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Gentili, M., & Hoekstra, J. (2026). The Position of Young Adults on the Amsterdam Housing Market. Combining the Housing Pathway and the Capability Approach. *Housing, Theory and Society*, 43(1), 74-97. Article 2551209. <https://doi.org/10.1080/14036096.2025.2551209>

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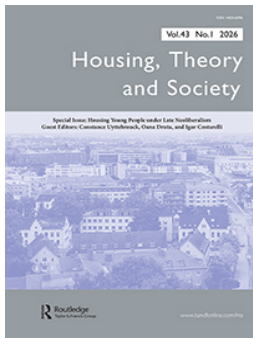
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To cite this article: Martina Gentili & Joris Hoekstra (2026) The Position of Young Adults on the Amsterdam Housing Market. Combining the Housing Pathway and the Capability Approach, *Housing, Theory and Society*, 43:1, 74-97, DOI: [10.1080/14036096.2025.2551209](https://doi.org/10.1080/14036096.2025.2551209)

To link to this article: <https://doi.org/10.1080/14036096.2025.2551209>



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The Position of Young Adults on the Amsterdam Housing Market. Combining the Housing Pathway and the Capability Approach

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ABSTRACT

In Amsterdam, young people face persistent housing difficulties due to soaring house prices and rents, precarious labour conditions, shrinking social housing, and ongoing gentrification. Drawing on 40 in-depth life course interviews, this paper investigates how young people navigate these constraints and how their housing strategies intertwine with other aspects of their lives and existing policies. By combining the Housing Pathway and Capability Approaches, we offer a fresh perspective on the structural and personal factors shaping housing trajectories. Empirically, we conclude that the severity of Amsterdam's housing problem directly shapes young people's labour and educational choices. Furthermore, housing opportunities and strategies differ significantly among young people, a variation that only emerges through qualitative research and attention to conversion factors. Theoretically, we demonstrate the added value of integrating the two frameworks: the Housing Pathway Approach enhances the Capability Approach methodologically, while the latter reinforces the normative and policy-relevant aspects of the first.

ARTICLE HISTORY

Received 13 May 2024
Accepted 18 August 2025

KEYWORDS

Young people; Amsterdam; housing; housing pathways; Capability Approach

1. Introduction

In a context of growing housing shortages and affordability problems, housing systems worldwide are marked by escalating inequality. Cleavages exist between deprived and gentrified areas, between homeowners and tenants, and between younger and older generations. Especially in urban areas, young people are grappling with the challenge of attaining affordable and secure housing. This paper specifically examines housing market inequality in the city of Amsterdam. While it is based on the research that is reported in Gentili and Hoekstra (2022 and 2023), and Hoekstra and Gentili (2023), it specifically focuses on how the use of the Capabilities Approach can help understand the interaction between housing policies and the housing pathways of young people in the city of Amsterdam.

In recent years, the housing market in Amsterdam, traditionally characterized by a significant proportion of social rental dwellings, has undergone a trend of commodification and financialization. Owing to its central location, excellent amenities, and robust economic foundation, the Dutch capital has surged in popularity among both prospective homeowners and investors (Gentili and Hoekstra 2022; Hochstenbach and Ronald 2020). Consequently, there has been a substantial shortage of dwellings and a large housing affordability and accessibility problem, particularly for those entering the housing market for the first time (Boelhouwer 2020; Jonkman 2019; Lennartz, Arundel, and Ronald 2016).

Housing shortage and affordability issues can have numerous adverse effects on young people, including prolonged co-residence with parents, high housing expenses for those who do achieve residential independence, and an increasing dependence on intergenerational transfers (Arundel and Doling 2017; Lennartz, Arundel, and Ronald 2016). Homeownership has become a crucial factor for economic security in later life, distinguishing between those who can leverage family wealth to improve their circumstances and those who cannot (Arundel 2017; Gentili and Hoekstra 2021). The latter group often finds themselves trapped in chaotic and insecure housing trajectories (Hochstenbach and Boterman 2015), compelling them to explore alternative housing options such as expensive private rentals, home-sharing, squatting, or even relocating outside the city.

In the last quarter of 2023, average prices in the private rental sector in Amsterdam soared to €27.28 per square metre per month,¹ while in the private homeownership sector, they reached €6500 per square metre, making them prohibitively high for the vast majority of young house seekers.² Ideally, the social rental sector could provide an alternative for young adults with low to middle incomes. However, Amsterdam's social rental sector has significantly diminished in recent years, with waiting times extending to over 13 years.³ This reflects the broader residualization trend that has characterized the Dutch social rental sector since 2010 (Hoekstra 2017). Additionally, temporary rental contracts, mostly lasting 2 or 5 years, have been permitted since 2016 in both the private and social rental sectors, significantly diminishing the security of households fortunate enough to secure a rental dwelling (Huisman 2020).

The housing crisis in the Netherlands seems to be caused by the inequality enhancing global forces of decommodification and financialization, in combination with failing national housing policies (Boelhouwer 2020). Local housing policies in Amsterdam pay more attention to housing inequalities and try to combat them with several measures, such as a required tenure and price differentiation for newly built housing, specific housing allocation rules and measures to combat housing speculation. However, the municipal room for action on housing issues is too little to tackle housing affordability and inequality issues without changes in the national approach (Gentili and Hoekstra 2022).

This paper investigates how the housing challenges in Amsterdam influence the decisions made by young individuals. In addition to examining their housing choices, we evaluate how these decisions impact their opportunities in education, the labour market, and personal relationships. Furthermore, we examine the role of policy interventions in mitigating the effects of the housing crisis on young people.

For this purpose, we have applied the retrospective methodology and the structure-agency model of the Housing Pathway approach (Clapham 2002). Additionally, we have

used the Capability Approach (Sen 1999) to interpret the findings from our analysis. In our view, the Capability Approach offers unique strengths, including its normative orientation, emphasis on human diversity, and consideration of non-financial aspects, making it a valuable and insightful framework for understanding the effects of the housing crisis.

This paper has two main objectives. Theoretically, we aim to demonstrate the added value of combining the Housing Pathway Approach with the Capability Approach. Empirically, we investigate how the housing crisis affects young people's lives, both within and beyond the housing domain.

The empirical findings presented in this paper stem from 40 in-depth interviews conducted with young individuals. This qualitative research was conducted within the framework of the UPLIFT research project (<https://uplift-youth.eu/>) with overall results detailed in Gentili and Hoekstra (2023).⁴ While Gentili and Hoekstra (2023) take a comprehensive approach, examining inequalities across the labour market, housing market and education sector, this paper specifically focuses on the housing sector and places greater emphasis on the theoretical contribution of our research.

The article's structure is as follows: Section 2 discusses the theoretical contribution of our paper, while Section 3 outlines the research methods that were used. In Section 4, we delve into the two primary empirical findings of our analysis: the adverse effects of the housing crisis on young people across various domains and the increasing disconnect between formal housing policies and the real-life opportunities and strategies of young people. Section 5 provides a summary of the paper's main results and discusses the relevance and added value of our theoretical approach.

2. Theoretical Framework and Literature Review

This section introduces the two main theoretical concepts of the paper: the Housing Pathway Approach and the Capability Approach. After a separate discussion of both approaches, we will show that they can very well complement each other.

2.1. The Housing Pathway Approach⁵

The Housing Pathway Approach, developed by David Clapham (2002), is strongly influenced by the life course approach. The concept of the life course approach is based on the principle that "individuals construct their own life course through the choices and actions they take within the opportunities and constraints of history and social circumstances" (Elder, Johnson, and Crosnoe 2003, 2636). Since the 1970s there has been a huge expansion of life course research (see for example Macmillan 2005; Mortimer and Shanahan 2003). This approach started to find its way into housing research in the early 2000s to study housing experiences, or so-called housing pathways, over a longer period. A housing pathway can be defined as the sequential pattern of housing arrangements that individuals or households experience over their lifetimes. This includes transitions between different types of housing tenures (such as renting or homeownership), changes in housing conditions (such as moving to a larger or smaller dwelling), and shifts in residential locations. According to the Housing Pathway Approach (Clapham 2002, 2005), housing pathways are the result of a dynamic process shaped by how individuals and households interact with their living situations over time. This process is influenced by

personal preferences, social and cultural factors, and external forces such as the housing market, policy environments, and economic conditions. Additionally, housing choices reflect individuals' identities, which encompass factors like age, gender, race and socio-economic class. Experiences within housing are further shaped by family dynamics, personal relationships, and social networks, highlighting the interconnectedness of personal and structural influences on housing decisions. Moreover, while individuals exercise agency in choosing their housing pathways, these choices are shaped by constraints such as the housing market, income, and government policies.

In terms of epistemology, the Housing Pathway Approach is predominantly social-constructivist, as it views housing choices and trajectories as shaped by social interactions, meanings, and institutional contexts rather than purely economic or structural determinants. However, it also acknowledges structural constraints, making it a hybrid model that combines elements of constructivism and critical realism (Clapham 2002, 2005),

Since the early 2000's, a huge literature on housing pathways has developed (Anderson 2001; Beer et al. 2011; Castro Campos et al. 2016; Chamberlain and Johnson 2013; Clapham 2005; Ford, Rugg, and Burrows 2002; Kauko and Forsberg 2018; Meeus and De Decker 2015; Opit, Witten, and Kearns 2020; Skobba 2023). In most instances, the empirical basis for this literature is retrospective qualitative research.

2.2. The Capability Approach

The Capability Approach (CA) is a comprehensive, multi-dimensional and normative approach for interpreting and measuring human development, poverty, inequality and well-being conceived by the Nobel prize laureate economist-philosopher Amartya Sen. It aims to understand the complex relationships between resources, the social and policy context, individual conditions, individual preferences and actual choice behaviour.

The CA emerged in the 1980s in reaction to the strong dominance of welfare economics and utilitarian approaches in poverty and inequality research. It argues that these traditional approaches have focused too much on resources (income, wealth) and utility (desire-fulfilment, satisfaction) as indicators of human well-being. According to the CA, such a perspective is incomplete and potentially misleading (Kimhur 2020). Instead, the focus should be on how individuals can make their own choices and live a meaningful and fulfilled life (Alkire 2002). Indeed, CA scholars argue that individual well-being is dependent on a complex interplay between various factors – objective and subjective, societal and individual, economic and non-economic – that, in combination, create the premises for individual choices.

In this regard, the so-called capabilities that a person has are of key importance. In the CA, these capabilities are defined as the “real freedoms to lead the kind of life people have reason to value” (Sen 1999). The capability set of a person refers to the alternative combinations of so-called functionings that are feasible for this person to achieve. In this respect, functionings can be defined as the “various things a person may value being or doing” (Kimhur 2020, 4). Examples of functionings are being nourished, being employed, having children, being healthy, being happy, being well-housed, having self-respect and being able to take part in the life of the community (Sen 1999, 75).

The capabilities that people enjoy are dependent on both individual (agency) and contextual (structural) factors. First of all, the resources that are available for a particular

individual are of importance. Resources refer to the material aids (income, goods, services) that a person can mobilize in order to live the life that they want to live. Together with the formal legal rights (e.g. the rights enshrined in the constitution and the opportunities that are offered by the formal policies and institutions), resources constitute the formal freedoms that people have.

However, the capabilities, that is the real freedoms and opportunities that a person has, are not necessarily the same as these formal freedoms. This is due to the fact that, before they feed into the capability set, formal freedoms are moderated by so-called conversion factors. Conversion factors imply that different individuals have different abilities to convert material resources and formal rights into valuable opportunities (Kimhur 2020). Indeed, personal and group specific characteristics may result in remarkable interpersonal and intergroup variations when it comes to the conversion of formal resources and rights into real life capabilities (Volkert and Schneider 2012).

Conversion factors may refer to personal characteristics as well as to social circumstances. On a personal level, individual features such as gender, race, intelligence, social skills and level of (financial) literacy determine to what extent people are able to transform their resources and formal rights into valuable opportunities. For instance, with the same level of resources, one may expect that a healthy person has more capabilities than a sick or disabled person who is constrained by its health situation (Volkert and Schneider 2012). On a social level, social norms and social practices (real rights as opposed to the formal rights that are seen as part of the resources) are relevant conversion factors. Examples of such social conversion factors are discriminating practices, gender roles, societal hierarchies and unequal power relations (Volkert and Schneider 2012). Just as the personal conversion factors, social conversion factors work out differently for different (groups of) people. For example, gender inequality may be a limiting conversion factor for women, whereas racism and discrimination may limit the conversion possibilities for ethnic minorities. On top of the individual and social conversion factors, Robeyns (2005) considers environmental/geographical factors such as climate or geographical location as a third type of conversion factors.

In our research, the starting point for understanding the housing pathways and strategies of our interviewees was to define the formal resource space within which they operate. This resource space can be defined as the complex socio-economic environment in which individuals navigate, consisting of housing market characteristics and all formal rights (e.g. laws and legislations) and possibilities (e.g. subsidy schemes, programmes against social inequalities), which define housing opportunities for all inhabitants in a given location (see Gentili and Hoekstra 2022 for a detailed description of this resource space). Together with the resources that an individual disposes of, the formal resource space determines the formal freedoms that this individual has.

However, the real housing opportunities that people experience in their life – the so-called capability set – may diverge significantly from the opportunities implied by formal freedoms and may also vary greatly among individuals. This is due to the fact that individual and social conversion factors, such as lack of education, lack of trust, discrimination, or limited social networks, may prevent the conversion of formal freedoms into real freedoms.

Like many other approaches to justice (e.g. Rawls 1999), the Capability Approach has a normative character. However, while many theories (e.g. Rawls) focus on the formal

distribution of rights and resources, the Capability Approach primarily addresses the inequalities that emerge after considering conversion factors. Rather than striving for resource equality, it seeks equality in capabilities (Janssen 2024; Robeyns 2006). Achieving this requires not only redistributing formal rights and resources but also addressing the conversion factors that shape individuals' real opportunities. This necessitates a diversified, human-centred approach.

Like the Housing Pathway Approach, the Capability Approach is grounded in a predominantly social-constructivist epistemology. Many of its conversion factors – such as social structures, norms, and institutions – illustrate how social constructs shape what people value and can access (Robeyns 2005). However, the Capability Approach is not entirely social constructivist, as it also incorporates universal elements. For example, Nussbaum (2011) identifies a set of central capabilities (e.g. bodily integrity, health, and education) that she argues hold value across cultures.

2.3. The Added Value of Combining the Two Approaches

The Capability Approach and the Housing Pathway Approach share many similarities, despite originating from different traditions and using distinct terminology. Both approaches focus on the interaction between structure (external constraints) and agency, have a social constructivist orientation and take a holistic perspective, emphasizing the connections between different life domains. Nevertheless, each approach has its own principles and limitations. In our view, the Housing Pathway Approach can strengthen the Capability Approach methodologically, while the Capability Approach enhances the interpretation of Housing Pathway research outcomes and their translation into policy recommendations. In the remainder of this section, we further substantiate this argument.

2.3.1. Enhancing the Research Methods of the Capability Approach

Over the past two decades, the Capability Approach has gained significant scholarly attention in the social sciences, including housing studies. However, empirical applications remain relatively scarce, and a universal method for implementation has yet to be established.

To bring some order to the various ways in which the Capability Approach is applied, Kimhur (2024) identifies two distinct approaches. In the first approach, capabilities are primarily understood as a set of functionings from which individuals can choose based on their personal values. This approach is relatively agency-oriented and generally focuses on preferences and the extent to which people can achieve a set of basic functionings. In terms of policy and justice implications, it emphasizes providing individuals with sufficient capabilities (e.g. the basic capability list of Nussbaum 2011).

In the second approach, capabilities are discussed as the real opportunities a person has to achieve the functionings they desire. This approach is more structure-oriented than the first and focuses not only on personal preferences and values but also on the barriers people face when striving to achieve their valued functionings. In terms of policy and justice considerations, the emphasis shifts to removing or alleviating these barriers, which are often related to conversion factors (Kimhur 2024).

Our application of the Capability Approach primarily aligns with the second approach. We examine how the capabilities that young individuals have and the functionings they

ultimately select from their capability set are influenced not only by their personal values and desires (value-based choices) but also by the constraints they face (forced decisions) and the cumulative effects of their previous choices (path-dependent decisions). [Figure 1](#) illustrates the interrelationships among these elements.

Our application of the Capability Approach, which combines personal values with structural constraints from a temporal perspective, closely aligns with the Housing Pathway Approach, as Kimhur (2024) also argues. One of the key strengths of the Housing Pathway Approach is its ability to integrate free choice, individual and structural constraints, and path dependency within a cohesive framework. Throughout their housing pathways, some individuals are forced to make unfavourable housing choices, while others can follow their preferred path with minimal restrictions. These differences in substantive freedoms highlight inequalities in capabilities. The Housing Pathway Approach, with its research instrument of conducting retrospective in-depth interviews to map housing pathways and their underlying rationales, offers valuable insights into the root causes of these inequalities.

Viewed through the lens of the Capability Approach, a qualitative analysis of the choices made along an individual's housing pathway – together with the rationale and context behind them – illuminates the housing capabilities and functionings individuals have (or lack) over time. What options (capabilities) are available? What choices (functionings) are ultimately made? And how do individual and structural barriers (conversion factors) shape this process? Thus, as a research methodology for operationalizing the Capability Approach, the Housing Pathway Approach can be highly effective.

2.3.2. Using the Combined Framework to Develop More Just Housing Policies

As a theoretical framework for the scientific interpretation of retrospective life course interviews, the application of the Capability Approach does not offer clear added value compared to the Housing Pathway Approach. However, unlike the Housing Pathway Approach, which is a research-oriented theoretical framework, the Capability Approach has a distinct normative orientation. As noted in the previous paragraph, the Capability Approach is well-suited for identifying and addressing unjust situations – those in which individuals are unacceptably constrained in their capabilities. In this way, people's individual capabilities can serve as a metric of justice (Kimhur 2020, 2024).

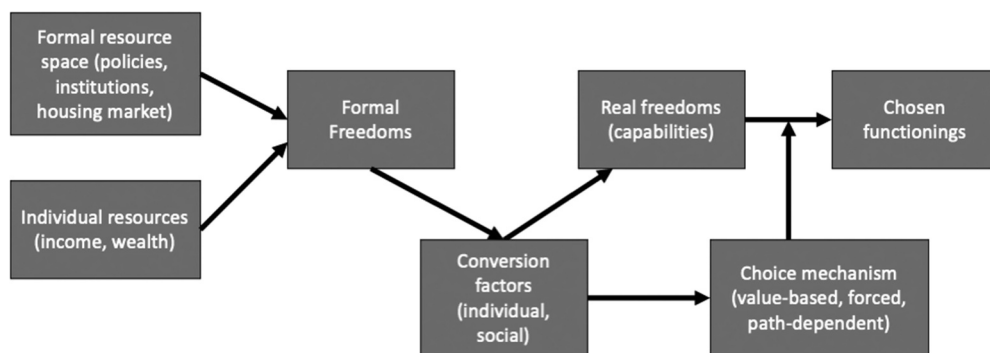


Figure 1. Main concepts in our application of the CA approach.

In our view, also the distinction between resources and conversion factors, key concepts in the Capability Approach, is highly useful for understanding the policy debate surrounding the housing crisis. This crisis is often framed in terms of resources (such as housing shortages and affordability issues). However, due to varying conversion factors, the effects of this crisis manifest differently for different types of young people. Therefore, responses to the housing crisis should not only focus on providing more resources (such as housing or subsidies) but also on removing the barriers (conversion factors) that prevent young households from effectively utilizing these resources, while considering the significant variation within the affected group. Thus, compared to the Housing Pathway Approach, the Capability Approach provides a more normative and policy-relevant framework.

3. Methods

The overall objective of our analysis was to understand, through the lens of the Capability Approach, the housing pathways of young individuals and households in the city of Amsterdam. How do young people adapt to the local housing crisis? How do their housing problems resonate in other domains of society such as education, the labour market and personal relations? To what extent are young people supported by the existing policies and what do they do if formal support is not available or attractive to them? And how could policy interventions potentially alleviate the challenges young people face? To address these empirical questions, we conducted semi-structured interviews with young people from two distinct age cohorts.⁶ This group comprised 20 individuals aged 20–29 (currently young – Y) and 20 individuals aged 30–45 (formerly young –FY). We have chosen two age cohorts of young people in order to assess how their housing chances and strategies have developed over time. Purposive sampling was employed for both age brackets to ensure a diverse representation in terms of age, gender, migration background, level of education, housing situation, and employment status (see Table 1 for an overview). This approach allowed us to capture a wide range of life experiences, and we believe that, in broad terms, our research findings provide a representative portrayal of the lived experiences of young people in Amsterdam. Participants were initially contacted through gatekeeper organizations, primarily ! Woon – an NGO that defends the rights of tenants in Amsterdam – and housing association Lieven de Key (both partners in the UPLIFT project). Subsequently, snowball sampling was utilized to expand our outreach beyond the networks of our partner organizations.

All interviews were conducted by peer interviewers. We selected four young people with experience and/or education in social and community work and we organized a training on qualitative interviewing. This choice was made for methodological reasons. By having participants interviewed by their peers, our aim was to establish a safe and comfortable environment conducive to sharing personal life stories. The quality of the interview data and the feedback from the interviewers confirmed the effectiveness of this approach.

As the interviews were semi-structured, we provided an interview guideline, but the interviewers had the freedom to word questions as they saw fit, depending on the level of education and comfort of the interviewees. During the interviewing process, we had several meetings with the peer interviewers in order to assure intersubjectivity.

Table 1. Summary of characteristics of interviewees.

Code	Age	Gender	Migration status	Completed education	Employment	Housing tenure	Housing arrangement	Relationship status
FY01	32	M	Native	Vocational secondary education	Employed, temporary contract	Private rent, temporary	Shared	Single
FY02	32	M	Native	Master	Self-employed	Sublet, temporary	Couple	Cohabiting
FY03	31	F	Native	Bachelor	Employed, temporary contract	Sublet, temporary	Couple + shared	Cohabiting
FY04	30	F	Native	Vocational higher education	Self-employed	Co-housing, permanent	Shared	Single
FY05	33	M	Native	Master	Employed, permanent contract	Owner occupation	Alone	Single
FY06	33	F	Native	Bachelor	Student (Master) + Part-time temporary contract	Social housing, permanent	Alone	Single
FY07	31	F	Native	Bachelor	Student (Master) + Part-time temporary contract	Owner occupation	Alone	Single, 1 child
FY08	35	F	Migrant, USA	Bachelor	Employed, permanent contract	Private rent, temporary	Shared	Single
FY09	30	M	Migrant, Iraq	Vocational secondary education	Unemployed	With parents	With parents	Single
FY10	30	F	Native	General secondary education	Student (Vocational higher education) + Paid internship	Private rent, permanent	Shared	Single
FY11	33	M	Native	Master	Employed, permanent contract	Guest at friends – looking for housing	Shared	Single
FY12	32	F	Second generation Migrant, Morocco	Vocational higher education	Employed, permanent contract	Social housing, permanent	Alone	Single
FY13	45	F	Migrant, Morocco	Vocational secondary education	Unemployed	Assisted living, permanent	With family	Married, 2 children
FY14	37	F	Native	Pre-university secondary education	Traineeship + Part-time studying (HBO)	Private rent, temporary	Alone	Single
FY15	35	M	Migrant, Morocco	Vocational higher education	Unemployed	Social housing, permanent	Alone	Single
FY16	32	M	Second generation Migrant, Turkey	Master	Employed, permanent contract	Private rent, permanent	Alone	In a relationship
FY17	31	M	Migrant, Turkey	No qualification	Unemployed	Protected housing (guardianship program)	Alone	Single
FY18	31	F	Native	Master	Employed, permanent contract	Owner occupation	Couple	Cohabiting
FY19	41	F	Migrant, Serbia	Master	Employed, permanent contract	Social housing, permanent	Alone	Single
FY20	34	F	Native	Master	Employed, permanent contract	Private rent, temporary	Alone	Single
Y01	28	M	Migrant, Brazil	Vocational secondary education	Student (HBO) + Part-time zero-hours contract	Youth housing (social rent), temporary	Shared	Single

(Continued)

Table 1. (Continued).

Code	Age	Gender	Migration status	Completed education	Employment	Housing tenure	Housing arrangement	Relationship status
Y02	28	M	Migrant, Angola	General secondary education	Self-employed	Youth housing (market price), temporary	Shared	Single, 1 child
Y03	20	M	Native	No qualification	Unable to work	With parents	With parents	Single
Y04	27	M	Migrant, Armenia	Vocational secondary education	Student (HBO) + Unpaid internship	With parents	With parents	Single
Y05	25	M	Second generation	Vocational higher education	Employed, permanent contract	Private rent, permanent	Shared	Single
Y06	29	F	Migrant, Suriname	Vocational higher education	Employed, permanent contract	Youth housing (Social housing), temporary	Alone	Single, 1 child
Y07	24	F	Native	Bachelor	Student (Master) + Self-employed + Part-time temporary contract	Youth housing (Social housing), temporary	Alone	Single
Y08	26	F	Native	Master	Employed, permanent contract	Owner occupation	Couple	Cohabiting
Y09	25	F	Migrant, Belgium	Master	Employed, temporary contract	Private rent, temporary	Shared	In a relationship
Y10	29	M	Native	Vocational secondary education	Employed, permanent contract	Social housing, permanent	Alone	Single
Y11	22	F	Migrant, Morocco	Vocational higher education	Self-employed	Private rent, temporary	Alone	Single
Y12	24	M	Native	Vocational secondary education	Self-employed + Part-time temporary contract	Artist residence (controlled rent), temporary	Alone	Single
Y13	23	F	Migrant, Curaçao	General secondary education	Student (MBO) + Unpaid internship	Student housing, temporary	Alone	Single
Y14	20	F	Second generation	Vocational secondary education	Unemployed	With parents	With parents	Single
Y15	24	F	Native	Pre-university secondary education	Student (Bachelor) + Part-time temporary contract	Sublet private rent, temporary	Shared	Single
Y16	26	M	Native	Bachelor	Student (Master) + Unpaid internship	With parents	With parents	Single
Y17	25	F	Native	General secondary education	Unemployed	With parents	With parents	Single
Y18	26	M	Native	Vocational higher education	Employed, permanent contract	Private rent, temporary	Alone	Single
Y19	26	F	Native	Master	Traineeship	Youth housing (Social housing), temporary	Shared	In a relationship
Y20	27	M	Native	General secondary education	Self-employed + Part-time temporary contract	Private rent, permanent	Alone	Single

The interview guide that was used for the interviews not only dealt with housing but also with the labour market, education, social relations and well-being. For all these topics, a longitudinal retrospective approach was followed in the questioning. Young people were asked to look back on their experiences and achievements in the various domains, and the support (or lack thereof) that they received from their families and the institutional context. On top of that, they could also indicate what they would like to achieve in the future (their desired functionings).

All 40 interviews with young participants were recorded, transcribed, and organized into an analytical table based on capabilities, functionings, and conversion factors. This initial step facilitated the identification of recurring patterns in the life trajectories of the interviewees. Following this, two additional rounds of analysis were conducted. Firstly, open coding was employed to delve deeper into emerging patterns from the table. Lastly, a comprehensive review of the transcripts refined the analysis of complex patterns and provided a clearer understanding of the distinctions between the two age cohorts.

4. Findings

This Section presents the main findings of our qualitative analysis. First, we will provide a general description of the housing pathways of the young people that we have interviewed, in order to get an idea of how they navigate the housing market and what problems they encounter (Section 4.1). Second, we will map out how the housing experiences of the young people affect their experiences in the domains of the labour market, education and personal relations (Section 4.2). In Section 4.3, we will scrutinize the interactions between the formal freedoms and resources on the one hand and the real capabilities on the other hand, thereby revealing relevant conversion factors.

4.1. Housing Pathways of the Interviewees

At first glance, the housing situation of our participants seems stable, with only 6 people still (or again) living with their parents (see Table 2). However, of those living independently, almost two thirds have a temporary rental contract, thus living in insecure conditions in the highly competitive Amsterdam housing market. Moreover, this still frame does not show the longitudinal housing pathways of the interviewees, which portray a far less stable situation.

Indeed, out of 40 interviewees, 25 had a chaotic housing pathway,⁷ whereby they have lived in many different places, moving several times during their housing pathway within both the formal (i.e. owner-occupied, social – rental, or private-rental) and the informal (i.e. temporary and sometimes semi-illegal arrangements) housing market (see Table 3). Among the formerly young, 13 moved five or more times, with a peak of 16 different accommodations for one of the participants. Among the currently young the situation is quite dynamic as well: 12 of them moved three or more times, and of the remaining 8, only 3 never moved out of their parent's home. The mostly undesired and forced moves have been prompted by the end of the rental contract, by eviction due to demolition or renovation of the building, by the precarious nature of the accommodation (squats or anti-squats⁸), by the need for a bigger living space than one bedroom, or by the unsustainable living conditions. With regard to this, it is important to note that almost

Table 2. Housing tenure and type of contract of young interviewees.

Type of contract	Tenure	Currently young (Y)	Formerly young (FY)	Total
Temporary	Total temporary	11	8	19
	Provided by Housing association*	6	4	10
	Provided by private rental landlord	3	0	3
	Other temporary**	2	4	6
Permanent	Total permanent	3	8	11
	Private rent	2	2	4
	Social rental housing	1	4	5
	Other permanent***	0	2	2
Owner occupation		1	3	4
Living with parents		5	1	6
Total		20	20	40

*Several housing associations provide student or youth housing contract that typically work with temporary contracts.

**Other temporary tenures include: sublets, protected housing, artist residence, guest at friends', squats and anti-squats.

***Other permanent tenures include: co-housing, assisted living.

Table 3. Housing pathways of young interviewees.

	Housing pathway		
	Chaotic	Stable	Total
Currently young (Y)	13	7	20
Formerly young (FY)	12	8	20
Total	25	15	40

one third of the interviewees that live independently share their home with housemates (see Table 4). This means that they have their own private bedroom, but that they may have to share facilities such as the toilet, bathroom, kitchen and (if available) living room.

Finally, the rental accommodation of our interviewees is often unaffordable, often leaving them in a situation of difficulty at the end of the month, or unable to face large expenses on their own. Of the 32 people with rental or mortgage costs, 6 pay more than 50% of their net income on housing costs (rent/mortgage, service costs and energy bills), with peaks of over 60% in the case of people who are self-employed or in the case of students that live in private rental accommodation; and about 41% pay less than 50% but more than 30% (see Table 5).

In addition to examining the participants' housing conditions (that is, their current housing functionings), we have also explored their desired functionings and assessed the distance and the obstacles that exist between the two. The main desired functioning in the housing domain is owner-occupation. Except for two people – who have a very clear ideological position against ownership – all the other interviewees have expressed the desire of being able to buy their own home at some point. However, as things stand, this desired functioning seems unattainable for nearly all the interviewees, including those who have substantial resources in the form of a stable job and a good income. The only 4 participants (3 formerly young and 1 currently young) who have already managed to buy an apartment have done so thanks to substantial help from their parents (conversion factor), who were also homeowners. Interestingly, also people who currently live in social housing, have a permanent housing contract and are content with their situation and the security it provides would nonetheless prefer to become homeowners. This may have to do with the desire for a larger or better quality home, with the cultural value that has been placed on homeownership in the past 40

Table 4. Housing arrangements of young interviewees.

	Housing arrangement				Total
	Alone	Cohabitation*	Shared**	With parents	
Currently young (Y)	8	1	6	5	20
Formerly young (FY)	10	3	6	1	20
Total	18	4	12	6	40

*With partner.

**Dwelling shared with friends or strangers: private bedroom and shared facilities.

Table 5. Housing affordability of young interviewees.

	Housing affordability				Total
	≥50%	30% < 50%	≤30%	N.A.*	
Currently young (Y)	4	7	4	5	20
Formerly young (FY)	2	6	9	3	20
Total	6	13	13	8	40

*Either owner-occupiers without mortgage or living rent-free with parents.

years in the Netherlands (often at the expense of social housing's reputation), as well as with a desire for an improved economic situation, exemplified by property as a marker of wealth and a way to build up equity (Elsinga and Hoekstra 2005; Gentili and Hoekstra 2021).

4.2. Effects of the Housing Crisis in Other Domains

The findings outlined in Section 4.1 testify of a clear housing crisis. Our research shows that this crisis not only impacts the capabilities in the housing domain, but also the capabilities in the domains of the labour market, education and social relationships. In line with the “housing first” philosophy, the main finding of our qualitative analysis is that having adequate, secure and affordable is a “foundational functioning” that guarantees the basic safety and comfort to achieve any other functioning in any other life domain. This may seem a trivial and obvious conclusion, but the weight it has in young people's everyday lives is not trivial at all. Indeed, all interviewees mentioned housing among the three main problems for their generation (inequality and discrimination were the other two on this infamous podium), and 29 out of 40 interviewees are in one way or another struggling because of housing – for example because they need to find a new dwelling soon, or because their housing costs are too high. Against this background, we focus our analysis on the interlinkages between housing choices and choices in other life domains, exploring the impact of housing capabilities on capabilities in the field of well-being, education, labour market and social relations.

4.2.1. Housing Crisis and Its Effects on Well-Being and Social Relations

Consistent with the available literature (see Huisman 2020), we observed that the temporary nature of many rental contracts generates chaotic housing pathways, whereby young people have to move every few years (or even few months if they are unlucky) and cannot settle down. This generates a constant feeling of insecurity,

stress and anxiety about the future that impacts on young people's mental health (deprivation of the capability to have a stable mental health). This was evident in many of the interviews, regardless of the age cohort, where young people mentioned being constantly worried about their next housing step, even when it was still a few years away:

My housing shortage [is my biggest problem at the moment]. That I have no peace because I don't know what my situation is going to be in two years. And that I am going to register my little daughter next year at a primary school that I have had a very positive experience with, and that she will then have to make a whole life switch to another neighbourhood, school or city. So that's really my biggest problem. *Y06, 29 years old*

Not only the insecurity, but also the stress of searching for a new house can take a toll on mental health, and the material costs of moving should not be underestimated. Moreover, the periods in-between two accommodations are often the most difficult, also from a logistics point of view. Our interviewees mentioned having to stay at friend's places for over a month and feeling unwelcome; having to go back to their parents and feeling treated as children again; having to rent on Airbnb and spending a lot of money; having to stay in the same flat with ex partners for months until one found another living arrangement – all these things can have an important negative impact on wellbeing (functioning). In particular, having to go back to their parents was one of the most unsettling experiences for our interviewees (8 of them had to do that at some point in their housing pathway, for periods ranging from a few months to a few years). Having tried to live alone and not being able to afford or continue was often perceived as a blow to their self-esteem and a setback in their adult life:

I had a pretty tough time of, yeah, you know, going back to live at home. You're in your mid-20s, you're already an adult, well you're still trying to become an adult, so to speak, right? I mean, you're just starting to discover it all, and then when I went home to my parents, that just stopped. And I kind of, yes, maybe it was not really a depression, but I really found it very difficult. And that also had repercussions on my studies. I felt that I ... I wasn't happy, it just didn't make me happy. *FY16, 32 years old*

As we have seen, not having stable housing can have psychological effects, but it can also have very practical repercussions on everyday life. Among our participants, there have been several situations in which housing issues have led to financial or work-related problems that escalated into homelessness or joblessness:

It's not just about having a job or having a house, it's that when one of these things goes away, it's so difficult to ride the ship again. You know, you really fall out of step. And for the first year in COVID, I really fell out of step with everything. *FY08, 35 years old*

In addition to the precarity of temporary rental contracts, the high prices and housing scarcity push people to find coping strategies that affect their relational sphere, their social networks and their employment choices. A very common strategy to deal with high housing costs is to share the rent with housemates. Indeed, many of the interviewees who were well into their thirties were still house sharing with other people (friends or strangers), having only one private room at their disposition. This had an influence on their perception of adulthood as well as on their relationships, inside and outside their home:

But it remains 22 m², it is really such a bachelor pad. And yeah, it's also not nice when you get older to then ask people over, because you say welcome to my bedroom. It's a bit, yeah, look, it's nice when you're young and then it all doesn't matter and then it's normal, but it started to get a bit weird. I'm thinking yeah, I really need to get another flat anyway. But there is nothing, because I can't buy in Amsterdam, and I already can't afford the free sector and there is nothing else. At some point, yes, you just fall between the cracks then at some point. *FY14, 37 years old*

Let's say, I don't really feel welcome where I live now either, so to speak. Because yes, they show in a super childish way that they don't actually want me there anymore. So that has created a tension that means I don't really have contact with my flatmates now either, whereas our contact was always really good before. You know, these bonds can deteriorate because you just can't simply move on to another place very quickly. *Y02, 28 years old*

Another strategy to deal with excessive housing costs is to cut down on other expenses. More than half of the interviewees mentioned leading very frugal lives, with no holidays, few social gatherings and only essential expenses, and in these cases the boundaries between preference and obligated choice are blurred, even for the interviewees themselves. Or they mentioned staying in a job they do not particularly like because it pays well and affords them an independent studio on the private rental market.

Finally, a rather easy and apparently mutually beneficial strategy to cut on housing costs is to share them with a partner. Although only 4 interviewees were living with their partner when the interviewees were conducted, several others have lived with their partner at some point and their choice was not only motivated by the quality of their relationship. Some had to leave their temporary youth housing and did not have anywhere else to go, so they moved in with their partner, while others made a decision mainly based on sharing housing costs. All of them in the end said it was a rushed decision taken with the wrong motivations and mentioned "not being ready to live together" as one of the reasons to split up:

A good friend of mine stood at the housing protest with a sign: "we don't want to live together yet because we have only just met". That's the whole point, that's exactly the whole thing. You're forced into these kinds of crazy structures, just because you can't do it otherwise. *Y20, 27 years old*

Furthermore, the need to secure permanent, or at least more stable and affordable housing is forcing many of the interviewees to look for a dwelling outside Amsterdam. Four have already left for municipalities outside the Metropolitan Region of Amsterdam and many others mentioned registering for social rental housing in other municipalities and regions, although they would not really want to leave Amsterdam because that is the place where they have their family, their friends, their job, their life. Those who have left are angry at the dynamics that pushed them out of their own city:

I was on a youth contract here in Amsterdam, and that expired in December. So that was going to expire in a couple of months. And so I was. . . . So then I applied at various places. Including the Arnhem-Nijmegen city region. I was thinking: well, what are nice cities or what are nice surroundings that I can go to Amsterdam and the Randstad in a somewhat normal way? Other than that, I didn't have that many requirements. I was like: a roof over my head, that's great. So I then, well, started responding, responding, responding. And around February, I was like: let's look even beyond the cities of Arnhem and Nijmegen. And yes,

what I'm saying, at some point you just start looking purely pragmatically of: well, I need a roof over my head, I need a property quickly so I start looking all over the country at places that are accessible so to speak. *Y10, 29 years old*

Even though it is probably not caused by the housing crisis alone, we observed a high incidence of mental health issues among our interviewees, which seems testament to both the impact of the uncertainties of the current socioeconomic context and the increased awareness towards psychological wellbeing. About 70% of the total participants reported suffering from mental health issues: from anxiety and depression all the way to bipolar disorder. There was no stigma among the interviewees to talk about this and many of them were upfront about their mental health and vocal about the need to discuss it more openly in society. Parental trouble (conversion factor) was one of the leading causes for trauma and mental health problems like depression and anxiety, which often manifested themselves at a later stage as inability to study or work and burnout. Indeed, problems in the family of origin were rather common in the life stories of our interviewees and they ranged from financial problems to unaddressed mental health issues, addiction (drugs, alcohol, gambling), abuse (physical and psychological, also towards the other parent) and dysfunctional family relations following a bad divorce. A specific kind of trauma was there for interviewees with a migrant background. This had to do with the reasons behind migration and the way in which their parents had adapted to the new context and come to terms with the idea of being migrants or refugees away from home.

It would be interesting to explore the above dynamics further, including their relationship with emotions, in diverse research contexts and with a larger sample size (possibly even in the form of survey research). This would allow to draw more solid conclusions and identify more relevant subgroups.

4.2.2. The Housing Crisis and Educational Choices

One of the most interesting and novel findings of our analysis is that students tend to keep their student housing longer than they should for fear of not finding an affordable alternative. Students that live in student housing that is provided by housing associations tend to have a so-called campus contract. This means that they can stay in their dwelling as long as they are studying, but they have to leave when their study is over. However, in practice more than half of the interviewees who have at some point lived in a student dwelling have overstayed beyond the actual end of their studies by either outright lying to the housing association, postponing their graduation even though they had actually finished with their exams, or enrolling in a new course of study without the intention of actually attending it:

Well, I was able to take advantage of that long period of studying because I spent a lot of time in student accommodation, so actually until very recently. Well, on paper I graduated in January last year, but I actually finished more than a year earlier, but that was because I wanted to stay in my student accommodation for a bit longer. Well, that's how it goes. I also hear from many friends around me; I have several friends who are already 31–32–33 and still say “well, I'm going to enrol for teacher training again” – they don't want to do that at all, but then you can stay in your house for another year. *FY02, 32 years old*

I'm also studying right now because otherwise I won't have a home. That's my biggest motivation right now. [...] I can't stop studying now. I am not sure whether I want to stop studying, but I want to be able to stop if I want to. *Y13, 23 years old*

Indeed, from a housing perspective, students in the Netherlands are a privileged category. First of all, they are entitled to access housing association student housing; a relatively affordable segment of the housing market that is not accessible to other young people. Second, some private rental landlords prefer to rent out rooms to students rather than to non-studying young people. Last but not least, through the student financing system students can borrow money to sustain themselves during their studies and they can enjoy free public transport:

That's why it was very important for me to start studying immediately after secondary school, because then I was a student and as a student you have a much greater right to a room. Many more people want you in if they rent out a room. As a non-student 19-year-old, almost nobody wants you. *Y13, 23 years old*

However, student's privileges are temporary, and they come at a cost that has to be paid later on. Indeed, the current system of study finance works in such a way that many students, especially those from a lower income background who want to pursue a higher level of education, end up accumulating a very large student debt. This may have an impact on their ability to borrow money and take out a mortgage:

I have no idea what the interest rates are going to be, I have no idea if it's going to affect my mortgage and if I'm going to be able to get a house at all. [...] I need to find a job straight away to start paying it off, and I'm not very focused on finishing my studies and the stress levels are very high. *Y15, 24 years old*

4.3. The Gap Between Formal Freedoms and Real Capabilities

4.3.1. The Limits of the Formal Resource Space

Overall, the analysis of the interviews highlighted how the formal housing system (formal resource space) has failed to deliver adequate, affordable and secure housing to many young adults. Even when young people would be eligible for social rental housing because of a low income, they generally do not have enough waiting time and therefore are not high enough in the lists to obtain a dwelling. Waiting and resisting then is the only option:

The other day, I thought to myself that I should just resist for another 10 years, that's what it comes down to. Because in 10 years' time, I'll have those 18 years of Woningnet, so I'll probably be able to find a really nice, cheap house somewhere. *Y20, 27 years old*

However, when people finally have a chance in the social rental sector, their income may have risen above the social rental sector income limits, and they have no other choice than to turn to the expensive private rental sector, because the home ownership sector remains beyond their reach:

I pay almost 900 euros now. My mother has a mortgage of 700 euros. That is not normal. In the crisis, she bought a house for just under two hundred thousand. A single-family house in a terraced house situation. In South Holland, though, but still, well done! That I think is bizarre,

isn't it? That people have a mortgage of 700 euros. I really pay considerably more money per month for a small studio and I still can't buy a house. *FY20, 34 years old*

Indeed, owner occupation seems to be possible almost only if there is substantial inter-generational help (conversion factor). In the four cases of owner occupation among our participants, the help took the form of parents either buying a flat outright for their child or donating a large sum to cover more than half of the cost. Without this great transfer of wealth from the previous generation, none of the four home owning interviewees would have been able to purchase a house on their own. The home owning participants were very well aware of how this gives them an advantage over their peers. For one of these participants, the head start provided by the parents has meant the possibility to take advantage of the housing market dynamics and sell the original flat for more than double the purchase costs, making a huge profit which was then reinvested in a bigger apartment in a better location.

4.3.2. *Coping Strategies of Young People*

As a reaction to the unaffordable housing market, young adults and their families employ different coping strategies. These coping strategies could be seen as conversion factors, as they illustrate the diverse ways in which individuals adapt to (a lack of) resources. The main coping strategy to access social housing is to register on the regional housing allocation website (Woningnet) and be included in the waiting list. Since the waiting time for a social dwelling in Amsterdam keeps growing, parents often register their offspring as soon as they turn 18. This was also the case for the majority of our interviewees, although a few of them – particularly those with a migration background and those whose families did not live in the Amsterdam region when they were children – did not do that and are now regretting that decision.

However, regardless of how many years you have been registered on Woningnet, obtaining a social rental dwelling is difficult, as is finding an apartment on the private rental market. Since private rental housing that is let by commercial companies is too costly for many young people, many of them are dependent on what is offered by individual private rental landlords. In this part of the private rental market, getting to know about an apartment for rent through informal networks of friends, colleagues and acquaintances is the best possibility to find housing. This clearly puts those without the right social capital in a weaker position. The near totality of the interviewees who were renting in the private market got their house through informal networks, and were very much aware of the value of this opportunity:

Everything goes through channels, when you think about it. This was via a friend of my friend, who was offered this ... so the friend of my friend was also looking for a new house, but she couldn't afford it because she's on her own, or at least she thought it was too expensive, and then she said: but I know others who are also looking for a house, and so, well, we ended up with this place. *FY02, 32 years old*

And I was also lucky in the first few years to find mostly affordable housing through clients. [...] So I feel like I've had some kind of outside chance to find good housing situations for a long time, and that actually has nothing to do with my pocket money or how it would go if I just searched the internet, or Woningnet or places like that. *FY08, 35 years old*

The importance of social capital among young house seekers in Amsterdam was already highlighted in Hochstenbach and Boterman (2015). Since then, however, the Amsterdam housing market has become even tighter, further amplifying the significance of social capital and social networks.

Finally, some young adults turn to informal practices such as squatting:

Squatting is really a kind of ode to the idea that you can DIY, make a very beautiful environment for yourself. But yeah, it's actually heartbreak after heartbreak, every eviction, of course. So we did that ... I've lived in maybe eleven different squats. And every time it's really super intense heartbreak. You have to leave and you have to decide whether or not you are going to destroy what you love or if you are going to let the police destroy it. You know, it's a very difficult scenario, a lot of people leave and they don't have anywhere to go. I was younger and I took more risks, but in the end, squatting is really like ... It's a super unstable way of living here now. It used to be really stable, it used to be very possible. Now not anymore. So my friends who do it now, it's really ... They are almost homeless, you know.
FY08, 35 years old

5. Discussion and Conclusions

5.1. Being Young in a Housing Crisis: Policy Implications of Our Research

Our qualitative analysis starkly highlights the severity of the housing crisis in Amsterdam and its detrimental effects on the capabilities and functionings of youth. While commonly perceived as a generic issue, our analysis reveals that this housing crisis affects different groups of young people in distinct ways, not only due to differences in resources but also because of variations in conversion factors.

Examples of conversion factors that facilitate access to both formal and informal housing options include the ability to gather information, proficiency in the local language, understanding of the social housing system, networking skills, social resilience, and a proactive attitude in seeking opportunities. For instance, young individuals with migrant backgrounds or those relocating to Amsterdam often face challenges such as delayed registration or non-registration in the social housing allocation system, placing them at a disadvantage in securing social rental housing. However, the most influential conversion factor concerning housing -particularly homeownership- is having parents who can provide an intergenerational transfer. Indeed, only young adults who have received such transfers have been able to become homeowners.

For young people unable to access social rent or homeownership, resorting to home sharing with friends or strangers or leveraging their social network to find suitable private rental housing remain viable coping strategies. In this context, a supportive family equipped with ample social capital to advise their child on life decisions can serve as a significant enabling conversion factor, along with a supportive informal network comprised of family and friends who can offer assistance when navigating housing-related challenges.

Often, young individuals find themselves making compromises in various areas of life to secure affordable housing. This might involve prematurely moving in with partners, relocating far from their social circles, or cutting back on non-housing expenses. A critical strategy for attaining housing stability involves pursuing education for as long as possible, sometimes even resorting to illegal means. This observation is consistent with recent

research on housing trajectories among students in Western countries (Revington 2023). However, this avenue is accessible only to those who qualify for higher education. Thus, being a student or not can be seen as an important conversion factor in the housing domain.

In short, our analysis confirms that the housing crisis for young people in Amsterdam is multifaceted, extending beyond a mere shortage of affordable dwellings. Housing outcomes are influenced not only by the formal resource space (housing market dynamics and formal policies) but also by how young individuals with different resources and conversion factors navigate through this resource space. Moreover, decisions and compromises made in the domain of housing may significantly impact the capabilities that young people have in other domains, such as education, the labour market, and personal relations.

All of the above findings have strong policy implications. They suggest that, in order to alleviate the impact of the housing crisis, policy-makers should not only focus on providing more resources (such as more houses and subsidies), but also be sensitive to how these resources are converted into real opportunities and the potential inequalities this conversion may create. Barriers to the effective use of resources should be removed, for example, through better information provision and the empowerment of vulnerable groups (increasing their social capital). Additionally, the impact of the housing crisis on the capabilities of young people in other areas of society, such as educational choices, social relations, and well-being, should be more thoroughly considered. This requires adopting a more holistic perspective on youth policy.

Inspired by the findings of this paper, we further advocate for a more human-centred approach to policy-making and policy-oriented research in the field of housing. Policy-makers should not rely solely on quantitative housing market surveys that mainly measure resources, but also commission qualitative, in-depth research into the real-life experiences of people, such as the research reported in this paper. This would enable them to make more informed policy decisions and develop solutions that better reflect the diversity within the group of young people. Ideally, these policy solutions should be co-created with the young people themselves, ensuring that their voices are heard not only in the problem identification phase but also in the policy formulation and implementation phases (see Hoekstra and Gentili 2023 for more information on this proposed approach).

5.2. Combining the Capability Approach and the Housing Pathway Approach

As a theoretical and methodological framework for this paper, we used a combination of the Capability Approach and the Housing Pathway Approach. Although these two approaches derive from different backgrounds, we believe they can complement each other very well in empirical and policy-oriented research on housing opportunities for young people, as demonstrated in our study.

First of all, the Housing Pathway Approach is helpful when putting the Capability Approach into practice by offering a concrete method for mapping the housing choices and trajectories of individuals over time. The approach illuminates the barriers (conversion factors) young people face when striving to achieve their valued functionings. Through its use of retrospective in-depth interviews, the Housing Pathway Approach

allows for a precise exploration of how structural factors, personal values, and past decisions influence housing capabilities and functionings. To what extent are their housing decisions forced, voluntary or a combination of both? And how much agency do young households really have when they convert their capabilities into housing functionings? The in-depth retrospective interviewing central to the Housing Pathway Approach provides researchers with valuable insights into the dynamics at play here. However, distinguishing unequivocally between forced and voluntary decisions remains challenging. Advancing this issue, both theoretically and methodologically, therefore represents a critical area for further research.

Second, the Capability Approach enables us to translate the findings from the Housing Pathway Approach into actionable policy recommendations. By emphasizing the importance of both resources and conversion factors, the Capability Approach provides a normative framework that helps identify where young people are unjustly constrained in their housing capabilities. This perspective allows for policy solutions that not only focus on increasing housing resources but also address the barriers that prevent young people from fully utilizing these resources.

In our view, the integration of the Capability Approach and the Housing Pathway Approach that we employed in this paper holds promise for further research. On one hand, it can help researchers applying the Housing Pathway Approach to better link their research outcomes to policy recommendations and justice considerations. This could open exciting new avenues for housing researchers by connecting the expansive and growing field of human development studies – characterized by its theoretical foundation in the Capability Approach, policy focus on the Sustainable Development Goals, and geographical emphasis on the Global South – with the still predominantly Global North-oriented field of housing studies.

On the other hand, this integration could provide researchers applying the Capability Approach with a solid method to measure the real opportunities that individuals have in their lives. This would strengthen the outcomes of Capability-oriented research and enhance its robustness and comparability across different contexts.

Notes

1. Based on data from Pararius huurmonitor Q4 2023.
2. This is the average for the Amsterdam Metropolitan region (COROP Groot Amsterdam), based on data from NVM for Q4, 2023. In the city of Amsterdam, and particularly in the city centre, prices are much higher: in Q4, 2023 they surpassed the €30 per square metre mark. This means that for a furnished studio apartment of 20 square metres in Amsterdam the rent could be higher than €1200.
3. [www.Amsterdam.nl](https://www.amsterdam.nl).
4. Ethics approval for the interview protocols has been obtained both by the Ethics Committee of the project consortium and by the Human Research Ethics Committee of Delft University of Technology.
5. Both Section 2.1 and 2.2 are partly based on Uppsala University et al. (2020). In this report, co-authored by the authors of this paper, the main theoretical concepts that are used in the UPLIFT project are elaborately explained.
6. Informed consent was obtained prior to the interview, either via email in the case of online interviews, or directly before starting the conversation in the case of in-person interviews.

7. Drawing from the approach of Hochstenbach and Boterman (2015), we considered a housing pathway as chaotic when the interviewee moved more than a given number of times. This number differed between the currently and the formerly young group due to their age and the length of their independent housing career, and it was 5 times for the formerly young and 3 times for the currently young. We have conflated Hochstenbach & Boterman's progressive and reproductive chaotic housing pathways into only one, more generic, chaotic housing pathway that accounts for both typologies, as no clear patterns could be identified within our interviewees' experiences.
8. Anti-squats, also known as property guardianship, are a rather recent phenomenon that was born in contrast to residential squats. Large landlords – particularly housing associations and big international investors – want to avoid the illegal squatting of their empty buildings, therefore they temporarily rent them out to people for extremely low rents. This prevents non-authorized people from entering the building and guarantees protection of the asset for the investor, together with a small revenue. "Anti-squatters" rent these places out of necessity, but they can be evicted with very little notice by the landlord, since their contract does not entail any tenant protection rights. See Ferreri et al., 2017 for more information.

Acknowledgments

The authors extend their thanks to all interviewees for sharing their time and stories with us. Special thanks also goes to the peer interviewers, colleagues at !Woon and Lieven de Key and all UPLIFT project partners, whose collaboration made this work possible. In particular, we are grateful to the project team at MRI – Eva Gerohazi and Nora Katona – for their contribution to the theoretical framework.

Disclosure statement

No potential conflict of interest was reported by the author(s).

Funding

This project has received funding from the European Union's Horizon 2020 research and innovation programme under grant agreement [No 870898].

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