Case study report Amsterdam Functional Urban Area

Gentili, M.; Hoekstra, J.S.C.M.

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

Deliverable 3.2

Case study report

Amsterdam Functional Urban Area

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1 Executive Summary

The deliverable describes the process and results of the research conducted in Amsterdam about individual life strategies of young people and how these strategies interact with the inequalities, the resources and the possibilities theoretically available for young people in the education, employment and housing domains.

The results of the research can be summarized in three main cross-domain storylines:

1. **Housing impacts all other life domains.** This means that the participants' choices and strategies in the housing domain affected their education, their employment and also their social relations. In order to obtain housing security interviewees moved to other municipalities further away from their jobs and social support networks; in order to cut on housing costs they shared their dwelling with friends or strangers well into their thirties, moved in with their partner before they were ready or chose to live in a squatted building; in order to have more money to pay for their housing they lived a frugal life with few social interactions or kept jobs they did not like in order to pay the rent; in order to not be homeless they have lied and broke the rules to keep their student housing longer than it was allowed, by enrolling in study programs they had no intention to finish or by postponing their graduation. Housing insecurity and unaffordability were among the main drivers of life decisions for our participants.
2. **Lack of knowledge of support policies mirrors lack of trust in the system.** Our results show that there is a fundamental erosion of young people's trust towards institutions that are perceived as slow, burdensome and not attuned to young people's needs. This is especially true for people with a migration background. In turn, this mistrust leads to a low level of knowledge of local policies that could be helpful, especially with regard to employment. Except for the most obvious and well-known national subsidies for rent and unemployment, interviewees tend to be unaware and uninterested in the initiatives and programmes offered by public administrations. The most common strategy to face life difficulties – in housing, in employment and in most other life domains – is to seek the material and immaterial support of their personal networks of friends and family.
3. **Persistence of racism and discrimination.** While the fact that racism and discrimination are an important factor in the perpetuation of inequality is not a novel finding, we have decided to address it anyway because of its ongoing relevance over time and its pervasiveness, particularly in institutions. All the interviewees with a migration background have experienced some form of discrimination due to their socioeconomic background, their race, their parents' migration status, their language, their religion, the neighbourhood where they live or their disability. Particularly in education, they have consistently received lower school recommendations, resulting in lower education, worse employment prospects or, when they managed to obtain a higher education, longer studying periods and higher costs.

2 Introduction

The current document is the result of the research activities carried out in Work Package 3 (WP3) of the UPLIFT project[1] in Amsterdam, the Netherlands. It aims to understand which micro, meso and macro level factors influence vulnerable young people's decisions in education, employment and housing, and how these young people create their own strategies and make choices within the possibilities available in the given locality.

The main research questions we analyse in this study are:

- What are the different factors in different levels (welfare system, intermediary institutions, family background, individual characteristics) that prevent vulnerable young individuals from living the life they would like to live or they should be able to live, taking into account the possibilities the locality offers for them?
- Which are the factors that can be changed by means of Reflexive Policy Agenda - RPA - (a co-creation tool that includes vulnerable young people into policy design, implementation and monitoring)?

These two main questions serve as guidelines for the analysis, but are too broad to be answered fully, thus we have chosen some sub-topics within this framework that emerged as the most relevant in the local interview process. We aimed to focus on factors that cannot purely be explained by the deficiencies of the welfare systems, but rather by the interactions between vulnerable young individuals and institutions as a response to the welfare framework. The chosen subtopics in the case of Amsterdam are 1) the impact of housing on all other life domains, 2) the lack of knowledge and use of support policy tools by young people and 3) the persistence of racism and discrimination inside and outside institutions.

The methods of exploring the factors behind individual decisions are primarily based on interviews with local policy experts and policy implementers, as well as with 40 vulnerable young people: 20 interviews with currently young people between the age of 18 and 29 and 20 interviews with people aged 30-45 - who were between 15-29 at the time of the financial crisis of 2008. These interviews naturally revealed many, mostly already well-studied deficiencies of the national and local legislations and the welfare systems. Still, this case study report does not have the primary goal to carry out an assement of the the general welfare policies and other structurally given resources (this was already done in another work package of UPLIFT[2]), but it rather aims to understand how these structural resources, policies,

[1] More information on the project can be found at: uplift-youth.eu

[2] More details about the local welfare systems in 16 urban areas of Europe can be found at: https://uplift-youth.eu/research-policy/official-deliverables

programmes, and services are implemented and how they influence the life strategies of young individuals.

The final aim of this case study report and the analysis of the interactions of the behaviour of individuals and the institutions is to discover and suggest topics for a future Reflexive Policy Agenda for each of our eight localities of WP3 of UPLIFT, including Amsterdam. Reflexive Policy making lies at the centre of the UPLIFT project. It refers to a policy co-creation and refining process, which involves the target group of the policies (in our case vulnerable young people). This process aims to explore young people's narratives of their perceived reality about the locally available policies and services, and empower them to be part of the creation of knowledge on possible policy solutions. Moreover, this process takes young individuals' feedback on these policy alternatives seriously, and also invites them to monitor the possible implementation of these policies. By nature, it means a power-balanced cooperation between local decision makers and the target group of local policies, whereby the process relies on both groups' interests and knowledge. Given its local nature, the current research does not so much aim to deal with fundamental systemic deficiencies of welfare policies, as this would exceed the jurisdiction of local actors, but rather to discover those topics that can be handled locally.

In this report, we first introduce the framework of the analysis in Chapter 3, then we describe our methodology for the research and the analysis in Chapter 4. Chapter 5 first describes the main characteristics of the current life situation of vulnerable young people (40 interviewees) regarding their education, employment and housing conditions; then it summarizes the available resource space for each domain and finally it examines the inequality patterns that emerged from the interview analysis. Finally, Chapter 6 contains the main suggestions for potential points for a Reflexive Policy Agenda for Amsterdam's local housing and social policy.

3 Framework of the analysis

This chapter contains the theoretical framework for the case study analysis that has been accomplished in eight UPLIFT locations: Amadora, Amsterdam, Barakaldo, Chemnitz, Corby, Pécs, Sfantu Gheorghe and Tallinn.

The theoretical framework for the analysis of this case study report is based on the **Capability Approach**, an attempt for better understanding and interpreting the nature of modern age poverty, social inequalities, human development and well-being, devised in the 1980s by the Nobel prize laureate economist-philosopher Amartya Sen. The Capability Approach understands certain life-pathways as results of a complex interplay of various factors: the nature of the system (e.g. economic, housing, education); individual perceptions of the system and other micro level, individually driven factors. The main goal of the theory is to be able to comprehensively capture the factors that are constraining or enabling an individual to live a meaningful and fulfilling life. Our analytical framework builds on the Capability Approach; however, it also implies some adjustments and complements it with the life-course approach and the transgenerational approach.

The starting point for understanding the life strategies of vulnerable individuals is to define the **resource space,** which is a complex socio-economic environment around individuals, consisting of all formal rights (e.g. laws and legislations) and possibilities (e.g. subsidy schemes, programs against social inequalities), which define opportunities for all inhabitants in a given location. This environment might be enabling, e.g. providing work places, subsidies, networks, while it might be restricting as well, e.g. providing segregated school systems, unaffordable housing. The resource space, as it is, largely depends on the socio-economic context in which people live: constitutional rights, economic development of the place, degree of inequalities, thus it varies from location to location. In addition to this, the accessibility of resources is conditionally determined. For instance, even if there is a subsidy scheme to buy a flat, it may only be accessible in case of having savings (wealth), having a certain income level and under certain circumstances (e.g. having children). Based on individual characteristics, we thus define an **individualized resource space**, in which an individual can navigate. This individualized resource space is what we basically interpret as **real freedoms, real opportunities**.

However, young individuals have their own culturally and socially embedded perception of their possibilities that are not necessarily matched with the so-called real opportunities: either by having unrealistic view or by not seeing those opportunities that theoretically would be achievable for them. This distinction is a new element compared to the original Capability Approach developed by Sen, as our analytical framework places great emphasis on the distinction between **real and perceived opportunity spaces** to understand the origin and the consequence of the gaps between the space of available possible actions and the perceived possible actions. The mechanisms that cause the gaps between the two (e.g. blind spots, false perceptions) are those that make it difficult for an individual to choose those positions in life

that best suits his or her abilities and remain in the widely accepted legal and socio-cultural environment.

Inside the individualised resource space, based on the perceived and real opportunities, one can take different positions: **functionings** (*see Table 1*). In the original theory, functionings are defined as "various things a person may value being or doing". In empirical terms, this can mean two things: 1) the actual and current achievement/outcome of an individual 2) a desired, valued outcome an individual would prefer doing instead of his or her current life choices. Thus, functionings are practically the achievements in a person's life, which he/she either achieved in reality, or may value doing or being.

Table 1: Potential functionings (either current or desired) by domains

Education	Employment	Housing
Qualification (completed and on-going education)	Working conditions (legal/illegal, full time/part time, one shift/three shifts)	Tenure type (public rental, private rental, owner occupation)
Quality of qualification (value of qualification depending on the specific school and dropout history)[3]	Salary level	Quality of housing (neighbourhood, affordability, density)

The main question of the case study analysis in UPLIFT is the mechanism with which these functionings (outcomes/positions/choices/desires) are chosen in the local resource spaces by vulnerable individuals.

According to the original Capability Approach, individuals ideally choose from real opportunities based on what they value or desire. However, it is not necessarily possible to interpret the decisions made by individuals in a vulnerable life situation as value-based decisions, as they could be based on their everyday life difficulties (compulsion), or also be a consequence of past decisions. Hence, two ideal types of decision chains can be identified: 1) value-based and 2) path dependent – which are not easy to distinguish, as values are born by internalising the circumstances. In case of value-based decisions, the individual can live a meaningful and fulfilling life, while under the notion of path-dependency we understand patterns of past outcomes which, in time, increase the likelihood of a limited number of future choices that are not necessarily advantageous for the individual. Understanding the outcomes from the perspective of a life-course approach is essential to be able to evaluate the agency potential and the role of agency in the life-path of an individual. Thus, the **Life-course Approach** is an important additional component to the Capability Approach. Among the past

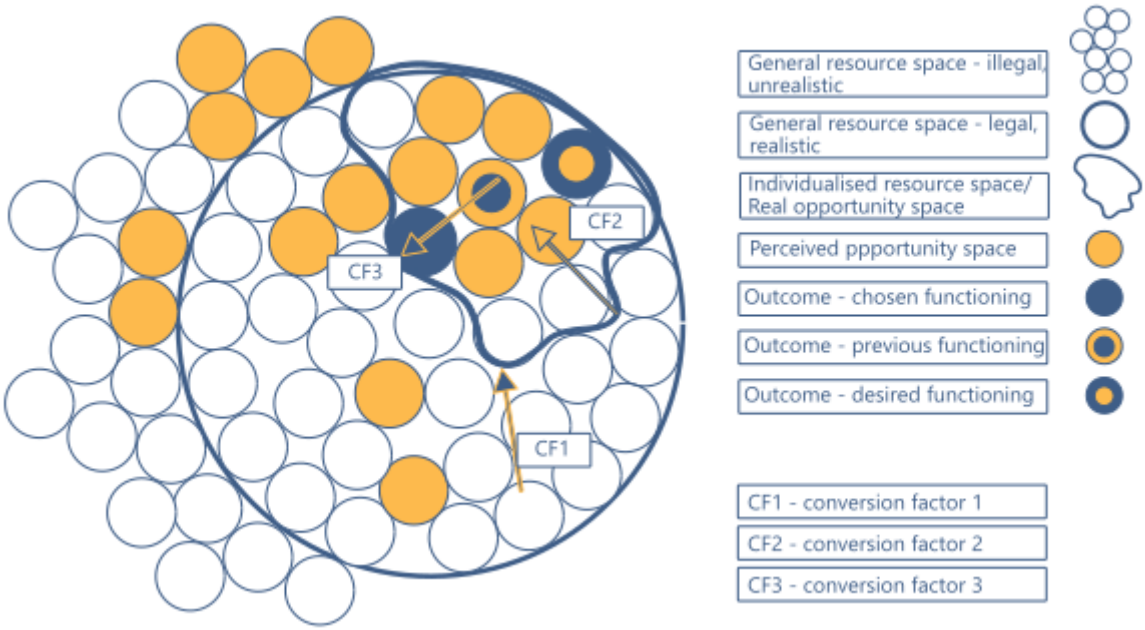
[3] The quality of education is interpreted in a wide sense, outside of education, having socialising effects on students (e.g. functions/dysfunctions developed in schools that enable/disable functionings in the labour market or the housing market).

life events and experiences, the behaviour of the family system and the childhood home environment play a key role, which provides a potential to understand what trajectories and possibilities an individual has. The theory of the **Transgenerational Mobility** contributes and valuably complements the capability approach by emphasizing the role of socialization and the parental experiences and behaviour as conversion factors.

The routes (conversions) i) from formal resource space to real opportunities (CF1 on Figure 1), ii) from real opportunity space to perceived opportunities (CF2 on Figure 1), and iii) from perceived opportunity space to chosen or desired functioning (CF3 on Figure 1) are paved by **conversion factors**: the interference of institutional and individual conditions that lead to the creation of individual life-strategies. Conversion factors refers to the fact that different individuals have different capabilities to convert public policies and formal rights into valuable opportunities (Kimhur, 2020, CF1 on Figure 1). Certain conversion factors enable some elements of the opportunity space to be made visible and usable, while other factors have the ability to conceal the real opportunity space, resulting in a gap between the real and perceived opportunity space (CF2 on Figure 1), and a distorted decision about chosen functionings (CF3 on Figure 1).

One may think that the perceived resource space is part of the real resource space, and the conversion from real to perceived necessarily results in the reduction of choices. According to our research however, vulnerable young individuals tend to see options for themselves also outside the social norms and legal framework (real opportunities), thus are able to widen their space of options even if it is not realistic from an external viewpoint or not valued positively by the society.

Figure 1: A modified concept of the Capability Approach. Source: own elaboration



Our analysis of the interviews was based on four sets of conversion factors:

- **Individual conversion factors** (micro level conversion factors) focus on a person's psycho-social set, domain-specific capabilities, individual character (e.g sex, intelligence, financial literacy, learning abilities, work ethics), things a person values (e.g. attitude towards education, certain professions) and his/her social network (including the secondary social group where an individual belongs to: neighbourhood, schoolmates, friends, etc.).
- **Family conversion factors** (micro level conversion factor as well) focus on the original family system[4], where he/she was brought up, family's educational/employment background, values, believes and attitudes in the family, psychosocial environment.
- A special focus is given to **institutions** (meso-level conversion factors), where we are interested in how institutions narrow down, or rather correct, the perceived space of possibilities in their interactions with individuals. Institutional conversion factors focus on attitudes and behaviours of an institution[5]. Just as the individual conversion factors, institutional conversion factors work out differently for (different groups of) people (see exposure to institutional dysfunctions).
- Even being embedded in individual behaviour, institutional response or family event we consider **crucial life events** as independent conversion factors, some of which may have a decisive role in widening or narrowing down the choices one has in certain situations.

4 Family system includes the position of the individual in the original family dynamics. For instance, whether it's a supporting and functional or a negative, dysfunctional environment.

5 Institutionalized norms in our interpretation are the ones that are followed by most members of an institution. One widely known example is institutionalized discrimination, when a large majority of the members of the institutions systematically behave differently (in a negative way) with people belonging to a certain social group e.g. ethnicity or gender.

4 Methodology

This chapter aims to provide information on our methodology to make our work replicable and keep validity standards.

The overall objective of the WP3 research is to understand the behaviour of individuals and institutions in the given policy context: How do individuals adapt to the circumstances? What strategies do they (consciously or unconsciously) use to navigate life issues such as employment, housing, welfare or health? What is the relationship between the individual strategies in the different domains and how do these strategies interact with the existing context? How do existing policies expand or reduce individual capabilities?

Additionally, the identification of policy mismatches that reduce people's capabilities can provide the foundations to develop some points for a Reflexive Policy Agenda, with suggestions on how both current policies and behaviours of institutions and people could be changed to increase policy efficiency.

In order to reach these objectives, we have carried out two sets of semi-structured interviews, one with policy implementers and one with young people from two age cohorts. The rationale behind this research design is that policy implementers can indicate to what extent current policy tools are effective or get stuck, but it is necessary to explore the life courses of people in order to understand the reasons for the success or failure of the life-policy relationship.

For both sets of interviews the interview guides were elaborated initially by the Metropolitan Research Institute (MRI) and were later reviewed and discussed among the consortium members in order to be adapted to each national context – including a translation in local language. Alongside the interview guides, informed consent forms were also devised collectively and translated to be used with both target groups[6].

The following sections will explain in detail the methods used for each set of interviews, from the sampling to the analysis stage.

4.1 Interviews with policy implementers/experts

When selecting policy experts to interview, we looked for two types of actors for each domain. On one hand, we chose organizations that are both implementers of national policy as well as decision makers and implementers of local/municipal policy – such as the Municipality of Amsterdam. On the other hand, we also selected organizations that work together or in parallel with municipal institutions to either support them in the implementation or to support the policy recipients – for example social workers and NGOs.

[6] The forms were in line with the requirements presented in Deliverable 7.3.

The interviews were carried out between June 2021 and May 2022. A first round of five consultations with experts was carried out in 2021, before embarking on the interviews with young people, to understand the point of view of policy implementers. However, after starting the youth interviews, it became clear that we needed to ask some additional questions to experts in order to clarify some dynamics that were emerging when talking to young people. In particular, the issue of (mis)trust in the system and of (lack of) knowledge of existing measures and tools on the part of young people prompted a new round of interviews with policy implementers. Therefore, in April 2022 we selected three more experts in the field of housing, social work and employment and we focused these interviews more on policy outreach, trust and adequacy of the measures.

Five of the interviewees were workers from public services, either from the Municipality or the Metropolitan Region, while three were members of NGOs (one of which is also part of a School Board). The ratio between men and women was even. A summary can be found in Table 2.

Table 2. Summary of expert interview sample

Interview	Field	Type of organization	Role of organization	Gender of interviewee
1	Housing	Municipality	Implementer, Decision maker	M
2	Housing	Metropolitan Region	Implementer, Decision maker	F
3	Housing	NGO	Support organization, External observer	F
4	Employment	Municipality	Implementer, Decision maker	M
5	Employment	NGO	Support organization, External observer	M
6	Education	Municipality	Implementer, Decision maker	M
7	Education	NGO/School Board	Implementer, Decision maker	F
8	Social work	Municipality	Implementer	F

All the 8 interviews were carried out online, and they lasted 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. Furthermore, once the results from the youth interviews became available, the notes were reviewed and a further round of analysis was conducted to link the two sets of results.

It is important to note that the room for manoeuvre of the local level varies widely according to the policy field. For example, in education the local autonomy is such that municipalities and schools can make use of national and regional funding to collaborate on extra educational programs to address the most urgent issues in relation to educational inequality and school drop-out rates. Similarly, most Active Labour Market Policies (ALMPs) are decided at the municipal level. Instead, despite significant willingness to tackle housing issues, municipalities have a rather restricted leeway to act on house prices, rents and social housing policy (see the Amsterdam Urban Report for a wider overview of the different policy domains).

4.2 Interviews with young people

For the second set of interviews, 40 interviews were carried out, of which 20 with young people aged 20-29 and 20 with people aged 30-45. Again, the first step of the process consisted in defining the sample and selecting the interviewees. For both age groups we used purposive sampling, in order to obtain a good variety of people in terms of age, gender, migration background, level of education, housing situation and employment situation. In this way we were able to gain a wide range of life experiences. People were contacted through gatekeeper organizations: chiefly !Woon – an NGO that deals with housing issues for vulnerable people, but also housing association De Key and the social work department of the Municipality. After the first large group of interviewees was recruited, we also used snowball sampling to further our reach and move away from the network of our partner organizations.

Despite the efforts from everyone involved, our recruiting strategy had some inescapable limitations. On one hand, involving young people who are truly vulnerable – poor, jobless, homeless, socially isolated – in this kind of research is rather difficult, especially when no compensation is offered, like in our case. Indeed, by the very nature of their contingent situation, these people have bigger worries than being interviewed. In particular, the level of education of our interviewees is overall higher than in other WP3 locations. This is surely a consequence of the "true vulnerability issue", but it is also testament to the fact that in Amsterdam even the well-educated have housing problems and, as a consequence, face increased vulnerability across other life domains. The fact that our main gatekeeper organization was linked to housing may also have contributed to a sort of selection bias in this sense.

On the other hand, finding people in the older cohort group proved more difficult than anticipated. The rationale behind having two age cohorts is that by interviewing people who are still young but slightly older we could have some insight on how the policy changes that occurred in the years since the 2008 financial crisis have made an impact on the resource space and therefore on people's life course and capabilities. In this perspective, it was important to include in the older cohort group both people who are still vulnerable today and people who moved on from their employment, housing and social issues towards more stable situations.

However, since our main entry point were gatekeeper organizations that deal with vulnerable people, finding this kind of "success stories" for people aged 35 and above was not easy.

All the interviews were carried out by peer interviewers, that is young people of roughly the same age of the target group who were trained to perform qualitative interviewing. The reasons for this choice were both practical and methodological. From a very practical point of view, the number of interviews was too large to be carried out without help. Thus, we decided to be inspired by the WP4 co-creation process and give a bigger role to young people also in WP3. By letting the participants be interviewed by their peers we aimed to create a safe space where they could feel comfortable in sharing their life story. Moreover, in this way other young people had the occasion of taking part in the research process, thus upholding the methodological values that underpin the whole project.

The peer interviewers were recruited through both the existing networks of the project and a secondment agency. We selected four youngsters with experience and/or education in social and community work and we organized a training to introduce them to qualitative interviewing. First, we presented the project and illustrated the purpose of the interviews and the objectives we aimed to achieve. Secondly, we explained different interviewing strategies and provided tips and tricks for the different techniques. After going through the interview guide together, each interviewer did a pilot interview with one of their colleagues, while we observed. Finally, after this first training, we asked each interviewer to perform at least two interviews before having a feedback meeting with us in order to evaluate the process and the results and make adjustments if need be.

The interview guide was outlined by MRI and subsequently reviewed by all research partners to find an agreement in terms of what topics to include. We then translated the guideline and slightly adapted it to the local context. As the interviews were semi-structured, the interviewers had the freedom to word questions as they saw fit, depending on the level of education and comfort of the interviewees.

It is important to note that the choice of having peer interviewers had both advantages and disadvantages. While it certainly provided a comfortable situation for the interviewees and an immediate connection over common struggles or achievements, it also meant that at times, because of this connection, situations and motivations were not spelled explicitly. In a few instances it happened that, because both interviewee and interviewer shared a mutual understanding of a particular situation, sometimes both felt that there was no need to further explain the details of the issue at hand, thus essentially preventing the researchers from gaining deeper insight. Moreover, this methodological choice also implies that researchers have to let go of some of the control over what aspects to investigate more in depth during the interviews. It is an issue of priorities, and overall, we felt it was more important to provide young people with a comfortable and safe space to share their life story, also to gain their trust for the future, rather than to have complete control over the process.

4.3 Analysing the interviews

All 40 interviews were recorded, transcribed using a professional transcription service and translated into English. Afterwards, the information from each interview was collected in an analytical Excel table. This table was initially produced by MRI and was later discussed and reviewed by all research partners to converge towards a common analytical tool. Nonetheless, the table was further amended to reflect some new elements that emerged during the interview process in Amsterdam, such as the substantial difference between achieved and desired outcomes. An outline of the final analytical table used by the TU Delft team can be found in Appendix A.

Through this analytical table we were able to identify common patterns in the life pathways of the interviewees. Subsequently, two more rounds of analysis were carried out. First, the interviews were examined again, and manual coding was used in order to improve the understanding of the patterns that emerged from the table. During this round of analysis, additional more complex patterns and common elements were identified and coded. Lastly, a final examination of the transcripts led to the fine tuning of the analysis of the complex patterns and to a better grasp of the differences between the two age cohorts.

4.4 Group meetings

4.4.1 Youth Town Hall Meeting

On the 09th of September 2021, the Amsterdam team organised a Youth Town Hall Meeting in the premises of housing association De Key in Amsterdam. This was the occasion for researchers, representatives of NGO !Woon, housing association De Key and the Municipality to meet young people and kick off the WP3 process by discussing vulnerability and introducing the possibility of being interviewed. 19 young people were present, thanks to the networks of the gatekeeper organizations.

The evening started with pizza and drinks, followed by some ice-breaking activities, which created an open and enthusiastic atmosphere. Subsequently, we had a lively discussion on what vulnerability means, what are its different dimensions – such as poverty, joblessness, social isolation among many others – and how they intersect in the domains of housing, education and employment. It was concluded that if we take all the dimensions into account, then everyone is vulnerable at some point in their life and that (lack of) housing is often a crucial factor when it comes to vulnerability.

4.4.2 Storytelling Workshop

The Storytelling Workshop took place on the 27th of June 2022 in the premises of housing association De Key in Amsterdam, with the aim of discussing the preliminary results of the WP3 interview process with young people.

A mixed group of around 25 young people (both interviewees and youth board members), professionals and academics was present. TU Delft researchers presented some first conclusions of the analysis of the life course interviews, and opened up the floor for debate to understand whether the interviewees and the other young people present recognized their experiences in the findings. Most of the storylines resonated with young people, and also with policy professionals that work with vulnerable youth, although some points were discussed more in depth, such as the difference in the experience of young people with and without children. The conversation did not only provide validation for the interview results, but it also proved fruitful in elaborating initial ideas for a reflexive policy agenda.

5 Findings

5.1 Outcomes: what have vulnerable young people reached

This chapter describes the main characteristics of the sample and presents their current outcomes and their desired functionings in each domain (a full summary table can be found in Appendix B).

In terms of age, in the group of currently young people the youngest interviewee was 20 and the oldest was 29, with an average age of 25. In the formerly young group (aged 30 to 45), the average age was 33.5. The gender distribution of the participants was quite even. As shown in Table 3, we had 22 female and 18 male interviewees, distributed similarly in both age cohorts. Only 4 of our interviewees have children, 2 in the currently young group and 2 in the formerly young group. Interestingly, and in line with the population dynamics of the Amsterdam area, the vast majority of our interviewees were single (32 out of 40), even the four participants who have a child. This is reflected in the housing arrangements, where being single needs to be reconciled with the high rents and the increasing costs of living (see Chapter 5.3.1).

Table 3. Gender distribution of the young interviewees

	Female	Male	Total
Total	**22**	**18**	**40**
Currently young (Y)	10	10	20
Formerly young (FY)	12	8	20

With regard to migration background, 23 interviewees were native Dutch, 4 were Dutch with a migration background (also called second generation) and 13 were migrants, from several different countries, and all of them except 2 had migrated to the Netherlands as very young children (see Table 4).

Table 4. Migration background of the young interviewees

	Native	Migrant	Second generation	Total
Currently young (Y)	11	7	2	20
Formerly young (FY)	12	6	2	20
Total	**23**	**13**	**4**	**40**

In order to understand the personal achievements of the respondents and what they may value doing or being, we have tried to explore to what extent it is possible to bridge the distance between the current and the desired functionings for the two groups of interviewees, given the current resource space, the main trajectories in each domain and the links between domains.

5.1.1 Housing

At a first glance, the housing situation of our participants seems good, with only 6 people still (or again) living with their parents (see Table 5). However, of those living independently, more than half have a temporary contract (either of 1 year or of 5 years), thus living in insecure conditions in the highly competitive Amsterdam housing market. Moreover, this still frame does not show the longitudinal housing pathway of the interviewees and their living conditions, which are just as important to outline the housing situation of the participants and do not look stable at all.

Table 5. 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**
	Private rent	3	4	7
	Student housing	1	0	1
	Youth housing*	5	0	5
	Other temporary**	2	4	6
Permanent	**Total permanent**	**3**	**8**	**11**
	Private rent	2	2	4
	Social housing	1	4	5
	Other permanent***	0	2	2
Owner occupation		**1**	**3**	**4**
Living with parents		**5**	**1**	**6**
Total		**20**	**20**	**40**

**Youth housing can be rented at either market price or social price*

***Other temporary tenures include: sublets, protected housing, artist residence, guest at friends'*

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

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 life (see Table 6). 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 a little more stable, mainly because some of them are still quite young and only started living independently very recently: 13 of them moved three or more times, and of the remaining 7, only 3 never moved out of their parent's home. The 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

[7] 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.

accommodation (squats or anti-squats[8]), by the need for a bigger living space than one bedroom, or by the unsustainable living conditions.

Table 6. 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**

**Either owner-occupiers without mortgage or living with parents*

With regard to this, it is important to note that in addition to stability (which quite clearly is lacking for our sample), also living conditions have an impact on overall housing wellbeing. About one third of the interviewees that live independently share their home with housemates (see Table 7), thus pay a rent for a single room with shared facilities (a living room is not always present). These rooms are often very small and the conditions of private rental housing tend to be quite bad (the most common issues that were mentioned were old pipes, humidity, old and not functioning appliances and heating systems, unresponsive landlords).

[8] Squats are private or public buildings that have been illegally occupied by people for living purposes. These occupations have a collective nature and are prompted by both necessity and an ideological stance about the role of housing is society. By definition they are a precarious form of accommodation, since squatters can be evicted by the police at any given time. The history of squats in Amsterdam is a long and rich one, and more information can be found in Dadusc, 2019. Anti-squats, also known as property guardianship, are a rather recent phenomenon that was born in contrast to residential squats. Large landlords – particularly corporations 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.

Table 7. Housing arrangements of young interviewees

Housing arrangement					
	Alone	**Cohabitation***	**Shared****	**With parents**	**Total**
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*

Finally, the rental accommodation of our interviewees is essentially unaffordable, often leaving them in a situation of difficulty at the end of the month or unable to face large expenses on their own. Around 60% of the 32 people who pay a rent of whatever nature or a mortgage for their housing pay more than 30% 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 (see Table 8). Moreover, the traditional threshold of housing affordability is being exceeded by more than half the interviewees who live in social rental housing.

Table 8. Housing affordability of young interviewees

Housing affordability				
	>30%	**30% or less**	**N.A.***	**Total**
Currently young (Y)	11	4	5	20
Formerly young (FY)	8	9	3	20
Total	**19**	**13**	**8**	**40**

**Either owner-occupiers without mortgage or living with parents*

As we will see in Chapter 5.3.1, housing exerts a major influence on other life dimensions. Thus, securing stable and affordable housing can be a great starting point, while failing to do so can represent a great obstacle to achieving other objectives.

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 is largely unattainable for nearly all the

interviewees, including those who have a stable job and a good income, and even homeowning parents. 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, who were also homeowners. Interestingly, also people who currently live in social housing – who thus 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 forty 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.

5.1.2 Employment

As can be seen in Table 9, 30 of our interviewees (75%) have, in some capacity, a place within the labour market, while 7 are either unemployed or unable to work and 3 are still full time studying. Of the working interviewees, 13 have a permanent contract and thus have protected working conditions (shelter from undue layoffs, holiday pay, pension and healthcare provisions, etc.), while the remaining majority have more precarious labour conditions, either because their contract has a fixed duration (temporary contracts, working students, trainees) or because they are self-employed, and thus are more vulnerable (unstable income, no sick leave, no holiday pay, etc.). Permanent contracts are more common in the formerly young group, while both unstable working conditions and unemployment are more prevalent among the currently young.

Table 9. Employment situation of young interviewees

			Currently young (Y)	Formerly young (FY)	Total
Inside the labour market	**Total inside**		**14**	**15**	**30**
	Employed	*Temporary*	*1*	*2*	*3*
		Permanent	*5*	*8*	*13*
		Total employed	6	10	**16**
	Self-employed		4	2	**6**
	Trainee		1	1	**2**
	Working student		3	3	**6**
Outside the labour market	**Total outside**		**6**	**4**	**10**
	Student		3	0	**3**
	Unemployed		2	4	**6**
	Unable to work		1	0	**1**
Total interviewees			**20**	**20**	**40**

Nearly the totality of the interviewees who have participated in the labour market have been unemployed at some point, even if only for a few weeks. However, only less than half of them have made use of the unemployment benefit (*Werkloos Verzekering*). The causes of this could be structural – e.g. they do not qualify for it – or individual – e.g. they prefer to avoid contact with institutions (see Chapter 5.3.2).

Most of the participants started working at 16 or even earlier, either to support themselves (and their families) during studies, or as a head start towards a more stable working pathway, or even simply to have some extra pocket money to spend on their own desires. At this age the jobs are usually in the hospitality sector, or in retail – in any case jobs that do not require particular skills. This type of part-time unskilled labour during high school and higher education is rather common in the Netherlands among youth of all classes, but it is interesting to note that for a few of the interviewees in the currently young group, this pattern has continued even in their "adult work life", with jobs that are not aligned with their studies.

Desired functionings with regard to employment can be summarized in two main categories: on one hand, we have those interviewees who seek personal satisfaction and fulfilment from their career; and on the other hand, we have those who value stability and a good salary to be

able to carry on with their life projects. The strategy of those who seek personal satisfaction in their job consists in further training (especially internal to their place of work), and envisions frequent job changes in order to obtain higher positions. This group also comprises the self-employed among the participants, that are spread in the cultural sector (event organization, music and theatre, both in performance and teaching), in the communications and advertising sector and in the software development sector. They tend to use self-employment as a way to try if their desired career path is feasible, while at the same time being able to take on other jobs that may not fit with their desires but are nonetheless necessary to pay the bills. However, this strategy is rather risky, as self-employment provides no security whatsoever. On the other hand, the strategy of those who value stability is to find a job that pays decently well and settle into it and potentially grow internally if that possibility exists. Hopping from one job to the other is perceived as stressful and only to be done if real change is desired or necessary. A few of the interviewees from this latter group have mentioned the public sector as a desirable employment, since it provides all the stability and salary they value, together with possibilities for growth. Currently the job market in the Netherlands would allow the strategies of both groups to succeed, and ultimately it boils down to the individual characteristics of the participant (particularly their ethnic background and their level of education – especially in combination – see Chapter 5.3.3) and the sector in which they are trying to build a career, with the cultural sector very much in demand in the first group and the care professions in the second group.

5.1.3 Education

As previously mentioned, the level of education of our interviewees is overall higher than in other WP3 locations (see Table 10 and 10a for an overview of completed and ongoing education). Indeed, only 2 of our interviewees have not completed any education and 3 have only completed secondary education, thus leaving school at 17 (HAVO). Vocational education is the highest qualification for 7 of the participants (one still studying), equally split between full professional training (MBO-3) and middle-management and specialized training (MBO-4). Another 11 interviewees have chosen to continue into higher professional education (HBO – 7 already completed and 4 still studying), while the remaining 17 went to university (3 to a Bachelor programme – 2 already graduated, 1 still studying; 14 to a Master programme - 10 already graduated and 4 still studying). The formerly young are overall more educated than the currently young, but it has to be noted that 6 of the currently young are still studying, so the balance could change.

Table 10. Level of completed education of young interviewees who are currently not studying (30 out of 40)

Completed education	Currently young (Y)	Formerly young (FY)	Total
No qualification	1	1	**2**
Secondary school (HAVO)	3	0	**3**
Secondary vocational education (MBO)	3	3	**6**
Higher professional education (HBO)	4	3	**7**
University Bachelor	0	2	**2**
University Master	3	7	**10**
Total	**14**	**16**	**30**

Table 10a. Level of current education of young interviewees who are currently studying (10 out of 40)

Current education	Currently young (Y)	Formerly young (FY)	Total
Secondary vocational education (MBO)	1	0	**1**
Higher professional education (HBO)	2	2	**4**
University Bachelor	1	0	**1**
University Master	2	2	**4**
Total	**6**	**4**	**10**

It is interesting to note that a little more than half of the interviewees with a foreign background (either migrants or second generation) have achieved a higher education. Of these, 5 obtained a HBO degree (either an Associate degree or a HBO Bachelor), 1 obtained a university Bachelor degree and 3 obtained a Master degree. This will be further explored in Chapter 5.3.3, where the discriminating tendency to give lower school advice to people with a foreign background is discussed.

In terms of functionings, although some of the participants regretted their choice of study, only a few of them (mostly among the currently young) were planning to get further education or training at a later stage, and this was related to a desire to get a better employment position. Those who did not wish to continue with education gave two sets of reasons for their choice: either they were satisfied with the level they achieved or, even if they were not, they thought

it would not be worth pursuing a higher degree because they already had a job unrelated or only partially related to their studies. Moreover, our interviewees mentioned financing problems as the main obstacle to pursuing a higher education. Indeed, studying in the Netherlands has become more burdensome for lower-income people in the past ten years, and several of our interviewees have to deal with a high student debt (see Chapter 5.3.1).

5.2 Resource space: formal freedom of choices for young people

An extended explanation of the Amsterdam policy context in relation to the Dutch national one can be found in the Amsterdam Urban Report. Here, we will limit the description to those national and local provisions that contribute to the resource space of our participants and that are useful to interpret the research results.

The Metropolitan Region of Amsterdam (MRA) includes Amsterdam and several other neighbouring municipalities, which function together as a single city with a strong infrastructural network and interconnected housing and job markets for almost 2.5 million inhabitants (more than 14% of the whole Dutch population). Currently, the MRA is the strongest economic region in the country, it keep growing 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 R&D and consultancy, ICT services and culture and recreation (including tourism).

The Municipality 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 lives within the boundaries of Amsterdam's municipality[9], where the population is on average younger than in the rest of the Metropolitan Region. Similar patterns can be seen in the distribution of population with a foreign background[10]. Indeed, slightly more than half (54%) of the citizens of Amsterdam have a migration background compared to 23% in the Netherlands as a whole. In particular, 66% of people with a migration background in Amsterdam have a non-Western background, mostly from Morocco, Suriname and Turkey[11]).

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: both income and wealth inequality are higher here than in the rest of the country and access to affordable housing represents a major problem for the majority of the population. Over a third of Amsterdammers have difficulty making ends meet, especially one-parent families, low-educated people and Amsterdammers with a non-western background (more than 50% of them finds it difficult to make ends meet). Indeed, factors such as age, gender, education, ethnic background and

[9] 862.965 inhabitants in January 2019. Data from CBS.

[10] 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 heritage, 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.

[11] People with Indonesian background are also highly present in Amsterdam but, unlike Suriname, Indonesia counts as a Western country, although both are former Dutch colonies. Indeed, "non-Western" for the Dutch statistical office means a person originating from a country in Africa, South America, Asia (excluding Indonesia and Japan) or Turkey.

parental income play an important role in terms of what opportunities are available within Amsterdam.

5.2.1 Housing resource space

The Netherlands in general, and the city of Amsterdam in particular, is subject to a severe housing crisis. The most affected are new entrants on the housing market, such as young people, particularly if they cannot rely on parental support. Indeed, in 2018 the average selling price in Amsterdam was 56% higher than the national average of €470.000, and rents within the city limits easily go above €1200-1500/month for 1-bedroom apartments.

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.

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, dwellings have to be rented below a certain threshold (763,47€ in 2022) and qualify as social housing when they are owned by housing associations and regulated rent when they are owned by private landlords. The income threshold to be eligible for social housing in 2022 was 40.765€ (household gross annual income[12]), although housing associations are allowed to rent a portion of their stock also to household with a higher income (10% of the stock can be rented to households with an income of up to 45.014€ and 10% to households with an even higher income). Social housing dwellings are allocated based on regional waiting lists. Potential recipients have to enrol on the national website of Woningnet and select the regions and cities that they are interested in. After that, they can apply for the dwellings that are available in their chosen area. Although social housing in the Amsterdam Metropolitan Region accounts for about 42% of the housing stock, at the moment, waiting times for a social dwelling in Amsterdam are upwards of 16 years.

A reform of the social housing allocation system for the Metropolitan Region of Amsterdam is currently under way and should become effective in 2023. The proposed new method is a points system based on three criteria in addition to income: 1) the waiting time, 2) personal circumstances according to urgency (for example debts, or 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. Of course, such a reform won't affect the

[12] The mean disposable household income in the Netherlands was €48.400 in 2021 (CBS data). This is defined as the gross income minus current transfers paid (like alimony payments to an ex-partner), income insurance premiums, health insurance premiums and tax on income and wealth. Please note that the social housing income threshold is expressed as gross household income rather than disposable household income, hence it is not as high is it may initially seem.

number of social dwellings available, but at least it aims to change the type of people that these dwellings are allocated to.

When dwellings score above a certain threshold in the point system, they qualify as "liberalized" dwellings 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 demand. As a consequence, in expensive locations – especially Amsterdam – most rental units score enough points to be shifted to the free-market sector once sitting tenants move out.

Housing subsidies also exist (so called rent allowance – *huurtoeslag*), but they are means-tested and also depend on what type of housing you are renting. Indeed, you can only receive a rent allowance if you rent a social dwelling (including youth and student housing) or a regulated rent dwelling, and the maximum income to receive rent allowance in 2022 was 31.747€ for a single person and around 41.000 with a partner. This means that young households in the liberalized private rental market cannot get any state support towards housing affordability and are at the mercy of speculative high prices.

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. However, in 2016 the government introduced temporary rental contracts as a regular tenure. These generally last 5 or 2 years, and of course provide much less housing security for tenants. They can be applied in the private rental sector but also in the social youth housing (for tenants between 18 and 28) and student housing (for tenants who are enrolled in a study program, regardless of age). The rationale behind temporary contracts is that a more dynamic rental sector would increase the availability of rental options for households. This is explicitly the reason for applying temporary contracts to young people in social dwellings: it is assumed that after 5 years, starters would have improved their economic position and would be able to move out of the social rented sector, either to homeownership or to a market price rental, thus freeing up much needed dwellings for new vulnerable 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).

5.2.2 Employment and social policy resource space

Although unemployment rates in the Netherlands and Amsterdam are low compared to other European countries, 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 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, 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. 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 of 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.

Currently, the Dutch system of social security works according to three main parts. 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 has 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, albeit with a cap for high previous wages, 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 UWV has local branches that depend on municipalities and that are in charge of administering unemployment and all other benefits, as well as implementing Active Labour Market Policies (ALMPs). These 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. One of the most relevant ALMPs is the so-called Work Experience Grant (*Startersbeurs*), a voluntary program that aims to give jobless young people aged 18 to 26 the opportunity to gain relevant learning and work experience. In Amsterdam, the Work Experience Grant is reserved for youth with a general secondary education diploma (HAVO/VWO) or a vocational school qualification (MBO). Youth are stimulated and facilitated to find a 6-months traineeship of their own choosing in order to develop skills that are important on the labour market and that match their level of education.

The second part of the Dutch welfare system is Social Assistance (*Sociale Bijstand*). This is a means-tested benefit based on the minimum wage that is aimed at the long-term unemployed (>2 years) and at unemployed people without work history. Among the new restrictive rules of the welfare system under the Participation Act is the sharing cost provision (*kostendelernorm*), according to which in the calculation of income for social assistance, 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, may be denied social assistance. But the most debated rule - and most contested by municipalities - 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 Dutch classes, to skill development courses, to volunteering for NGOs, to performing useful services for the community. 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". Amsterdam is deviating a little from the strict national approach and tries to take a softer stance towards the *tegenprestatie*. 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, 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. 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.

The third part of the Dutch social security system is the General People's Allowance (*Volksverzekering*), which includes all other benefits - pensions, child support, general care, full disability care. The most relevant provisions are the healthcare allowance (*zorgtoeslag*), the child allowance (*kinderbijslag*) and the childcare benefit (*kinderopvangtoeslag*). The first is a means-tested benefit that supports financially vulnerable families paying for their mandatory health insurance. Individuals aged 18 or more are eligible when using health insurance in the Netherlands, paying the premium, and meeting the income and asset thresholds. The second is a general provision aimed at all households with children under 18, irrespective of income. While the third is a means-tested contribution towards the costs of childcare (daycare and after-school care) and it is aimed at families with children until secondary school that meet income and asset criteria. The income threshold depends on the number of children and their ages.

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 fully equipped to appropriately deal with the current features of the job market: flexibility, precariousness and atypical work. 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" that may deter vulnerable people from entering the labour market.

5.2.3 Education resource space

The Dutch school system can be characterized as decentralized and segmented. The principle of "freedom of education" 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.

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 sorted into different educational pathways. According to this early tracking system, pupils receive a recommendation on the most suitable level for their secondary education based on both standardized test results (Cito test) and teachers' advice based on the pupil's entire school history. 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. This can introduce further bias, particularly because teachers can suffer the pressure of parents from higher socioeconomic backgrounds, who are willing and able to argue the case of their child, whereas low-educated parents rarely object to low school advice. 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.

The Dutch school system of different educational tracks is rather complex (an overview can be found in Appendix C), but it is essentially based on the division between vocational education, and other types of education. Indeed, after primary school pupils can choose between Preparatory Vocational Secondary Education (VMBO – 4 years, from 12 to 16), General Secondary Education (HAVO – 5 years, from 12 to 17) and University preparatory Education (VWO – 6 years, from 12 to 18). Afterwards, students can chose a higher education based on the type of secondary school they attended. Vocational Education (MBO) consists in professional education and offers various tracks at different levels (see Appendix C). It can be accessed by all students who have any secondary education diploma. Higher Professional Education (HBO) is offered by Universities of Applied Sciences (Hogescholen) and provides both theoretical knowledge and practical training in various fields (management, care

professions and ICT are among the most popular in Amsterdam). HBO can be accessed by students who have a HAVO or VWO diploma or an MBO-4 degree. Finally, Research University Education (WO) is provided by Universities and is accessible to students with a VWO diploma or students who have successfully completed the first year of HBO. It is always possible for students to change to a lower educational track, while to switch to a higher educational level it is necessary to take the "long route" and either do a "bridge year" or start over with the desired level, depending on the situation.

Current educational policies aim to increase the equality of opportunities. For this purpose, they offer support to vulnerable pupils (particularly in primary school) and attempt to smoothen the transitions between the various educational tracks, as well as between the education system and the labour market. In Amsterdam, 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.

Students can receive money from the state through a financing system, in order to pay for their higher education and to sustain themselves during their studies. This student financing system (informally called STUFI) used to be a "gift based" system for higher education (MBO, HBO, University), but in 2015 it was reformed and turned into a loan system where students accumulate debt. Only students from low-income families could still get a "gift" basic grant – for which the amounts are fairly low[13], and that needs to be paid back if the study is not successfully completed. This means that students from poorer backgrounds have to borrow money if they want to complete a higher education that goes beyond vocational and might run into financial problems if they do not manage to complete the higher course. This effectively discourages young adults from migration and low-income backgrounds from trying to pursue a higher education, thus increasing the gap between rich and poor students. The government is currently discussing going back to a student financing system more similar to the previous one (with some form of compensation for those who fell under the loan regime).

[13] See https://duo.nl/particulier/international-visitor/funding-for-school-and-studies.jsp for more information about how the student financing works and the special cases that can get additional economic support.

5.3 Life courses of young people and their interaction with the institutional environment: results of the interview process

After the characterization of the sample, the identification of current and desired functionings and the description of the resource space, this chapter aims to present the most relevant patterns that emerged from the analysis of the interviews. These patterns are organized around three main storylines that try to understand the misalignment between the resource space and the (conscious or unconscious) life strategies of young people.

5.3.1 Housing has an impact on all other domains

The main finding with regard to housing is that it is the "foundational functioning" that guarantees the basic safety and comfort to achieve any other functioning in any other 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, the totality of the participants 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 39 interviewees are in one way or another struggling because of housing – either because they need to find a new dwelling soon or because their housing costs are too high or because they cannot afford to live independently. Aside from the main Amsterdam housing dynamics that have already been excellently addressed by other researchers (Hochstenbach & Ronald, 2020; Huisman, 2020; Hochstenbach, 2019; Jonkman, 2019), we would like to focus this chapter on the interlinkages between housing choices and other life domains.

As mentioned in Chapter 5.2, the main way to access social housing is to register on the Woningnet website and be included in the waiting list. Since the waiting time for a social dwelling in Amsterdam keeps growing, parents often register their kids 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 were now regretting that decision. However, regardless of how many years you have been registered on Woningnet, obtaining a social housing dwelling is difficult, as is finding an affordable apartment on the private rental market. Since the offer is limited, the competition is very fierce and commercial websites and real estate agencies for private rentals are too costly for many young people. Therefore, 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 with regard to housing in Amsterdam. The near totality of the interviewees who were renting on the private market (and also a few who were in youth housing) 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, via via.> 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

However, even having the right network to find a house does not shield you from the precarity and high costs of living in Amsterdam. The temporary nature of most private rental contracts generates chaotic housing pathways, whereby young people have to move every few years (or few months if they are unlucky) and cannot settle. This generates a constant feeling of insecurity, stress and anxiety about the future that impacts on young people's mental health (see Huisman, 2020). 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 a few years away:

<Yes, 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 your mental health, and the material costs of moving should not be underestimated as well. 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 on end until one found another living arrangement – all these things can have an important impact on wellbeing. 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 independent life, for periods ranging from a few months to a few years). Having tried to live alone and not being able to afford it was perceived as a blow to their self-esteem and a setback in their adult life, with repercussions on education and work life:

<I have been a long-term student, I must also say that my housing situation has had a lot to do with that. 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

These are examples of the most common and somehow manageable psychological and practical effects that not having stable housing can have on everyday life. But things can get out of hand pretty quickly and there have been among our participants several situations in which housing issues have led to other financial or work related problems that escalated into homelessness or joblessness:

<Yes, what I'm facing the most right now is being so tight financially that you can't build anything for yourself either, and that has to do with housing. It also has to do with the fact that I'm on benefits, of course, but that in turn has to do with the fact that I'm chronically ill. I really do want to rebuild my life, so to speak, but this is a bit more difficult for someone who doesn't have housing. And that puts you pretty much between two stools, and there are a lot of protocols and rules and regulations, and if you fall between the two there is actually very little you can do.> Y17, 25 years old

<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

The life story of Y13 – who is currently 24 years old and an MBO student – is a vivid example of how housing is intertwined with everything else. Because of a dysfunctional and abusive family, she moved out of her parental home when she was 16 and had to rent a room on the private market because she was too young to qualify for social, youth and student housing. As a result, she took three extra years to finish secondary school because she had to work to pay the rent. This is a case where the school should have directed her to social services for extra support, but, although the school knew about her situation, they did not take initiative. She was at the time unable to ask for help (according to her account she thought she could and, more importantly, should manage on her own), and the system did not catch her. By the time she decided to go to a psychologist (a free one found through an NGO) and got finally referred to a social worker she had finished secondary school, enrolled in MBO and was able to secure student housing. In the years since she moved out of the parental home she changed five jobs and three rooms, and is currently still struggling with housing costs: *<It's nice when I make it to the end of the month with food money, laundry money and things like that.>*

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 our participants who were well into their thirties were still sharing with other people (friends or strangers), just as they did when they

were students. This had an influence on their perception of adulthood as well as on their relationships, inside and outside their home:

<But it remains 22m^2, 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

Moreover, the physical quality of dwellings rented by the room to students or young adults is not always the best, and the stories reported by many of the participants in this regard also show that landlords tend not to be very responsive to tenants' problems, since the demand is so very high:

<I just don't have 800 euros for a room so, the choice is just not very big. And for the rest it is indeed, you know you just want to stay in a room so even if your landlord does things you think 'this can't be', you just shut up because you don't want to be evicted either because otherwise you'll be homeless. So in terms of tenant, you may have official rights, but what are you going to do?> Y15, 24 years old

Another strategy to deal with excessive housing costs is to either maximize the income that can be spent on housing or cut the housing expense to a minimum. 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. 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. This type of strategy usually entails enduring less than ideal conditions for a number of years in order to save up for a downpayment or to wait to be high enough on the social housing waiting list that a social rental dwelling becomes available:

<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

Alternatively, in order to cut the housing expenses to a minimum, four other interviewees have at some point chosen some extremely cheap options that have even less security than a temporary rental contract, like squats and anti-squats:

<[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

Finally, a rather easy and apparently mutually beneficial strategy to cut on housing costs is to share them with a partner. However, this is not always successful. Indeed, only 4 of our interviewees currently live with their partner. Many of those who currently live alone (or are single in a shared accommodation) 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 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:

<We were almost at the point where she moved here too, purely because it was financially feasible. That is of course very cruel in these times. 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

The impact of these housing strategies on interpersonal and social relations is evident, and many interviewees have mentioned not feeling free to make their personal life choices – like changing jobs, ending relationships, moving out of their student flat – for fear of the repercussions they would have on their housing situation.

With regard to housing choices, two important dynamics emerged from the interviews. Since finding a house through the official channels is very difficult, our interviewees perceived obtaining a social rental dwelling or a youth or student flat as a stroke of luck. When this happened to them, it played out differently if the dwelling was temporary or permanent. If it was permanent, when they finally got it they accepted it regardless of where it was, what it looked like and how it impacted their work life balance, with either long commuting times or remote work agreements that are less than ideal:

<And why did you move to Heiloo[14]? - No choice. Literally no choice. I lived in a youth accommodation and there I had to get out. [...] So, it's a social rental house where I'm sitting. So

[14] Heiloo is a small municipality outside the Metropolitan Region of Amsterdam, near Alkmaar, about 40 minutes north of Amsterdam.

I had it because I got lucky and was first on the list for this dwelling. And I did have to really consider for a while though, because it is Heiloo, I know no one here and it is far from my work. But this was obviously all at once, and within 48 hours I had to submit documents, so I actually had to decide that very day and in the end getting permanent social housing was more important. And three weeks later I got, well less than a month later I got the key, so it went really fast.> FY12, 32 years old

Indeed, the need to get 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 on Woningnet in other municipalities and regions, although they would not actually 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 because they are so large that there is almost nothing they can do:

<Yes, of course I was on a youth contract here in Amsterdam. And that expired in December. So that expired 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

On the other hand, if the dwelling that our participants obtained through Woningnet was a temporary youth or student house, the feeling of urgency and necessity was similar to the case of obtaining social housing, although it manifested itself at the end of the housing contract rather than at the beginning. Indeed, near the end of their youth or student tenancy, the fear of having to find a new accommodation pushed the interviewees to try and keep their dwelling as long as possible. Indeed, 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. More than half of the interviewees who have at some point lived in a student dwelling have overstayed beyond the end of their studies by either outright lying to the housing association, or postponing their graduation even though they had actually finished with their exams or even 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 enroll 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 are a privileged category, since they can access a specific segment of the housing market that is precluded to other young people. Moreover, through the student financing system they 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

<I didn't study, so a student house was out of the question as well. I didn't have a lot of money either, I wasn't a student so I couldn't borrow money. On the other hand, I have no debt, so that's nice. But that did make it financially difficult. Everyone around me had a constant flow of money. I had to earn it all myself.> Y20, 27 years old

However, this privilege is temporary and it comes 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. Most of the formerly young interviewees finished their studies before the new loan system was enforced (see Chapter 5.2), and only a few of those below 33, who decided to further their education at a later point in time, have now also accumulated debt. However, all the currently young interviewees that cannot rely on the economic support of their parents are making use of student loans, and many of them – especially those who have dropped out or those who are struggling to finish their studies in time – are worried about how and when they are going to be able to repay this debt. As a consequence of this financial pressure, a few of them have decided to keep going with studies they do no longer like or need. Moreover, having an outstanding student loan has an impact on their ability to borrow money, as it reduces the maximum amount of their potential mortgage:

<I get about half waived when I finish my studies, but that's just still a lot of money if you're borrowing to the max. And after that, even with work, I really don't know how people make ends meet, I really don't understand. But yeah, that's still, and I have no idea how much it's going to add up later, 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

<I haven't deregistered [from my study programme] yet. It's a bit illegal, but I'm not going to deregister until I have a job, because otherwise I don't have the grant and the allowance.> Y14, 20 years old

And it is this inability to see an affordable future that pushed them to stay longer in their student accommodation or to keep studying not to lose the other privileges that come with being enrolled in higher education. This means postponing the next steps of their adult life, or making decisions about their education and career – which will have a bearing on their future – that are dictated by material conditions rather than by choice.

Overall, the analysis of the interviews highlighted how the housing system has failed both age cohorts and lets them fall through the cracks of existing policy. When young people would be eligible for social housing because of low income, they do not have enough waiting time and therefore are not high enough in the lists to obtain a dwelling. When they finally start to have the right number of years on Woningnet, they become too old for youth housing and earn too much to be eligible or receive allowances, but they are still too poor to navigate the housing market without a heavy impact on their income. This "intermediate period" where they are not covered by allowances and are no longer eligible for other forms of housing support has been described by many of the formerly young interviewees as the most difficult from a financial point of view:

<When you just start working, that's actually the hardest period financially, because you don't earn that much, but all your expenses go up. Because you lose all the allowance you get as a student, and then suddenly you feel it. Because allowance goes away, parental support also falls away of course, which makes sense, but you don't really advance financially with your job and then you have to pay for your housing on the market. I actually found that quite a tough period even if I started pretty well, I started with 1800 net per month so it was pretty okay, but it was just, everything went up suddenly and you had no more external support... So I found that a bit of a tricky period.> FY19, 41 years old

Another interviewee highlighted how for starters there is really no alternative to "*getting ripped off on the private rental market*" because even if they do earn a good salary and have the possibility to sustain high monthly housing expenses, the property market is 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. [...] Everyone my age I hear from has exactly this. So what I say, my best friend has had social housing in Amsterdam for two years. She lives in De Pijp. Also a good job. She is quite willing to buy, but we are both single. So two actually quite well-earning young women, who could quite well do something else with their housing, are now sitting in a social dwelling, which should be, I think, for people earning under 3000€ a

month, and in an overpriced studio for young people where there is no hope of making a family or living more comfortably. > FY20, 34 years old

Indeed, owner occupation happens exclusively if there is substantial intergenerational help. In the four cases of owner occupation among our participants, the help took the form of either buying the 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 interviewees would have been able to sustain a housing purchase on their own, and they are very well aware of how this gives them an advantage over their peers. For one of the participants, this 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 cost, making a huge profit which was then reinvested in a bigger apartment in a better location, effectively improving their financial security and wealth for many years to come.

There clearly is a gap due to a distortion of the resource space (i.e. the Amsterdam housing market is warped by financial and urban dynamics that have little to do with housing as a place to live), and local policy does not have enough power to mitigate these distortions – and often not even national policy does. Also individual conversion factors – such as being proactive and having a good network – can only do so much if the resource space does not offer room for manoeuvre; and even a supportive family does not have much influence if it is not a wealthy one.

5.3.2 Lack of knowledge of support policies mirrors lack of trust in the system

From the results of our analysis, there seems to be a combination of lack of knowledge of available policies, and of lack of trust in public institutions. Overall, mistrust is fuelled by previous negative experiences (personal or collective) and by the feeling that the system is too difficult, strict and unfair (Simonse et al., 2022a). In particular, the so-called childcare benefit scandal has delivered a heavy blow at the trust that Dutch citizens place in their institutions (Bodò & Janssen, 2022; Simonse et al., 2022b). This is a political scandal concerning false allegations of fraud made by the Tax and Customs Administration towards parents who requested childcare allowance. Between 2013 and 2019, authorities wrongly accused tens of thousands of parents – particularly those with a foreign background[15] – of making fraudulent benefit claims, requiring them to pay back the allowances they had received, thus driving

[15] According to investigative committees, the working methods of the Tax and Customs Administration were unlawful and discriminatory, and there was institutional racial bias and violation of the fundamental principles of the rule of law. In May 2022, the Dutch government publicly admitted for the first time that institutional racism was the root cause of the wrong accusations of fraud. In order to create risk profiles of individuals applying for childcare benefits, the Dutch Tax and Customs Administration used algorithms in which 'foreign sounding names' and 'dual nationality' were used as indicators of potential fraud, effectively amounting to racial profiling. This scandal led to the resignation of the third Rutte cabinet in 2021.
See https://www.amnesty.org/en/latest/news/2021/10/xenophobic-machines-dutch-child-benefit-scandal/ for a more complete account.

thousands of families into severe financial hardship and unfairly putting hundreds of children in state custody.

This generalized mistrust in the ability of the institutions to support vulnerable people leads to a lack of knowledge of the actual policies and programs that are available. The lack of knowledge of existing possibilities and resources is greater in the younger cohort, together with the feeling that institutional help is slow and burdensome; while the older cohort has a different type of mistrust: they are more aware of the many ways in which institutions can let them down and are more disenchanted. This again confirms the idea that it is a rather recent trend fuelled by "generational disappointments" at how matters related to benefits and citizen rights have been handled in the past years.

In this context, it was not surprising to find that most of our interviewees only knew about "passive" forms of help, like rent and healthcare allowance. These tools are a form of subsidy provided by the central government when your income is below a certain threshold. They are extremely common because they are fairly easy to obtain both in the sense that the requirements are very straight forward and that it is easy to submit a request (e.g. the websites are very clear, with versions in many different languages). Indeed, a little more than half of the interviewees receive or have received rent or healthcare allowance (or both). However, nearly no one knew about the more "active" forms of support that the Municipality and other public institutions or organizations can provide. These are not restricted to policies that can help you in case you find yourself without a job, but cover many other instances, such as initiatives to improve your training without going back to university or school or programs to sustain your struggling business. Nonetheless, not even the young people among our participants who are self-employed or who are trying to make their art or music into a viable career path were informed about the many financing options provided by the Municipality for entrepreneurs in the cultural and ICT sector. They know that they do not qualify for the regular social assistance, but are not aware of the alternative options available to them:

<You literally have no social security. So you have to create that yourself by taking out insurance, which is just far too expensive. I have no right to unemployment benefit, I have no right to sickness benefit.> Y11, 22 years old

<Yes, what I also understand a bit now is that actually, as an entrepreneur, I qualify for almost nothing. That's maybe also something I should maybe look into more, of: what is there for entrepreneurs in that kind of case? I don't know actually, you know.> Y02, 28 years old

A few among the formerly young have expressed regret at not knowing and mentioned they should have been better informed. Those with a foreign background also mentioned language and cultural differences as factors that prevented them, or their parents, from finding the right information at the right time in all domains, not only in social policy:

<Yes, I should have registered with Woningnet a long time ago and this and that. You see, I just didn't really know all that, you see?> Y02, 28 years old

<My parents are originally from Suriname, me too actually, and they actually never had a thought of hey, we are going to buy in the Netherlands. They did regret it afterwards, I can tell you. Oh, they never really looked into it at the time, what is the difference between buying and renting and what are the advantages? So they just have a rental property now, yes.> Y06, 29 years old

Indeed, the Dutch welfare and social housing system is not an easy one, as it works on multiple governance layers and it offers so many options as to result overwhelming and confusing:

<I find the Netherlands, I find it super hard to start working and figuring everything out anyway, let alone looking at social housing. I don't even understand my health insurance. Really super complicated here.> Y09, 25 years old

Lack of knowledge and confusion are among the reasons why the most common strategy to face life difficulties – in housing, in employment and in most other life domains – for our interviewees was to seek the material and immaterial support of their personal networks of friends and family. When asked about who they would turn to in case something went wrong in their lives, only two of the interviewees mentioned social assistance. Another participant said that if family was not able to help, it would be easier for him to find support for housing, employment or whatever type of assistance in the larger community of African refugees and immigrants rather than from the government. Informal networks of support were described as quicker, more flexible and with less strings attached.

This generalized lack of knowledge has of course exceptions. Among our interviewees those who have been homeless (1 interviewee), those with a disability (2 interviewees), those with children (3 interviewees) and those with a family member that has been on welfare for a longer period (5 interviewees) had a far more comprehensive knowledge of the available assistance policies than all the other participants. What they mentioned is that they could not afford to not know: in these cases, informal networks of support were not sufficient and additional institutional help was needed. However, this was not necessarily a positive experience, as social assistance is perceived as complex, burdensome to the point of hostility for the recipient, and unable to adapt to evolving needs:

Based on the experience of friends and family, most of our interviewees had a mental image of the welfare system as a great machine that has little time and little respect for individual needs and stories and that works according to very strict and hostile rules. In their accounts, they have provided several examples of this rigidity:

<You know what it's like when you, of course I was still living with my mother and if your parents are on welfare and you're over 21, as soon as you don't have a steady course of study, your parent is cut hugely in welfare.> Y15, 24 years old

<There's something new now. That you, if you come from Amsterdam you can get a youth housing priority. But then if you, even if you were born and raised here, if you've been away for a year, you're already ineligible if that's in the middle of that ten years. Because in the last ten

years you must have lived here for six years. Just, why do rules come in with so many side conditions that people are the ones who end up bearing the brunt of it?> FY03, 31 years old

<I ended up spending two weeks on WW [unemployment benefit] *and they gave me a lot of nagging. So next time I'll think twice about whether I'm going to do that or not. In the end, they paid me a monthly salary and then you have another hassle with the tax because then you have double payroll tax. It was a lot of hassle for me.*> FY12, 32 years old

The lack of knowledge and trust is exemplified by the fact that, while many interviewees have at least once received the unemployment benefit, very few of them (less than 5) made use of programs and services available to unemployed people beyond the initial mandated meetings with social or youth workers. Among them, only two actually found these services useful in terms of the skills and opportunities they provided. They also made an interesting point that the UWV can do a lot for you, but mainly if you are white, educated and come in with "the right attitude":

<I think you can actually do everything in the Netherlands, but you have to do it yourself and my experience with the UWV is top notch, they really helped me. But yes, that's because I wanted to and they feel that and they like that and, yes, then they want to help you. But if you don't want to be helped then it kind of stops, of course.> FY14, 37 years old

<Actually, I recommend everyone to go on welfare once in their life, because first of all, a world opens up for you. Well, I am a white, well-educated young woman... I sat there at the UWV among a typical group of evicted people, low-educated people and, of course, others on welfare or something. It was very humbling. But still also like: I don't belong here. Because I really want to work, I can do everything.> FY20, 34 years old

On one hand, this resonates with the interviews with policy implementers and social workers, who admit that, overall, the system does have some difficulties in engaging with the most vulnerable and being truly useful to them, while it works quite well with people who already have the education and social skills to find their way in the labour market but simply missed a step at some point. Social workers have mentioned being overworked and understaffed among the reasons for the inefficient help provided to vulnerable welfare recipients:

<And so when you are a case manager and you have like 500 clients, you can never give them the right counseling. It's impossible. So, you will leave out a group of which you think they will never find a job or I will never find a job for them. And then you leave out the ones who already do some part time work because they're good. And you only concentrate on the ones you think they have a possibility of finding a job after half a year, one year of counseling. So, you want to pick the fruit which is hanging low.> Social worker, Municipality of Amsterdam

On the other hand, the words of interviewees FY14 and FY20 also show that, even among those who find themselves in need of support, there is a stigma towards lower income and vulnerable people that find it difficult to escape poverty and emancipate from welfare. Because of public discourse, this is perceived as a personal failure and not a systemic one. And such a perception

does have an impact on how young people feel about needing to get material help. Indeed, personal pride and the "uselessness" of being followed by a social worker or of participating in a reintegration program were among the reasons provided by those who did not want to engage with the Municipality or the UWV, together with a fear of getting profiled and discriminated, particularly for those who came from families who already received welfare:

<- Have you ever been in contact with an organization to help you find a job, like the UWV or an employment agency? - Yes, for a house I did sit with a social worker. One year. - Who helped you find something for a year? - No, he helped me look for some accommodation. But that was really no better than if I did it myself. It was just as hopeless.> Y13, 23 years old

<I was only in contact with UWV because of the unemployment benefit I received. But I did not, they never helped me get a job, at least they offered, but I, yes, did consider myself, capable enough to do it myself. [...] I also come from my mother, from a family with a mother on welfare, I know how shitty it is, I really think my whole life it's been like "okay I don't want this, this is the last thing I want". Always when I hear people talk of welfare recipients, I think believe me this is the last thing you want, nobody does it for fun.> FY15, 35 years old

Indeed, being known to the system is not always (perceived as) an advantage. For instance, FY13 – who is a mother of three children, of which two are heavily disabled – complains that if you get a medical indication for assisted living then you can only access that type of housing and not the regular social housing, even if it would be more suitable in terms of size. FY17 – who has been homeless, jailed and bankrupt, and is now in a guardianship program with the Municipality – complains that because of this guardianship he has had to forsake his freedom to work and do something meaningful for other homeless people in exchange for a plan to extinguish his debt.

The "welfare knowledgeable" interviewees also point out that it is never easy to obtain the assistance you need. You have to be extremely proactive and constantly ask for what you are entitled to. You also need to be able to navigate the system well: who to talk to, what are the rules, when and how the rules change and so on. Otherwise, the system can dismiss your claims or even worse – the childcare benefit scandal has definitely left a scar in the memory of households with a migration background.

This "hostility" of the welfare system has been confirmed in the accounts of social workers and NGO members, who mainly blame it on the new paradigm of the so-called Participation Society, whereby responsibility is put on individuals to take care of their needs and rely on state support only as a last resort (see Amsterdam Urban Report). In particular, the *tegenprestatie*, which forces welfare recipients to perform voluntary work or training in return for the benefits they receive (see Chapter 5.2), has been indicated as one of the main factors that negatively influences the relationship between recipients and the welfare system. Although this is only partially applied in Amsterdam, it does have an impact on how comfortable vulnerable people feel in asking social assistance (see also Simonse et al., 2022a):

<And you see, this whole social benefit idea was a right: you had the right to receive social benefits. And what we see now is that receivers and also the case managers, they don't see it as a right anymore. They see it as a prize, as something they have to earn. So this whole policy thinking and these politics of the last 20 years have ... they were an indoctrination of the mind, also of the receivers of the social benefits. Now they no longer say 'I have the right to get my social benefit without doing this mandatory work'. No, they already feel that they have to do something to earn it.> Social worker, Municipality of Amsterdam

There is an evident misalignment between this system of social assistance – but also of housing and employment – that requires one to be knowledgeable and aggressively proactive to obtain things they are theoretically entitled to, and the lives of young people who feel overwhelmed by the socioeconomic context they live in and by the choices they have to make, and who long for more guidance in order to navigate their life in a complex historical moment.

<I have no idea what I'm doing, no. And I have no idea how I'm going to go on with this, whether I'm going down a path with this in my life that I like, and then on top of that I have to find a house that I can afford. Yes, you make under, I think, you make under stress just a lot of choices that might not be the best choices and you don't have the chance to really reflect on that until later and then it's like yes, what are you going to do now. And I think a lot of young people have a bit of that now.> Y15, 24 years old

About one third of our interviewees, especially among the currently young, have expressed the need for more tailor-made policies, because their life situations can be very different and bureaucracy is not currently able to deal with them in an effective way. Nearly all the currently young also would like more advice, without judgement, before the bad situations arises. This is particularly necessary for young adults who come from families or backgrounds where this guidance is not available for a range of reasons (not knowing the language is a simple enough reason that occurs in most migrant households).

Unfortunately, tailor-made policy is extremely costly and in the Netherlands there is a tendency towards simplification of policy in order to increase accessibility of benefits and decrease discrimination. This leaves out many special cases, thus potentially increasing instead of decreasing the discrimination against the most vulnerable – who often do not have linear family, employment or life situations. Amsterdam prides itself on having a more tailor-made approach than other cities to social assistance (this is what emerged from the interviews with policy makers and municipal officials - see the Amsterdam Urban Report) but clearly the perception of young people is different, and social workers also seem to have a different feeling about the extent to which this is true in the everyday reality of providing social assistance to vulnerable people.

5.3.3 Persistence of racism and discrimination

People with a migration background are overrepresented in the ranks of welfare recipients and low-income households, and as such they are at the receiving end of two intersecting axes of discrimination: that based on race and that based on poverty. This pattern is clearly visible in our sample, where all the people with a non-Western background have experienced some form of discrimination in their life, in all domains – so much so that they have to consider it the norm, like an added layer of difficulty in their life experience:

<I've often actually been labelled before I start talking to someone at all. And I do often get these questions where I think, okay, would you also ask me if I looked different, more Dutch, or white. I did have an interview yesterday by chance, it did go pretty relaxed. But there, yes, they asked me whether I had ever been in contact with police, for example. And I thought that was not a normal question.> FY15, 35 years old

<It's just, I always think that if you come from a certain background, you just run into this kind of things. So for me, that's just the norm now. There is no point dwelling on it.> Y11, 22 years old

<We just find it so normal that we have a kind of hardened right-wing politics that just don't give a fuck about people who don't look like them and stuff, you know. We find that so normal in this country, you see. And I also think that's kind of bad about a lot of citizens who don't look like me. I think they should be much more indignant about things like that, you know what I mean? But yes, it very often doesn't seem that way, you know, the issues don't concern them often it seems. And the issues that do concern them a bit, like housing, there you do see the indignation because it is something that does affect them. But people of colour have been going through that for years, that they were not allowed to live in certain parts of the city.> Y02, 28 years old

While this is not a novel finding, we decided to include discrimination anyway because of its ongoing relevance over time and its pervasiveness, particularly in institutions (it should not be forgotten that the childcare benefits scandal was based on racial bias). Racial discrimination was a sort of underlying soundtrack playing in the lives of all the "*allochtoon*" interviewees[16] (a derogatory definition that still weighs a lot on the way in which citizens with a migration background perceive themselves and in which they are being perceived, despite not being officially in use anymore). Experiences of racial discrimination ranged from very blatant - being rejected at job interviews or having public employees question their Dutch nationality- to more subtle, such as being the only non-white person in their university class or receiving surprised reactions when they mentioned achieving a higher education. The path dependency and the

[16] *Allochtoon* is Dutch for non-native/foreigner, a term used by the statistical office until a few years ago to designate not only migrants, but also people that were born in the Netherlands from non-Dutch parents, thus implicitly identifying them as non-belonging. In official documents it has been substituted with "migration background", but its discriminatory aftertaste still remains in the experience of black and brown Dutch people. See van Bochove & Burgers, 2019 for an interesting exploration of "allochtoon identity" in the Netherlands.

spatial component of discrimination, and their consequences on young people's lives have been eloquently put by one of the interviewees from Amsterdam Zuid Oost, one of the most deprived neighbourhoods of the city:

<I do see that being born and growing up on welfare, in social housing, disadvantaged neighbourhood, parents don't speak the language, that this does create challenges for such a child, which you don't necessarily know are challenges. If you grow up in such a circle of welfare-Zuid Oost-migrant family and all that, you think that's quite normal.> Y04, 27 years old

In addition to the challenges related to family and neighbourhood, institutional discrimination starts from the school system, where children with a low socioeconomic status and a migration background are consistently given a lower school advice (Crul, 2018). In our sample of interviewees, of the 15 people with migrant background who were young enough to take the national (Cito) test and receive teacher advice about what track to follow in secondary school, nearly half received advice from teachers and headmasters that was lower than what the test score suggested:

<- The moment you score higher than you are actually advised, you don't really have any school left. So that's also obviously what comes into play. So that, yes, I scored just on the edge of HAVO and I was just advised VMBO. And I couldn't understand that threshold, but at some point I let that go. I think, well, so be it. So, I always did MBO very easily. I could do it with my hands tied behind my back. - Yes, because your Cito score was higher than what the primary school teachers had estimated you? - Yes. I think 70 per cent of us was rated lower than ultimately the Cito score indicated. So that says more about the school than about us as it were. Only you're going to search based on your advice, of course. So that's just very tricky.> FY12, 32 years old.

There is no proof that racial or socioeconomic bias was behind these specific decisions of course, but the feelings of the interviewees were rather clear:

<But my father should have seen it: okay, if my son has even learned about the French Revolution and here he doesn't even get history, there is something that doesn't work actually, there is something that falters. My father was very gullible and thought the teacher knew the best for me. The teachers did want the best for me, but within their paternalistic and racist frames of mind, which is exactly where I didn't fit.> Y01, 28 years old

It is important to note that in the Dutch early school tracking system the teacher's advice has more weight than the test score, because it is based on the overall evaluation of the pupil's career until that moment. Parents can potentially ignore it if the Cito score is high enough to enrol in a higher school track, but they often do not do so, especially if they are not fully aware of how the system works or if their social status puts them in a weak position compared to teachers (that is, if they are not well educated or not Dutch). In this context, the conversion factor is the knowledge of the education system and the social standing – negative if you are non-Dutch or not educated, positive if you have a high social status.

Overall, the school system was not perceived as particularly safe or engaging by interviewees with a migrant background. Moreover, very few of the interviewees (migrant or otherwise) who had learning difficulties and behavioural or psychological problems felt supported by their secondary school, particularly the VMBO and HAVO schools in the most deprived neighbourhoods. Very often bullying was not addressed even after explicit requests, and the need for additional support was not identified. Positive school experiences in all educational tracks were all linked to specific teachers or headmasters who paid more attention to pupils and suggested alternative education pathways, support options or inspiring after school activities:

Y15: I was quite calm, I was quite well-behaved, but a lot of people had very big problems and whatnot, like were doing drugs at school, going to riot, things like that... and then that misbehaviour is what you react to as an institution and not the underlying problems that might be attached to that. How good can that be? In my experience, there was always a reaction to, say, the bad behaviour, but I've never had anyone really tell me 'I've been helped in school with my underlying problem'.

The lack of possibilities resulting from lower school advice was perceived by our participants as a regret, something that in hindsight has slowed them down, has given them a worse education and worse job prospects – also in terms of the soft skills and connections they have not had the chance to develop. Many of the interviewees who attended MBO (not only those with a migrant background) mentioned that it was fairly easy and not mentally challenging, as it required more discipline and "showing up for classes" than it did creativity or intelligence (see also Turcatti, 2018):

<And now in retrospect I think: it just wasn't challenging for me. I could do better in life if I went to a school that was challenging. For example, it would be also better for my mental health, or whatever. Also for social contacts I think.> Y04, 27 years old

The regret is also about the fact that due to a lack of understanding of the system and of the language, their parents were not able to fight for them, although they knew they could do better than basic vocational education (VMBO). Indeed, the Dutch educational system is difficult to navigate, and crucial choices, such as the transition from primary to secondary school require a high level of knowledge of both the tracking system and the possibilities to move to a higher class in the future. Migrant parents often do not have the necessary knowledge and the same leverage to convince teachers to change their advice than native Dutch parents of higher socioeconomic status have, and this translates into fewer opportunities for their children (see Crul, 2018). The result of these selection procedures disguised as parents' and pupil's choices becomes clear to the children only in hindsight:

<In retrospect, I might have wanted someone to guide me a bit more in that anyway, because if I got a Cito score of 540 and that's HAVO-VWO then why do I have to go VMBO? [...] My parents did speak a bit of Dutch, but not so much that they could really defend me or what they were going to do. Now when I hear, for example, well, my sisters and their children who are offered

VMBO, but still that my sisters then stood up for them and then are now doing HAVO-VWO anyway.> FY15, 35 years old

However, half of the interviewees who received a low study advice raised through the education system on their own and went on to get an HBO bachelor, although it took more effort (also financially) and more time than if they would have followed the right level of education from the start. One of the reasons these interviewees provided as motivation for wanting to continue their education is what they called "MBO stigma": in their experience, in Dutch society if you are a person of colour or have a migration background or even simply a non-Dutch sounding name people just assume you are an MBO graduate and nothing more. So they wanted to get rid of that stigma to have more chances in their career:

<And that HBO Associate Degree was actually the ideal transition for me to not remain an MBO graduate after all, but just a step higher. And it allowed me to get better chances in the job market, well, because by then the crisis was also kind of over, and yes the stigma around MBO is always still, yes it just still remains the kind of low education. And I wanted more, but not too much.> FY12, 32 years old

And in terms of discrimination, disability is not handled that much better, particularly when coupled with low incomes and migration background:

<The first thing that comes to mind is discrimination and injustice, because just about everything I want or dream of is not possible because, yes, somehow I am not looked at. I don't exist. Of course, I am a woman and I am coloured and I am on a wheelchair. Well, I have been discriminated, really, almost all my life.> Y14, 20 years old

All three interviewees that are either disabled or have children with disabilities point out that the possibilities for an independent life are quite low, even though they know that the Netherlands is one of the most advanced European countries for this sort of arrangement. But for households with a low income that cannot afford to buy a house and fit it with the right equipment there are very few possibilities: they have to rely on assisted living options (so called MIVA houses) or on retrofitted social rental dwellings. Both options are extremely limited in number – thus very hard to get – and very far apart – thus even getting one would disrupt their networks of support.

One of the most emotionally rich results of the interview process was the piercing awareness that young people (particularly the currently young ones) possessed about the mechanisms of discrimination and inequality, and how they played in their lives and in those of their less lucky peers:

<And that's the great, unbearable, and mean thing about inequality, everyone has the same opportunities, but it makes so much difference where you come from.> Y20, 27 years old

<Some children already know that they can buy a house, say, automatically, because their parents guarantee it. And they already know that, no matter where they end up, it will be all

right. And I just don't have that, so I just have to move on a little bit more, which has just taken a little bit more of my youth. In the hope that I could have it better later.> Y11, 22 years old

<I think systematic racism [is the main problem for young people today] anyway because that's really something I've noticed from the time I was in high school until now. Especially in university there are only white people. I think in a class of 800 people I had one Arab girl, I'm really not exaggerating. So then you do notice there is some kind of problem whereby people are kind of held back from the start or don't get into a certain level.> Y09, 25 years old

<I feel guilty about the fact that I'm going to work for the [Zuid Oost] district, for example, as a white male. I think yes, am I the person who should be doing this job? Shouldn't that be someone who was either born here, or has a bicultural background, and that understands it well if they discriminate, so to speak?> FY11, 33 years old

This level of understanding can be helpful in navigating a system which is often unfair and in recognizing when opportunities are being denied to them or to their friends and colleagues.

5.3.4 Concluding remarks: difference between cohorts, impact of the crisis and main conversion factors

Although they have similar challenges in terms of housing and access to social assistance, there are some differences between the two age cohorts, both in terms of material possibilities and in terms of approach to life choices and desired functionings. Overall, the formerly young group is financially better off, as they do not have student debt to pay off and have more stable jobs. However, their housing situation is still extremely precarious and the current support mechanisms leave them at the mercy of the private rental market with little hope to access homeownership.

The 2008 crisis was not as heavy in the Netherlands as it was in other European countries, and it mostly remained within the financial sector, with a rather short lived spillover in the real economy. Nonetheless, some of the formerly young interviewees have felt its impact in terms of what choices they perceived were available for them. The extent of the impact on their lives very much depended on their age and what they were doing at the time of the financial crush, with those who are now around 35 being the most affected. Mostly they mentioned having a harder time finding a job and deciding to continue their studies to wait out the storm and increase their chances on the employment market:

<Whether I personally suffered from the crisis? No. In terms of job search, you did notice that it was just a bit more difficult. So and especially yes, because I had completed that degree and at MBO level, that's just not such a worthy paper actually. So yes it was not difficult for me personally to find a job, but you did notice that with what I had graduated in it was actually almost impossible to find something with a suitable salary and where I could just grow nicely. Hence, I also made the choice at one point to just continue studying.> FY12, 32 years old

<I resigned myself, unaware of the crisis we were in, because I thought ah, I'll quit and I'll find another job. I didn't find another job. Also because I didn't actually know what kind of job I wanted.> FY14, 37 years old

<Yes, I would have liked to take less time over my studies. But on the other hand, when the crisis kicked in, it was like, yes, it would be great to graduate now, but what are you going to do then? That is a bit of why I chose to do an internship. I deliberately chose that to increase my job prospects, because we all did see the storm coming then. I knew of people who continued studying longer, because at that time you had nothing to look for in the job market. It was better to overstudy yourself, than to spend a year or more trying to get a job. I did do that: my internship, which I am very happy with, I did do with a view to a future job. At the end, I was really thinking of: what else can I do to ensure that, when I actually start looking for a job, I can find it?> FY20, 34 years old

The currently young interviewees, instead, do not have much trouble finding employment today, but their jobs pay less and are more unstable. In particular, they would like to work in sectors that do not offer much stability in terms of contracts – like the cultural and entertainment industry – and are trying their luck with self-employment, thus forfeiting all protections and guarantees. As a result, they as a group are financially worse off, and many struggle to repay their student loan. In terms of housing, they are young enough to theoretically have access to youth and student housing, but this is not always the case and is anyway only a temporary solution.

The currently young did not feel the repercussions of the 2008 financial crisis directly, although some of their parents did lose their job at the time, but they are now feeling the heavy punch of the inflation and rising costs of living fuelled by the Coronavirus pandemic and by the Russian invasion of Ukraine. The current crisis has two types of impact. The first is a very practical and direct one because many of them lost their job during the first wave of Coronavirus due to lockdowns and industry based closures. Relief measures were used by many of them but some did not qualify because of their employment conditions – for example zero hours contracts. Those who are self-employed in the hospitality, cultural and entertainment sectors got a relief scheme from the government (TOZO), while those with a contract in other sectors had to depend on the good heart of their employer. The second type of impact is more subtle, and it has to do with the life choices that they feel are available to them now. For example, the currently young who are still studying have considered changing their course of study to something that would make them more employable rather than following their initial passion.

Something that both cohorts had in common is a high incidence of mental health issues, which is 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 suffered 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 even the ones that society would expect to be reticent about these topics because of hetero-patriarchal expectations of

male strength – like men of Moroccan or Turkish descent in their thirties for example – were upfront about their mental health and vocal about the need to discuss it more openly in society. In this sense, the Coronavirus pandemic was somehow useful: while it did generate or worsen quite a bit of mental health distress, it also helped to "lift the veil" and discuss the relevance of mental wellbeing. For both cohorts "parental trouble" 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 is interesting to note that unless there was a specific teacher who took their case to heart, schools at all levels were not able to detect or address psychological issues. All interviewees found their way to psychological support on their own, thanks to family and friends or, in rare cases, thanks to other organizations.

Finally, it is important to explicitly point out the enabling and constraining conversion factors that have emerged in the three storylines, in order to clarify the relationship between the resource space and the life outcomes of the participants. At the micro level, the individual skills that emerged as important enabling conversion factors in all domains are the ability to find information; the knowledge of the language; the knowledge of the system (for example how social housing, social assistance or school tracking work); the ability to build networks and social relations; the resilience in the face of life challenges and the proactivity in building opportunities for themselves. For youth with a migration background a higher level of education emerged as a positive conversion factors in offsetting racist discrimination. Also at the micro level, a supportive family with sufficient social capital to guide their child through life choices is an additional enabling factor, together with a supportive informal network (family and friends) that can provide help when navigating difficult times in the housing and employment domains. On the other hand, unaddressed mental health issues, dysfunctional family relations and generational trauma can be considered as constraining micro level conversion factors.

At the meso level, the presence of supportive teachers and other adults outside the family was a positive conversion factor, together with an easy transition between school tracks, often exemplified by accommodating headmasters. Instead, overworked social workers and teachers had a constraining effect on the extent to which young people were able to fully develop their potential. With regard to institutions, discriminatory or biased selection methods in education and employment; lack of easily accessible information and personalized guidance; lack of coordination between departments and lack of control in the social housing sector (for example not checking incomes of long term recipients) are all constraining factors.

As a final remark, it is necessary to note that in many domains it is very difficult to distinguish between the circumstances that belong to the resource space and those that can be considered conversion factors. Lines are blurred and the interpretation depends on the sensibility of the researchers.

6 Discussion points for a (potential) Reflexive Policy Agenda in the field of housing in Amsterdam

The input for this Reflexive Policy Agenda comes both from the analysis of the two sets of interviews and from the discussion with policy professionals and young people that took place in the Storytelling Workshop. In order to make the best of this chapter, it has to be noted that Reflexive Policy Making is an approach to policymaking that raises doubts about existing assumptions and practices, challenges the biases of the different actors and seeks to find an improved alternative (Perez, 2014; Malthouse et al., 2014). Indeed, with Reflexive Policy Making we intend arrangements where institutions allow for a reflexive adaptation of regulations and procedures or where citizens have some capability to affect the design or implementation of measures (Feindt & Weiland, 2018).

Therefore, the policy suggestions in this chapter do not aim to change large policy schemes, as it is quite unlikely that we can reform mass systems through Reflexive Policy Making, but instead they should be interpreted as different perspectives, behaviours and small-scale changes that could potentially increase the efficiency of policy implementation.

We identified four main points to address in a potential Reflexive Policy Agenda:

- Lack of trust in institutions
- Lack of knowledge of available measures
- Rigidity of policy tools
- Privileged categories in housing policy

The first three points are closely connected in terms of causes and consequences – they could be summarized as a general detachment and disaffection of young people towards the current system – and as such they should be tackled together. Indeed, the results of the interviews point to an erosion of young people's trust towards institutions, which was confirmed also by the policy implementers, that results in a disinterest in the initiatives that come from public institutions – regardless of whether they are national or local – which in turn causes a widespread lack of knowledge of the available policy tools and programs aimed at young people. These are key issues to address and in our opinion ones where Reflexive Policy Making has a great role to play, because it promotes an attitude change within the policy making institutions. Young people feel unseen – particularly youngsters with a migration background – thus the simple fact of setting up spaces and occasions to truly listen to young people in order to understand their needs in terms of what public services and policies could do for them – also by deconstructing institutional racism and discrimination – could go a long way to partially restore the relationship. Further steps to be made are an actual involvement of young people in the co-creation of local programs and tools. In this regard, it has to be noted that the Municipality of Amsterdam has already started moving in this direction and has understood the value of this type of involvement. However, in order to be effective, these

efforts need to be communicated widely and clearly, and they need to involve NGOs and other groups that are already active on the ground because they have much more credibility.

Along similar lines, it is clear from our results that young people tend not to search for information outside their regular networks of support, thus it becomes essential for information to find them. Indeed, the lack of knowledge of existing measures could be mitigated by promoting them outside the current channels, by partnering with local associations and making use of the online tools that young people use to find information. However, the potentially most effective change that could be implemented would be enhancing the role of secondary school as allies in improving knowledge of current youth policy. While great effort is currently being put into tackling inequality at the early stages of education (for example by involving parents of small children and organising integrated activities between schools and other organizations), the potential of secondary schools still remains untapped. These are places that young people attend every day, where outreach initiatives could be organized with the specific aim of promoting existing tools and programs, as well as connecting schools with the network of municipal Youth and Work Points (see Amsterdam Urban Report). Furthermore, our interviewees highlighted the importance of supportive and caring teachers in pointing them towards the appropriate support or towards activities or organizations that could help them grow. In this sense, it would be useful to include extra training for teachers on how to spot vulnerabilities and how to "read" the students from difficult backgrounds, so that the potential positive effect of teachers is no longer demanded only to the personal inclination and sensibility of the individual teacher. Along similar lines, role models – that is popular figures that young people know and can identify with – could be involved in initiatives to promote information about existing social support tools and groups.

Among the causes of the disaffection of young people is the rigidity of policy tools and the strict requirements of support programs. If municipal policies want to able to "compete" with informal networks of support, they should become easier to access and interact better with each other. Since ALMPs and many welfare services are under the direct control of municipalities, a discussion with young (and not so young) citizens about how these tools could be made more flexible and attuned to the current features of the job market would be among the most needed items on a potential Reflexive Policy Agenda for the Metropolitan Region of Amsterdam.

A final note with regard to these first three points for a potential Reflexive Policy Agenda is that, although present in both groups, this detachment and mistrust of institutions had different nuances in the two cohorts (as explained in Chapter 5.3.2), which suggests that it could be rooted in a sort of "disappointment" with the institutional support in the past 10 to 15 years. As such, the best recommendation for policy makers and implementers that emerges from our results is to actually follow up on the commitments and promises made and to listen to the feedback of target groups.

The fourth point about protected categories in the housing market is not directly linked to the previous ones, but it also has some room for manoeuvre in terms of local changes and involvement of target groups in thinking about improvements. Indeed, a permanent table on youth and student housing would be the right place to start a Reflexive Policy Making process on this, but based on our results we can already suggest a few initial points for a potential Agenda. Students emerge as a category that has specific housing advantages compared to other young people, and this is one of the few areas where local policy action could have some impact. For example, transition periods at the end of studies could be prolonged in order to allow former students more time to stay in their student housing and find their next accommodation together with their first real job; or "transition dwellings" could be envisioned as a type of temporary tenure. At the same time, and this is already partially under way, youth housing policies based on age could be implemented next to category-based ones. These kinds of measures would fall under the same umbrella as the reform of social housing eligibility criteria that is currently being implemented (see the Amsterdam Urban Report). The underlying idea should be one of expanding privileges, so that they stop being privileges at all, and clearly not one of removing benefits and protections for specific categories.

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8 Appendix

Appendix A: Amsterdam analytical excel table

Admin		Code of the interviewee	
		Date of the interview	
		Interviewer(s)	
Resource space		Individual (material level)	*Income, wealth, homeownership*
		Legal, institutional policy	*Formal rights (what policies, benefits, programs are available for this individual, specifically in addition to universally available ones)*
Individual characteristics	**Individual conversion factors (general)**	Age	
		Gender, sexual orientation	
		Relationship/household status	
		Health status	*Eg. Long-term illness or mental disorders*
		Disability	*Eg. Has learning difficulty; Has physical diasability*
		Nationality	
		Race/ethnicity	
		Migration status	
		Language	
		Class (in social terms)	
		Financial position	*Eg. has assets or liabilities, is indebted or not*
		Where they live	
Education	**Choices/Outcomes/Functionings**	Current functioning	*Evaluation of the current situation (what has the individual achieved, which education level he/she has). It also should contain the vulnerability level of the choice and risks*
		Future/desired functioning	*What objectives, desires and functionings the individual wants to achieve in the future*
	Conversion factors	Individual factors	Enabling
			Constraining

		Family background	Enabling
			Constraining
		School	Enabling
			Constraining
		Social/Institutional	Enabling
			Constraining
	Capabilities (opportunities)	Real opportunities	*The real opportunities the resource space and the conversion factors awarded to the individual*
		Perceived opportunities	*The real opportunities the individual felt he/she could choose from.*
	Gaps	Real vs perceived opportunities	
		Resource space vs perceived opportunities	
	Strategy	Past	
		Present/future	
Labour market	**Choices/Outcomes/Functionings**	Current functioning	*Evaluation of the current situation (what has the individual achieved, which occupations he/she had and has currently). It also should contain the vulnerability level of the choice and risks*
		Future/desired functioning	*What objectives, desires and functionings the individual wants to achieve in the future*
	Conversion factors	Individual factors	Enabling
			Constraining
		Family background	Enabling
			Constraining
		Workplace	Enabling
			Constraining
		Social/Institutional	Enabling
			Constraining
	Capabilities (opportunities)	Real opportunities	*The real opportunities the resource space and the conversion factors awarded to the individual*

		Perceived opportunities	*The real opportunities the individual felt he/she could choose from.*
	Gaps	Real vs perceived opportunities	
		Resource space vs perceived opportunities	
	Strategy	Past	
		Present/future	
Housing	**Choices/Outcomes/Functionings**	Current functioning	*Evaluation of the current situation (what has the individual achieved, which housing situations he/she had and has currently). It also should contain the vulnerability level of the choice and risks*
		Future/desired functioning	*What objectives, desires and functionings the individual wants to achieve in the future*
	Conversion factors	Individual factors	Enabling
			Constraining
		Family background	Enabling
			Constraining
		Housing market/providers	Enabling
			Constraining
		Social/Institutional	Enabling
			Constraining
	Capabilities (opportunities)	Real opportunities	*The real opportunities the resource space and the conversion factors awarded to the individual*
		Perceived opportunities	*The real opportunities the individual felt he/she could choose from.*
	Gaps	Real vs perceived opportunities	
		Resource space vs perceived opportunities	
	Strategy	Past	
		Present/future	

Household formation /relationship	**Choices/Outcomes/Functionings**	Current functioning	*Evaluation of the past original - and the current situation (what has the individual achieved, which family structure he/she was born and has currently). It also should contain the vulnerability level of the choice and risks Eg. Alone; With partner (with or without children), with parents; abuseive relationship etc.*
		Future/desired functioning	*What objectives, desires and functionings the individual wants to achieve in the future*
	Conversion factors	Individual factors	Enabling
			Constraining
		Family background	Enabling
			Constraining
		Social/Institutional	Enabling
			Constraining
	Strategy	Past	
		Present/future	

Appendix B: Summary table of characteristics of participants

Code	Age	Gender	Migration status	Completed education	Employment	Housing tenure	Housing arrangement	Relationship status
FY01	32	M	Native	MBO	Employed, temporary contract	Private rent, temporary	Shared	Single
FY02	32	M	Native	Master	Self-employed	Sublet, temporary	Couple	Cohabiting
FY03	31	F	Native	Bachelor University	Employed, temporary contract	Sublet, temporary	Couple + shared	Cohabiting
FY04	30	F	Native	HBO Bachelor	Self-employed	Co-housing, permanent	Shared	Single
FY05	33	M	Native	Master	Employed, permanent contract	Owner occupation	Alone	Single
FY06	33	F	Native	Bachelor University	Student (Master) + Part-time temporary contract	Social housing, permanent	Alone	Single
FY07	31	F	Native	Bachelor University	Student (Master) + Part-time temporary contract	Owner occupation	Alone	Single, 1 child
FY08	35	F	Migrant, USA	Bachelor University	Employed, permanent contract	Private rent, temporary	Shared	Single
FY09	30	M	Migrant, Iraq	MBO	Unemployed	With parents	With parents	Single
FY10	30	F	Native	HAVO	Student (MBO) + 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	HBO Associate Degree	Employed, permanent contract	Social housing, permanent	Alone	Single
FY13	45	F	Migrant, Morocco	MBO	Unemployed	Assisted living, permanent	With family	Married, 2 children

FY14	37	F	Native	VWO	Traineeship + Part-time studying (HBO)	Private rent, temporary	Alone	Single
FY15	35	M	Migrant, Morocco	HBO Bachelor	Unemployed	Social housing, permanent	Alone	Single
FY16	32	M	Second generation	Master	Employed, permanent contract	Private rent, permanent	Alone	In a relationship
FY17	31	M	Migrant, Turkey	No qualification	Unemployed	Protected housing (guardianship program), temporary	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	MBO	Student (HBO) + Part-time zero-hours contract	Youth housing (social rent), temporary	Shared	Single
Y02	28	M	Migrant, Angola	HAVO	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	MBO	Student (HBO) + Unpaid internship	With parents	With parents	Single
Y05	25	M	Second generation	HBO Bachelor	Employed, permanent contract	Private rent, permanent	Shared	Single
Y06	29	F	Migrant, Suriname	HBO Bachelor	Employed, permanent contract	Youth housing (Social housing), temporary	Alone	Single, 1 child
Y07	24	F	Native	Bachelor University	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	MBO	Employed, permanent contract	Social housing, permanent	Alone	Single
Y11	22	F	Migrant, Morocco	HBO Bachelor	Self-employed	Private rent, temporary	Alone	Single
Y12	24	M	Native	MBO	Self-employed + Part-time temporary contract	Artist residence (controlled rent), temporary	Alone	Single
Y13	23	F	Migrant, Curaçao	HAVO	Student (MBO) + Unpaid internship	Student housing, temporary	Alone	Single
Y14	20	F	Second generation	MBO	Unemployed	With parents	With parents	Single
Y15	24	F	Native	VWO	Student (Bachelor) + Part-time temporary contract	Sublet private rent, temporary	Shared	Single
Y16	26	M	Native	Bachelor University	Student (Master) + Unpaid internship	With parents	With parents	Single
Y17	25	F	Native	HAVO	Unemployed	With parents	With parents	Single
Y18	26	M	Native	HBO Bachelor	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	HAVO	Self-employed + Part-time temporary contract	Private rent, permanent	Alone	Single

Appendix C: The Dutch educational system - Source: OECD, 2016