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The position of young adults on the Amsterdam housing market: How to better connect system world and life world?

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In recent years, the housing market of Amsterdam, traditionally known for its large share of social rental dwellings, experienced a trend of commodification and financialization. Due to its central position and good facilities, the Dutch capital has become very popular among both home seekers and investors.

As previous research testifies (Hochstenbach & Boterman, 2015; Lennartz et al., 2016; Jonkman, 2019), in Amsterdam starters on the housing market, particularly young people, have been experiencing housing difficulties for years, due to soaring house prices and rents, the precarization of the labour market, the decline of the social housing sector and processes of gentrification. For more vulnerable young people – those with a lower socio-economic background, those without family support, migrants and refugees – it is especially challenging to find a suitable dwelling. They cannot access homeownership and are struggling due to unaffordable rents on the private rental market, and to strict income requirements and long waiting lists in the social rental sector. Housing insecurity for this segment is on the rise, even though the city government has developed several measures to try and protect the more vulnerable groups.

Based on life course interviews and inspired by the Capability Approach, this paper investigates how young people navigate through this complex housing market. What are their strategies? How do their housing strategies intertwine with other aspects of their life? To what extent are these strategies supported by existing policies?

Here, we present the results of extensive qualitative work carried out in the framework of a Horizon 2020 project called UpLift - Urban PoLicy Innovation to address inequality with and for Future generaTions, which started in 2020 and will run until June 2023. The overall aim of the project is to explore how young people's voices can be put at the centre of youth policy, with local case studies addressing the domains of housing, education and employment. In Amsterdam, 40 in-depth life course interviews with people aged 18 to 45, that are currently or have been facing housing difficulties, have been complemented with several group discussions with young people about housing issues, thus providing an account of a wide range of experiences of young people over the course of the last two decades. The theoretical lens of the Capability Approach allowed us to explore the interaction of personal life stories and policy context, highlighting how the “system world” of policies, market and institutions can expand or restrict the capabilities of (young) entrants in the housing market, particularly those with a weak socio-economic position.

In its initial section, this work introduces the housing problem in the context of Amsterdam, and it provides a brief analysis of the literature in this regard, together with an exploration of the

empirical application of the Capabilities Approach. Then it proceeds to outline the methodology and to present the results of the qualitative analysis.

We conclude that the housing problem in Amsterdam is so severe, that it also affects the choices that young people make in the field of labour market and education.

A particularly concerning pattern emerged, where young people delay the end of their studies in order to be able to remain longer in their student accommodation, thus postponing their full entrance in the labour market for fear of not finding an affordable home. Indeed, compared to other young people, students are a relatively protected category in the housing market. For example, if they manage to find student housing, so much so that a few of the interviewees broke the rules or enrolled in programmes they did not intend to follow simply in order to keep their student accommodation.

Finding a new dwelling is so challenging that the perspective of moving seems to be scary and stressful even for the highly educated and well employed youngsters in our sample. In this regard, there seems to be an increasing gap between the system world of the policy makers, and the life world of the young adults themselves. Indeed, while the problem of affordability has been acknowledged by both local and national governments and is currently being tackled, albeit not very successfully, the issue of precarity remains unaddressed. Despite the cries for stability from young people, temporary contracts are now the norm in the private rental market, and are increasingly used also in the social rental sector, while homeownership is an unattainable objective for most (Huisman, 2016a, 2016b, 2019). Among our participants, not even those with a high level of education and well-paying jobs had yet managed to achieve homeownership, unless some very substantial help came from previous generations.

Finally, to further elaborate on the detachment between the system world of policy and the life world of young people, 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, while they are more inclined to rely on NGOs and other local associations. Nonetheless, 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.

However, it is important to note that several actors in Amsterdam – chiefly the Municipality and some housing associations – have shown an interest in improving housing affordability and security and have started to recognize the value of seeking input from vulnerable young people who have first-hand experience in housing problems in the creation of more effective policies.

In order to close the gap between the system world and the life world of young people, we propose to take advantage of this recent trend and give young people a greater voice in the development of housing policies. An example of how this could be done is an advisory board formed by young people that could contribute to the discussion on existing housing needs and problems, and on potential solutions and policy approaches. In addition to the interview work, the UpLift project aimed to initiate such a process of cooperation by working with a local NGO, a housing association and the Municipality to set up a youth board and start a

co-creation process of youth housing policy, with a particular focus on temporary contracts and mixed housing concepts.

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