km$^2$ in the City of Amsterdam.[5]

Currently, the MRA includes one major airport (Schiphol), several seaports, the financial center of the Netherlands, the Aalsmeer flower auction (the largest in Europe), and clusters of digital, media and creative companies with a strong international orientation. As such, it is the strongest economic region in the country and it functions as a growth engine for the national economy, with roughly 300.000 businesses and 1.5 million jobs. The strongest economic sectors in the MRA are research and development and consultancy, Information and Communication Technology (ICT) services and culture and recreation (including tourism). In particular, the tourism sector is a major source of revenue for the city of Amsterdam, which hosted roughly 94% of the almost 17 million overnight stays in the MRA in 2017.

Indeed, the City of Amsterdam is the core of the Metropolitan Region, both in terms of share of population and in terms of socio-economic role. Around 35% of the region's population

3 The 32 municipalities are Aalsmeer, Almere, Amstelveen, Amsterdam, Beemster, Beverwijk, Blaricum, Bloemendaal, Diemen, Edam-Volendam, Gooise Meren, Haarlem, Haarlemmermeer, Heemskerk, Heemstede, Hilversum, Huizen, Landsmeer, Laren, Lelystad, Oostzaan, Ouder-Amstel, Purmerend, Uitgeest, Uithoorn, Velsen, Waterland, Weesp, Wijdemeren, Wormerland, Zaanstad, Zandvoort. See map in the Annex.

4 The exact number was 2,480,995 people in 2019, compared to 2,230,624 in 2007. It is worth noting that with regards to official statistics, the MRA collects and disseminates its own data together with the OIS - Onderzoek Informatie en Statistiek department of the Municipality of Amsterdam (see metropooolregioamsterdam.nl and data.amsterdam.nl). Indeed, since 2016 the Central Institute of Statistics (Centraal Bureau Statistiek - CBS) no longer publishes data on metropolitan agglomerations and urban regions because, due to various social developments, the philosophy and method underlying the demarcation used by CBS were no longer accurate.

5 The approximate size of the Metropolitan Region of Amsterdam is 2580km$^2$ (1602km$^2$ when considering only land and not water), and the approximate size of Amsterdam is 220km$^2$ (165km$^2$ when considering only land).

lives within the boundaries of Amsterdam's municipality[6], where the population is on average younger than in the rest of the Metropolitan Region. Indeed, of the 489,010 people between 15 and 29 living in the MRA in 2019, 42% lived in the city of Amsterdam. The number of young people in the city has been growing by 26% since 2008, mirroring the general trend of population growth of the region (see Table 1 in the Annex for more information about population development). This is linked to both better job opportunities in Amsterdam than in the rest of the MRA and to the presence of 6 universities in the city (2 general universities and 4 universities of applied sciences).

Similar patterns can be seen in the distribution of population with a foreign background[7]. Indeed, slightly more than half (54%) of the citizens of Amsterdam have a migration background compared to 37% in the MRA, a share that is much higher than the national figure of 23%. In particular, people with a non-Western background tend to concentrate in Amsterdam due to more job opportunities in the service sector (66% of people with a migration background in Amsterdam are non-Western, mostly from Morocco, Suriname and Turkey), while people with a Western background are more present in the rest of the MRA.

With regards to economic resources, the MRA has a very diverse economy which, as a whole, was able to easily weather the economic crisis of 2009-2013, showing a growth of over 2% despite the national economic contraction (Gemeente Amsterdam, 2019c). After 2014, the Netherlands recovered from the crisis to become one of the fastest growing economies in the EU, the MRA was growing faster than the national average and, within the region, the city of Amsterdam showed the strongest growth: over 4% between 2014 and 2017, and 3.3% in 2018 (Gemeente Amsterdam, 2019b).

When painting the picture of Amsterdam as an economically successful city, it is important to say that socio-economic inequality is still problematic in the city and in the Netherlands in general. In terms of income inequality, since the end of the 1990s, the gap between the highest and the lowest income groups has widened considerably in the Netherlands as a whole, and both income and wealth inequality are higher in Amsterdam than in the rest of the country (Gemeente Amsterdam, 2019a).

Before moving to the analysis, it is necessary to note a few important aspects crucial for the understanding of the FUA. First, the Dutch governance structure is mostly centralized in terms of policy formation and law-making, and decentralized in terms of policy implementation, particularly with regards to labour market, social security and welfare policy. This leaves quite

6 862,965 inhabitants in 2019 and 742,884 in 2007. Data from CBS.
7 In the Netherlands, the migration background is determined on the basis of the birth country of the parents. For persons with a Dutch background, both parents were born in the Netherlands. For people with a migration background, at least one parent was born abroad. For the first generation of persons of foreign origin, the migration background is determined on the basis of the individual. For the second generation, it is determined by the mother, unless she was born in the Netherlands. In that case, classification is based on the father's country of birth.

some room for manoeuvre for local authorities to tackle socio-economic inequalities. This is partially due to the recent shift from a full welfare state to a so-called "participation society" - where responsibility is put on individuals to take care of their needs and rely on state support only as a last resort.

Finally, the Metropool Regio Amsterdam as an institutional and governance partnership was officially founded at the end of 2007. It is a cooperation of the governing bodies of all the municipalities and provinces involved, with the addition of the Amsterdam Transport Authority (Vervoerregio Amsterdam). These institutions cooperate on many levels and topics, trying to coordinate their economic and development policy and pursuing common objectives through municipal and regional agreeements. However, while the MRA is a relevant unit with regards to economic and urban dynamics, it has no administrative role, and consequently no political or policymaking power.

# 2 Findings

## 2.1 Education

### 2.1.1 National trends and policies

Research shows that educational inequalities occur mostly along parental education, wealth and ethnic background lines, and are reproduced across generations (see Schenck-Fontaine et al., 2018 for a comprehensive overview of literature on this topic). For example, although it has been slowly decreasing in secondary education, the educational attainment gap between citizens with a migration background and citizens with a Dutch background is still quite wide for higher education: only 34.6% of 30-34 year olds with a migrant background hold a tertiary diploma against 50.7% among those with a Dutch background (European Commission, 2019).

The way in which the school system is designed can have important impacts on the propagation of educational inequality. The Netherlands has one of the OECD's most decentralized education systems, thanks to the constitutional principle of "freedom of education". This guarantees a very high degree of autonomy for schools of all levels and free parental school choice, as well as implying that both public and private schools receive equal public funding. Schools - managed by school boards - are free to determine the methods of teaching, while the central government sets learning objectives, quality standards and national examinations, and the Inspectorate of Education monitors school quality and compliance with central rules and regulations. Moreover, Dutch education is characterized by an early tracking system, in which pupils are sorted into different educational pathways at a very early age compared to other European countries that follow a similar approach (Fig. 2 in the Appendix - see OECD, 2016 for a complete overview of how the tracking system works). At the age of 12 children receive a recommendation on the most suitable level for their secondary education based on standardized test results and teachers' advice. Many studies have shown that the way in which tracking is designed and the age at which it occurs are related to socioeconomic inequality in achievement and attainment by social and ethnic background (e.g. Brunello & Checchi, 2007; Cobb-Clark et al., 2012; Horn, 2009; Lavrijsen & Nicaise, 2015; Marks, 2005; Ruhose & Schwerdt, 2016; van de Werfhorst, 2018). The general trends seem to be that where the tracking happens earlier, where there is a stark separation between the different curricula, and permeability between different tracks is low, the association between socioeconomic background and academic achievement tends to be stronger than in societies with a comprehensive secondary school system (van de Werfhorst, 2018).

In particular for the Netherlands, the 2014-2015 reform of tracking selection has generated additional risks of inequality based on socioeconomic and ethnic background. Indeed, teachers' assessment is now more important than test results for secondary school advice, which can introduce further bias. Research shows that teachers are often favourably biased in their school advice towards children with higher socioeconomic backgrounds, giving them

higher track recommendations than their test scores would suggest (Onderwijsraad, 2014; Timmermans et al., 2015). Teachers can also suffer the pressure of parents, usually from higher socioeconomic backgrounds, who are willing and able to argue the case of their child (van der Werfhorst & Hofstede, 2007), whereas low-educated parents rarely object to low school advice (Korpershoek et al., 2016).

In addition to the combined impact of early tracking and parental background on intergenerational social mobility, parental school choice (i.e. the fact that parents can freely choose where to send their children to school) also heavily influences school segregation, which is comparatively high and rising in the Netherlands (Ladd et al., 2011; Boterman, 2019).

Clearly, ethnic and socio-economic parental background are crucial, but gender segmentation is also relevant. Dutch girls are on average more educated but struggle with career development. They are overrepresented in higher and upper secondary education (Portegijs & Van den Brakel, 2016) and they show a higher completion rate in higher education: 77% of girls entering a bachelor's programme completed it within three years after the theoretical duration, compared to 62% of boys (OECD, 2019b). However, they more often end up in part time work, have overall lower earnings than their male counterparts and bear the burden of unpaid work (see Section 2.2.1).

Despite inequalities and thanks to the highly decentralized and proactive system of cooperation between schools and municipalities, the Dutch rate of early school leavers is quite low compared to other European countries. Indeed, it decreased substantially and steadily between 2011 and 2020 (from 2.76% to 1.72%) thanks to initiatives to reduce early school leaving[8]. These include the implementation of extra guidance for overburdened and vulnerable youth, reintegration programmes and coaching for young people that have dropped out, and study and career choice guidance, especially for youth transitioning between lower and upper secondary vocational education (so-called VMBO and MBO - see Fig. 2 in the Appendix), where dropout rates are relatively high.

These kinds of measures are implemented at the local level, but are connected to a general national effort to reduce inequalities in education. In terms of national education policy, the most important change in recent years has been the shift from a focus on inequality of outcomes to a focus on inequality of opportunities in national discourse and policymaking. This new approach has led to the Equal Opportunities Alliance (*Gelijke Kansen Alliantie* - GKA), a policy initiative of the Ministry of Education, Culture and Science (see Rijksoverheid, 2021). The initiative moves from the understanding that inequality of opportunity is the combination of several factors and also of their transmission across generations. Consequently, the focus has shifted to providing extra support for younger vulnerable children and their parents, and to the interplay of different domains in their life. Action ranges from extra early childhood education and care for children from disadvantaged backgrounds to language support for

8 Data from DUO - Dutch Office for Education

parents, to extra curricular programs to stimulate students and provide them with career advice. In accordance with the decentralization principles that govern both social policy implementation and education in the Netherlands, the *Gelijke Kansen Alliantie* provides overarching objectives, coordination, yearly evaluation and mostly funding, but the implementation of specific initiatives is left to local governments in cooperation with schools and social organizations. Indeed, each municipality develops multi-year *Gelijke Kansen Agendas* to plan measures and interventions geared to the local situation and problems (see section 2.1.2 for the Amsterdam Agenda). In light of the new challenges brought about by the Covid-19 crisis, in early 2021 the national government has approved a new National Education Programme, with which a total of €8.5 billion will be invested to strengthen the GKA policies. Money will be distributed proportionally, with more funding for schools and municipalities with many disadvantaged students.

While the GKA focuses mostly on primary and early secondary school, there is also national attention to upper secondary (particularly vocational) and higher education. The negative consequences of the early tracking system on equal educational opportunities are being addressed by investing considerable funding in improving the permeability of the education system, increasing and facilitating the possibilities to transition between different levels and tracks also at later stages. An increased number of bridge programs and combined courses are among the implemented solutions, not only between different secondary education tracks but also between upper secondary and higher education (particularly universities of applied sciences - HBO). Moreover, the transition from vocational education to work is also being addressed.

Finally, it is estimated that the Covid-19 crisis will have a large impact on inequalities in the long term, given how it reinforced existing inequities in education. Children and youngsters from low-income households have missed many opportunities for development and the digital divide has sharpened existing disparities. Local initiatives across several cities in the Netherlands - for example to provide tablets to low-income students - have been set up; however, it is unclear to what extend they may be able to offset structural problems.

### 2.1.2 Local trends and policies

Figures on educational inequality in Amsterdam are worse than the national average, given the high percentage of population with a migrant background and low income. Indeed, 25% of toddlers and 35% of primary school pupils in Amsterdam are at risk of educational disadvantage based on parental socioeconomic background, while young people with a non-Western migration background are more than twice as likely to leave school without a qualification diploma than their Dutch counterparts (Gemeente Amsterdam, 2019d). Moreover, school segregation at the neighbourhood level based on the socioeconomic status of parents is quite high in Amsterdam (van der Klaauw et al., 2019), and it shows a clearly spatialized pattern (Boterman, 2020), which largely overlaps with residential segregation patterns.

The high level of autonomy of schools in the Dutch education system leaves seemingly little room for manouvre for local governments to shape a municipal education policy. However, in Amsterdam the Municipality is a very strong actor, capable of mobilizing networks and promoting many initiatives and programmes to fulfil its objectives, in particular thanks to the 2019-2023 Municipal Gelijke Kansen Agenda - the local implementation of the national GKA policy framework (see Section 2.1.1). The effects of early tracking are particularly visible in Amsterdam, where many pupils fall behind due to poor language skills or vulnerable situations at home and end up in lower-level tracks than they could achieve (Kuyvenhoven & Boterman, 2020). For this reason, the Agenda focuses on three main actions. Firstly, the Broad Bridge Class Bonus (*De Brede Brugklas Bonus*), is a program of "bridge classes" that schools can choose to activate in order to ease the transition from primary to secondary education. The objective is to alleviate the problems connected with early selection by giving pupils longer time to develop and more chances to interact across tracks. The second line of action is the All-in-one-school (*Allesinéénschool*), in which primary schools and childcare organizations that share the same pedagogical-didactic approach ease the transition from pre-school to primary school and strengthen cooperation with after-school care for vulnerable pupils. Finally, since children at risk of educational disadvantage often come from households where multiple poverty related problems converge, in the Amsterdam Family School (*Amsterdamse Familie School*) eight primary schools and one secondary school receive extra resources for extended opening hours, involving parents in support programs and tackling poverty (see Gemeente Amsterdam, 2019d for a more detailed overview).

Funding for the Municipal Gelijke Kansen Agenda comes both from central GKA funding and an increased municipal education budget. Annual consultations between the Education Alderman and national representatives of the GKA are planned in order to discuss overall progress, results and new initiatives, while policy evaluation meetings with local stakeholders and municipal officials are planned once every three months to assess whether local actions match the Agenda objectives. Moreover, local data collection and research assessing current initiatives and informing future developments are being carried out within the framework of the Agenda. The results of these research activities flow into the national GKA database of effective policy actions and projects that can be taken as an example by other municipalities.

In Amsterdam, although it is early to assess impacts, short-term evaluation shows a large involvement of schools and local organizations in the three main actions, which translates into a large number of pupils supported by the extra projects (Geemente Amsterdam, 2019d).

Upper secondary vocational education (MBO) is also involved in programmes to address inequality. The Amsterdam MBO Agenda is a policy initiative by the municipality that aims to increase cooperation with the local business community in order to address the skill mismatch between Amsterdam MBO graduates and the Amsterdam labour market (see Section 2.2.2) and improve the students' transition from vocational education to work. In this regard, the MBO agenda focuses on additional career guidance and easier transition to higher educational levels and tracks, as well as on a good support structure to prevent absenteeism and early

dropout. Moreover, the agenda provides grants for teachers and educational teams, to keep on innovating education and being better prepared to support vulnerable students (see Gemeente Amsterdam, 2019e for a detailed overview).

## 2.2 Employment

### 2.2.1 National trends and policies

Despite the period of economic recession, the Netherlands's unemployment rate has remained relatively low between 2007 and 2012 - among the lowest in the EU. It reached the highest value of 7.4% in 2014 and decreased ever since, reaching the lowest figure of 3.4% in 2019. However, youth unemployment rates have always been higher than the general figure, reaching an all time high of 13.2% in 2013 and then decreasing again to 6.7% in 2019. Due to the Covid-19 pandemic and the related economic stall, youth unemployment grew again to 9.1% in the last quarter of 2020.

Overall, unemployment tends to be higher and wages tend to be lower for youth, women, low-educated people, people with disabilities and people with a migration background, particularly if they are non-Western, reflecting the combination of obstacles faced by marginalized groups (Hartog & Salverda, 2018). Indeed, while the difference between Western immigrants and natives in terms of participation rates is negligible, the employment rate among non-Western immigrants in 2017 was 59.9%, more than 20 percentage points lower than that of natives - one of the largest gaps in the EU (SEO Economisch Onderzoek, 2018). The situation is even worse for women with a non-Western background, although their levels of employment have been growing between 2003 and 2016 (Hartog & Salverda, 2018). The labour market outcomes of natives with a migrant background - the 'second generation' (see footnote 5) - are also unfavourable, despite being born and educated in the Netherlands. This is partially due to lower educational attainment, but it also depends on the combined effect of the socio-economic disadvantage inherited from their parents, the early tracking in the field of education (see next section), the lack of networks and role models, as well as both direct and indirect discrimination (European Commission, 2019).

The labour market situation of people with disabilities is challenging, and in particular disabled youth face increased vulnerability risks since the introduction of the Participation Act (*Participatiewet*) in 2015, which has blocked the inflow of people with disabilities into sheltered workplaces and has thus greatly reduced their employment rate (Sadiraj et al., 2018).

The general perception is that the Netherlands is a fairly equal country, thanks to the "safety net" provided by its welfare state to those in need. However, even in the Netherlands, economic inequality is on the rise. Wealth inequality in particular is very high, with a Gini coefficient of 0,8 with regard to wealth (Kremer et al., 2014), but also income inequality, while seemingly small (the overall Gini index of the country is 0.29), has actually been increasing. Since the end of the 1990s the gap between the top 10% earners and the bottom 10% has grown

considerably, as bottom wages have been stagnating, while top wages have risen substantially (van Bavel, 2014).

Over the past decades, the Dutch labour market has become more flexible and the Netherlands now shows shares of non-standard employment, such as part-time work, marginal employment and temporary employment, above-average for the EU (Kösters and Smits, 2015; Hoekstra et al., 2016; Bekker & Leschke, 2021). Solo self-employed (that is, self-employed without employees) and on-call workers (so called zero-hour contracts) are the categories which increased the most. In 2017 they accounted for 12% and 6% of total employment respectively. These workers are more vulnerable to poverty than workers on permanent contracts, and they enjoy much less social protection, especially in terms of risk of sickness and disability (Conen, 2018).

Young people are much more exposed to precarious work than the general working population. In 2016, 65% of young workers between 15 and 25 years old and 25% of those between 25 and 34 had a temporary or flexible contract (often a zero-hour contract). Unemployment, underemployment and insecure employment at a young age have a a long-term effect on income, debt, housing, home ownership, and ultimately also on the formation of relationships and families, as well as on personal well-being (Bekker et al., 2020).

Low educational attainment is a predictor of precarious employment. Among workers with lower levels of education 31% had a flexible or temporary employment contract compared to 15% among highly educated workers in 2016. Solo self-employed on the other hand are relatively highly educated (Bolhaar et al., 2016; Statistics Netherlands, 2016), but are still exposed to substantial risks.

Another structural feature of the Dutch labour market is the high percentage of part-time workers - 37% in 2017, by far the highest rate in OECD countries. These are mostly women, and part time jobs seem to be used as a tool to balance work and family care, even when education levels and earnings in the early twenties (usually before motherhood) would not suggest an economic convenience to do so (OECD, 2019a). Nearly 60% of women in the Dutch labour market work part-time, roughly three times the rate for Dutch men and the OECD average for women. This has detrimental effects on the gender gap in earnings, the gender gap in pensions, women's slower progression into management roles, and the unequal division of unpaid work at home.

It seems then that in the Netherlands employment inequality - and consequently socio-economic inequality - plays out at the intersection of intergenerational, education, gender, and ethnic background lines. The Coronavirus crisis has once again highlighted this (Bekker & Leschke, 2021).

For labour market policies at the national level, we will briefly address two types of interventions: employment protection policy and large youth employment plans. With regards to employment protection legislation, recent policies have been mainly aimed at reducing the

divide between permanent and flexible employees by trying to foster transitions to permanent employment through the limitation of successive fixed-term contracts[9], and at combating bogus self-employment[10]. However, despite these *flexicurity* policies (see also Pennings, 2018), it seems that transitions into stable employment are still the exception rather than the rule (Conen, 2018; Zekic, 2019). As recently as 2020, a committee advising the Dutch government has argued that the current regulation of work in the Netherlands not only is morally wrong, but also harms economic, social, and societal development (Borstlap, 2020). According to this committee, a fundamental policy reform is needed to make the Dutch labout market more secure for employees.

With regards to youth employment, the Netherlands has responded to the EU Youth Guarantee with the Youth Guarantee Implementation Plan in 2014, which builds on the 2009 Action Plan Youth Unemployment. Again, while objectives and funding are national, implementation is based on partnerships between the ministries of Education, Culture and Science, and of Social Affairs and Employment, together with municipalities, employers, educational institutes and other social actors. Compared to the 2009 Action Plan, the focus is no longer exclusively on tackling youth unemployment, but also on preventing it, with coordinated action to support youth in vulnerable positions, preventing school dropouts and strengthening the links between education and the labour market. Measures focus on improving the availability and quality of work-based training to develop good "career skills" (both through vocational education and through internships - see Section 2.3 on Education), and providing incentives to employers to increase job opportunities for youth (the so-called Work Agreements).

### 2.2.2 Local trends and policies

Since data on employment is collected based on place of residence, the analysis presented here is about the labour dynamics of people who live in Amsterdam or in the MRA. The unemployment rate is not available for the FUA (the Metropolitan Region of Amsterdam), but we can analyse it at the level of the City of Amsterdam. Amsterdam unemployment rates are generally above the national rates, with a peak of 8.9% in 2013 and a very low rate of 4.2% in 2019 - a value which has already increased to 5.3% in 2020 due to the Covid-19 crisis. Just as at the national level, higher unemployment figures for women, low-educated citizens and people with a migrant background (especially non-Western) are also visible in the city of Amsterdam.

Similar to national dynamics, also in Amsterdam youth unemployment is much higher than the rate for the overall working population. Rates rose after the crisis up to 16.8% in 2013, and were decreasing until 2018, only to be rising to 8.3% in 2019 and again to 12.3 % at the end of 2020. Youth labour market dynamics in Amsterdam show very clear patterns of inequality

9 2015 Act on Work and Security (Wet Werk en Zekerheid - WWZ) and 2018 Act on Labour Market in Balance (Wet Arbeidsmarkt in Balans - WAB).
10 2015 Act on Work and Security (Wet Werk en Zekerheid - WWZ) and 2016 Act on Combating Sham Arrangements (Wet Aanpak Schijnconstructies - WAS).

based on level of education and migration background. The unemployment rate for youth with a low education in 2017 (when the general trend was very positive) was 12% - a much greater figure compared to the 4% of young Amsterdammers with a higher education and the 7% of those with an intermediate level. Even when employed, low-educated youth have a much lower average gross annual income - €19,300 in 2017 compared to the €49,900 of the high educated - and they are overrepresented in temporary contracts.

Even when corrected for education, gender and age, a non-Western migration background has a negative effect on youth employment. In 2017 the unemployment rate for youth with a non-Western background was 10%, double that of youth with a Dutch background, and literature tells us that these differences among youth groups in Amsterdam are not only very significant, but also extremely persistent over time (Vermeulen & Stotijn, 2010), due to both structural disadvantages and discrimination (Blommaert et al., 2013; Andriessen et al., 2015; van de Werfhorst & van Hest, 2019).

An important trend in the Amsterdam labour market is that of polarization, where both high-skilled and high-paid professions and low-skilled and low-paid jobs are growing, while middle level positions are declining (CPB, 2015). This polarization is fuelled on one hand by global trends of technological development and ICT advancements and on the other hand by the great concentration of highly skilled labour in Amsterdam, which shapes the demand-supply relations in the job market (Terzidis et al., 2017).

The job prospects of vocational schools' graduates (also called MBO graduates - see section 2.1 on the Dutch education system) are an important tile in the puzzle of the polarized Amsterdam labour market. A cohort study from the Municipality (Tepić et al., 2018) shows that Amsterdam MBO graduates are less likely to be employed than their counterparts in the rest of the country, both in the short term (1 year after graduation) and in the long term (7 years after graduation). In the rest of the Netherlands approximately 90% of vocational graduates are employed, both after 1 year and after 7 years, while these figures are only 80% after 1 year and 75% after 7 years for Amsterdam MBO graduates. This is due to a combination of factors. On one hand, MBO graduates in Amsterdam are in large part from a non-Western background (almost 60%) and tend to have less educated parents (35%), things which in themselves are predictors of worse job prospects. On the other hand, the specific characteristics of the regional labour market also play a role. According to the municipal report, Amsterdam MBO students more often choose basic vocational or assistant training (Level 1 and 2 of MBO) instead of specialist vocational or middle management training (Level 3 and 4 of MBO), and a less technological study programme. As a consequence, their skills and qualifications often do not match the needs of the Amsterdam market, where intermediate positions in non technical fields are scarce.

In terms of local labour market policies, most of the municipal effort focuses on activation and training policies for the unemployed. Indeed, most ALMPs (Active Labour Market Policies) are

decentralised to the municipal level and municipalities can allocate the budget they receive from the national government in the way that suits their local needs best.

Among the many implemented measures, the Work Experience Grant (*Startersbeurs*) is an ongoing voluntary program (started in 2013) that aims to give young people aged 18 to 26 who are unable to find a job the opportunity to gain relevant learning and work experience[11]. Youth are stimulated and facilitated to find a 6-months traineeship of their own choosing in order to develop competencies and skills that are important on the labor market and that match their level of education. Compensation is at least €700/month for a maximum of 32 hours per week[12], and funding is provided jointly by each municipality and the employers involved in the program. In Amsterdam, the Work Experience Grant is reserved for youth with a general secondary education diploma (HAVO/VWO) or a vocational school qualification (MBO). A monitoring scheme is set up by the University of Tilburg[13], which shows that since the beginning of the program an average of 64% of young people have been offered a contract after completion or during their traineeship.

## 2.3 Housing

### 2.3.1 National trends and policies

The Netherlands is currently facing a great housing shortage, estimated in the number of 331,000 dwellings in 2020, and the government has plans to address this shortage by building 835,000 dwellings before 2030 (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 2020). The economic recession between 2013 and 2018 slowed down housing construction, thus fueling the shortage. This, combined with a growing population and dynamics of financialization and commodification of the Dutch housing market, has led to a steady and considerable increase in house prices in the past 5 years. Indeed, house prices slowed down and decreased between 2009 and 2015, only to come back to values even higher than before the economic crisis (Boelhouwer, 2020). In 2021 the expected rise is of 10.9% compared to the previous year, which in absolute numbers would mean an average increase of €36,000 (Rabobank, 2021). For the third quarter of 2021 the average selling price was €419,000 (NVM, 2021). Clearly, the Dutch housing market was not at all impacted by the Covid-19 pandemic.

In this context, it is not surprising that there has been an increased exclusion of the Dutch young population from the housing market. Young people between the age of 18 and 29 are commonly known as 'starters' – those who are looking to enter the housing market. For them, the accessibility of housing has been decreasing for years, due to soaring house prices and rents and the precarization of the labour market - they cannot access homeownership nor pay the high rents in the private rental market. In theory, the social rental sector should offer a solution, but this sector has been shrinking (Kadi & Musterd, 2015) and is subject to strict

11 For more information see https://www.startersbeurs.nu/.
12 It used to be €500 until 2018, but the amount has been adjusted over time.
13 See https://www.tilburguniversity.edu/nl/actueel/persberichten/persbericht-onderzoek-startersbeurs .

income requirements and very long waiting times. Consequently, especially for the most vulnerable young people – those with an unstable socio-economic background, those without family support, migrants and refugees – it is extremely difficult to secure an affordable and adequate dwelling in the large urban areas of the country - mostly Amsterdam, Rotterdam, Utrecht and Den Haag (Hochstenbach & Boterman, 2015; Lennartz et al., 2016; Jonkman, 2019). In the Netherlands, like in other European countries, the trends in response to these dynamics are a prolonged co-residence of young adults with their parents; greater housing costs when residential independence is finally reached; an increased reliance on the private rental sector where this is available; difficult access to mortgage credit for those with an unstable income; increased household debt when credit is available; increased reliance on intergenerational transfers to access homeownership (Lennartz et al., 2016; Arundel & Doling, 2017).

The Dutch social housing sector has been going through a process of residualisation, whereby the social rental sector is transformed from a broad public provision - where middle-income households could access a social dwelling as well - to a safety net for vulnerable groups (Hochstenbach, 2019). Not only has social housing construction decreased over time and the stock is shrinking, but in order to comply with EU regulations, the central government has set strict maximum income limits for social rental homes.[14]

Dutch rent regulation is based on a point system that assigns scores based on dwelling size, quality and location and that applies to both dwellings owned by housing associations and private landlords. Below a certain score (145 points), dwellings have to be rented below a certain threshold (€752 in 2021). Above that score, rental dwellings are "liberalized" and can be rented without restrictions regarding rent levels or income requirements. In 2015, the national government adjusted the point system and included house values (in Dutch: WOZ) among the scoring criteria, in order to allow rent levels to be recalibrated to local market prices. As a consequence, in expensive locations – including Amsterdam – most rental units score enough points to be shifted to the free-market sector once sitting tenants move out (Hochstenbach & Ronald, 2020).

Means-tested housing subsidies exist but you can only receive them if you rent a dwelling with a regulated rent. This means that young households in the liberalized private rental market cannot get state support towards housing affordability, especially if their income is not extremely low[15] (Jonkman, 2019).

Until recently, the only type of rental contract in the Netherlands was one with an unlimited duration, that provided good tenant protection and could be terminated by the landlord for a very restricted number of reasons. Moreover, annual rent increases for the liberalized market are determined by the government as a percentage of inflation. However, in 2016 the national

14 In 2021 the limit to be eligible for social housing was a household taxable annual income of up to €40,024.
15 The maximum income to obtain a housing allowance was €32,200 in 2021, dependent on age and household composition.

government legally established temporary (2- or 5-year) rental contracts as a regular tenure. These of course provide much less housing security for tenants and are not only applied in the private rental sector (typically contracts for 2 years) but increasingly also by housing associations for their younger tenants who live in housing complexes with shared facilities (contracts for 5 years). The rationale behind 5-year contracts in the social rental sector is that a more dynamic rental sector would increase the availability of rental options for households. It is assumed that after termination of the rental contract, starters would have improved their economic position and would be able to move out of the social rented sector, thus freeing up much needed dwellings for new young adults. However, the insecurity entailed in a temporary contract has the potential of creating substantial problems if these predictions turn out to be too optimistic (see Huisman, 2020 for an overview of temporary contracts, their meaning and their impact on the Dutch housing system). Indeed, evicting tenants with a temporary contract is easier, as landlords do not have to get a court order to unilaterally terminate a temporary rent agreement (Vols, 2018). However, clear data on evictions in the private rental sector is lacking, although evictions due to rent arrears have increased between 2010 and 2015 (Vols, 2018).

Starters face competition not only from people who are moving up the housing ladder, but also from investors. Whereas large institutional parties mainly focus on large new developments and buying up residential portfolios, small private investors are getting involved in buy-to-let practices in the owner-occupier market, whereby they buy existing homes with the intention of renting them out. In the four major Dutch cities (Amsterdam, Rotterdam, Utrecht, Den Haag) the buy-to-let phenomenon amounted in 2019 to more than 20% of all home purchases (Hochstenbach, 2019). It has become such an issue (also fuelled by media discourse) that some municipalities have introduced a so-called self-residence obligation (*zelfwoonplicht*) for particular segments of the housing stock.

It has to be noted that housing quality, although clear building regulations exist in the Netherlands, is usually lower for rental units in the private sector, especially in large urban areas, where the housing shortage creates a market even for very small or very poorly maintained dwellings, and where overcrowding is quite common for immigrants and very low-income households (Hochstenbach & Ronald, 2020).

Taking the above developments into account, it is clear that a considerable portion of young people are struggling to find suitable and affordable dwelling for independent living (Boelhouwer, 2020). Housing problems are undoubtedly harder for more vulnerable groups, such as very low-income households and households with a non-Western migration background, which are at a higher risk of homelessness, eviction and housing deprivation (Booi et al., 2020). However, unaffordability of both homeownership and private rentals affects also young adults who are not marginalized in other domains - even those with a higher education and middle incomes. This is an important aspect because of the role housing has in people's lives. Indeed, unstable housing circumstances impact decision making around family formation and other life transitions. The early achievement of owner-occupation, something which is

increasingly difficult for many young adults, is often a predictor of earlier partnership formation, more stable household formation and earlier childbearing (Lersch & Dewilde, 2015).

Finally, it is important to note that the increased reliance on intergenerational transfers to access homeownership opens up sharp divides among young generations and has long term impacts on the transmission and perpetuation of inequalities. In an increasingly asset-based welfare system, access to homeownership has become a requisite for economic security in later life that sets apart those who can rely on family wealth to better their position from those who cannot (Arundel, 2017; Arundel & Lennartz, 2018).

### 2.1.2 Local trends and policies

In Amsterdam, all the national housing problems are experienced more severely. This is due to its size, its role as international economic engine and its appeal as a student and tourist city, which result in a mix of strong gentrification, touristification, and external investment that pushes prices up. In 2018 the average selling price in Amsterdam was 56% higher than the national average, amounting to €470,000, and rents within the city limits easily go above €1200/month for 1-bedroom apartments.

With regards to social housing, Amsterdam has a rich tradition of good quality affordable housing for a broad layer of the population, and housing associations are still a major player in the city's development. However, the size of the social rental sector has significantly reduced over the past twenty years, although it still accounts for about 42% of the housing stock, and the average waiting time for a social rental dwelling has grown to a staggering 13 years (Hochstenbach, 2019). At the same time, other changes have occurred in the tenure structure of the city. On one hand the growth of homeownership, which was ongoing since the late 80s, has slowed down and, in fact, recent data even indicate that between 2017 and 2019 the share of owner-occupied units decreased from 32.5% to 30.8%, despite new construction. This is largely due to the fact that young households can no longer afford to enter owner-occupation. On the other hand, since 2008 private renting, and particularly liberalized market renting, has quickly increased to reach a similar share of the market as owner-occupation (Hochstenbach & Ronald, 2020).

Housing market developments also have a clear spatial component that not only increases residential segregation within the city - central neighbourhoods are increasingly becoming the domain of highly educated people and higher incomes - but also triggers processes of "suburbanization of poverty". This implies that poorer housheolds (especially those with a migration background) are pushed outside the limits of the city and end up in more peripheral parts of the the larger metropolitan area, particularly former growth centres such as Lelystad, Almere, Purmerend and Zaanstad (Hochstenbach, 2019). It is worth noting that the accessibility of jobs from these areas is considerably lower than from Amsterdam itself, while commuting costs are much higher.

Additionally, Amsterdam has a chronic shortage of student housing, which pushes students - who either have low incomes from side jobs or depend on their families for their housing costs - to the private rental market. Clearly, in such a context young people with limited economic resources struggle to find suitable accommodation and are stuck in insecure and chaotic housing pathways (Hochstenbach & Boterman, 2015). In addition to money, other types of resources are also essential to navigate Amsterdam's housing market. Having little knowledge of the housing market, of the rent regulations and of tenant rights can play a very large role in what housing conditions you are able to achieve for yourself (Huisman, 2020), as does having a small network - or the wrong kind of network (Boterman, 2012). Parental socioeconomic status and housing wealth also play a pivotal role in the housing opportunities of young Amsterdam residents: those who can rely on intergenerational transfers to access homeownership are at a great advantage compared to their renting peers, also in locational terms (Hochstenbach & Boterman, 2017).

With regards to housing, the current institutional and policy context is rather complex, as has been evidenced in the interviews. Local housing policies at the municipal level on social housing allocation and housing construction are intertwined with national guidelines on homeownership, mortgage credit, rent increases and social housing requirements. Thus, in general, municipalities have rather limited room for manoeuvre. However, the prominent position of Amsterdam in the national landscape, as well as bold political decisions by the left-wing local government are pushing the boundaries of housing policy action in order to increase housing opportunities for young residents of Amsterdam.

In particular, there are important recent developments with regard to the social housing sector. First, an official municipal evaluation of temporary contracts for young people in the social housing sector is on the way - the Municipality wants to know what have been the consequences of the first round of these five-year contracts before making any further decision on their use.

Second, there is a regional proposal for changing the social housing allocation system that is currently under review by the various municipal councils in the region[16]. Currently, the waiting times to get a social dwelling in Amsterdam and the neighbouring municipalities are prohibitively long, and it is extremely difficult to move up the list because the criteria to get priority are exceptionally strict. From the interviews it emerged that for example, it is not enough if you have become homeless after a divorce and a job loss. In order to get priority, you need to be in a situation in which you are unable to take care of yourself, with serious physical or psychiatric issues. Therefore, the aim of the new allocation system is to make it easier for starters and for people in urgent need of a house but that have no health problems to move up the list. The proposed new method is a points system based on three criteria: 1) the waiting time, 2) personal circumstances according to urgency (for example debts, or

16 Not all the municipalities in the MRA, but only those who are already listed as one region on Woningnet, the national website for social housing allocation.

vulnerable situation in the current accommodation, or job loss, etc.), 3) intensity of search on the social housing allocation website Woningnet. This last criterion is based on the idea that when you are in urgent need you will apply for more (if not all) the listings available on the website, in contrast to those who already live in a social housing dwelling but are looking to improve their position who will only apply for the dwellings that suit their evolved needs. The proposed reform has been under discussion for over three years by the affected municipalities, and the process also involved two different participation phases. Of course, such a reform won't affect the number of social dwellings available, but at least it aims to change the type of people that these dwellings are allocated to, in order to "level the playing field a bit more".

Moreover, the Municipality has a student and youth housing plan, recently renewed, which aims to build 900 dwellings in Amsterdam and 1500 in the overall metropolitan region reserved for students and starters (with an envisioned division of 50% for each category). A great tool in the implementation of such an ambitious plan is the Amsterdam Woondeal (Housing Deal). This is an agreement signed in 2019 by the Metropool Regio Amsterdam and the national government that aims to reduce the housing shortage and ensure a sufficiently affordable housing supply on a structural basis. Until 2025, the region can build more than 100,000 additional homes - either as new developments or through regeneration of deprived neighbourhoods - thanks to a financial commitment by the national government (Ministry of the Interior), the Ministry for Social Affairs and Employment, and the two provinces that are part of the Metropool Regio. Moreover, the agreement entails a cooperation between different governance levels about legislative amendments and exemptions in order to achieve the common objectives. As a monitoring mechanism, an "Administrative Consultation Table" between the MRA and the Ministry of the Interior will meet twice a year to assess progress and adjust actions and priorities, also with the help of other stakeholders when necessary (Rijksoverheijd, 2019).

With regards to new developments, one of the most powerful tools that the Municipality has is that of requiring developers to include specific types of housing in specific proportions in new construction projects. Currently, the city applies the 40-40-20 rule. In new housing developments, 40% of the dwellings should be social rent, 40% should be affordable private rent (monthly rent between €752 and €1027 Euro) or affordable home ownership (below €314,000), and 20% may have full market prices.

## 2.4 Social protection

### 2.4.1 National trends and policies

The Netherlands is a rich and prosperous country, with relatively low unemployment and the smallest proportion of NEET among OECD countries. Indeed, the percentage of 15-29 year-olds not in education, employment or training (NEET) was only 7.2 % in 2020, although rates are higher in the 25-29 age group, for girls, for youth without a secondary qualification, youth with a migration background, and for those coming from low-income households (OECD, 2019b).

Nonetheless, poverty is a persistent problem, affecting around one million people a year. In 2017, during a period of economic growth, the percentage of people living below the poverty line was 5.7% - 8.1% for children and 12% for self-employed - and it is estimated to grow to 6.8% in 2021. To give a clearer picture, Voedselbanken.nl reports that in 2014 around 94,000 people made use of their services, a number that grew to 151,000 in 2019 and to 160,500 in 2020 (Voedselbanken.nl, 2020). This rise in poverty rates has been heavily pushed by the Covid-19 crisis and, according to some, also by current social assistance policies (CPB/SCP, 2020).

Work has been emphasised in the past three decades as a solution to poverty, with the basic assumption that a full-time job should provide sufficient income to be able to participate as a full-fledged citizen in society. However, due to the developments of the labour market - with increasing atypical work, flexibility and precariousness, this is no longer the case more often than we think (Gemeente Amsterdam, 2019f).

In order to better understand these developments, it is necessary to explain how the Dutch system of social security works. First, there are Unemployment Benefits (*Werkloosheid Verzekering*), which are provided nationally by the Public Employment Service (UWV) and depend on the employees' work history, both in terms of length and in terms of earnings. The longer one worked before becoming unemployed, the longer the period covered by the unemployment benefit, with a maximum of 2 years (this was previously 3 years, but changed in 2019). This dependence on previous work history means that people that have not worked in the Netherlands before (due to young age, choice, or immigration status) and the self-employed cannot access unemployment benefits and have to rely on other types of social assistance. The benefit is calculated as a percentage of the previous wage (taking into account a maximum), starting off at 75% and decreasing to 70% after three months. The benefit is not means-tested, and the recipient must actively search for a new job. The second part of the system is Social Assistance (*Sociale Bijstand*). This is a means-tested benefit based on the minimum wage and is aimed at the long-term unemployed (>2 years) and at unemployed people without work history. This is going to be the main focus of this Section.

While its general structure has not changed, the Dutch welfare system has been going through several reforms in the past decades. The most recent and largest shift has been that to a so-called Participation Society (Rijksoverheid, 2013), in which everyone is supposed to contribute

to society at the best of their possibilities - usually by working - and responsibility is put on individuals to take care of their needs and rely on welfare support only as a last resort (van Gerven, 2019).

The Participation Act of 2014 (*Participatiewet*) is the legislative tool with which the Participation Society has been implemented. It has the objective of reintegrating all citizens who are able to work (even partially) into employment; or alternatively into volunteer work, care and social support. Benefit recipients are obliged to look for a job, unless they are exempt for health or inability reasons. When recipients' skills are not sufficient to find a job in the current labour market, they must participate in training programs to improve their chances at reintegration. Moreover, together with the Social Support Act (*Wet maatschappelijke ondersteuning*), the Participation Act decentralized the financial and organizational responsibility of Social Assistance to municipalities. And finally, it scrapped previous legislation aimed at partially disabled people and made municipalities responsible for their social assistance as well, under the same conditions as other unemployed citizens.

Among the new restrictive rules is the sharing cost provision (*kostendelernorm*), according to which in the calculation of income for social benefits, not only individual earnings are taken into account, but also those of the rest of the household (a partner, but also adult children or elderly parents), meaning that many low-income people who for example take care of sick elderly parents, or have adult children who cannot afford to live independently, are denied social assistance (Knijn & Hiah, 2019). But the most debated rule - and most contested by municipalities (see next section) - is certainly the so-called mandatory reciprocity provision (*tegenprestatie*). According to this rule, welfare recipients are obliged to perform voluntary work or training in return for the benefits they receive. These activities can range from following Dutch classes, to skill development courses, to volunteering for NGOs, to performing useful services for the community (for example in Rotterdam benefit recipients are often required to pick up garbage). This is in line with the idea that participation in society is only meaningful when it is attached to work and that welfare recipients should be "deserving" (van Oorschot, 2000; Kampen, 2014; Kampen & Tonkens, 2018).

According to the principles of the Participation Society, young people are not supposed be on social benefits, but they should be either in education or in full time work. Indeed, young adults below 23 years of age cannot access social assistance and instead they are referred to other types of measures that should guide them either back into education, or into training to improve their skills or into paid work (see Section 2.2). Moreover, young adults below the age of 27 have a 4-week waiting period after becoming unemployed before they can apply for welfare benefits, and upon application they have to prove that they are actively looking for a job, or training, or education (Bekker & Klosse, 2016).

For people with disabilities, the objective of the *Participatiewet* was to include them in the regular job market to increase their societal participation. However, research shows that this transition has been less successful than expected (Kok et al., 2018), as not enough 'sheltered'

and 'adjusted' jobs are available, and chances for a disabled person to find a job have overall reduced by about 40% (Sadiraj et al., 2018).

As we have seen above, in the way in which it is currently designed, the Dutch welfare system sometimes lets the most vulnerable - or the least compliant - people fall through the cracks, and does not seem equipped to appropriately deal with the current features of the job market: flexibility, precariousness and atypical work (see also section 2.2). For example, people on social assistance who accept a low-paying job, even for a few months, will lose not only their welfare benefit, but also the additional housing subsidy and other allowances that they might be receiving - clearly a "poverty trap" (Knijn & Hiah, 2019) that contributes to the increase of working poor households.

Moreover, the Covid-19 crisis has shown that the social protection system may not be as effective as it should be, and the Social Package approved to deal with the effects of the pandemic is perceived as tackling the symptoms without touching the underlying issues (CPB, 2020; Delsen, 2021) - mainly the budget cuts to the public sector, and the need for integration of flexible/temporary work and self-employment in the design of welfare provisions, as well as the need for better measures against bogus self-employment and discrimination.

### 2.4.2 Local trends and policies

The Amsterdam Poverty Monitor 2019 (Gemeente Amsterdam, 2019f) shows that in recent years the city has had a sizeable but slowly shrinking group of poor households. In 2014 19.1% of Amsterdam households lived on the mimum income, while in 2018 the figure had decreased to 16.5%. However, poverty is not evenly distributed across the city and the relationship between poverty and certain personal and household characteristics is quite stable: although the poverty percentage is decreasing across the board, there is little change in the proportions between groups. Indeed, children and the elderly are more at risk than adults; and Amsterdammers with a non-Western migration background are more at risk than others - 33% of households with a non-Western background were living on minimum income in 2018, just about double than the general city rate. Regarding household composition, the poverty rate is higher among one-parent families and singles than among couples with or without children. For all households with children, but more so for single parent households, the risk of poverty increases with the number of children in the household.

It is important to mention that socioeconomic disadvantage in Amsterdam is heavily spatialized, and that there are several neighbourhoods (particularly Nieuw-West and Zuid-Oost) that show high concentrations of poverty, low educational attainment, high unemployment and residents with a non-Western background. They also tend to be more dilapidated, with a higher concentration of social housing and a lower quality housing stock, as well as less public space and amenities. For these reasons the Municipality is targeting them for regeneration projects that should tackle both urban and social aspects. In this regard, Neighbourhood Development Programs (*wijkaanpak*) are an important national policy that heavily impacts local urban development and welfare provision action. They aim for an

integrated physical, social and economic regeneration of disadvantaged areas through projects that encourage cooperation of the city district authorities with citizen groups and NGOs for the provision of specific services that are deemed necessary in deprived areas.

Despite the flaws of the national social protection system, Amsterdam is using its position and strong network of social actors to carve a rather successful autonomous path. Indeed, although under the *Participatiewet*, municipalities are legally required to implement the mandatory reciprocity provision (*tegenprestatie*), ideological positions of local governments on this issue vary across municipalities, as do their practices. Several municipalities (e.g. Eindhoven) refuse to apply the rule altogether because they consider social assistance an unconditional right, others are extremely strict in their application of the *tegenprestatie* (e.g. Rotterdam), while others are somewhat in between and try to have a "soft" approach. Amsterdam is in the latter group. Since 2015 the left-wing local government and the social workers have been emphasising the voluntary character of the reciprocitiy provision rather than the mandatory aspect and they have been recognizing as "societal participation" many of the social activities already performed by the recipient (like for example informal care for relatives or other community members). Moreover, welfare recipients have been assisted in finding a personalized labour market (re)integration trajectory that suits not only their skills, but also their aspirations.

This is in line with the general choice made by the Municipality to use a tailor-made and humane approach for both youth unemployment and general social assistance provision. Both young people and welfare recipients are guided through the multiple programmes available to them - either for (re)integration into the labour market or for training - through individual advice and counselling. This is possible because Amsterdam has the highest number of civil servants compared to population - 19 per 1000 inhabitants (Evers et al., 2014). Nonetheless, during the interviews, Amsterdam policy officers in the domains of employment and social protection expressed the wish for more case managers in order to better apply individualized counselling, which is at the basis of participation welfare, ALMPs and (re)integration policies.

Amsterdam authorities have deliberately chosen to follow a general policy that has no targeted ethnic groups, but nevertheless manages to respond to the specific needs of unemployed immigrant youth. This is achieved partly by including NGOs and other local groups already active with youth with a migrant background in the organization of local activation, training and education policies, and partly by providing individualized advice that takes culturally specific aspects into account.

Connected to this idea of a tailor-made approach to activation policies and reintegration programmes, the Municipality of Amsterdam also prides itself on its capillary network of Youth Points, which are the physical interface between municipal services and the city's youth. They are local offices where youngsters between 18 and 27 can find support and guidance to be directed towards one of the many programmes and initiatives that the Municipality organizes together with NGOs, educational institutions, businesses and other social actors. The fact that

there are so many Youth Points across the city, particularly in deprived areas, makes it easier to reach youngsters in need of support.

However, there are youngsters that are difficult to reach, despite the Municipality's best efforts, not least because they may have severe social problems - including language barriers - and little interest in educational and employment programmes. Many unemployed youngsters suffer from issues such as mental health and drug-related problems (Vermeulen & Stotijn, 2010). A study by the municipality that crossed referenced all available data found out that in 2017 there were more than 12,000 youngsters (about 8.5% of all young people aged 18 to 26 in Amsterdam) that not only were not in education, employment or training, but that were also completely unknown to the social services, because they had never used any municipal programme nor applied for social benefits (Gemeente Amsterdam, 2018).

# 3 Innovative post-crisis policies

**Bottom-up initiatives to close the policy gaps: providing study rooms for vulnerable students.**

Despite the efforts from the Municipality of Amsterdam in improving access to equal opportunities in education for all its young people, our research and our interviews with NGOs highlight how some groups are still left out and are not reached by the policies that are meant to help them get out of their disadvantaged position. This is particularly true of second and third generation children and youth with a non-Western migration background who come from low-income households. They are particularly at risk of achieving low educational attainment, leaving school early and becoming NEET. Many children from Amsterdam Nieuw West and Amsterdam Noord, two districts with relatively high levels of poverty, are poor and have uneducated parents, some of whom speak or write poor Dutch. It is the most vulnerable target group in the city.

In this context, Studiezalen is an initiative born in 2011 to help students from deprived neighbourhoods and low-income families.[17] The founder, Abdelhamid Idrissi, himself from a low-income family with a migration background, realized that many children and high school students with a migration background did not have the possibility to study at home due to overcrowding, noise, and a general lack of proper space and tools. So, he set up Studiezalen, a network of study halls - quiet places across different vulnerable neighbourhoods in Amsterdam where students can go to concentrate on their homework. Initially there were few locations and the aim was simply to provide free quiet spaces with books and internet connection. With time the project has outgrown this rather simple objective and it has now expanded to include several other initiatives, and 29 locations across Amsterdam and Zaandam, where over 600 children and young people go every week. Today, the Studiezalen Foundation focuses on homework support, life coaching, expert pedagogical guidance, initiatives against bullying and talent development for primary and secondary school pupils and students - all completely free of charge. In addition, it now also provides support for parents, with language and financial literacy courses, and parenting advice. Unfortunately, the people in need are more than what the project can accommodate, and waiting lists are very long.

The main innovative feature of Studiezalen is that it fills a gap in the official policy through bottom-up coordinated action across the city. The lack of study space and support - especially for older pupils and students - was not addressed by either education or social policy, and Studiezalen met this social need with a seemingly simple initiative, which had a large impact. Furthermore, the way in which the initiative is managed is also innovative and contributes to fostering a sense of responsibility and community in deprived neighbourhoods. The study halls are run by a mix of paid employees - usually the educators and pedagogues - and volunteers.

17 See https://studiezalen.com .

The latter are either adults from the neighbourhood that want to get involved or those same youth which used Studiezalen in previous years and that have now become young adults who want to give back to the community that helped them. In this sense, it could be said that young people are involved as implementers, at least as mentors for younger pupils, but it is unknown whether they have any say as co-designers of the activities of each Studiezalen location, and they do not seem to have a co-designer role for the overall initiative.

In terms of funding, the Studiezalen Foundation mainly relies on subsidies, but it has recently experimented with a sponsorship scheme, where private individuals and companies can support a study location through donations, and help the project by providing internships for the young participants. The likes of Shell, Rabobank, McKinsey and Orange Capital Partners have already joined in, and several municipal and regional institutions are also becoming partners. The objective is that each study hall in the 29 locations is sponsored and fully financially supported by a private partner, in order to break even and be able to employ more and more members of the local communities. This type of financing is in itself innovative, although it carries the risk of changing the nature of the project by involving corporate stakeholders. Finally, Studiezalen is a very good example of integration of bottom-up initiatives in the fabric of official policy making. Indeed, the Studiezalen initiative is now part of the Gelijke Kansen Alliantie (Equal Opportunities Alliance) from the Ministry of Education, Culture and Science (Ministerie van OCW), and the founder Abdelhamid Idrissi is a member of the Gelijke Kansen Board, a national body that tries to coordinate efforts towards the reduction on inequalities across the country. As a result, the Studiezalen initiative now falls under the monitoring mechanisms of the Gelijke Kansen Alliantie, where local policies are evaluated yearly against the agreed objectives.

In addition to this kind of bottom-up innovation, in Amsterdam also the Municipality and other large institutional actors (such as some housing associations, organizations of relevant stakeholder groups, and also some of the biggest companies) are actors that initiate policy innovation. Although the ideological approach might differ, for both grassroots and institutional actors the main driver for the implementation of innovative polices is efficiency in terms of financial costs and of human resources: reaching the highest amount of people in need and effectively helping them with the smallest possible budget. In this sense it could be said that lack of financing is both a driver of and a constraint for innovation. Additionally, complex administrative procedures and difficult coordination across governance levels and local departments are among the obstacles to policy innovation.

As a final note, it is significant that almost the totality of the interviewees was unsure about what constitutes innovation, and they were also skeptical about innovation as a parameter to evaluate policy interventions. Many of the civil servants that we interviewed pointed out that among managers and higher ranks of both local and national governments, innovation is a buzzword used as synonymous of improvement and almost always seen as inherently positive, something which they regarded as a misconception. Rather than with innovation, they were

more concerned with the effectiveness of a policy or project, and continuity and consistency were highlighted as more important towards policy effectiveness than innovation.

# 4 Discussion and conclusions

The analyses presented in the previous sections illustrate national and local trends and policies in each domain. We now weave these dynamics together to reflect on how socioeconomic inequalities are produced and how they are being addressed. In continuity with UPLIFT Deliverable 1.2 (Inequality Concepts and Theories in Post-Crisis Europe), we discuss our findings on three levels of analisis: macro-level, meso-level and micro-level.

At the macro-level, the national and global position of Amsterdam and the Metropolitan Region provides advantages, but also fuels inequalities. While the city and the MRA as a whole kept growing even through the national recession in the aftermath of the GFC, the conditions of vulnerable citizens deteriorated, especially in terms of labour security and wage and wealth inequality. Among the more vulnerable we can find youth, low-educated people, migrants and women, and the highest levels of vulnerability can be found at the intersection of these characteristics. Moreover, twisted housing market dynamics crystallize socio-economic inequalities in the spatial realm, generating segregation, suburbanization of poverty and exclusion, even of youth not vulnerable in other fields.

At the meso-level of analysis it is important to bear in mind the fundamental shift of the Dutch welfare system towards a "participation society" which implies a much bigger role for local authorities in the social and welfare domain - not only in terms of policy implementation, but also in terms of design of specific initiatives.

In this context, the Municipality of Amsterdam, in concert with other local social actors and in alignment with national guidelines and objectives, has developed in the last few years a long-term and integrated approach towards tackling inequalities. The objective is to achieve equality of opportunities for all Amsterdammers, and addressing the drivers of inequality at an earlier stage. This new approach has determined policy changes especially in the domains of education and social assistance, which have paid off in terms of reduction of youth unemployment, NEET youth and early school leavers, as well as more successful education pathways for vulnerable children. Unfortunately, the current Covid-19 driven economic downturn is generating new challenges that might be endangering these results, with more young people out of work and increased uncertainty for the future. Especially with regard to gender equality, we see that, while women fare better in education, their opportunities in the labour market are still hampered by cultural factors pertaining to the division of care work - with more part-time work, unequal pay and a higher risk of unemployment - and the Covid-19 crisis has highlighted this divide very clearly.

On the other hand, highly localized policies in the welfare domain can be seen as a danger to fairness in the distribution of social assistance, resulting in spatial injustice at the regional level (Knijn & Hiah, 2019). Indeed, if each municipality takes care of 'their own poor', then levels of protection and opportunities are geographically differentiated, which can also have an impact on people's mobility across the country.

Moreover, a critical aspect of local policy action, which has been highlighted by civil servants during interviews, is that even the most successful local policies can only partially mitigate wider inequality dynamics. For example, however effective education programmes against inequality of opportunities in Amsterdam might be, youth will still be confronted with a fragmented and increasingly precarious national and international labour market, and with a highly commodified and unaffordable housing market.

Indeed, the situation in the housing domain in Amsterdam is much less positive than in other domains. Despite municipal resolutions on middle-income, youth and student housing - often in cooperation with housing associations - housing market dynamics are larger than the policymaking possibilities of the Municipality. The main difference between housing and other policy domains is the level of autonomy and control of local governments. The fruitful results in the field of social assistance and employment are mainly due to decentralized policy implementation and initiatives - together with a municipal focus on addressing inequality of opportunities in education. On the other hand, the municipal room for action on housing issues is too little to tackle housing affordability and inequality issues without changes in the national approach.

It is important to note that, within such a decentralized system, the range of policy programmes and activities carried out by the Municipality of Amsterdam is so wide and detailed that it becomes difficult to have a clear picture of everything that is going on, not only for external observers, but also for civil servants. It emerged from the interviews with Municipal civil servants and policy officers that, while at the broader level of guidelines and objectives programmes in different policy fields are linked (for example by following the Municipal strategy to tackle inequality of opportunities), at the level of implementation of single actions and projects, things are much more disconnected and the collaboration and integration between different municipal departments could be improved. However, it was also clear from interviews with civil servants working on the Gelijke Kansen Agenda that there is a very clear and substantial effort towards the coordination of policies and initiatives across different domains, and that a structure of cooperation is being set up in order to improve the situation. However, change is slow and integration is not always possible due to different levels of action. Housing policies are largely disconnected from the others despite the lack of housing security playing a very large role in increasing vulnerability.

Moreover, the sheer number of projects and actions is very big especially because each city district (*stadsdeel*) is in charge of implementing their own projects in terms of education, welfare and active labour market policies. On one hand this can have a very positive effect, as interventions are tailor-made to the needs of the neighbourhoods in the district, and carried out in cooperation with local citizen groups and NGOs, thus being quite effective for specific target groups. On the other hand, this entails a fragmentation of social policy into several smaller actions that have very uneven impacts within the city.

It is important to mention that in the Netherlands and in Amsterdam in particular, policy evaluation is taken quite seriously. Several policy experiments are linked to university research and both internal and external assessment is carried out on the largest policy initiatives, both at the national and at the local level. In an effort to reduce fragmentation and the constant re-invention of the wheel, databases of "provenly effective" policy measures, projects and tools are available for local governments and social actors to draw inspiration from (Bekker et al., 2018).

Moreover, among the ambitions of the Municipality is the increased involvement of citizens in development processes and policymaking, and a number of initiatives are aimed at engaging specifically young people. With regard to youth care and education, the Youth Platform (*Jeugdplatform*) is an independent organization of young people and their parents that cooperates with the Municipality by providing solicited and unsolicited advice on matters regarding care and education. Additionally, very recently (2021) a student think-tank has been set up to advise the Municipality on education and the labour market, where 14 students from vocational education institutions get a permanent role in policy discussions. Moreover, the involvement of the Municipality in the UPLIFT project is the main outcome with regard to increasing the engagement of young people in housing matters. Finally, local Youth Summits (*Jeugdtop*) are organised by the different districts to get the opinion of young people on very local matters. It is clear that municipal action is geared towards increasing engagement with the aim of obtaining more effective, durable and widely shared and supported results in terms of policy and urban development.

At the micro level, and drawing on the capability approach (e.g. Sen, 1999), our analysis shows that vulnerable youngsters in the FUA of Amsterdam enjoy some formal freedoms, especially those related to broader socio-economic developments and constitutional rights, but they lack others due to structural inequalities that are reproduced across generations. More importantly, they often lack the conversion factors required to turn formal freedoms into real freedoms, and local policies have precisely attempted to tackle this problem. However, it was highlighted by several interviewees (particularly those from NGOs) that despite all the different efforts by the Municipality, specific groups are still left out and are not reached by policy. With regards to youth, this is particularly true of second and third generation residents with a non-Western migration background and coming from low-income households. They often inherit the socio-economic disadvantage of their parents. The segregation that they may experience in all sectors of life means that they have trouble accessing the resources that are meant for them. For this reason, bottom-up initiatives such as Studiezalen - presented in the innovation chapter - can make the difference between youth being able to develop their capabilities and reach positive achievements, and young being left at the margins despite the existence of measures aimed to help.

Finally, although the hardest phase seems to be over, the structural impact of the Covid-19 pandemic is still difficult to assess. The general consensus is that it will exacerbate existing inequalities in the long term, as it has heavily impacted the education of younger generation,

highlighted the deep imbalances of the housing market, and in general put a spotlight on all the warped mechanisms that perpetuate socioeconomic inequalities in Dutch society.

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# Annex

*Figure 1 - Map of the Functional Urban Area of Amsterdam*

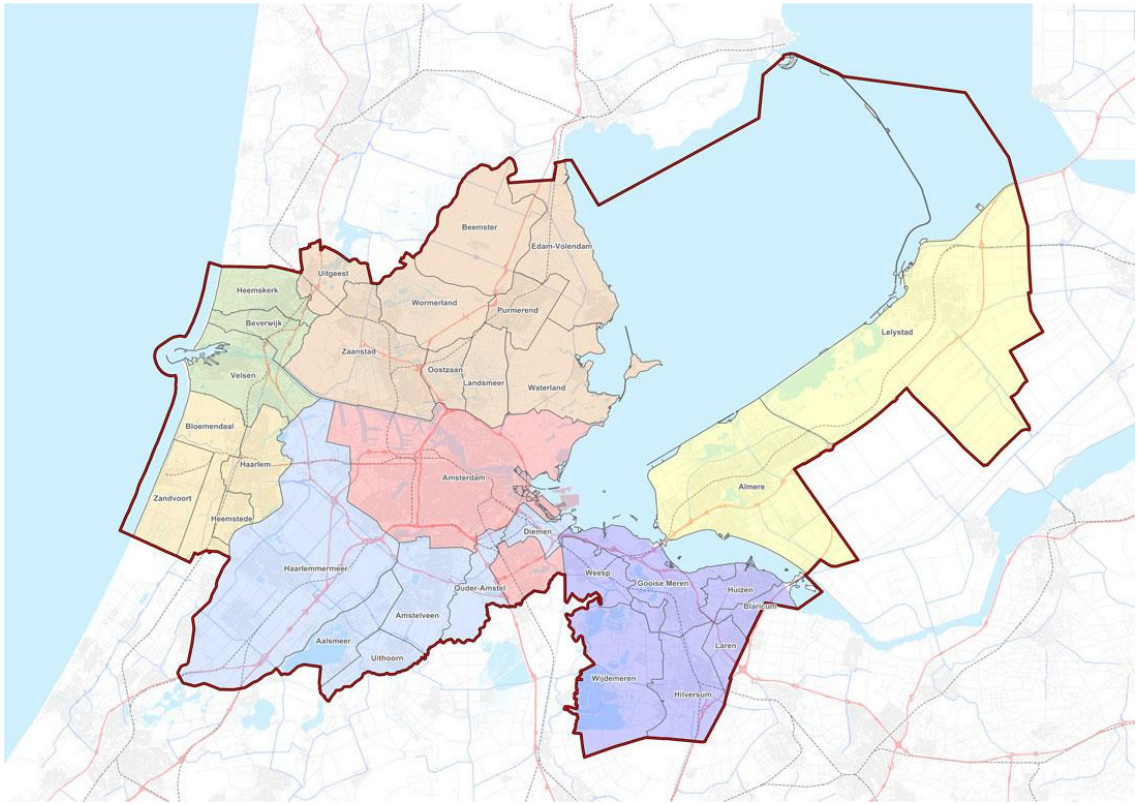

*Figure 2 - The Dutch educational system - Source: OECD, 2016*

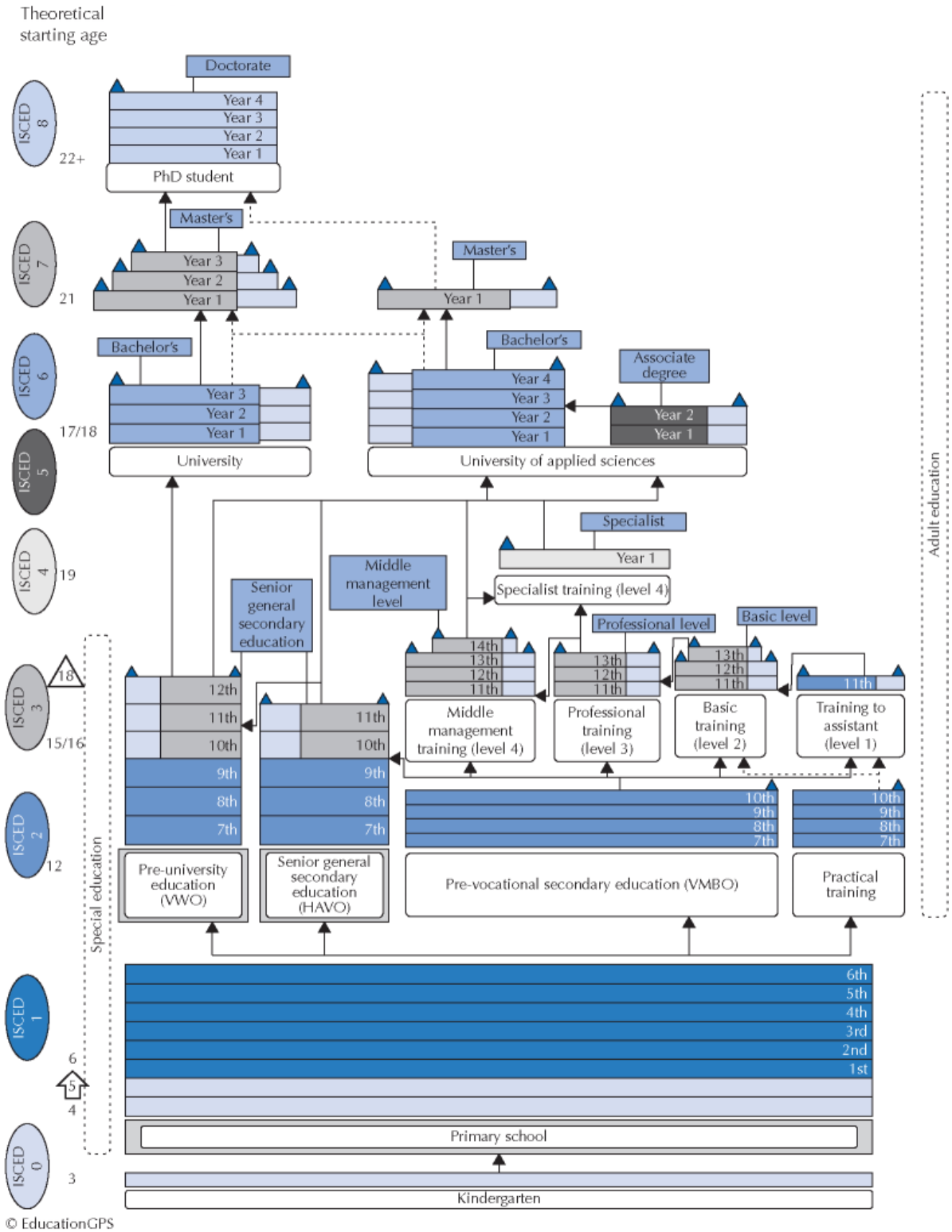

*Table 1 – Population by gender, age group, and migration background - Source: CBS*

| | | TOTAL | Gender | | Age | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Total | Men | Women | Young age group (15-29) | Young age group a) 15-19 | Young age group b) 20-29 | 30-64 | 65+ |
| National | 2007 | 16.357.992 | 8.088.514 | 8.269.478 | 2.954.000 | 998.488 | 1.955.512 | 8.077.025 | 2.383.570 |
| | 2012 | 16.730.348 | 8.282.871 | 8.447.477 | 3.058.943 | 998.095 | 2.060.848 | 8.058.378 | 2.735.621 |
| | 2017 | 17.081.507 | 8.475.102 | 8.606.405 | 3.191.735 | 1.035.405 | 2.156.330 | 7.948.344 | 3.183.536 |
| | 2019 | 17.282.163 | 8.581.086 | 8.701.077 | 3.253.807 | 1.052.019 | 2.201.788 | 7.974.533 | 3.339.679 |
| | 2020 | 17.407.585 | 8.648.031 | 8.759.554 | 3.282.708 | 1.049.158 | 2.233.550 | 8.006.223 | 3.419.268 |
| FUA (Metropool Regio Amsterdam) | 2007 | 2.230.624 | 1.093.958 | 1.136.666 | 407.160 | 126.562 | 280.598 | 1.128.801 | 296.150 |
| | 2012 | 2.332.839 | 1.145.718 | 1.187.121 | 441.762 | 129.439 | 312.326 | 1.153.027 | 333.337 |
| | 2017 | 2.435.220 | 1.199.717 | 1.235.503 | 477.426 | 136.714 | 340.712 | 1.170.165 | 386.293 |
| | 2019 | 2.480.995 | 1.223.593 | 1.257.402 | 489.010 | 140.460 | 348.550 | 1.187.813 | 404.805 |
| FUA Core (Amsterdam) | 2007 | 742.884 | 365.705 | 377.179 | 160.032 | 37.632 | 122.400 | 381.440 | 83.580 |
| | 2012 | 790.110 | 389.005 | 401.105 | 179.980 | 37.462 | 142.518 | 396.297 | 89.586 |
| | 2017 | 844.947 | 418.127 | 426.820 | 201.848 | 39.429 | 162.419 | 413.800 | 102.535 |
| | 2019 | 862.965 | 427.787 | 435.178 | 206.732 | 40.853 | 165.879 | 422.651 | 107.980 |

*Table 1 (continues from previous page) – Population by gender, age group, and migration background - Source: CBS*

| | | Country of origin | | | |
|---|---|---|---|---|---|
| | | With a Dutch background | With a migration background* | Western background | Non-Western background |
| National | 2007 | 13.187.586 | 3.170.406 | 1.431.954 | 1.738.452 |
| | 2012 | 13.236.155 | 3.494.193 | 1.556.542 | 1.937.651 |
| | 2017 | 13.218.754 | 3.862.753 | 1.689.030 | 2.173.723 |
| | 2019 | 13.196.025 | 4.086.138 | 1.774.271 | 2.311.867 |
| | 2020 | 13.186.880 | 4.220.705 | 1.828.645 | 2.392.060 |
| FUA (Metropool Regio Amsterdam) | 2007 | 1.536.845 | 693.779 | 252.874 | 440.905 |
| | 2012 | 1.553.185 | 779.654 | 284.623 | 495.031 |
| | 2017 | 1.560.410 | 874.810 | 429.764 | 445.046 |
| | 2019 | 1.545.549 | 935.446 | 349.502 | 585.944 |
| FUA Core (Amsterdam) | 2007 | 382.100 | 360.784 | 180.160 | 180.624 |
| | 2012 | 390.731 | 399.379 | 198.414 | 200.965 |
| | 2017 | 401.260 | 443.687 | 220.383 | 223.304 |
| | 2019 | 392.850 | 470.115 | 161.884 | 308.231 |

* It includes both first and second generation

*Table 2 – Number of people aged 15-75 by highest educational level achieved, by gender, age group, and migration background (thousands) - Source: CBS*

| | | | LOW EDUCATION | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total population 15-75 | TOTAL | Gender | | Country of origin | | | | Age | | | | | |
| | | | People 15-75 with low education | Men | Women | With Dutch background | With migration background | Western migration background | Non Western background | Young age group (15-25) | 25-35 | 35-45 | 45-55 | 55-65 | 65-75 |
| | | x1000 | | | | | | | | | | | | | |
| National | 2007 | 12.257 | 4.198 | 1.921 | 2.277 | 3.352 | 845 | 319 | 526 | 1.034 | 353 | 594 | 708 | 821 | 687 |
| | 2012 | 12.541 | 4.121 | 1.946 | 2.175 | 3.193 | 927 | 362 | 566 | 982 | 333 | 498 | 707 | 825 | 776 |
| | 2017 | 12.870 | 3.717 | 1.792 | 1.926 | 2.829 | 886 | 321 | 564 | 993 | 279 | 336 | 558 | 721 | 830 |

*Table 2 (continues from previous page) – Number of people aged 15-75 by highest educational level achieved, by gender, age group, and migration background (thousands) - Source: CBS*

| | | | MIDDLE EDUCATION | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total population 15-75 | TOTAL | Gender | | Country of origin | | | | Age | | | | | |
| | | | People 15-75 with middle education | Men | Women | With Dutch background | With migration background | Western migration background | Non Western background | Young age group (15-25) | 25-35 | 35-45 | 45-55 | 55-65 | 65-75 |
| | | x1000 | | | | | | | | | | | | | |
| National | 2007 | 12.257 | 4.944 | 2.529 | 2.414 | 3.990 | 952 | 473 | 479 | 760 | 921 | 1.193 | 960 | 725 | 386 |
| | 2012 | 12.541 | 4.881 | 2.470 | 2.410 | 3.943 | 935 | 441 | 494 | 834 | 826 | 976 | 1.041 | 744 | 460 |
| | 2017 | 12.870 | 4.980 | 2.548 | 2.432 | 3.963 | 1.006 | 466 | 540 | 864 | 815 | 796 | 1.072 | 855 | 577 |

*Table 2 (continues from previous page) – Number of people aged 15-75 by highest educational level achieved, by gender, age group, and migration background (thousands) - Source: CBS*

| | | | HIGH EDUCATION | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total population 15-75 | TOTAL | Gender | | Country of origin | | | | Age | | | | | |
| | | | People 15-75 with high education | Men | Women | With Dutch background | With migration background | Western migration background | Non Western background | Young age group (15-25) | 25-35 | 35-45 | 45-55 | 55-65 | 65-75 |
| | | x1000 | | | | | | | | | | | | | |
| National | 2007 | 12.257 | 2.998 | 1.622 | 1.376 | 2.482 | 516 | 325 | 191 | 145 | 716 | 765 | 676 | 488 | 209 |
| | 2012 | 12.541 | 3.420 | 1.793 | 1.627 | 2.734 | 686 | 406 | 280 | 187 | 819 | 815 | 730 | 568 | 303 |
| | 2017 | 12.870 | 3.985 | 1.998 | 1.986 | 3.139 | 838 | 476 | 363 | 221 | 999 | 882 | 852 | 634 | 397 |

*Table 2a – People aged 15-75 by highest educational level achieved in 2017 (percentage) - Source: CBS*

| % | | Low education | Middle education | High education |
|---|---|---|---|---|
| National | 2017 | 30 | 42 | 28 |
| FUA (Metropool Regio Amsterdam) | 2017 | 27 | 38 | 35 |
| FUA Core (Amsterdam) | 2017 | 24 | 32 | 45 |

*Table 3 – Annual number of early school leavers from secondary education, secondary vocational education and general secondary adult education by gender - Source: CBS*

| | Academic year | Student population | TOTAL | Gender | |
|---|---|---|---|---|---|
| | | | Early school leavers | Men | Women |
| National | 2012/2013 | 1.321.190 | 31.290 | 18.960 | 12.340 |
| | 2017/2018 | 1.351.640 | 30.260 | 19.350 | 10.910 |
| | 2019/2020 | 1.321.950 | 26.160 | 17.160 | 9.000 |
| FUA (Metropool Regio Amsterdam) | 2012/2013 | 170.530 | 4.960 | 3.020 | 1.940 |
| | 2017/2018 | 179.380 | 4.920 | 3.130 | 1.790 |
| | 2019/2020 | 178.270 | 3.970 | 2.560 | 1.410 |
| FUA Core (Amsterdam) | 2012/2013 | 45.820 | 1.730 | 1.070 | 660 |
| | 2017/2018 | 49.080 | 1.730 | 1.100 | 630 |
| | 2019/2020 | 49.670 | 1.360 | 890 | 470 |

*Table 4 – Net labour participation by gender, age group, migration background, and level of education - Source: CBS*

| % | | NET LABOUR PARTICIPATION | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | TOTAL | Gender | | Age | | | Country of origin | | | | Level of education | | |
| | | Total Population 15-75 | Men | Women | Young age group (15-25) | 25-45 | 45-75 | With Dutch background | With migration background | Western migration background | Non Western migration | Low | Middle | High |
| National | 2007 | 66,6 | 73,6 | 59,6 | 63,1 | 85,9 | 52,3 | 68,1 | 60,7 | 63,5 | 58,1 | 49,5 | 72,5 | 81,0 |
| | 2012 | 66,4 | 71,5 | 61,3 | 61,1 | 84,5 | 55,6 | 67,9 | 60,7 | 63,9 | 57,7 | 49,0 | 71,3 | 80,4 |
| | 2017 | 66,7 | 71,5 | 61,9 | 62,3 | 84,0 | 57,1 | 68,3 | 60,8 | 64,7 | 57,4 | 47,2 | 70,5 | 80,5 |
| | 2019 | 68,8 | 73,2 | 64,4 | 65,3 | 85,7 | 59,2 | 70,1 | 64,4 | 67,6 | 61,7 | 49,5 | 72,2 | 81,8 |
| FUA Core (Amsterdam) | 2007 | 65,6 | 71,4 | 59,9 | 55,8 | 81,4 | 50,6 | 69,4 | 61,7 | 68,0 | 58,7 | 39,1 | 66,8 | 82,8 |
| | 2012 | 66,1 | 70,2 | 62,0 | 56,1 | 80,9 | 53,4 | 70,3 | 61,8 | 68,8 | 58,2 | 39,2 | 64,3 | 83,1 |
| | 2017 | 67,1 | 70,9 | 63,4 | 59,2 | 80,8 | 55,0 | 71,4 | 63,2 | 70,9 | 59,0 | 40,8 | 63,4 | 83,3 |
| | 2019 | 69,0 | 72,3 | 65,8 | 57,3 | 83,5 | 57,1 | 72,7 | 66,1 | 73,2 | 62,0 | 41,0 | 65,0 | 84,1 |

*Table 5 – Unemployment rate by gender, age group, migration background, and level of education - Source: CBS*

| % | | UNEMPLOYMENT RATE | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | TOTAL | Gender | | Age | | | Country of origin | | | | Level of education | | |
| | | Total | Men | Women | Young age group (15-25) | 25-45 | 45-75 | With Dutch background | With migration background | Western migration background | Non Western migration [illegible] | Low | Middle | High |
| National | 2007 | 4,2 | 3,3 | 5,2 | 9,4 | 2,9 | 3,6 | 3,4 | 7,5 | 5,4 | 9,5 | 6,9 | 3,7 | 2,3 |
| | 2012 | 5,8 | 5,5 | 6,2 | 11,7 | 4,8 | 4,7 | 4,6 | 10,8 | 7,3 | 14,1 | 9,3 | 5,5 | 3,4 |
| | 2017 | 4,9 | 4,5 | 5,3 | 8,9 | 3,7 | 4,4 | 3,9 | 8,5 | 5,7 | 11,1 | 8,3 | 4,7 | 3,1 |
| | 2019 | 3,4 | 3,4 | 3,4 | 6,7 | 2,8 | 2,7 | 2,6 | 6,0 | 4,4 | 7,3 | 5,8 | 3,2 | 2,3 |
| FUA Core (Amsterdam) | 2007 | 5,3 | 4,8 | 6,0 | 11,4 | 3,8 | 5,2 | 3,1 | 7,9 | 4,8 | 9,6 | 11,4 | 5,8 | 2,8 |
| | 2012 | 7,3 | 7,2 | 7,4 | 13,6 | 5,9 | 6,7 | 4,6 | 10,2 | 5,4 | 12,8 | 14,9 | 9,2 | 3,9 |
| | 2017 | 5,7 | 5,8 | 5,5 | 8,4 | 4,7 | 6,0 | 3,7 | 7,5 | 4,7 | 9,3 | 11,3 | 7,9 | 3,3 |
| | 2019 | 4,2 | 4,7 | 3,7 | 8,3 | 3,2 | 4,1 | 2,8 | 5,2 | 3,4 | 6,5 | 8,5 | 5,6 | 2,6 |

*Table 6 – Inactivity rate by gender, age group, migration background, and level of education - Source: CBS*

| % | | INACTIVITY RATE | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | TOTAL | Gender | | Age | | | Country of origin | | | | Level of education | | |
| | | Total | Men | Women | Young age group (15-25) | 25-45 | 45-75 | With Dutch background | With migration background | Western migration background | Non Western migration background | Low | Middle | High |
| National | 2007 | 29,2 | 23,1 | 35,2 | 27,5 | 11,2 | 44,1 | 28,5 | 31,8 | 31,1 | 32,4 | 43,6 | 23,8 | 16,7 |
| | 2012 | 27,8 | 23,0 | 32,5 | 27,2 | 10,7 | 39,7 | 27,5 | 28,5 | 28,8 | 28,2 | 41,7 | 23,2 | 16,2 |
| | 2017 | 28,4 | 24,0 | 32,8 | 28,8 | 12,3 | 38,5 | 27,8 | 30,7 | 29,6 | 31,5 | 44,5 | 24,8 | 16,4 |
| | 2019 | 27,8 | 23,4 | 32,2 | 28,0 | 11,5 | 38,1 | 27,3 | 29,6 | 28,0 | 31,0 | 44,7 | 24,6 | 15,9 |
| FUA Core (Amsterdam) | 2007 | 29,1 | 23,8 | 34,1 | 32,8 | 14,8 | 44,2 | 27,5 | 30,4 | 27,2 | 31,7 | 49,5 | 27,4 | 14,4 |
| | 2012 | 26,6 | 22,6 | 30,6 | 30,3 | 13,2 | 39,9 | 25,1 | 28,0 | 25,8 | 29,0 | 45,9 | 26,5 | 13,0 |
| | 2017 | 27,2 | 23,3 | 31,1 | 32,4 | 14,5 | 39,0 | 24,9 | 29,3 | 24,4 | 31,7 | 47,9 | 28,7 | 13,4 |
| | 2019 | 26,8 | 23,0 | 30,5 | 34,4 | 13,3 | 38,8 | 24,5 | 28,7 | 23,4 | 31,5 | 50,5 | 29,4 | 13,3 |

*Table 7 – Number of employees by employment sector (thousands) - Source: CBS*

| | | ALL SECTORS Total Employees | A: Agriculture, forestry and fishing | B-E: Industry (except construction) | C: Manufacturing | F: Construction | G-I: Wholesale and retail trade, transport, accommodation and food service activities |
|---|---|---|---|---|---|---|---|
| | | x1000 | | | | | |
| National | 2012 | 7.820,1 | 98,5 | 825,6 | 753,1 | 342,7 | 2.024,2 |
| | 2017 | 8.208,6 | 99,7 | 816,1 | 747,3 | 310,9 | 2.157,4 |
| | 2019 | 8.560,5 | 103,1 | 847,1 | 775,0 | 332,8 | 2.252,9 |
| FUA (Metropool Regio Amsterdam) | 2012 | 1.245,0 | 4,6 | 85,6 | 58,9 | 34,1 | 349,9 |
| | 2017 | 1.345,4 | 3,8 | - | - | 31,5 | 364,2 |
| | 2019 | 1.428,5 | 3,8 | 85,4 | 62,3 | 31,2 | 403,8 |
| FUA Core (Amsterdam) | 2012 | 538,3 | 0,1 | 21,8 | 14,0 | 10,0 | 125,2 |
| | 2017 | 612,3 | 0,1 | 20,1 | 13,3 | 9,2 | 143,0 |
| | 2019 | 654,9 | 0,1 | 21,8 | 15,0 | 9,7 | 150,9 |

*Table 7 (continues from previous page) – Number of employees by employment sector (thousands) - Source: CBS*

| | | J: Information and communication | K: Financial and insurance activities | L: Real estate activities | M-N: Professional, scientific and technical activities; administrative and support service activities | O-Q: Public administration, defence, education, human health and social work activities | R-U: Arts, entertainment and recreation; other service activities; activities of household and extra-territorial organizations |
|---|---|---|---|---|---|---|---|
| | | x1000 | | | | | |
| National | 2012 | 231,3 | 260,5 | 69,0 | 1.305,3 | 2.391,0 | 272,0 |
| | 2017 | 266,4 | 267,9 | 66,2 | 1.592,3 | 2.363,1 | 268,6 |
| | 2019 | 285,6 | 269,0 | 68,7 | 1.630,2 | 2.493,5 | 277,6 |
| FUA (Metropool Regio Amsterdam) | 2012 | 62,4 | 64,8 | 14,1 | 254,0 | 327,7 | 47,1 |
| | 2017 | 84,8 | 69,6 | 13,7 | 299,3 | 323,1 | 50,2 |
| | 2019 | 92,3 | 73,8 | 15,1 | 328,5 | 337,5 | 51,4 |
| FUA Core (Amsterdam) | 2012 | 31,2 | 48,1 | 7,9 | 123,3 | 147,3 | 23,6 |
| | 2017 | 51,3 | 49,8 | 8,6 | 153,9 | 149,9 | 26,4 |
| | 2019 | 57,2 | 54,8 | 9,2 | 168,3 | 154,5 | 28,3 |

*Table 8 – Number of people with a flexible/temporary contract by gender, age group, and migration background (thousands) - Source: CBS*

| | | TOTAL | Gender | | Age | | | | | | Country of origin | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total | Men | Women | Young age group (15-25) | 25-35 | 35-45 | 45-55 | 55-65 | 65-75 | With Western migration background | With Non Western migration background | With Dutch background |
| | | x1000 | | | | | | | | | | | |
| National | 2007 | 1.301 | 646 | 655 | 633 | 251 | 210 | 128 | 63 | 16 | 118 | 214 | 969 |
| | 2012 | 1.131 | 575 | 555 | 558 | 207 | 151 | 122 | 69 | 25 | 108 | 186 | 837 |
| | 2017 | 1.280 | 638 | 642 | 600 | 257 | 160 | 149 | 82 | 32 | 134 | 232 | 914 |

*Table 9 – Tenure composition of housing stock (percentage) - Source: Bi-annual Living in the Metropolitan Region of Amsterdam survey (WiMRA) 2013-2019 for MRA, and bi-annual Living in Amsterdam survey (WiA) 2007–2019 for Amsterdam*

| % | | Owner-occupation | Social rent | | Market rent | |
|---|---|---|---|---|---|---|
| | | | Social housing provided by housing associations | Regulated rents on the private rental market | Market price rents provided by housing associations | Market rents on the private rental market |
| FUA (Metropool Regio Amsterdam) | 2013 | 48,0 | 37,0 | 8,0 | 2,0 | 5,0 |
| | 2017 | 48,0 | 31,0 | 9,0 | 4,0 | 8,0 |
| | 2019 | 48,0 | 30,0 | 8,0 | 3,0 | 11,0 |
| FUA Core (Amsterdam) | 2007 | 27,1 | 49,8 | 17,5 | 0,8 | 4,8 |
| | 2011 | 30,2 | 45,9 | 15,5 | 1,4 | 7,0 |
| | 2013 | 32,0 | 43,7 | 14,6 | 1,9 | 7,8 |
| | 2017 | 32,5 | 39,5 | 13,2 | 3,6 | 11,2 |
| | 2019 | 30,8 | 37,6 | 13,1 | 3,1 | 15,4 |

*Table 10 – Average housing costs to average disposable income ratio (percentage) - Source: CBS*

| % | | All tenures | Owner-occupation | Private rent | Social rent |
|---|---|---|---|---|---|
| National | 2009 | 31,8 | 30,4 | 39,4 | 32,7 |
| | 2012 | 34,0 | 32,5 | 40,8 | 34,9 |
| | 2018 | 32,6 | 29,0 | 42,6 | 36,3 |
| Bigger region (North Holland) | 2009 | 32,3 | 30,5 | 39,0 | 32,9 |
| | 2012 | 34,5 | 32,7 | 41,0 | 35,0 |
| | 2018 | 33,7 | 29,1 | 43,3 | 36,4 |
| FUA Core (Amsterdam) | 2009 | 34,7 | 33,8 | 39,5 | 33,4 |
| | 2012 | 36,7 | 34,3 | 41,8 | 35,8 |
| | 2018 | 37,9 | 32,0 | 44,4 | 37,8 |

*Table 11 – Number of social benefit recipients in the month of December by gender, age group, and migration background - Source: CBS*

| | | TOTAL | Gender | | Age | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Total | Men | Women | Until state pension age | From state pension age | Young age group (15-25) | 25-35 | 35-45 | 45-55 |
| National | 2007 | 1.354.050 | 673.030 | 669.980 | 1.303.410 | 39.600 | 67.950 | 144.170 | 251.930 | 340.370 |
| | 2012 | 1.577.460 | 791.480 | 775.950 | 1.519.880 | 47.550 | 109.190 | 228.620 | 293.830 | 396.610 |
| | 2017* | 4.977.430 | 2.326.360 | 2.648.990 | 1.551.360 | 3.423.990 | 85.620 | 245.360 | 265.560 | 394.140 |
| FUA (Metropool Regio Amsterdam) | 2007 | 199.610 | - | - | 191.040 | 8.560 | - | - | - | - |
| | 2012 | 232.110 | - | - | 221.410 | 10.700 | - | - | - | - |
| | 2017* | 602.580 | - | - | 228.090 | 374.510 | - | - | - | - |
| FUA Core (Amsterdam) | 2007 | 90.820 | - | - | 85.090 | 5.720 | - | - | - | - |
| | 2012 | 103.690 | - | - | 96.390 | 7.300 | - | - | - | - |
| | 2017* | 194.910 | - | - | 95.790 | 99.120 | - | - | - | - |

** The number of people receiving an old-age benefit is included in the table from 2013 onwards, which explains the big increase.*

*Table 11 (continues from previous page) – Number of social benefit recipients in the month of December by gender, age group, and migration background - Source: CBS*

| | | Country of origin | | | |
|---|---|---|---|---|---|
| | | With migration background | Western migration background | Non-Western migration background | Dutch With background |
| National | 2007 | 407.010 | 136.200 | 270.810 | 936.000 |
| | 2012 | 526.630 | 160.860 | 365.780 | 1.040.800 |
| | 2017* | 1.176.880 | 606.280 | 570.600 | 3.761.110 |
| FUA (Metropool Regio Amsterdam) | 2007 | - | - | - | - |
| | 2012 | - | - | - | - |
| | 2017* | - | - | - | - |
| FUA Core (Amsterdam) | 2007 | - | - | - | - |
| | 2012 | - | - | - | - |
| | 2017* | - | - | - | - |

** The number of people receiving an old-age benefit is included in the table from 2013 onwards, which explains the big increase.*

*Table 12 – Number of households with income below the low-income threshold for at least 1 year by age of the main breadwinner, household type, migration background of the main breadwinner, and tenure (thousands) - Source: CBS*

| | | TOTAL | | Age | | | | Household type | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Households | Households | Households with main breadwinner up to 25yrs | Households with main breadwinner 25 to 45yrs | Households with main breadwinner 45 to 65yrs | Households with main breadwinner over 65yrs | 2-person households with children | 2-person households without children | Single parent households | Single households (no children) |
| | | x1000 | % of total households | x1000 | | | | x1000 | | | |
| National | 2012 | 562,3 | 8,0 | 38,2 | 237,0 | 231,0 | 56,1 | 88,7 | 56,2 | 84,9 | 324,2 |
| | 2017 | 581,1 | 7,9 | 33,5 | 221,1 | 271,5 | 55,1 | 73,9 | 54,8 | 78,0 | 367,3 |
| | 2019 | 573,9 | 7,7 | 29,9 | 205,5 | 271,0 | 67,6 | 72,8 | 62,7 | 70,8 | 361,2 |
| FUA (Metropool Regio Amsterdam) | 2012 | 103,9 | 10,0 | 5,7 | 43,9 | 43,5 | 11,0 | 14,8 | 8,9 | 15,1 | 63,4 |
| | 2017 | 101,8 | 9,4 | 4,7 | 37,8 | 49,5 | 9,7 | 12,5 | 8,4 | 13,4 | 66,3 |
| | 2019 | 101,3 | 9,1 | 4,5 | 35,3 | 49,0 | 12,3 | 12,9 | 9,8 | 12,0 | 65,3 |
| FUA Core (Amsterdam) | 2012 | 59,3 | 15,6 | 3,0 | 24,2 | 25,9 | 6,3 | 7,4 | 4,8 | 7,5 | 38,7 |
| | 2017 | 55,8 | 13,7 | 2,6 | 19,9 | 27,9 | 5,3 | 6,1 | 4,5 | 6,5 | 38,0 |
| | 2019 | 55,3 | 13,3 | 2,7 | 18,5 | 27,4 | 6,7 | 6,0 | 5,2 | 5,9 | 37,5 |

*Table 12 (continues from previous page) – Number of households with income below the low-income threshold for at least 1 year by age of the main breadwinner, household type, migration background of the main breadwinner, and tenure (thousands) - Source: CBS*

| | | Country of origin | | | Tenure | |
|---|---|---|---|---|---|---|
| | | Households with main breadwinner of Dutch background | Households with main breadwinner of Non Western background | Households with main breadwinner of Western background | Households in owner-occupation | Households renting |
| | | x1000 | | | x1000 | |
| National | 2012 | 312,7 | 176,6 | 73,0 | 79,2 | 483,1 |
| | 2017 | 313,0 | 197,7 | 70,4 | 51,8 | 529,4 |
| | 2019 | 307,3 | 195,2 | 71,4 | 51,5 | 522,4 |
| FUA (Metropool Regio Amsterdam) | 2012 | 44,0 | 45,1 | 14,1 | 12,1 | 91,7 |
| | 2017 | 41,3 | 45,8 | 13,8 | 8,3 | 93,3 |
| | 2019 | 40,3 | 46,6 | 14,0 | 8,5 | 92,7 |
| FUA Core (Amsterdam) | 2012 | 20,6 | 30,0 | 8,7 | 4,2 | 55,1 |
| | 2017 | 18,3 | 29,1 | 8,3 | 3,2 | 52,6 |
| | 2019 | 17,6 | 29,2 | 8,4 | 3,1 | 52,2 |

*Table 13 – Average household disposable income, average equalized household income, and decile distribution of average equalized household income - Source: CBS*

| | | Total population | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Average household disposable income | Average equalised household income | Decile distribution of equalised household income | | | | | | | | |
| | | | | 1st decile | 2nd decile | 3rd decile | 4th decile | 5th decile | 6th decile | 7th decile | 8th decile | 9th decile | 10th decile |
| | | Thousand euros | Thousand euros | % | | | | | | | | | |
| National | 2012 | 36,8 | 25,8 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| | 2017 | 41,6 | 29,2 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| North Holland | 2012 | 37,3 | 26,8 | 11 | 10 | 9 | 9 | 9 | 9 | 10 | 10 | 10 | 12 |
| | 2017 | 43,0 | 30,7 | 11 | 10 | 9 | 9 | 9 | 9 | 9 | 10 | 10 | 13 |
| FUA Core (Amsterdam) | 2012 | 32,0 | 24,6 | 19 | 14 | 10 | 8 | 8 | 7 | 7 | 7 | 8 | 12 |
| | 2017 | 37,9 | 28,9 | 18 | 14 | 9 | 8 | 8 | 7 | 7 | 7 | 9 | 13 |

The table below contains data/indicators that are able to display social inequalities in a way that is the most comparable with other urban areas. Each urban report includes this data table, which is also intending to show not only the scale and dimensions of inequalities in the functional urban area of Amsterdam, but indicate also the scale of missing data that makes any comparative research difficult to implement.

| | National data (The Netherlands) | Regional data (North Holland) | FUA data (Metropool Regio Amsterdam) | City level data (Amsterdam) |
|---|---|---|---|---|
| **Population** | | | | |
| Population in 2007 | 16.357.992 | 2.613.070 | 2.230.624 | 742.884 |
| Population in 2012 | 16.730.348 | 2.709.822 | 2.332.839 | 790.110 |
| Population in 2019 | 17.282.163 | 2.853.359 | 2.480.995 | 862.965 |
| Population aged 15-29 in 2007 | 2.954.000 | 463.668 | 407.160 | 160.032 |
| Population aged 15-29 in 2012 | 3.058.943 | 496.951 | 441.762 | 179.980 |
| Population aged 15-29 in 2019 | 3.253.807 | 545.707 | 489.010 | 206.732 |
| **Income/poverty** | | | | |
| Gini coefficient for income 2007 | - | - | - | - |
| Gini coefficient for income 2012 | 0,288 | - | - | - |
| Gini coefficient for income 2019 | 0,306 | - | - | - |
| Gini coefficient for wealth 2012 | 0,791 | - | - | - |
| Gini coefficient for wealth 2019 | 0,774 | - | - | - |
| Equalized personal income quintiles (mean for the 1st quintile) 2018/2019 | - | - | - | - |
| Equalized personal income quintiles (mean for the 2st quintile) 2018/2019 | - | - | - | - |
| Equalized personal income quintiles (mean for the 3st quintile) 2018/2019 | - | - | - | - |
| Equalized personal income quintiles (mean for the 4st quintile) 2018/2019 | - | - | - | - |
| Equalized personal income quintiles (mean for the 5st quintile) 2018/2019 | - | - | - | - |
| Equalized household income deciles (mean for the 1st decile) (thousand euros) 2018 | 8,7 | - | - | - |

| | National data (The Netherlands) | Regional data (North Holland) | FUA data (Metropool Regio Amsterdam) | City level data (Amsterdam) |
|---|---|---|---|---|
| Equalized household income deciles (mean for the 2nd decile) (thousand euros) 2018 | 15,9 | - | - | - |
| Equalized household income deciles (mean for the 3rd decile) (thousand euros) 2018 | 18,9 | - | - | - |
| Equalized household income deciles (mean for the 4th decile) (thousand euros) 2018 | 21,6 | - | - | - |
| Equalized household income deciles (mean for the 5th decile) (thousand euros) 2018 | 24,7 | - | - | - |
| Equalized household income deciles (mean for the 6th decile) (thousand euros) 2018 | 27,9 | - | - | - |
| Equalized household income deciles (mean for the 7th decile) (thousand euros) 2018 | 31,3 | - | - | - |
| Equalized household income deciles (mean for the 8th decile) (thousand euros) 2018 | 35,3 | - | - | - |
| Equalized household income deciles (mean for the 9th decile) (thousand euros) 2018 | 41,3 | - | - | - |
| Equalized household income deciles (mean for the 10th decile) (thousand euros) 2018 | 68,9 | - | - | - |
| At risk of poverty rate 2007/2008 | - | - | - | - |
| At risk of poverty rate 2011/2012 | - | - | - | - |
| At risk of poverty rate 2018/2019 | - | - | - | - |
| At risk of poverty aged 15-29 2007/2008 | - | - | - | - |
| At risk of poverty aged 15-29 2011/2012 | - | - | - | - |
| At risk of poverty aged 15-29 2018/2019 | - | - | - | - |
| **Housing** | | | | |
| Share of housing below market rates (social housing) 2008/2009 | - | - | - | - |

| | National data (The Netherlands) | Regional data (North Holland) | FUA data (Metropool Regio Amsterdam) | City level data (Amsterdam) |
|---|---|---|---|---|
| Share of housing below market rates (social housing) 2011/2012 | - | - | - | - |
| Share of housing below market rates (social housing) 2019 | - | - | 38,0% | 50,7% |
| Average housing price/average income 2007/2008 | - | - | - | - |
| Average housing price/average income 2012 | 34,0% | 34,5% | - | 36,7% |
| Average housing price/average income 2018 | 32,6% | 33,7% | - | 37,9% |
| **Education** | | | | |
| Early leavers from education and training 2007/2008 | - | - | - | - |
| Early leavers from education and training 2012 | 31.290 | - | 4.960 | 1.730 |
| Early leavers from education and training 2019 | 26.160 | - | 3.970 | 1.360 |
| Share of inhabitants aged 15-64 with a maximum ISCED 1 (2) education 2007/2008 | - | - | - | - |
| Share of inhabitants aged 15-64 with a maximum ISCED 1 (2) education 2011/2012 | - | - | - | - |
| Share of inhabitants aged 15-64 with a maximum ISCED 1 (2) education 2018/2019 | - | - | - | - |
| Enrolment in upper secondary school 2007/2008 | - | - | - | - |
| Enrolment in upper secondary school 2011/2012 | - | - | - | - |
| Enrolment in upper secondary school 2018/2019 | - | - | - | - |
| **Employment** | | | | |
| NEET youth aged 15- (24)29 2007/2008 | - | - | - | - |
| NEET youth aged 15-(24)29 2011/2012 | - | - | - | - |
| NEET youth aged 15-(24)29 2018/2019 | - | - | - | - |

| | National data (The Netherlands) | Regional data (North Holland) | FUA data (Metropool Regio Amsterdam) | City level data (Amsterdam) |
|---|---|---|---|---|
| Employment rate 2007 | 66,6% | 67,3% | - | 65,6% |
| Employment rate 2012 | 66,4% | 67,1% | - | 66,1% |
| Employment rate 2019 | 68,8% | 69,4% | - | 69,0% |
| Employment rate aged 15-29 2007/2008 | - | - | - | - |
| Employment rate aged 15-29 2011/2012 | - | - | - | - |
| Employment rate aged 15-29 2018/2019 | - | - | - | - |
| Unemployment rate 2007 | 4,2% | 4,1% | - | 5,3% |
| Unemployment rate 2012 | 5,8% | 5,8% | - | 7,3% |
| Unemployment rate 2019 | 3,4% | 3,4% | - | 4,2% |
| Unemployment rate aged 15-29 2007/2008 | - | - | - | - |
| Unemployment rate aged 15-29 2011/2012 | - | - | - | - |
| Unemployment rate aged 15-29 2018/2019 | - | - | - | - |
| Share of precarious employment 2007/2008 | - | - | - | - |
| Share of precarious employment 2011/2012 | - | - | - | - |
| Share of precarious employment 2018/2019 | - | - | - | - |
| Share of precarious employment aged 15-29 2007/2008 | - | - | - | - |
| Share of precarious employment aged 15-29 2011/2012 | - | - | - | - |
| Share of precarious employment aged 15-29 2018/2019 | - | - | - | - |
| **Health** | | | | |
| Life expectancy 2007/2008 | - | - | - | - |
| Life expectancy 2011/2012 | - | - | - | - |
| Life expectancy 2019 | 82,05 | - | - | - |
| Teenage birth rate 2007/2008 | - | - | - | - |
| Teenage birth rate 2011/2012 | - | - | - | - |
| Teenage birth rate 2018/2019 | - | - | - | - |