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Housing Pathways of Foreign Young Professionals Moving to Amsterdam



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Abstract

Worldwide, there is a huge migration towards cities going on. The role that the change of housing markets in Western societies and the role that capital plays in the accessibility and affordability of these housing markets and cities has been widely debated in academic literature. My research sought to unravel the relationship between individual preferences, possession and usage of capital and housing markets on housing pathways of recently arrived foreign young professionals¹ within the case study of Amsterdam. Housing pathways being the trajectories that people follow in order to gain access to housing and the physical locations where they end up living. Using housing pathways as a terminology gives me the opportunity to look further than housing careers solely. It creates opportunities to look, via a qualitative research approach, more in depth into the experiences of those young professionals from abroad. Moreover, I explored their experiences in Amsterdam and their previous housing pathways in their country of origin, to see whether the same patterns occur or different ones. I found out that these young professionals do feel disadvantaged with respect to the natives, because they do not know the language, they have a smaller social network here and they are simply not used to the rules and regulations here. When they compare the experiences regarding housing they have had in their country of origin with those here, it stood out that, generally, they felt the market was much more pressured here, which led to higher prices and less availability. However, it seemed that most of them did find a relatively just outcome in a setting that could be experienced as unjust. Although, getting there took a lot of effort, time, patience and secure housing was often not found directly.



Source: <http://tedx.amsterdam/2015/08/is-amsterdam-an-immigrant-haven/>

¹ A recently arrived young professional is, according to my definition, a male/female within the age range of 25 to 35, that has completed a higher education and is looking for a job or currently in a starters position in a company in Amsterdam and has not been living here for more than five years.

Chapter 1. Introduction

“Everyone has a fundamental human right to housing, which ensures access to a safe, secure, habitable, and affordable home with freedom from forced eviction” (National Economic & Social Rights Initiative (NESRI), 2017)

1.1. My study

The largest migration that the history has ever known is happening right now. More than two billion people are moving from rural areas to urban areas. Doug Saunders (2011) defines the cities that are receiving these people as arrival cities. According to Saunders (2011) Amsterdam is one of those arrival cities. Saunders (2011) argues that depending on “our ability to notice, and our willingness to engage” the arrival cities “are the places where the next great economic and cultural boom will born, or where the next great explosion of violence will occur” (Saunders, 2011: 3). The city of Amsterdam wants to enhance the economic and cultural boom and profiles itself in many ways as an attractive and open city. The official website of the municipality states that “Amsterdam is an open, inclusive city, with its focus on the whole world and that if the world looks at us it sees a beautiful and interesting city which has to offer a lot²” (Gemeente Amsterdam, 2017a). Diversity in the city is encouraged, because it is seen as an important indicator of economic growth (Florida & Gates, 2001). However, it must not be assumed that all diversity will result in positive outcomes, sometimes it can cause evident differences between people. Nonetheless, “people in technology business appear to be drawn to places characterized by inclusiveness, open-mindedness, and cultural creativity – attributes whose presence is often signalled by, and therefore strongly correlate with, a cosmopolitan and diverse local population” (Florida & Gates, 2001: 36).

Over the past years there has been a shift from where the immigrants come from and who they are. Whereas, in the 80s, people from Morocco and Turkey migrated to Amsterdam as guest workers, nowadays we see a growing amount of internationals and young professionals coming from European countries, the United States and from the fast growing economies of the BRIC-countries (Brazil, Russia, India and China) (Gemeente Amsterdam & OIS, 2016a). The migrants that come to Amsterdam these days are thus not only the resource-poor ones, but also the resource-rich ones (Van Gent & Musterd, 2016).

² Original text in Dutch: “Amsterdam is een open, inclusieve stad, met de blik gericht op de wereld. En nog steeds kijkt die wereld ook naar ons en ziet een mooie en interessante stad, die veel te bieden heeft”.

Alongside the shift of immigrants, there is also a clear change happening in Amsterdam's housing market. These changes encompass increasingly constrained housing opportunities, difficulties in accessing the housing market, and a decreasing affordability for certain groups. As a consequence, it is argued that the changes have led to a less accessible housing market which is more difficult to enter for certain groups of society (Boterman et al., 2013; Hochstenbach & Boterman, 2015). In many European societies, but also in Japan and Australia home ownership is encouraged, because it "enhances the engagement of residents, increases social cohesion and "the spread of home ownership was a powerful representation of the aspiration for asset egalitarianism" (Forrest & Hirayama, 2015: 241; Ronald & Elsinga, 2012). However, gaining access to owner-occupied housing has become increasingly hard, due to increasingly expensive homes. People are more often 'pushed' into the private rental sector or temporary homes instead of long-term, secure housing (Clapham et al., 2014; Hochstenbach & Boterman, 2015).

With the housing market being under pressure and the accessibility of the city for certain groups at risk, it is important that more research is done in this area. Likewise, if Amsterdam wants to remain the image of being an open and inclusive city, more research must be done, specifically, about the housing pathways of young professionals. Keeping in mind that being an open, inclusive and just city also means that accommodation is provided for everyone. In this study I focussed on examining the housing pathways of young professionals. Literature-wise there has not been an explicit focus on this group, even though they are the ones that nowadays move towards cities such as Amsterdam. By investigating the experience and housing pathways of these young foreign professionals in Amsterdam, a new light is shone on this matter. I looked into the discontinuities and continuities that these pathways showed in comparison to those in their country of origin. It was important to consider what influences the choice of housing, preferences, the accessibility of housing, the type of housing, the affordability of housing, the quality of housing et cetera. By focussing not only on the situation in Amsterdam, but also on the housing pathways that they followed in their country of origin a more transnational view on housing pathways can be drawn. Therefore, the following research question was formulated:

"How are the housing pathways of foreign young professionals in Amsterdam formed and how does this differ from the formation of housing pathways in their countries of origin?"

1.2. Problem statement

“Knowledge-workers’ residential choices are subject nowadays to tighter constraints because of the burst of the dot-com bubble, the global financial crisis and the housing affordability crisis” (Frenkel et al., 2013: 34).

As mentioned previously, it is nowadays not only the poorer rural population that migrates to cities, but also inhabitants from one city moving towards another city to work or start a new career there. This group in particular, finds themselves in a difficult situation with regards to housing, as Amsterdam has a social housing system that is supposed to provide housing to the truly poor, whereas the rich people have enough money to rent or buy a place. The young professionals that come from abroad to work and live here tend to find themselves caught up in the middle. They are at the beginning of their careers and (sometimes) come from countries with adverse currency rates. Therefore, they might be in possession of less financial capital which makes buying a place here in Amsterdam almost impossible for them (Bontje & Musterd, 2005); especially seen the transformations that the Amsterdam housing market has undergone (see chapter 4).

If buying is not a possibility then they are left with renting, either in the private sector or from corporations. Although renting in the social rental sector seems very convenient for them, being eligible for social housing gets harder. This is because the sector is getting smaller, and whilst it used to serve a broad segment of the population, nowadays it cannot anymore (Van der Veer & Schuiling, 2015). Furthermore, the waiting time³ is on average 8.7 years in the Amsterdam social rental sector (Blok, 2016). It is worth mentioning that the time that people are actively searching is less. Hence, Stadsregio Amsterdam (2011) concludes that “the only housing market segment that is directly accessible for this group is the cheaper private rental market and even though these do not have formal waiting lists, this segment knows very little dynamism. Besides that, this segment is getting smaller, especially in the attractive residential areas⁴” (Stadsregio Amsterdam, 2011: 9). In addition, it is conceivable that foreigners are not aware of their alternatives within the private segment unlike many Dutch people and they have, assumingly, less back-up plans (staying with friends, staying at home longer, staying with family et cetera). Thus, follows the urgency in finding out how

³ People can register themselves on a waiting list of a central allocation system and the longer they have been registered, the easier it is for them to obtain access to (rental) housing.

⁴ Original text in Dutch: “Het enige direct toegankelijke woningmarktsegment voor deze groep is daarmee de goedkopere particuliere huurmarkt. Deze kent weliswaar geen formele wachtlijsten, maar kent weer zeer weinig dynamiek. De goedkope particuliere voorraad neemt in de aantrekkelijke woongebieden af omdat vele van deze huurwoningen worden uitgeponnd, dan wel zo mogelijk opgewaardeerd naar het vrije sector huursegment.”

these new arrivals gain access to housing and whether they experienced difficulties in this searching process. In short: what is influencing their housing pathways?

Besides the fact that these people might experience difficulties in accessing the housing market, the lack of suitable housing options is contradicting with Amsterdam's goals. The policymakers of the municipality argue that every district should be accessible for every income-group: they aim for an undivided city (Gemeente Amsterdam, 2009). Moreover, the variance in possibilities of accommodation will determine whether young professionals will choose for Amsterdam as their destination (Stadsregio Amsterdam, 2011). These people are very important for the city for inducing economic growth and enhancing regional competitive edge (Florida & Gates, 2001; Frenkel et al., 2013).

In short, my aim is to unravel the housing pathways of young professionals from abroad within a housing context marked by limited and decreasing affordability and accessibility. Thus, a housing market that is seemingly becoming less just. Subsequently, I will look into their housing pathways in their country of origin to see whether there are striking discontinuities or continuities to be found.

1.3. Relevance of my study

This study aims to contribute in a debate in the field of housing from a theoretical and societal point of view. In the following chapter I will argue why I felt the urge to conduct this study and what the relevance of it is.

1.3.1. Theoretical relevance

Theories about housing and how to access housing have been established broadly. Previous studies show that Amsterdam has limited accessibility for certain groups (e.g. Hochstenbach & Boterman, 2015; Boterman et al., 2013). In literature specifically about Amsterdam, the focus is foremost on young adults in general and the struggles they experience when looking for a place. Often, the focus hereby is on Dutch young adults that move to Amsterdam from other cities within the Netherlands. However, we also see that Amsterdam is trying to focus on attracting young talent from abroad (CBS, 2013). In addition, Hochstenbach & Boterman (2015) argue that accessing housing is even more difficult for the young people from abroad that have limited access to financial, and other forms of capital. They could experience a disruption (or shock) with regards to the housing pathways that they are used to in their country of origin. Therefore, I decided to add a more transnational perspective to the already existing literature, which focusses specifically on young professionals from abroad that come to work in Amsterdam. This study will complement the existing literature and give new

insights in the ways that housing pathways and the formation thereof differs in Amsterdam and the countries where these young professionals come from.

1.3.2. Societal relevance

There is much debate about the housing access in Amsterdam, since the current Amsterdam housing market is under a lot of pressure. Newspaper articles stress that the housing market is, metaphorically spoken, overcooked (Damen, 2016; Teulings, 2016). At the same time the amount of non-Western and Western immigrants entering Amsterdam is rising (Musterd, 2004; Saunders, 2011). Herein lies a paradox: on the one hand, the market is more difficult to access for certain groups, however on the other hand, the city remains attractive and keeps accommodating these people. In order to live up to this image, the city must do everything in its power to ensure good quality living accommodation for everyone. Places within the A10 ring are often seen as more popular, but the rent is also often set too high, let alone the asking price for houses in the inner city (Battes, 2015).

We see that the foreign migration balance (the difference between the number of foreign people entering the country (immigration) and leaving the country (emigration)) in one year (2015-2016) rose from 4200 to 8300 (Gemeente Amsterdam & OIS, 2016a). The number almost doubled and is thus an undeniable group of Amsterdam's residents. Providing equal housing opportunities for everyone is a must for a just city, especially when the city aims to be open, sustainable and diverse. The National Economic & Social Rights Initiative (NESRI) states that: "It is the government's obligation to guarantee that everyone can exercise this right to live in security, peace, and dignity. This right must be provided to all persons irrespective of income or access to economic resources" (NESRI, 2017). When people have a secure place to live, then they can start taking care of other aspects of life: educate themselves, expand their social networks and participate in society. Therefore, it is important that easy accessibility and affordability of cities must be realized. If not, the image of a just city might be at stake.

Fainstain (2014) argues that urban justice also needs to be accomplished for the lower-income communities. Hence, *justice* needs to be redefined further. According to Fainstain (2014) urban justice was at stake when "urban redevelopment had the effect of destroying the housing and communities of low-income communities" (Fainstain, 2014: 4). Furthermore, people living in cities should not be exploited, violated or marginalized. This follows the idea of Lefèbvre's (1996) 'Right to the City', in which he stresses that everyone should have the liberty to access urban resources. Harvey (2008) elaborates this concept further and says "it is

a right to change ourselves by changing the city” (Harvey, 2008: 23). With Amsterdam not being (easily) accessible for everyone, it could be argued that the right to the city is violated.

The societal relevance thus lays in the fact that housing is a human right and that therefore more attention must be paid to how people gain access to housing and whether Amsterdam indeed can uphold the image of an undivided, just city, which is accessible for everyone. This study looks at people’s experiences concerning affordability, accessibility, housing pathways and housing preferences. Attention is also paid to their experiences regarding these topics in their country of origin, which will put things in a broader perspective.

1.4. Structure of this paper

In the following chapter I will discuss the concepts and address the ways in which preferences, capital and housing markets may influence the housing pathways. Next, in chapter 3, I will outline my used research methodology and describe why Amsterdam is an interesting case study. Hence, chapter 4 will go more in depth and sketch a detailed overview of Amsterdam as an arrival city and will outline the changes and transformations that the Amsterdam housing market has undergone specifically. I will elaborate further on the role that the government, housing associations and other institutions have in creating proper housing opportunities. In chapter 5 I present my main findings, regarding the housing pathways of foreign young professionals that have recently arrived in Amsterdam and the (dis)continuities with those pathways in their country of origin. The focus thereby is on how their housing pathways are being shaped, how they gained access to their houses, how they experience the housing situation in Amsterdam, and how this contrasts (or not) with these processes in their country of origin. In chapter 6 I will try to answer the research questions by elaborating further on my findings. In the final chapter, chapter 7, conclusions will be drawn (with regard to literature) and suggestions for further research will be proposed.

Chapter 2. Theoretical framework

My study is investigating the housing pathways of foreign young professionals that have recently arrived in Amsterdam and how these differ from theirs in their country of origin. Hence, it is important to establish what should be taken into account for understanding the concept of housing pathways. I will frame housing pathways by exploring forms of capital, personal preferences, and the housing market context. Previous studies show that, amongst others, these factors can contribute to the formation of the housing pathways. In this chapter I will discuss these concepts in more depth and the relations that exist between preferences, forms of capital and the transformed housing market.

2.1. Housing pathways

When examining the housing pathways of people, it is important to look more in depth into housing pathways as a concept as such. Clapham (2005) does so by making a distinction between positivist perspectives and social constructivist perspectives on housing. The first implies that every decision that is made, is based on a rational way of looking at things. This can be seen a limitation as it assumes “that households have a universal set of preferences and act rationally in their attempts to meet them” (Clapham, 2005: 29). Housing is then treated as an objective reality. This implies that, under certain circumstances, individuals or households will make the same choices regarding housing. Those circumstances can vary from time pressure to the changing supply of certain housing, depending on the housing market. Young professionals that come to work in Amsterdam often have limited time to find a place to live in or have to find a place whilst still residing in their country of origin.

Contradictory to this positivist way of looking at housing, Clapham (2005) suggests a social constructivist way of looking at housing, in which attention is paid to the structures that govern certain housing choices, amongst other things. Housing pathways are defined by him as: “patterns of interaction (practices) concerning house and home, over time and space” (Clapham, 2005: 63). Choices of housing cannot always be explained via rational choices: sometimes circumstances hand you opportunities that have to be taken, or the circumstances make it rather hard to make a rational decision. Let alone that everyone makes the same choice. “Housing pathways are not ‘equal’ but rather ‘different’ routes through the housing market that are differentially dis/advantaged” (Ford et al., 2002).

I am a proponent of the social constructivist perspective, as I focus on several factors that can influence housing opportunities. Furthermore, I will also pay attention to the physical

pathways: where do the immigrants come from, where did they live, where are they currently living and are they planning on moving somewhere else? Clapham's (2005) approach sees housing as a means to an end rather than an end in itself. That means that via housing other human activities can take place. In the previous chapter (see chapter 1.3.2.) it is argued that this is exactly why housing is an important subject to study: in order for people to develop themselves and participate actively in society they need a place to live.

2.1.1. Housing pathways of young adults

Since my study focuses on young professionals it is important to look more in depth into previous studies that have looked into the housing pathways of young adults, as young professionals are comparable to young adults. "In many western cities, housing opportunities of young people are increasingly constrained due to housing market reforms and decreasing affordability" (Hochstenbach & Boterman, 2015: 257). Little was known about how young people deal with these constraints and which types of pathways follow as a result. Ford & Burrows (2002) distinct five pathways: a chaotic pathway, an unplanned pathway, a constrained pathway, a planned (non-student) pathway, and a student pathway. They argue that "although housing pathways might be more complicated than they once were, such pathways still exist and the chances that a young person follows one pathway rather than another is still largely a function of structural factors" (Ford & Burrows, 2002: 2457). Hochstenbach & Boterman (2015) distinct three types of pathways: linear, chaotic progressive and chaotic reproductive. These partly overlap with Ford & Burrows' (2002) pathways as they both make a distinction between a pathway that could be followed without too many problems and pathways that include more difficulties in finding the right place to live.

Young adults deal with decreasing affordability by using the forms of capital they possess. Young people are often lacking economic resources and therefore have to look into other forms of capital as well in order to access housing, think hereby of loans, social capital and cultural capital (Hochstenbach & Boterman, 2015; Boterman et al., 2013). Most young people follow a chaotic pathway in their search of affordable housing and end up moving around a lot before finding a stable housing situation.

Clapham et al. (2014) put focus on the context in which choices must be made and argued that several circumstances (changing access to owner-occupied housing, high level of unemployment, declined availability of social housing, growing private rental sector) in the United Kingdom ensured that young people in particular, had to face many challenges. This led to several options: stay at home for a longer period, "enter the private rental sector as a prelude to accessing owner-occupation" (Clapham et al., 2014: 2024), stay in private rental

sector until adulthood (since they cannot access owner-occupied housing), and live in the social rented sector. The last one is a rather small group as “the access to the social rental sector has become increasingly difficult” (Clapham et al., 2014: 2026; Ford et al., 2002).

Lennartz et al. (2015) argue that there is a common trend towards diminishing access to homeownership and therefore people are more steered towards renting. However, they noticed that “the stronger transformation process is one towards a higher share of younger adults living in co-residence with their parents” (Lennartz et al., 2015: 823). Clapham et al. (2014) mention that the young adults would rather sacrifice independence and live with their parents than move into the private rental sector and not be able to save and be ensured of housing in later life. “Many young people are being confined to tenures they would not typically choose to occupy, with transitions from the family home into independent living becoming increasingly declined” (Mackie, 2016: 137). Besides living at home longer, Bricocoli & Sabatinelli (2016) also point out another trend that is occurring as a solution to more expensive housing: sharing apartments.

2.2. Preferences influencing the housing pathways

The individual preferences tend to strongly shape the housing pathways of people as they represent the ideal image of a house and people will do as much as they can to access these desired houses. This can be different amongst people though: “whether one is able to act on a preference to start an independent household is then primarily determined by individual micro-level resources; this includes household income, savings, employment positions, job security, and the receipt of government benefits as means to afford the continuous payment of the monthly rent or mortgage costs” (Lennartz et al., 2015: 825). According to Clapham (2005) and Boterman et al. (2010) life course events (think hereby of age, marriage, moving in together, getting children) are often decisive in deciding on location and which pathways are followed. Moreover, “the housing pathway of a household is the continuously changing set of relationships and interactions that it experiences over time in its consumption of housing” (Clapham, 2005: 27). Therefore, it is important to look at individual level at the experiences of people, their wishes and their relations with the neighbourhood. Why do they choose to live in a certain neighbourhood?

Studies have shown somewhat similar outcomes in the type of houses and location young professionals want to live in. In general, young professionals (and students) in Amsterdam prefer the central-urban environments with lots of liveliness surrounding them (Stadsregio Amsterdam, 2011; Arnoldus & Musterd, 2002). In the stage of life they are in, tenure-wise, they are seeking for affordable rental places or looking for a cheap place to buy

(Stadsregio, 2011). The housing needs of young professionals in Amsterdam were examined. Table 1 shows their residential preference according to tenure. Approximately 44.1% of the young professionals prefers to rent in the social rental sector, followed by cheap buying (Gemeente Amsterdam & OIS, 2015).

Table 1. Residential preference by tenure

	goed- kope koop	middel- dure koop	dure koop	sociale huur	middel- dure huur	dure huur	koop, WOZ on- bekend	huur, hoogte on- bekend	totaal
student/young professional	22,2	5,7	2,0	44,1	11,5	8,4	1,0	5,1	100
<35, z.k., lager opgeleid	25,8	2,7	0,6	58,8	6,4	0,6	1,1	4,1	100
<55, m.k., inkomen<modaal	6,3	2,8	1,0	84,6	3,4	0,1	0,2	1,5	100
<55, m.k., modaal – 1,5 x modaal	21,5	8,8	4,6	52,3	8,8	1,6	0,1	2,2	100
<55, m.k., 1,5 x modaal of meer	21,5	22,7	26,9	15,6	6,6	4,8	0,8	1,1	100
35-54, z.k., inkomen<modaal	11,8	2,1	1,1	80,1	1,4	0,6	0,1	2,8	100
35-54, z.k., modaal – 1,5 x modaal	33,2	11,1	4,5	41,8	6,5	1,1	0,5	1,3	100
35-54, z.k., 1,5 x modaal of meer	28,6	20,4	18,2	13,4	7,6	7,8	1,4	2,6	100
55-74, inkomen<modaal	6,3	2,8	1,9	84,9	1,6	0,3	0,2	2,0	100
55-74, modaal – 1,5 x modaal	14,7	8,9	6,7	62,1	5,1	0,6	0,4	1,6	100
55-74, 1,5 x modaal of meer	16,1	16,1	30,3	25,4	6,5	2,6	1,4	1,6	100
75 jaar en ouder	5,1	2,8	5,8	76,6	3,9	1,2	0,3	4,2	100
totaal	15,7	8,0	7,7	56,7	5,5	2,9	0,6	2,8	100

Source: Gemeente Amsterdam & OIS, 2015

Frenkel et al. (2013) researched what influenced the residential choice of knowledge-workers. Knowledge-workers can be considered to fit the same category as (young) professionals as they have completed a higher education. “Knowledge-workers prefer residential needs with an emphasis on intense urban environments that are rich in retail, picturesque spaces, affluent activities and performance arts, alongside classical location theory factors such as transport richness, good education, and affordable housing for students” (Frenkel et al., 2013: 33). The preference for living in the inner city, in the urban environments with lots of livelihood appears often. Young professionals are, in their stage of life, attracted to places in which there is a balance between living accommodations and facilities, like shops, cafés, cultural institutions et cetera (Bontje & Musterd, 2005). These areas are often visualizing a more urban environment, within the A10 – ring, with less green. Likewise, Frenkel et al. (2013) describe the abundance of fitness centres and proximity to workplaces as important, but they do seem to disagree on the nature-part. They argue that green areas are very popular amongst young professionals. Even though knowledge-workers are considered less price sensitive, the price of accommodation seems to be taken into account as well.

Previous studies have shown which elements are considered important in choosing proper living accommodation. Nevertheless, the prioritizing of these preferences has not been researched in much depth: are people willing to make trade-offs? What is considered as a

must and what is considered a bonus in their choice of accommodation? If young professionals tend to have set much requirements for their future places, it becomes harder to directly access it. Hence, it can influence the formation of the housing pathways.

2.3. Capital influencing the housing pathways

Forms of capital are used as a tool to gain insight as to how and with which means, the young professionals create their housing pathways. The forms of capital can be used to form these pathways. People entering cities need financial capital in order to overcome the affordability-problem, but there are more forms of capital than solely financial capital. Following Bourdieu's work Boterman et al. (2013) distinguish three forms of capital: economic, social, and cultural. When possessing and using these forms of capital in the right way, the chances of ending up in a house that meets your requirements will increase significantly and thus influence the housing pathways. Capital can be seen as resources that individuals have, which are "defining one's chances in local and national housing markets" (Lennartz et al., 2015: 825).

Economic capital can be seen as financial capital as it is convertible into money or property rights. Cultural capital is considered the level of completed education and social capital refers to the connections and interactions with other people (Bourdieu, 1986). Cultural capital can also be translated into having knowledge about the local housing market. If you know your rights and the rules of the market, it becomes easier to find a secure place to live and the odds of being taken advantage of decrease. Social capital is used a lot when someone needs to find a place to live in on short notice and often results in temporary stays (Hochstenbach & Boterman, 2015). In short, the strategic use of the various forms of capital lead to the creation of a series of movements. Moreover, Robinson et al. (2007) describe a pattern in which immigrants find temporary access at first and then on longer term, they get secure accommodation. Perhaps, that is because they gain more knowledge about the housing market ('cultural capital'; Boterman et al., 2013) during their temporary stay and can then access new dwellings that fit better to their requirements. Hence, their housing pathways are influenced by different kinds of capital.

In this study these forms of capital are related to possessing houses. According to Boterman et al. (2010) economic capital, money, is needed to live in the desired neighbourhood, as these dwellings are often more expensive. We should bear in mind though that "the extent to which an individual has the different forms of capital available depends partly on the social background and environment in which this person resides" (Boterman et

al., 2013: 78). It can be granted that young professionals from abroad might not know as much about the local market as natives do and therefore they can experience obstacles in their search for housing. It is also likely that they did not have these kind of struggles, or to a lesser extent, in their country of origin.

2.4. Restructuring of the housing market influencing the pathways

It is logic reasoning that the choice of dwelling and thus the housing pathways are influenced by the supply of proper and appropriate housing. As mentioned before, young professionals are aware of their financial situation and want to find something within their budgets. Hence, research of the Gemeente Amsterdam & OIS (2015) showed that young professionals are most interested in the social rental sector, followed by cheap housing that is for sale. Whereas Amsterdam used to be known for its big supply of social housing, over the past few decades a trend is occurring which has led to a conversion of supply in the different housing segments (owner-occupied, social renting and private renting) (Kadi & Musterd, 2014; Hochstenbach, 2016). This will be discussed in more detail in chapter four, but this changing supply can, amongst others, be seen as a consequence of neoliberal policies.

Neoliberalization is used to describe the revival of liberal economic ideas and related policies. In this ‘movement’ the public sector was considered inefficient and the control had to return to the market and draw upon the proliferation of free market ideologies (Brenner et al., 2010; Kadi, 2014). Housing markets used to be more strongly regulated and, amongst others, due to the implementation of neoliberal housing policies home ownership was not seen as a special status of housing anymore, but rather as a magnet for investment (Forrest & Hirayama, 2015; Ronald & Elsinga, 2012). This meant that whilst home ownership used to serve as a “social aspiration with economic benefits (something to pass on to one’s children; not money ‘down the drain’ unlike renting etc.)” (Forrest & Hirayama, 2015: 237), since the revival of neoliberalism, home ownership is now seen as an asset base. Owner-occupied dwellings are merely seen as wealth producing assets. Its impact was also felt by the housing associations: “as part of the regime shift, the housing associations had to become financially independent instead of depending on various kinds of subsidies” (Van der Veer & Schuiling, 2005: 169-170; Van der Veer & Schuiling, 2015).

The neoliberalization of the housing market started in the 1980s in the United Kingdom and from the 1990s onwards the trend was visible in the Netherlands (Ronald & Dol, 2011; Van der Veer & Schuiling, 2005; Kadi & Musterd, 2014; Van Gent, 2013). Research from the United Kingdom showed that due to neoliberalization “for an increasing

number of young people the private rented sector has been their tenure of choice given the difficulties involved in entering either of the two major tenures of owner-occupation or social renting” (Clapham et al., 2014; 2016). The decreased access in the social rental sector and the decreased affordability in the owner-occupied sector, accelerates the growth of the private rented sector. This leads to a shifting trend in housing pathways as there is nowadays a larger dependency on the private rented sector instead of the owner-occupied or the social rented sector (Forrest & Hirayama, 2015; Clapham et al., 2014; Hochstenbach & Boterman, 2015). I expected to find similar patterns in Amsterdam as well, as “the number of non-subsidized dwellings in construction increased [from the early 1990s onwards] at the expense of the share of social-rental dwellings” (Van Gent, 2013: 509). Moreover, as previous studies have shown, it can also influence the housing pathways in such a manner that young professionals delay their choice of independent living, by staying home longer or searching for more affordable shared accommodation (Lennartz et al., 2015; Bricocoli & Sabatinelli, 2016)

The pathways of not only young adults are influenced by the change of the housing market, but also the less advantaged groups in society experience increasing difficulties in accessing housing markets (Kadi & Musterd, 2014). According to Fainstain (2014) everyone should have a ‘right to the city’ and urban justice also needs to be accomplished for the low-income communities. It can be argued that the processes of neoliberalization increases the circumstances for an unjust city. Uitermark (2009) stresses that “a just city is a city where exploitation and alienation are absent” and “mechanisms that guarantee an equitable allocation of scarce resources and that engage residents should be available” (Uitermark, 2009: 350). It is arguable that people are being exploited as they are unwillingly being pushed into the expensive private rented sector. A reduction of justice is found when people cannot access desired accommodations anymore or if desired accommodation can only be reached by lots of efforts and high costs. The housing market does play a role in creating a just city and the formation of housing pathways, as lower income groups are denied access to buying and face expensive rent. Nevertheless, it should be taken into account that when looking at Amsterdam, we see the same trend occurring, but not as fast as in other cities worldwide. Amsterdam is unique in its decreasing, but still rather big share of social housing.

Chapter 3. Research Methodology

This chapter outlines the research design and the choices I made regarding methodology and data collection. Firstly, I formulated my research questions and the conceptual model that can be withdrawn from it. Secondly, a section including the operationalization of these key concepts will be presented. This is followed by an explanation of my case and research population. Next, I outlined the methods I used and the process of data collection. Thereafter, the limitations of my study are summed up and to conclude I wrote about ethical aspects that should be taken into account when conducting research.

3.1. Research questions and conceptual model

The previous chapter gave theoretical insights about housing pathways of young professionals and factors that could influence this process. Nevertheless, previous research has not focused on professionals from abroad specifically. Therefore, the research question that guided this study is as followed:

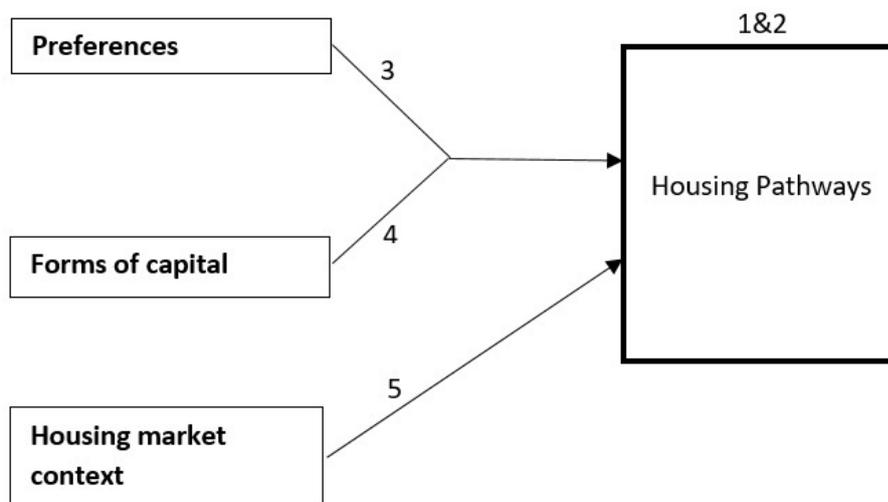
“How are the housing pathways of foreign young professionals in Amsterdam formed and how does this differ from the formation of housing pathways in their countries of origin?”

In order to find a detailed answer to my research question I will examine the following sub-questions:

1. In which neighbourhoods and what types of neighbourhoods in Amsterdam do foreign young professionals come to live in?
2. Where are foreign young professionals planning on living in the (nearby) future?
3. What are the personal preferences of foreign young professionals, regarding housing and how does this influence their housing pathway?
4. How does the possession and usage of different forms of capital influence the housing pathways of young professionals?
5. How does the housing market context influence the housing pathways?
6. Are the housing pathways of the young professionals showing continuities or discontinuities before and after migrating to Amsterdam?

These questions will help to understand, examine and unravel the housing pathways of young professionals from abroad more in depth. Figure 1 draws the relationship between the different concepts, as discussed in chapter 2.

Figure 1. Conceptual model⁵



3.2. Operationalization of key concepts

In order to make the concepts as mentioned in figure 1 understandable, they must be operationalized. An operationalization allows abstract terms to transform into observable variables that can be measured (Babbie & Wagenaar, 2006). To translate the broad concepts into more concrete units, interviews were conducted to look into encountered changes in preferences, searching strategies, accessibility and affordability of housing on individual level. The questions aimed to explore the way in which these changes had impacted their housing pathways. The complete interview guide can be found in Appendix 2. Underneath I operationalized my core concepts and changed them into measurable units.

3.2.1. Preferences

Preferences can be decisive in determining whether people do or do not want to live in a certain place. Research shows that neighbourhood-wise almost all the young professionals/knowledge workers/students aim for a place within the A10 ring and preferably even more towards the centre (Arnoldus & Musterd, 2002; Stadsregio Amsterdam, 2011). Often there is more to it than just wanting to live in the city centre. Interviews gave me the chance to probe further and ask whether the preference for the centre had to do with the facilities over there, the architecture, the people that they know there or what it was, specifically, that attracted them to find a place in that neighbourhood. The same goes for the preferences they have regarding to houses itself. Does it depend on the size of the house, the tenure of the house, the architecture of the house, or the state of the house? In literature it has been argued that preferences change over time, depending on the stage of life you are in (Clapham, 2005; Boterman et al., 2010). People in a serious relationship are often more

⁵ The numbers in this figure correspond with the sub-questions.

dedicated to finding a secure place that they can live in for a longer time. Living by yourself enhances flexibility in terms of temporary housing. Moreover, the interviews gave me the possibility of looking into the prioritization of the preferences and how this influenced the success or failure of pursuing a linear housing pathway.

3.2.2. Forms of capital

I was particularly interested in three different forms of capital: economic, social and cultural. To ensure that the respondents all interpreted these constructs in the same manner, they were operationalized. The questions were framed so that they could measure whether the respondents were in possession of capital and, if so, how they used it. This gave insight into the ways in which these forms of capital influenced the housing pathways. A description of each form of capital is stated below:

- Economic capital: To discover whether the young professionals were in possession of economic capital I asked them about the work they were doing, what their monthly rent was and how much of their income was spent on their rent. To find out how economic capital influenced their housing pathways I further asked about their experiences on the (non-) affordability of the city.

- Social capital: To find out how social capital influences the housing pathways of young professionals, I asked them questions about their social network and whether they knew a lot of people here with whom they have frequent contact. Afterwards I asked follow-up questions about how they thought that knowing many, or the right, people could help in providing access to housing.

- Cultural capital: Cultural capital is measured by the extent to which the young professionals from abroad were aware of the current situation of the housing market in Amsterdam and how they used that knowledge to their advantage. For example: if they heard that in Amsterdam it is quite normal that you have to pay at least one month's fee before getting the keys, they could start saving up some money in advance. This will ease the search, or at least make sure that they will not come across too many surprises.

3.2.3. Housing market context

The housing market changes over time. Since a few decades housing policies have shifted, also in Amsterdam, towards a more neoliberalized reign. Neoliberalization also has its implications and consequences on and for the housing market. The consequences result in a decrease in social housing (Kadi & Musterd, 2014; Kadi, 2014). With the transformation of

the housing market comes a change in supply of houses. Currently, this change of supply leads to a mismatch between supply and demand (Stadsregio, 2011). Hence, the housing pathways are influenced. To make the housing market context measurable I looked into the shift of the proportion of the total housing stock and how it has shifted between social rented, private rented and owner-occupied. Secondly, I checked whether the prices of houses are rising. To conclude, I looked into the average length of the waiting time to access social housing.

3.3. Case study and research population

This research is both an exploratory and explanatory case study. It is explanatory because it has been established in literature that housing pathways can be influenced by multiple factors and the housing pathways of young adults in general have been studied before. However, it is also exploratory since this particular case study focuses on young professionals from abroad coming to Amsterdam and this has never been done before. Additionally, this study draws comparisons with the housing pathways of their country of origin to see whether continuities or discontinuities in housing pathways can be seen or in the way that the housing pathways are formed.

Amsterdam portrays itself as an interesting case study for my research topic for three reasons. First, Amsterdam has to ‘cope’ with many immigrants from abroad. Amsterdam currently home to 180 different nationalities (180 Amsterdammers, 2016). All these immigrants might have different wishes with regard to housing and therefore it is interesting to examine where they come to live, what their preferences are and how their pathways are formed and influenced. Secondly, the Amsterdam housing market has undergone a big transformation over the past decades and therefore it creates an interesting context to do research in housing pathways. Whereas social renting used to be the standard in Amsterdam, we see a decrease in supply of social housing. However, housing associations are going to build again in the affordable sector. Thirdly, Fainstain (2005) profiles Amsterdam as a just city, whereas Uitermark (2009) counterbalances this idea. A just city would include a right to the city for everyone. Is this established in Amsterdam? Is the housing market equally accessible for everyone?

In this case I am particularly interested in young professionals from abroad that decided to go to Amsterdam to work and live there. I chose to investigate the housing pathways of this group, because the search for a house might be more difficult for them in the current context,

and thus it is very useful to gain more insight in their housing pathways. Not only because of the state that the Amsterdam housing market is currently finding itself in, but also because coming from abroad you are used to other rules and regulations. In addition, these people have less capital in terms of not knowing the language and/or the people here. Boterman et al. (2013) state that “the extent to which an individual has access to the various forms of capital depends partly on the social background and environment of the person⁶” (Boterman et al., 2013: 78). Additionally, I would like to focus on young professionals rather than also including older professionals, since the young ones often have more trouble in covering the high monthly rent. Furthermore, I am interested in the so-called *new arrivals* that have lived here for no longer than five years, as they have very consciously experienced the recent transformation in the Amsterdam housing market.

This is an interesting group to focus on since lots of research has already been done about the housing pathways of young (native) people tend to follow in Amsterdam, but not about the housing pathways from people from abroad specifically. Let alone that a comparison is made between the continuities and discontinuities of their housing pathways here and in their country of origin. Additionally, Amsterdam carries out the name of a ‘city of knowledge’, ‘city of culture’, ‘creative or complete city’, but the city is not yet what that name suggests (Arnoldus & Musterd, 2002: 55). The municipality of Amsterdam realizes that and thus shows interest in knowledge- and culture workers, and all those who are needed to make Amsterdam a complete city⁷. Amongst those people are many young professionals.

According to the urban dictionary, a young professional is “a recent college graduate whose main objectives in life include: career advancement, becoming financially secure, spending too much of their yearly income on expensive clothing and maintaining a busy social life” (Urban Dictionary, 2017). I define the young professionals as a group of males and females that are currently in their late twenties, early thirties (25 to 35 years). Being a young professional assumes that they have completed a high education (either Bachelor or Master degree) and are currently searching for their first real job or working in a starters function at a company, with the option to grow further in the company.

⁶ Original text in Dutch: De mate waarin een individu beschikking heft over de verschillende vormen van kapitaal hangt deels af van de sociale achtergrond en omgeving waarin deze person zich bevindt.

⁷ Original text in Dutch: Met alleen de benaming kennisstad, cultuurstad, creatieve of complete stad, is de stad nog niet wat die benaming suggereert. Amsterdam beseft dat, en toont interesse in kenniswerkers, de cultuurwerkers, de creatievelingen, en al degenen die Amsterdam tot complete stad moeten maken.

3.4. Methods and data collection

There are two different ways to execute research: deductive or inductive. In this study, I made use of deduction as literature and existing theory formed the base of my study. My research question was derived from existing literature was subjected to empirical scrutiny (Bryman, 2012) to test the validities. Induction presents a process that works the other way around: first data will be collected out of which a generalizable theory will come forth.

In order to answer my research question, I will utilize a qualitative explorative research design. Bryman (2012) stresses that qualitative research enhances the understanding of the social world through an examination of the interpretation by its participants. In this case qualitative research is particularly helpful as it ensures that people can talk about their personal experiences, instead of just limiting their choice of answer by handing them a survey. Conducting semi-structured interviews⁸ gave me the opportunity to provide a better understanding of the factors that influence, constrain, and enable housing decisions of young professionals from abroad in the Amsterdam context. Moreover, the choices that foreign young professionals make with regard to housing can have a wide variety of reasons. Therefore, a survey would not be sufficient. During the interviews, I made use my topic-guide (see Appendix 2), which consists of closed and open questions. The closed questions were always followed by an additional 'why-question', which encouraged respondents to give personal answers. I tried to ask the questions in a non-judgmental manner so that the respondent felt comfortable and encouraged to provide more information. This personal approach allowed me to gain detailed insight into their individual struggles, experiences and distinct housing pathways.

The interviews were, when permitted by the respondent, recorded on tape and all data was transcribed verbatim. Only two out of the twenty participants were not comfortable with being recorded, so for those two interviews I wrote down the most noteworthy things they mentioned during and immediately after the interviews. All data was collected and saved unanimously. After transcribing all the interviews, I used Atlas.ti to analyse my data. Atlas.ti is a software programme in which interviews are uploaded and then key themes can be created that keep recurring across the different interviews. This processing is called coding. Via coding a theory can be generated or validated from the data. This turned out very interesting since aside from my main concepts, there were also several other topics that came up in almost every interview.

⁸ Semi-structured interviews take the topics as described in the topic-guide as a starting point, but also leave space for the respondent to talk about topics that he/she finds interesting and worth mentioning.

Considering the limited timeframe, I aimed for 20 respondents that were representative for the population of foreign young professionals new in Amsterdam. Most of the respondents were from Western countries, “Western” meaning people from Europe (excluding Turkey), North-America, Indonesia or Japan (CBS, 2017). This is in line with the current increasing flow of migrants from Europe and the United States to Amsterdam (Gemeente Amsterdam & OIS, 2016a). Furthermore, a relatively equal spread in age and gender amongst the respondents was established. To create a more reliable and valid outcome, 25-30 respondents were desirable, however, luckily after 20 interviews the theoretical saturation was reached and thus 20 could be considered sufficient. “Theoretical saturation is reached when new data no longer suggest new insights into an emergent theory or no longer suggest new dimensions of theoretical categories” (Bryman, 2012: 421).

As my aimed group of respondents was very specific, purposive sampling was needed in order to appropriately select respondents within the inclusion criteria. “The goal of purposive sampling is to sample cases/participants in a strategic way, so that those sampled are relevant to the research questions that are being posed” (Bryman, 2012: 418). Therefore, I first contacted organizations and agencies that were likely to be in touch with foreign young professionals. One of the organizations I contacted, was Expat Housing Network, who provide housing advice to people that come from abroad to work here. Moreover, I relied on the social contacts that I had in Amsterdam, a few of whom knew people that fitted my criteria. However, most respondents were collected online via Facebook and snowball sampling occurred. This brings the danger of getting a less varied sample group, since people tend to recommend friends of theirs whom are often in a similar (financial, social, and housing) situation. In order for the sample to be representative, it was important to reach the foreign young professionals via several channels and not only via Facebook.

3.5. Limitations

There are several limitations with regards to this study. Foremost, since this is an explorative, singular case study, with a very specific population, it is difficult to make any generalizations. In addition, there was a time limitation, whereby all the data had to be collected within a short amount of time. Regardless, it remains a topic with a lot of societal and academic relevance, thus certainly worth exploring. It would be interesting for future research to expand the scope of the research, both respondent-wise as time-wise.

Within every research it is important to take the reliability and validity into account. Particularly so, when conducting qualitative research, as often not as many respondents are

used as with quantitative research. Therefore, one deficit can have a bigger impact. According to Bryman (2012), reliability and validity each consist of an internal and external approach. Internal reliability is achieved when there is more than one researcher involved in the study. Hence, discussion about interpretation and confirmation about the results can take place. This research had to be conducted by one researcher, however since it was supervised by two other people, a sense of internal reliability was still achieved. External reliability is attained when a research can be replicated. This is very difficult as the circumstances are continuously changing. By describing every step throughout my research as clear as possible, including interview guides and conceptual models, I tried to make it as replicable as possible.

Gaining external validity is often more problematic in qualitative research than in quantitative research since it refers to generalization of findings across other settings. In qualitative research the samples are rather small and thus not as valid. Nevertheless, I tried hard to achieve a strong representative respondent group. These limitations, especially regarding external validity, is thus the reason why I described my study as explorative. “The purpose of this research design is not to generalize to other cases or to populations beyond the case” (Bryman, 2012: 71), but to gain insight in a very interesting topic.

Moreover, in Appendix 5 I reflect back on my thesis and what could have been done better or deserved more attention in the end.

3.6. Ethical aspects

Whilst conducting interviews it was important to always respect the respondents. Before the interview, I asked permission for the conversation to be recorded. For those who did not wish to be recorded on tape, I merely took notes. I also made sure that anonymity of the respondents was guaranteed, by creating pseudonyms for people who preferred complete anonymity.

Additionally, it was essential to establish a good relationship with the respondents in order to conduct a fruitful interview one should always be aware of their positionality in the research. My sample group could recognize themselves in me, as I am also a highly educated young professional. Having had difficulty myself, moving to Amsterdam and finding good accommodation, a common ground was established between the respondents and me. Nonetheless, it cannot be taken for granted that they are willing to help you then. Beforehand, I asked them where they would like to have the interview, so that they could choose a setting that is familiar to them, which might relax them more. I did my best to earn everyone’s trust by first introducing myself and explaining what my research is about and what kind of

questions they could expect. During the interviews, I always remained open to new topics that came along, encouraging the respondents to tell their story, whilst ensuring I collected the necessary data. Hence, in the analysis of the data I should continue to be reflective and transparent on my coding and analysing as for a qualitative researcher that is the hardest part (Bryman, 2012).

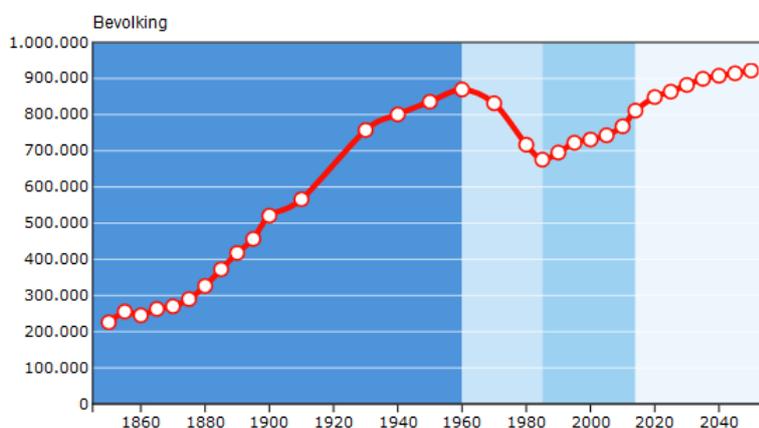
Chapter 4. The Amsterdam situation

The previous chapter outlined why Amsterdam can be considered as an interesting case. Therefore, it is important to look deeper into the context that my research took place in, before analysing anything. Hence, I will first explain more about the concept *arrival city* and why Amsterdam can be considered one. Elaborating on chapter 2, I will explain further what the neoliberal influences meant for the Amsterdam housing market specifically. I will do so by including a bit of history, so that the transformations of the Amsterdam housing market can be put into perspective.

4.1. Amsterdam as an arrival city

Saunders' (2011) book, 'Arrival city: how the largest migration in history is reshaping our world', takes the migration from rural to urban areas as a starting point. In the book, it is argued that "the growing migration towards cities is driven by a desire to escape rural poverty for an opportunity to attain urban middle-class status" (McMullen, 2011: 116). According to the World Bank (2016), already more than fifty percent of the world's population is now living in cities. However, this is not the only migration pattern occurring these days. In the Western European context, multiple migration patterns are visible. On the one hand, you have the free movement of citizens within Europe and on the other hand a so-called refugee 'crisis' whereby many (war) refugees are coming to Europe to find safety. Each of these migration trends plays a part in ensuring that European cities are becoming diversity hubs. Amsterdam is already host to over 180 different nationalities (180Amsterdammers, 2016). Figure 2 shows the growth of Amsterdam's residents. From the 80s onwards migration to Amsterdam has played an important part in the growth of Amsterdam's residents.

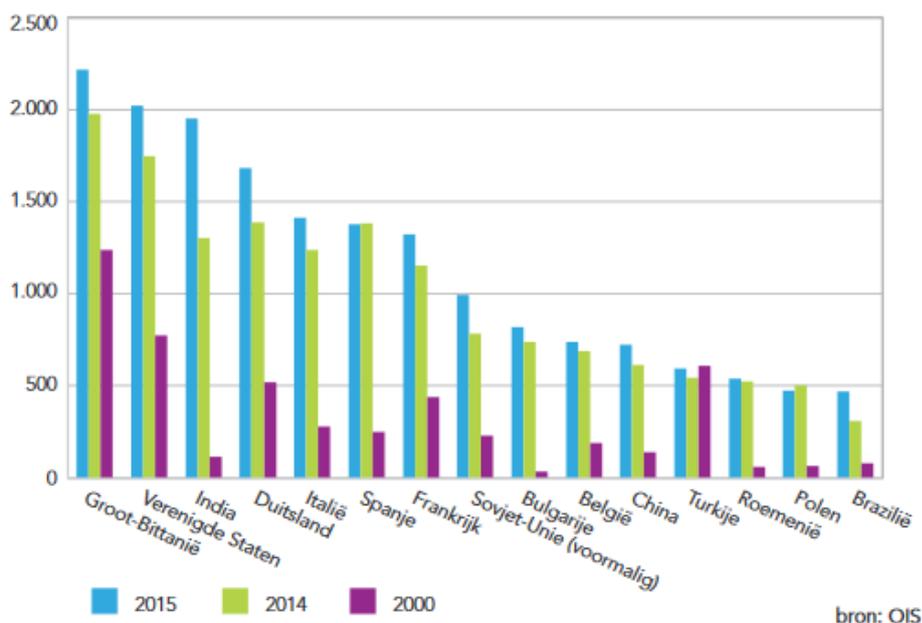
Figure 2. Visualization of the number of Amsterdam's inhabitants



Source: OIS Amsterdam, 2017

“In 2014 Amsterdam had a foreign migration balance (i.e. the number of people migrating to Amsterdam from abroad minus the number of people that emigrated) of 4200” (Gemeente Amsterdam & OIS, 2016a: 8). A year later, this number has almost doubled to 8300. This is in part happening because Amsterdam is profiling itself towards the rest of the world as an open, inclusive city, with its focus on the entire world. But who actually arrive in Amsterdam? The most noticeable shift is that, even though 22% (based on numbers of Gemeente Amsterdam & OIS, 2016a) of the Amsterdam population is Turkish, Moroccan and/or Surinamese, nowadays the city is receiving more people (*new arrivals*) from European countries, the United States and from the fast growing economies of the BRIC-countries (Gemeente Amsterdam & OIS, 2016a). In fact, the migration of Moroccans and Turkish was almost nihil in 2014 (Gemeente Amsterdam & OIS, 2016b). In figure 3 these numbers are visualized more clearly.

Figure 3. Top 15 settlement from abroad to country of origin, 2015, 2014 and 2000.



Source: Gemeente Amsterdam & OIS Amsterdam, 2016a

Over the past years Amsterdam has become a more popular destination amongst internationals, including expats and students from abroad (Gemeente Amsterdam & OIS, 2016b; Gemeente Amsterdam & OIS, 2015; CLIP Network, 2007; CBS, 2013). These people are often highly educated, in possession of (or working on) a university degree, and referred to as either young professionals or knowledge workers. Amsterdam is very attractive to these young professionals, because of the many international headquarters located in Amsterdam (Gemeente Amsterdam & OIS, 2015). These young professionals come to Amsterdam as a

starter on the job market, hoping to develop themselves, their skills and make a career. Some say that the city nowadays functions as an ‘escalator city’, to which the young and immigrants move to, for work or study (DenkTank, 2012). Fielding (1992) introduced the concept of an escalator region, which consists of three stages. First, “an escalator region attracts many young people that are at the start of their working lives” (Champion, 2008: 5). Secondly, it provides an environment in which these people achieve accelerated upward mobility. Thirdly, out-migration takes place when these people, after gaining social mobility, move to the surrounding regions.

Amongst others, Boterman et al. (2013) warn for the risk of increasing difficulties in accessing the city, which might lead to a pressure on Amsterdam as an ‘escalator city’. CLIP Network (2007) is a network that consists of 30 European cities that work together to support and ease the integration of migrant. They studied integration in Amsterdam and warned for the limited housing options as well.

4.2. Housing policies before 1980s

In the 1850s, Amsterdams population existed of 225.710 people. In only fifty years the number of inhabitants more than doubled to 520.602 in 1900, due to urbanization. Urbanization is the movement of people from the rural to the more urban areas. This sudden increase of people led to poverty, unemployment and unbearable living conditions (Van der Cammen & de Klerk, 2003). Housing associations started to arise after the *Vereniging ten hehoeve van de arbeidersklasse te Amsterdam* (Association for the Amsterdam working class) became active in 1851 (Sleurink, 2012). Their main goal was to improve the living conditions of the working class.

In 1901 the *Woningwet* (Housing Act) became operative. It “obliged municipalities to determine building regulations to be met for the building of houses. Additionally, the municipalities were instructed to combat bad housing conditions” (Amsterdam Planning and Development, 1975: 36). This meant that the developers were not completely free anymore in how they buildt, which caused a significant drop in production. This caused an increase in rents and many people were thrown out of their original houses. Unsurprisingly, this resulted in a lot of doubt towards to success of Housing Act. Only when the *Huurwet* (Rent Law) came through in 1917, housing became more affordable again (Van der Cammen & de Klerk, 2003). It stated that the rent should only be as much as $1/6^{\text{th}}$ or $1/7^{\text{th}}$ of the total household income.

After the Second World War, Amsterdam was again plagued by a housing shortage. Houses were demolished by people who used the timber for fuel during the war. Moreover, the production of new houses during the war was stopped. In 1949 it was decided that in the ten years that followed at least 50.000 extra houses should be built (Federatie PvdA, 1953). After the Second World War, the welfare state began to take shape, due to the national government stepping in (Sleurink, 2012). The production continued to improve from 1950 onwards. The production of housing was mainly done by not-for-profit housing associations, which received financial support from the state (Kadi & Musterd, 2014; Boelhouwer & Priemus, 1990). In the 1960s and 70s, special attention was being paid to preservation and improvement of housing quality, policies regarding the requirements of housing and the technical durability of a house.

4.3. 1980s onwards: neoliberalization of housing market

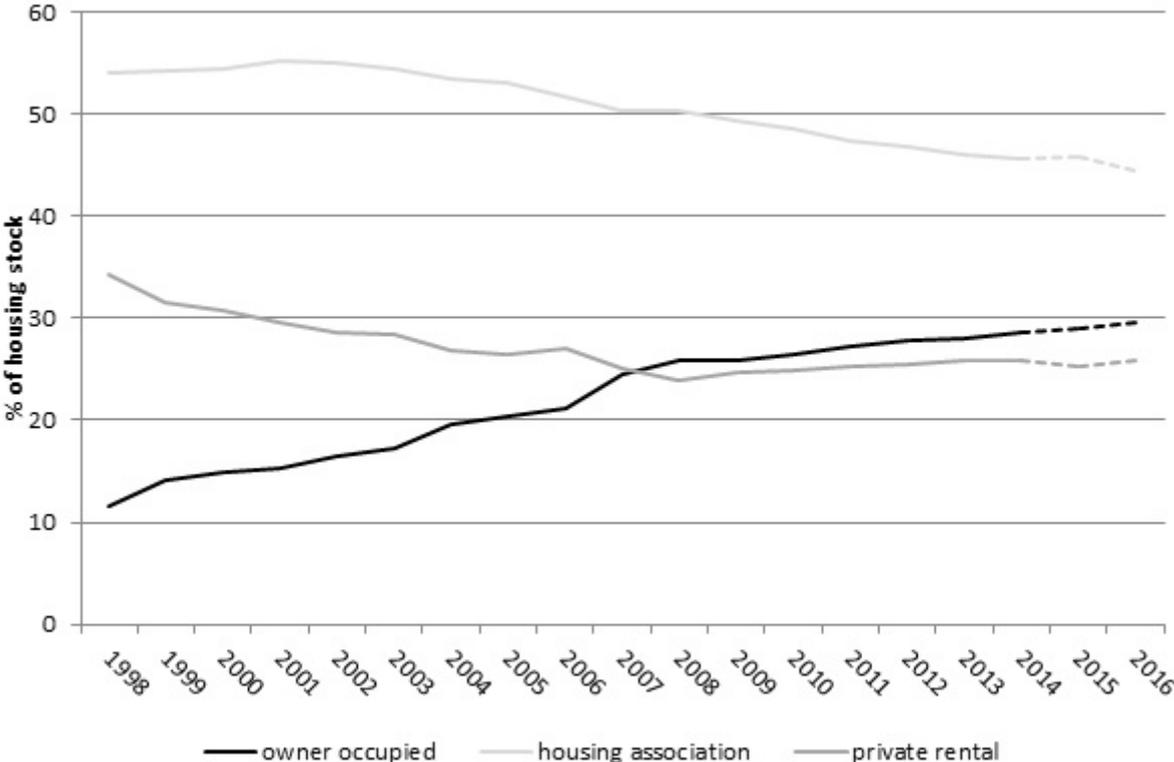
Since the 1980s a shift towards more neoliberal policies and marketization in the housing sector became visible across different Western countries. In the Netherlands, it was not until the late 1980s that this reorientation towards a market approach was experienced (Ronald & Dol, 2011; Kadi & Musterd, 2014; Van Gent, 2013). This reorientation was initiated by the first Lubbers cabinet. It wanted to reform the welfare state, giving more freedom to the market and society through decentralization of policy and privatization of government tasks (Beekers, 2016). After the government memorandum *Volkshuisvesting in the jaren negentig* (Housing in the 90s), in which “the delegation of power and responsibilities from the central government towards local authorities and housing associations” (Sleurink, 2012: 32; Heerma, 1989) was proposed, this became implemented. In 1995, the “direct subsidies for housing associations were terminated” (Kadi & Musterd, 2014: 247; Van der Veer & Schuiling, 2015) and they became financially independent. This was called the *brutering*. There were still indirect subsidies, as the housing associations could borrow money cheaply. Besides the decline of social housing in the Netherlands, a call for owner-occupied housing emerged. “Social housing as a mainstream tenure was questioned in a number of European Countries, giving way to the promotion and growth of homeownership” (Kadi & Musterd, 2014: 248). Hence followed the selling and demolishing of the ‘oversupply’ of cheap housing.

Imaginably, this neoliberal reorientation had significant effects on the housing conditions of low-income households. According to Kadi (2014) “this has translated into raising rents and the loss of inexpensive units that are easily accessible for households with limited financial resources” (Kadi, 2014: 3). The reforms led to rising house prices and rent

levels (Kadi, 2014; Kadi & Musterd, 2014; Van Gent, 2013). Kadi (2014) argued that because of these reforms the access to the city for the poorer part of the population came under a lot of pressure. They could not afford the high prices of the owner-occupied dwellings, or enter the social housing sector due to the fact that this sector was decreasing. Moreover, “many higher middle-income groups remained in social housing for which they once qualified. This adds to the problem of social housing accessibility and has been termed *scheefwonen* (skewed living)” (Van Gent, 2013: 515).

The composition of the housing stock subsequently changed a lot over these decades. The social housing sector declined, whereas the owner-occupied has grown. This trend is still continuing in Amsterdam (see figure 4).

Figure 4. Tenure composition of the Amsterdam housing stock⁹



Source: Hochstenbach, 2016; data: OIS Amsterdam

4.4. Current housing market of Amsterdam and its policies

In order to fully understand the formation of the current housing pathways, moving patterns, it is important to have a clear vision of what the supply of housing in Amsterdam is. Wonen in Amsterdam, Gemeente Amsterdam and AFWC create annually reports. In 2015 this rapport looked into the proportions of the housing stock of the municipality of Amsterdam. However,

⁹ From 2014 onwards another registration system is used. Therefore, the comparison is not 100% reliable.

this data is based on a (representative) sample and therefore does not portray an exact representation. Table 2, shows the distribution where a clear decline of social housing is visible. This is true for both the stock that is owned by the housing associations and by houses owned by individuals. Interestingly, the owner-occupied sector is now declining a little, after growing the years before.

Table 2. Housing stock distribution municipality of Amsterdam

	2011	2013	2015
Owner-occupied	29%	31%	30,6%
Social housing stock: housing associations	47%	45%	42,9%
Social housing stock: private associations	16%	15%	14,5%
Free sector: housing associations	1%	2%	2,7%
Free sector: private associations	7%	7%	9%
Total housing stock	100%	100%	100%

Source: WiA, Gemeente Amsterdam & AFWC, 2015

The municipality of Amsterdam also noticed these developments. Although Amsterdam has a relatively big share of social housing, it is declining, so we should be aware of the consequences that brings on short and long term. What currently stands out, and is cause for concern, is the lack of dynamism in the Amsterdam housing market. In the social housing sector the waiting lists are getting longer, and the private rental housing in the free sector is largely in the more expensive segment, making it barely accessible for low and middle income. The owner-occupied sector is unreachable for many as it has high entrance prices, (DenkTank, 2012). This influences the housing pathways of young professionals from abroad as the segment that they can enter becomes smaller.

The *Huurdersvereniging Amsterdam* (TenantUnion Amsterdam), *Gemeente Amsterdam* (Municipality of Amsterdam) and *Amsterdamse Federatie van Woningcorporaties* (Amsterdam Federation of Housing Associations) have established a partnership to negotiate and exchange ideas and visions (2015). Their main goal is to become a city that is accessible for everyone and thus not so pressured anymore. They established an agreement with manners

to reach that goal, which all parties should adhere to. Important subjects are affordability, housing stock of social rental housing, mixed neighbourhoods, new dwellings, availability of existing housing and quality and sustainability. In constituting a dynamic balance the housing associations play an important role. It is their task to ensure that the number of dwellings that is withdrawn from the social housing sector through sales, liberalization or demolitions should be equalized by the number of additions by new constructions (Huurdersvereniging Amsterdam et al., 2015). Moreover, every neighbourhood should offer places for a diverse crowd for which different sorts of new dwellings must be created (dwellings in the social rented sector, but also in the owner-occupied sector and liberalized rentals). Finally, they tend to invest in programs that create projects that use the availability of existing vacant dwellings for temporary contracts, after which people can take the step to find an independent living (Huurdersvereniging Amsterdam et al., 2015). The agreements should ensure a greater dynamism, flow and accessibility.

According to a report from the Gemeente Amsterdam (2009) “the remedying of the current blocked Amsterdam housing market is the main ambition for the city. Two things are essential for this: new construction and a continued flow in the existing housing stock¹⁰” (Gemeente Amsterdam, 2009: 62). For the city to become more accessible, the importance of new dwellings is stressed. These should live up to the wishes of current and future residents, in order to create a continued flow and place for new arrivals.

¹⁰ Original text in Dutch: het verhelpen van de huidige verstopte Amsterdamse woningmarkt is de belangrijkste randvoorwaardelijke ambitie voor de stad. Hiervoor zijn twee zaken van essentieel belang: nieuwbouw en doorstroming in de bestaande woningvoorraad.

Chapter 5. The formation of housing pathways

The people I spoke to can be roughly separated in three groups (see Appendix 3). The first group, are people that came to Amsterdam to study, after which they started looking for a job. The second group, moved to Amsterdam because of the company they work at. The last group, consists of people relocating to Amsterdam because their partner moved here for a job, study or anything else. Often they wanted to work here because of the open-mindedness of the city and they generally thought that Amsterdam is a city with many job opportunities, also for those who are just kicking off their careers.

In this chapter I will outline my main findings, regarding the housing pathways of foreign young professionals that have recently arrived in Amsterdam and the (dis)continuities with those pathways in their country of origin. This chapter is subdivided in three sections: the insider-outsider effect, searching strategies and the comparison of housing pathways.

5.1. The insider-outsider effect

The formation of housing pathways has a lot to do with whether you are already in the city's housing market (*insider*) or whether you are a new arrival to the city (*outsider*). Kadi & Musterd (2014) describe this discrepancy between insiders and outsiders. They argue that for the ones who are already living in Amsterdam, affordability is not yet deteriorated, but that the accessibility for outsiders is often a key problem. This is especially the case for the poorer part of the population. Whilst talking to the foreign young professionals, the *outsiders*, I discovered that they actually had some opposite experiences with the accessibility of the city.

Ronald (from England, owner-occupied, West¹¹): *“We mainly searched via the website Jaap.nl. I also used Funda, but Jaap.nl worked better. I think we were very lucky as we did not come across many difficulties. We were quite quick as well. We only searched for three or four days. An advantage was that we spoke a little Dutch. I really invested in learning Dutch the first year I came here, so I experienced that as really helpful. But moreover, we were quite lucky. We just got that house a little bit before everything turned crazy.”*

Ronald had a positive experience gaining access to housing here in Amsterdam. When he first moved to the Netherlands, he had the advantage of knowing someone in Amsterdam, who rented out her place for a year. That gave him time to learn the language, get to know the market and gain some cultural knowledge, after which he found a place within four days. However, it could also have to do with the city he came from, as he mentioned the following:

¹¹ West is one of the eight city districts of Amsterdam. Appendix 4 shows all the city districts.

“Poeh, London is worse. Yeah, definitely. That is partly why for us Amsterdam doesn't seem too bad, I guess. Considering housing. London is crazy. In London buying was out of the question for sure.”

Gaining access to the Amsterdam housing market, was not for everyone as easy as it was for Ronald. For a lot of people, it was difficult to find the right accommodation whilst still living abroad. This made it difficult to attend viewings, visit the location or meet with the landlord. Many of the respondents told me that they found it troubling that the information online was either not accurate or that the people who rented out their place did not respond to any of their messages. Therefore, they did not know where they stood in the process of searching for a place and they felt like their chances of finding a place were restricted. Even though the people I interviewed had all finished university, most of them lacked cultural capital in terms of knowledge about the housing market in Amsterdam. This is often considered a difficulty in finding an appropriate living place and accessing the city.

José (from Brazil, rent, Oost): *“I think anywhere where you go, for example if I would go the UK: I speak English or whatever, but I don't know about the Funda, I don't know about the prices, I don't know about the practices: what is legal and what is not? Can they charge me the fee, can they charge me a contract fee? All these things, so it is always more complicated to find a place if you are not from there.”*

Valentina (from Kazakhstan, rent, Oost): *“Yes, yes, I think she [landlord] uses that [the fact that Valentina is from abroad], because no one from the Netherlands would have this [different understandings about the contract] I think. No one would accept this. Foreigners they live in another country with another laws and they don't have any ideas of how to be protected.”*

Kadi & Musterd (2014) argue that because affordability is established for the insiders, that the rights of tenants are more or less protected via several institutions like the tenant unions. Nonetheless, the young professionals feel that there are no institutions or only limited services available that specifically provide people from abroad with advice on their rights, once they find a place. Many people that I interviewed experienced this as one of the main issues in finding housing.

Joseph (from Spain, rent, Noord): *“Because, for instance, they [Dutch people] can get legal advice, they [Dutch people] can get advice from the Huurcommissie in Dutch, which is not provided in English, as I understand. Since we are speaking of legal terms. So in order to avoid misunderstandings and problems with miscommunication they just don't give advice in English. But, I mean this is Amsterdam, it is not Arnhem, it is Amsterdam. You cannot have a very internationally, open city and not offer those. They offer Spanish legal advice in NY, why wouldn't they provide English legal advice to people in Amsterdam?”*

They want to do things legally, but they are not aware of what their rights are and where they stand on the housing market. Therefore, they sometimes feel cheated into paying a higher and less fair price. Some just want transparency, while others really expressed their inconveniences. Besides a need for transparency and inconsistent prices, many respondents also felt like they were being taken advantage of or treated differently than native Dutch people.

Lennart (from England, rent, Oost) *“Like, okay, if you [real estate agent] are going to charge me a month’s rent show me why. I know it doesn’t cost you 1600 euros to put income on a piece of paper and drive to a place and hand over a key. So I think that transparency is all it needs, I mean: most people are quite reasonable in understanding that there is competition for market and expats coming here.”*

Erna (from Canada, rent, Centrum): *“Ehm.. well I know someone in the same building as me, who has a balcony. I don’t have a balcony and I pay 1150 euros, he pays 900 euros or less.. yeah. I know that I am paying at least 20-25% more indeed and that is really frustrating... But what can we do? Where do I need to go?”*

In short, a lot of foreign young professionals feel that their housing pathways are influenced by them being from abroad. They are experiencing a lack of cultural capital, by not being aware of their rights on the housing market and therefore they feel that they are being exploited or pay too much rent and cannot gain access to affordable housing easily. This results in longer pathways, and a disruption of experiences and expectations from their country of origin. The worst part, is that they often feel isolated and helpless in their situation and just have to make it with what they have got.

5.2. Searching strategies

The formation of housing pathways is also influenced by the effectiveness of the searching strategies that people use. One of the first things I noticed after I conducted my interviews was that the respondents followed different strategies and they also rated the success of those strategies differently. A distinction can be drawn between searching via the informal channels (e.g. word of mouth and subletting) and the formal channels (e.g. websites and agencies).

Searching can be done most effectively by properly using the different kinds of capital (social, economic, and cultural) that you possess, considering they do not possess one kind to such a high extent that they do not need the others anymore. Most foreigners could not rely on their existing social network, as they do not know that many Dutch people (yet). Only a few were lucky enough to know someone in Amsterdam to stay with at the start. This gave them time to find a more permanent place in the city.

Ava (from Greece, rent, Oost): *“I had delays to find a house and until the last day I got on the plain I didn't get a house. So once I arrived here, one of my colleagues in the company he told me like: ya, I have a spare room, but only for one month and without registration, which you need once you start working in the Netherlands, for the BSN number. But I got the house. I got the first one eh.. for one month. But since the first day I arrived I started looking for the second one...”*

Whilst some used their social capital to (shortly) stay at an acquaintance's house, others used social capital to gain information about the housing market. Some respondent's friends told them, for example, to avoid estate agents as they charge really high fees. This way they gained more cultural capital as well. Nonetheless, many young professionals still felt that they lacked social capital since they hardly knew anyone in Amsterdam, and thus they feel obliged to search via the formal channels.

Achmed (from Turkey, owner-occupied, Centrum): *“I was literally going through these official websites like Funda all day, but the thing is.. the price record that I was looking for was quite tough. So what I was getting as a result.. I wouldn't call them houses, they are really bad offers.”*

The formal channels are considered to be more expensive, considering agency fees amongst other things. Once you will gain access to a place via an informal channel it is more likely that you will be asked a fair rent, as you know the people that you are renting from directly or indirectly. The feeling of being treated fairly and paying a fair price results more commonly in them staying longer in their place of residency and, hence, influences the housing pathways in a more positive way.

When the young professionals from abroad became aware of the hardness of finding a place that was affordable and accessible they reacted in two manners. Some hung on to their preferences and were willing to pay more than their original budget, while others acknowledged they had to be less picky.

Achmed: *“Well, I had a pitfall at the beginning. I was super picky. I was like: oh, I wanna maybe next to a canal and some green maybe and like maybe a small balcony. After four weeks I was ready for whatever. That is what you should create for yourself. You have to be aware of what you really want and you have to be realistic, but I never had the intention to buy a house before when I was in Istanbul. But you have to learn and in this case I was a really fast learner.”*

José even mentioned that:

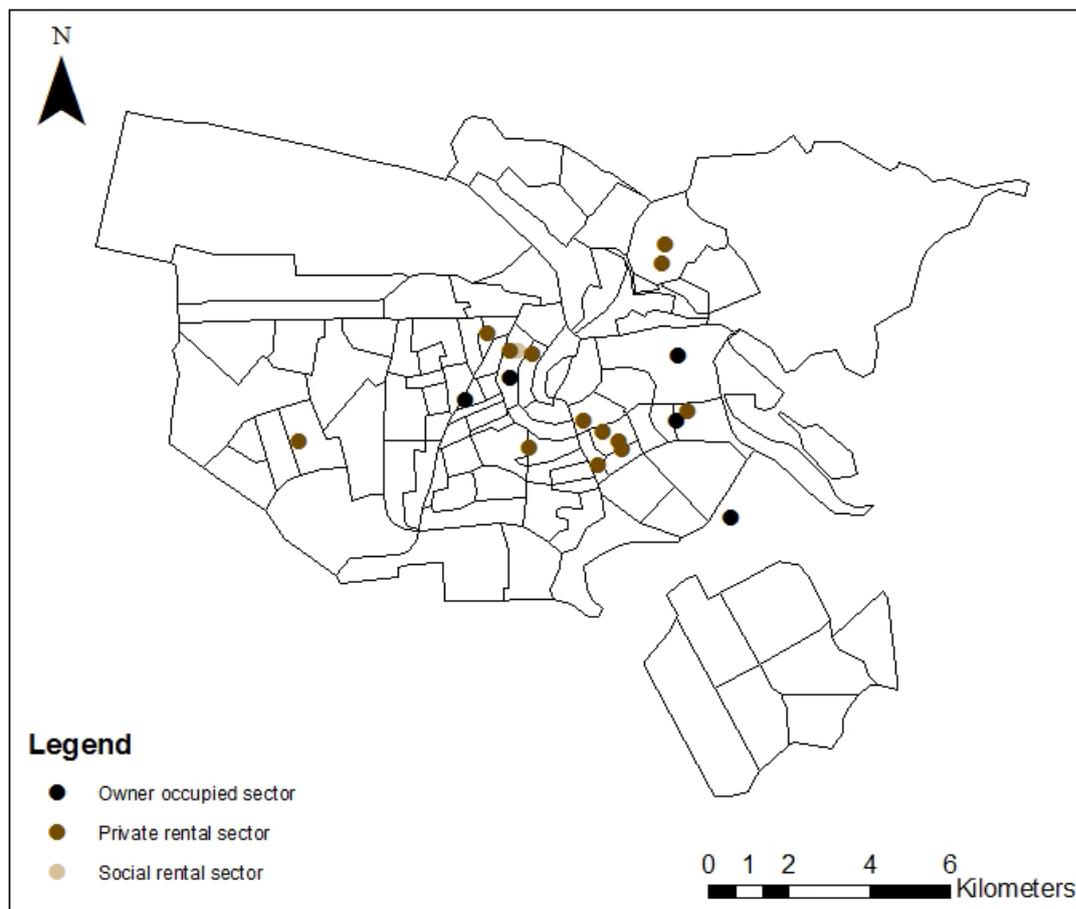
“what you really should think about it is a means to an end and that in the end, it is really about how you experience life in the city.”

However, not everyone was willing to compromise or give up on certain criteria. Some had really explicit preferences, mostly with regards to the neighbourhood and the state of the house. The trade-off that they had to make was mostly moneywise. They had to pay more for a place than they originally insisted on, but with a lack of alternatives and the importance and preference of an ideal place, they adjusted their mindset towards a higher price category.

Erna (from Canada, rent, Oost): *“For the new place, I made sure that there were no mice, no repair issues. So I had actually, that was another factor why I was ready to pay more rent, was because I really liked de negen straatjes and I knew that the place was brand new and no more renovations were needed.”*

Luckily, many of the respondents did eventually find a place in a location that suited them. The map below shows the dispersion pattern of the respondent’s residential locations throughout the neighbourhoods.

Map 2. Residential location of respondents in Amsterdam (2017, neighbourhood level)¹²



Source map-layer: CBS, 2005 & 2009; Author: Fenna Bastiaansen

¹² - This map contains only 19 points, because one of my respondents is currently living in Italy. She moved back temporarily to her parents for personal reasons and is searching for a place in Amsterdam from there.
- One point on the map is not located in one of the districts. This is because the map-layer (shapefile) did not include Diemen.

Most seem to live quite close to the city centre, which aligned with their preferences. A few, however, did not (yet) manage to live nearby the city centre. The one respondent that currently lives in Nieuw-West specifically mentioned that Osdorp is definitely not living up to his expectations, but due to several constrains (mainly money) he was not able to move towards the center (yet). This seems similar to the respondents living in Noord. They preferred living near the city centre, but this seemed impossible for them. Therefore, they decided to live in affordable Noord. The one in Diemen consciously chose to live there, because he wanted to own a house and live close to his job, more than living close to the centre. It is thus about what preferences are prioritized over the other (e.g. neighbourhood or close to work)

The search for a house often goes via different channels than those they are used to in their country of origin and therefore the housing pathways show discontinuities. Striking is that some argue that they mainly had to search via the hidden market¹³ here, as opposed to official channels they used in the country they come from, while others experienced the exact opposite.

Erna: "Ah.. [in Canada] there are a few websites and the websites are all, is like Pararius, but everybody uses it. It is not like there is Pararius and three other hidden markets. So, in Canada, they are just like a very open.. like accessible kind of market place that people go to. There is one or two places that people go to and that is where they go. This one is a hidden market. There is people that don't advertise and only advertise via friends, there is people that only work in Dutch networks and then only work through real estate agents that are a little bit gross, if I am honest."

Erna told me that she thought that the best way to find a place directly, that met your criteria, was via the hidden market. Whereas Charlotte, below, explained that she is impressed by the many options that formal channels offer in Amsterdam. In Italy the system is not really that advanced yet and searching for a house goes mainly through word of mouth.

Charlotte (from Italy, owner-occupied, Oost): "We don't really are a technological country I would say, so we are a little behind (laughing). So, it is mostly word of mouth: it's friends, and maybe your parents someone who has a house or your friends. Here it is a bit different, you know how it is: I am a girl, I want a nice room, possible in the center, possibly in West. I just looked for room Amsterdam Rental on google and keywords and Kamernet.com popped up as the main website."

¹³ A term introduced by one of my respondents that refers to the informal channels being difficult to access, because you really have to know the right persons: it is 'hidden'.

When talking to these people another thing stood out: they occasionally paired-up with someone to search together for a place to live. The high prices of the houses being the main constraint, they told me that they searched for someone online who was also looking for a place in Amsterdam or they just searched with a friend. This eases the search as you have double the income, double the network, double the eyes and ears.

Georgina (from Italy, temporarily back in Italy): *“I met this girl and she is also searching for a room from July onwards, so I suggested to pair up and go on house hunt together after we had a skype talk. It makes it easier as she lives there and has a full time contract, so we can put it on her name and I feel like you get so much more accomplished.”*

Bricocoli & Sabatinelli (2016) see the same trend occurring. Although, they focus more on the fact that young adults are living in shared accommodations for a longer time than on the fact that they also start searching together.

Whether they eventually found their housing via less formal channels, such as their social network, or through formal channels such as websites or estate agents, one thing became clear; they all felt very lucky to have a place at all. When discovering that the rental sector was quite expensive, some decided to pair-up in their search of a house or to lower their expectations. These obstacles in their ways of finding a place to live are the reason that the living spaces do sometimes not meet their expectations. This can result in temporary stays and unstructured housing pathways (Clapham, 2005). However, currently, most of the respondents told me they are living at a place where they are happy.

5.3. Comparing housing pathways

After analyzing the interviews, there were three main discontinuities between their housing pathways in Amsterdam, and their country of origin, that stood out. First of all, many respondents argued that in their country of origin it was much easier to find an affordable place to live in. The second and most prominent difference, was that the housing pathways of individuals in Amsterdam are more time pressured than in the respondents' countries. The third discontinuity refers to the fact that the housing pathways of people start earlier in Amsterdam than in the respondents' countries.

When I asked the respondents to compare their housing pathways, they often started talking about the prices and the affordability of housing in Amsterdam. Literature I found on the housing market of Amsterdam is notoriously stressing that the affordability has come under pressure (Boterman et al., 2013; Hochstenbach & Boterman, 2015). Newspapers also regularly stress that the housing market of Amsterdam is overcooked.

Charlotte: *“I am sure that the housing market is very different, because it is in Rimini way easier to find a house, also for a student, also with bearable prices. Like for a big big room, I remember, my ex-boyfriend had like 250 euros and he had huge area and a little terrace. There is always good opportunities for everyone.”*

Ava: *“I am from Athens, and I can tell you this: I am paying now 800 euros a month. With 800 euros in Greece I can go in the most expensive area and have an apartment with two/three bedrooms” and “In Athens you need only one month if you are super picky and to say okay: I want this and this and this.. The good thing with Athens is that you can always find cheap and expensive. You can find an apartment for 100 euros, in the Netherland no one wants to go to these areas.”*

When I asked them to elaborate, they reasoned that houses were more affordable and in larger supply in their home town. This led to less pressure on the market. In Amsterdam, they feel pressured to take a house immediately, because they felt like only a few chances come across, so you better take it when an opportunity comes along. In their country of origin, they felt like they had more time to make a decision.

Achmed: *“So there is a lot of competition in housing here, and that kind of makes you feel that you have to act quickly which is not necessarily how you want to feel accessing a house...” and “I don’t want to be too negative about it, but the market is very vivid, so if you don’t catch the train, you will miss it. You basically have one shot.”*

Besides the fact that the competition is experienced being higher in Amsterdam, they could also feel that they had to take decisions more quickly, because they had less alternatives than at home. In their country of origin they could stay more easily at their parents or at a friend’s place for a while, if necessary. Not having those alternatives in Amsterdam led them to making quite expensive and irrational decisions (cf. Clapham, 2005; Ford et al., 2002). These can lead to more chaotic housing pathways than that they were used to.

Charlotte: *“...but interesting fact: the room was free from May onwards and I needed it from July on. I decided to take it though and I paid for May and June even though I was not living there yet, but I knew the housing market was tricky so I decided to took it and pay the rent even for two months I was not living there. In Italy I would search further until I found a place that fitted to my criteria.”*

Furthermore, it was striking that many respondents raised the argument of a difference in culture. Many were of opinion that Dutch people tend to leave their parent’s house at a very early age, while in their countries most people stayed at home until they were in their late twenties at least, but often longer. In the Netherlands the girls leave the house at the age of approximately 22, and boys when they are 23.5 years old (CBS, 2014).

José: *“When I was 20.. most people go to college in the same city and you would live with your parents. And even when you're done with college, you would still be living with your parents. It is a cultural thing. Not only because, well definitely because you cannot afford it, but also because it is just what you do. It is a social thing, mum is wash your clothes, she is washing your bed and it is just.. a single girl would not live alone. I know people that live at their parents at their 40s.”*

Clearly, this distinct difference in cultures influences the formation of housing pathways. Some argued that it was because people in the Netherlands move out at such an early age¹⁴ that the market comes under even more pressure: the demand becomes too high.

Ava: *“Well of course, the number of the houses is limited, due to the fact that Dutch people also rent houses. They don't like.. in Greece for example, usually they live with their parents if they study in the same city that their house is. It is not so common as here that once you're 18 you're renting your own place. So it was really hard to find a place that was affordable.”*

Living at home longer is a trend that we see occurring worldwide, however some of my respondents argued that staying at home is part of their culture rather than due to financial reasons. In the Netherlands, young people are also living at home longer. This is explained as a reaction to the crisis, higher house prices, and the abolition of the basic scholarship rather than a cultural cause (CBS, 2014; ANP, 2017). The financial reasoning behind staying at home longer is also shared by some of the respondents.

Kiara (from England, renting, Zuid): *“Yeah, but I had to save money first. So.. like most people the only way to save money is live with family again. So I stayed with my aunt, which is very strange being 24/25 years old. Imagine moving back now after experiences being set free. It is not prison, but it is just different. But yeah, you lose a bit of independence, but it is the only way to save money.”*

According to Lennartz et al. (2015) this trend is also considered to be a consequence of the global financial crisis, after which a trend towards declining homeownership access among younger adults has been aggravated. “This has been associated with a concomitant growth of the rental sector and increasing rates of younger people living with their parents” (Lennartz et al., 2015: 823).

Because the respondents live at home for a longer time, they experience other housing pathways than typical Dutch young professionals. For a sizeable part of the respondents it was the first time that they searched for a place and lived by themselves. This, combined with the fact they were entering a market that has been proven not that accessible, they found themselves in complete unfamiliar situations.

¹⁴ The age that Dutch people leave the house has increased a little over the past few years as well (CBS, 2014).

Elise (from Greece, rent, West): “... *still I had to share it with three more people, three guys, which a life changing experience I can say. Coming from my country, before I was coming, I had my own apartment. Because in Greece it is not so common to share your apartment. You share only with your sister or with your best friend, not with someone you don't know. But when I found out how difficult and expensive it was, I knew I couldn't find a place for myself here.*”

This is conform to Bricocoli & Sabatinelli (2016) that mentioned that young adults are more and more drawn towards sharing apartments, due to financial reasons. Even though many respondents initially thought the prices were often over budget, especially compared to their home country, they now are also noticing changes in the housing markets of those countries too.

Andrea (from Spain, rent, Oost): “*Now, the prices are increasing. It is really hard to find a place for less than 350 euros. Compare to the salaries in Spain, that is expensive. For what my friends told me: you can get a room, but the prices are increasing so it is getting harder and harder now. It is getting similar to the Amsterdam-situation. Also because of Airbnb. A lot of peoples had apartments to rent and now they do Airbnb. They get almost double the money for it. So is getting harder and harder.*”

Taken all these stories into account, it is clear that finding a long term, secure place to live in (the centre of) Amsterdam does not go effortlessly. Many respondents encounter obstacles. Not solely money wise, but also lacking capital in terms of knowledge about Amsterdam and its housing market. They mention that because of that pressure they feel obliged to take any opportunity that comes along. Some did not even manage to find something at first and had to stay at a hotel or Airbnb when arriving here. For most of them it is harder than where they came from as they stayed at home longer to save money and wait until the perfect place came by. Nonetheless, many argue that the quality of the houses is very good here and that their current place meets their requirements. In short, the pathways to the final destination contain obstacles that must be overcome, temporary stays, problems/misunderstandings with landlords and landladies and are therefore often somewhat bumpy.

Chapter 6. Discussion

In this chapter, the findings will be discussed in relation to the research questions of this study. The housing pathways of foreign young professionals, in Amsterdam and in their country of origin, are investigated. I examined where they came to live, how they accessed that place (with or without difficulties) and which factors influenced the choices they made during their search for a house. This chapter is divided into three sub-chapters. Chapter 6.1. will discuss the moving patterns of the respondents and their residential locations, providing an answer to sub-question 1 & 2. Chapter 6.2. will be about the factors, as described in the theoretical part, that influence the housing pathways. Hence, this sub-chapter will address sub-questions 3, 4 & 5. Chapter 6.3. will discuss the final sub-question in which the continuities and discontinuities with regard to the housing pathways in their country of origin will be discussed.

6.1. Residential locations¹⁵

After talking to the respondents, it became clear that neighbourhoods play a very crucial role in the formation of their housing pathways. For many of the respondents, living in Amsterdam is also about experiencing Amsterdam from within. Therefore, finding a place in a neighbourhood not too far of the center was very important to them. Even if this meant paying more or only staying there temporarily. Map 1 showed that many respondents are currently living in the city centre or close to it. The areas that they live in are predominantly gentrifying nineteenth and early twentieth century neighbourhoods.

Concerning the type of neighbourhood, they commonly expressed that they wanted to live in a lively neighbourhood with a lot going on an multiple opportunities to encounter others. As they all came from urban environments, this felt familiar to them. Ley (1996) argued that gentrifiers¹⁶ “can be united in calling themselves *urban* people” (Ley, 1996: 205). They are used to live in busy streets with cafés and all sorts of facilities nearby: supermarkets, gym, drugstore et cetera.

However, many told me that even though they do really like the liveliness of the center, they sometimes missed green in their neighbourhood. Moreover, they mentioned that

¹⁵ Sub-questions 1 & 2: “In which neighbourhoods and what types of neighbourhoods in Amsterdam do foreign young professionals come to live in?” & “Where are foreign young professionals planning on living in the (nearby) future?”

¹⁶ Definition of gentrifiers given by www.dictionary.com: “The ones who alter (a deteriorated urban neighborhood) through the buying and renovation of houses and stores , raising property values but often displacing low-income families and small businesses.”

for now, while still being young, they really like the streets with the bars, cafés and markets (cf. Butler & Robson, 2003). Butler & Robson (2003) conducted research in five areas in the United Kingdom and mention that “the restaurants and bars cater for a particular social and generational group in ways that downtown could not manage” (Butler & Robson, 2003: 1798). Therefore, according to them, the inner city is a considerably more exciting place to live. That the respondents often (want to) move towards these kind of neighbourhoods, is according to Butler & Robson (2003), because middle class people search for areas populated by people that they can identify with. The trend of middle-class moving towards these kinds of (post-war) neighbourhoods can be described as gentrification (cf. Ley, 1996).

Striking is that many of the respondents have moved several times in Amsterdam (see Appendix 3). Only a few that arrived maximum a year ago have not moved. The ones that have lived here a bit longer, explained to me that when coming from abroad they did not know the city very well and that they often started in a place like Uilenstede or somewhere in a cheap place in Nieuw-West. However, soon after moving there, they realized they did not feel as if they were living in Amsterdam. Most of the time they started searching for a new place within the first two weeks of arrival, they started moving closer and closer towards the city center as they felt that was *the place to be*. They wanted to experience living close to the canals and the picturesque houses that Amsterdam is so famous for. Most of the respondents thus argued that for them the location of the neighbourhood was very important.

In a few years, when growing older and possibly starting a family, they mentioned that they would like to move to a more spacious location with more green and no narrow streets. Some mentioned that they considered looking outside of Amsterdam. This is the process of suburbanization. In contrast, there is a trend occurring in which the (future) families that “could afford to buy a house in the suburbs decide instead to stay in the central areas of the city” (Karsten, 2003: 2573; Boterman et al., 2010). According to Karsten (2003) and Boterman et al. (2010), this reorientation to the city comes forth out of the proximity to their work amongst other things. They are trying to combine family-life with their careers in the city. This could mean that the pressure on the affordability and availability of appropriate accommodation in the center will only increase further, which will make it increasingly hard to pursue linear housing pathways to the desired locations.

6.2. Influencing housing pathways¹⁷

It became clear that many factors, such as preferences, capital and the housing market context each play a significant role in the formation of housing pathways. Preferences were often related to the neighbourhood, as discussed above. Noteworthy is that tenure-wise, many respondents initially had a preference towards buying, as buying seemed like a solid investment to them. This is contradictory to the research done by Gemeente Amsterdam & OIS (2015), in which social housing was seen as the most popular form of living. However, once they came to the city they experienced the high prices and they decided that buying was currently impossible for them. Accordingly, they had to rent in the private rental sector as they were not eligible for social housing (cf. Clapham, 2014). Nonetheless, some did establish gaining access to a house in the owner-occupied sector. Striking is that each of these people started renting and gained access to owner-occupied housing later on in their housing pathway. Perhaps, because they were earning more or because they were able to save while renting. Most respondents that were buying, did so with their partner. They stressed that they would not have been able to purchase an apartment by themselves.

The main reason why it is so hard to buy in Amsterdam for young professionals is because the house prices have increased enormously over the past few years. In the second quarter of 2016 you paid on average 15% more than in the second quarter of 2015 (Snyders, 2016). Hence, houses become elusive to young professionals and starters. Moreover, after the collapse of the housing market in the United States, subprime mortgages were not given anymore and “policy driven and policy supported house price inflation created major problems of access for the next generation of home owners” (Forrest & Hirayama, 2015: 242). Since 2013, the maximum mortgage rate in the Netherlands is reduced by 1% each year. For the purchase of the property in 2017, you can borrow up to 101% of the market value. Consequently, additional costs will have to be paid by the people themselves and they need more savings than previously was the case (Vereniging eigen huis, 2017).

Furthermore, the affordable social housing sector shrunk and the more expensive owner-occupied and private rental sector expanded, partly because of the neoliberalization. In addition, the Amsterdam housing market is one that is more beneficial for natives, as they mentioned that their knowledge about it and knowing the right people really eases the process of finding a place to live in (Hochstenbach & Boterman, 2015). The pursuance of linear

¹⁷ Sub-questions 3, 4 & 5: “What are the personal preferences of foreign young professionals, regarding housing and how does this influence their housing pathway?”, “How does the possession and usage of different forms of capital influence the housing pathways of young professionals?” & “How does the housing market context influence the housing pathways?”

housing careers, in which a secure, long-term accommodation was found within a reasonable time and without too many obstacles to overcome, became increasingly difficult for the young professionals from abroad due to these circumstances.

The respondents are experiencing that in order to find secure accommodation all sorts of capital are important. Financial capital is important because it gives you the opportunity to broaden your scope: you can also look for more expensive apartments and places in more desirable locations. Moreover, having cultural capital, knowledge about the housing market, also eases the process of finding proper accommodation and pursuing more direct housing pathways. The respondents told me many stories about scams and problems they had with their landlords and landladies (see chapter 5.1.), which made them stay only for temporarily in a place or not even being able to access the place as the place was a scam and did not exist. Because they gained knowledge about the scams, they started searching via the formal (and legal) channels like Funda. Not knowing where they stand on the market caused them to sometimes feel lost when searching for a place. Leading to the fact that they had to settle for less – a hotel, Airbnb, a room far away from the city center – just to have a roof above them, which allowed them to search further from there. This also has to do with the current housing market of Amsterdam, in which the more expensive owner-occupied and private rental sector is increasing. This limits the chances of direct pathways and encourages pathways with many temporary stays. Even though this might not be what the respondents had in mind. Moreover, these discontinuous, unstructured pathways often seemed to be more costly.

6.3. Discontinuous pathways¹⁸

Even though it is difficult to establish general patterns of discontinuities and continuities as the respondents all come from different places across the world, there was one element that stood out. Depending on where the respondents came from, they experienced housing in Amsterdam and its accessibility differently. For example, two respondents from England were slightly more positive about the whole situation whereas they compared it to London, which is similar, if not worse. Generally, though, in the interviews it came across many times that it was harder to find an affordable place in Amsterdam that lived up to their expectations than in their country of origin. This was due to a number of reasons. Either the supply was better in the cities they came from, or they had more time to search, or there was less pressure on the

¹⁸ Sub-question 6: “Are the housing pathways of the young professionals showing continuities or discontinuities before and after migrating to Amsterdam?”

housing market. Before moving here, they could always fall back on their families' places if they needed. This enhanced the possibilities for them to find a place that lived up to their expectations directly, because living at their parents also allowed them to save money. In Amsterdam they really needed to find a place within a certain time-limit, as a job or a study started, which reduced the alternatives. Moreover, they were used to live in bigger places for less money.

Also, the respondents often stayed at home with their parents until a high age in their country of origin; occasionally higher than the average age of Dutch people. Hence, they did not have to search too often for a place in their countries of origin and it becomes hard to compare the housing pathways. However, they sometimes used examples of friends from home to create perspective. An interesting contrast occurred: some were used to using informal channels over formal channels before they came here and they mentioned that they were more drawn towards the formal channels here. This could, have to do with the fact that their informal channels were not sufficient enough here (e.g. no social network yet). It was also mentioned that in comparison to where they came from, the official housing websites in Amsterdam were very well arranged and structured. On the other hand, the ones who came here and did make use of their social network and searched via more informal channels, commonly used formal channels back home. These were mainly from Western origin; think of Erna from Canada and Richard from England. They mentioned that they had visited Amsterdam several times before moving permanently to Amsterdam. Possibly, because the Western countries are closer to Amsterdam than non-Western countries. They told me that they heard from friends over here that houses were best to be found via friends and acquaintances and that expats were generally seen as a good catch by real estate agents as they assumed that they have more money or that the company pays for it. This could lead to unfair prices. The preferences stayed the same, but the way to get there changed.

Chapter 7. Conclusion

In this study, I investigated the housing pathways of foreign young professionals, within a housing context marked by limited and decreasing affordability and accessibility. Thus, a housing market that is seemingly becoming less just. Subsequently, I looked into their housing pathways in their country of origin to see whether there were striking discontinuities or continuities. According to previous research, forms of capital, preferences and the housing market context could influence the formation of housing pathways. In addition, these findings suggest that coming from abroad makes it more difficult to pursue linear housing pathways.

The preferences that they had regarding housing stayed about the same, but they felt like they had to work and search harder in order to get a place that lived up to their expectations in Amsterdam. It stood out that the preferences of the young professionals from abroad were in line with the ones drawn in literature. In general, these preferences were also similar to the ones they pursued in their country of origin. They are looking for urban environments, with lots of liveliness. Arnoldus & Musterd (2002) and Stadsregio Amsterdam (2011) argued that central places are indeed the most desired ones. However, many mentioned that in the city where they came from, there was a bigger supply of all sorts of housing, which made it easier to (directly) enter a place that lived up to their expectations. The young professionals noticed that it was harder to get a somewhat bigger place, near the centre for a good price in Amsterdam than compared to the cities they lived in before moving here. Hence, this led to more chaotic and non-linear pathways as they could not enter desired places directly. As a response, the young professionals either adjusted their preferences a little by compromising on size or location for example, or they decided to go above their budget and pay more. They were not ready to settle for the next best thing, but really wanted to live in the lively neighbourhoods, close to the centre where more people similar to them are living (cf. Butler & Robson, 2003).

All the three forms of capital - economic, cultural and social - have their influence on the formation of housing pathways. The more money you have, the easier it is to pursue a linear housing pathway in which you more or less directly access the place that you want (cf. Boterman et al., 2013). As Amsterdam is known for its rising house prices, the usage of other capital (social and cultural capital) becomes more important in pursuing a desired housing pathway. Hochstenbach & Boterman (2015) mention that young adults use their knowledge a lot and that for non-Amsterdammers – people coming from outside of Amsterdam – this

knowledge might be lacking. Generally, young professionals from abroad do feel that way. They miss institutions that can provide them with information in proper English and they feel that some brokers are asking too high fees in exchange for help on the housing market. So it is not only the Amsterdammers that feel that their social connections and knowledge about the market might come in handy. It is also acknowledged by the foreign young professionals that lacking this knowledge, not speaking the language and not knowing as many people, they are in a strong disadvantage and susceptible to others taking advantage of them. Kadi & Musterd (2014) also pay attention to this insider-outsider perspective, acknowledging that “accessibility for the poor inside the system [is] not yet deteriorating, but accessibility for outsiders emerging as a key problem” (Kadi & Musterd, 2014: 246). However, as mentioned in chapter 5.1. some respondents felt that even when they were in, they still felt that they had to pay too much, but that they could not do anything against it. Hence, I would argue that the affordability is only established for those who have been an insider for a longer time. Nevertheless, for them the accessibility will also decrease once they decide to move.

Another difficulty that many foreign young professionals face, is that they are often searching for a place whilst residing in their country of origin. That made the search for housing more difficult. Not all the respondents felt that it is impossible to find proper housing: some argued that there is actually a lot available, but you should be willing to and able to search fulltime and put a lot of effort into it.

Overall, it did come across several times that without a lot of money it is difficult to enter the housing market as many fees are asked in advance and prices are high. Accommodation when entering Amsterdam is often found in temporary solutions. Robinson et al. (2007) describe a pattern that enables new arrivals to access temporary accommodation first, via which they are enabled to search further. Maybe even gaining more social, cultural and/or economic capital in the meantime. These temporary solutions are often found in accommodations like Airbnb, hotels and sub-rentals. These temporary solutions are far from perfect and cost money, as opposed to before moving to Amsterdam, when they could move back to their parents’ place (Lennartz et al., 2015).

Tenure-wise, many respondents felt that renting in the private sector was the only option for them. They initially wanted to buy, but due to tenure conversions, liberalization of the social rental sector and the long waiting times for social dwellings, it became almost impossible for them to buy or enter social rental dwellings (cf. Clapham, 2014). Hochstenbach & Boterman (2015) argue that these factors “make it increasingly difficult to pursue linear housing careers” (Hochstenbach & Boterman, 2015: 271).

Hence, it can be established that factors as preferences, capital and the housing market context all have their effect on housing pathways and the degree to which it is possible to pursue more linear pathways. It became clear that many respondents had some troubling experiences in finding a place to live. One respondent even went back to Italy soon after the interview, as she could not find a temporary solution to her housing problem and thus she went back to her family's place to save and search from there. It became apparent in several interviews that money was the biggest constraint. They partially understood the high prices, as there were people that will pay that amount, but they still considered it unfair. Moreover, they often felt that they were being charged more than natives.

They mentioned that finding a place to live becomes easier when you pair-up with someone, as your budget will increase. This is in line with the findings shared by Bricocoli & Sabatinelli (2016). They mention that: "We find young people sharing largely due to economic constraints and yet experiences of sharing vary considerably, with some unhappily confined to living with unknown peers, whilst others live collectively with those they know and benefit greatly from the experience" (Bricocoli & Sabatinelli, 2016: 184). My respondents do argue that it is more out of necessity than willingness as they used to have a place for themselves before moving here.

Concluding, it seems that they did find considerably just outcomes in a setting that could be experienced as unjust. My study showed that they almost all ended up in their location of preference: in and close to the city centre. It does take some effort to get their though. Their housing pathways are influenced by many factors that make it increasingly hard to pursue a linear pathway to the desired place, but it is not impossible. Nonetheless, it should be mentioned that the effort that they had to put into it was more than they expected and were used to. Also, it must not be neglected that there is a real urgency in finding fitting solutions as other factors, the Brexit for example, might encourage the migration of even more young professionals to Amsterdam. We see that young professionals from abroad do struggle to find an appropriate living place, so the pressure on the market should be released somehow.

Recommendations

This research serves as a reminder that the right to housing should not be suppressed. In all my interviews the need to reduce housing costs came across, together with the many scams. The respondents do love living in Amsterdam and contribute to the development of the city, but it seems to get harder to find secure accommodation for them. As Amsterdam wants to

remain attractive to these young professionals it might be good to look how more fitting and affordable accommodation can be established and how these scams can be stopped. This is a bottleneck that needs to be fixed in order to create a more just environment. As my research only encompassed twenty respondents, further research might expand the scope of the research to see if these patterns are also occurring on bigger scale. Moreover, it would be interesting to follow the respondents over a couple of years to see how their housing pathways are developing and if it becomes more easy for them to access proper housing. Furthermore, it can be measured whether they, indeed, move towards more green and spacious areas, as indicated.

My analysis has shown that the current housing market, a lack of capital, and certain preferences contribute to the formation of non-linear pathways, instead of linear and direct pathways. These outcomes can serve as an input for the municipality to anticipate on further: How can a diverse city with equal (housing) opportunities for everyone be established? How can the housing needs of young professionals be addressed? For this to happen, “a healthier private rental sector must be developed that provides for young people’s housing needs and meets the demands of the landlords” (Mackie, 2016: 141). They are already creating agreements with housing associations to build more houses for a broader scope and this must be continued. Moreover, young professionals from abroad often expressed their inconvenience with regard to the provision of English information about housing and their rights. This should be worked on further as well. When you profile yourself as an international city, you should also carry this out in your policies and housing provision.

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Appendices

Appendix 1. Approaching respondents

I approached my respondents via several channels: Facebook groups, organizations that provide expats with help in their search for a house and my own social network. The first approach was mainly via a general message like this one:

Hello all! My name is Fenna Bastiaansen, 23 years old, and I am currently working on my thesis of the master Urban Geography at the University of Amsterdam and I am doing research about the housing pathways of starters/young professionals from abroad, now living in Amsterdam for no longer than approximately five years. Currently, I am looking for respondents. Questions will be about what influences the choice of house/choice of tenure and more questions relating to finding proper accommodation in Amsterdam. I would like to hear your personal story and experiences! An interview will take about 45 minutes and anonymity is secured. If you are willing to help me please send me a message or reply underneath. Thanks a lot in advance.

Appendix 2. Interview guide

	<i>Items to discuss</i>	<i>Notes, follow-up questions</i>
<u>Personal characteristics</u>	<ul style="list-style-type: none"> - Ethnical background - Profession, type of work - Age, gender 	Only ask about it if these topics didn't come across in the interview
<u>Situation of living in country of origin</u>	<ul style="list-style-type: none"> - Country of origin - Moving - Searching strategies 	<p>Where did you use to live? (rural/urban) Why did you choose to live there?</p> <p>How often did you moved in your youth? What where the reasons for moving?</p> <p>How did you search for a house in general?</p>
<u>Current situation in Amsterdam</u>	<ul style="list-style-type: none"> - Reasons to migrate - Length of residency - Job/income 	<p>What was the main reason to migrate from your country of origin?</p> <p>Why did you choose to migrate to Amsterdam?</p> <p>For how long have you been living in Amsterdam?</p> <p>Before moving to this place, did you live somewhere else in Amsterdam? If so, where?</p> <p>What kind of work are you doing?</p> <p>What is your monthly income approximately?</p> <p>How much of your budget do you spend on housing?</p>
<u>Living in Amsterdam</u>	<ul style="list-style-type: none"> - Preferences - Gaining access 	<p>What are you looking for in a place? Does your current place lives up to these criteria?</p> <p>Do you think your requirements of what your house needs will change over time, or will these stay the same?</p> <p>What do you search for in a neighborhood?</p> <p>What are your plans, regarding to housing, for the future?</p> <p>Can you explain to me how you gained access to your current (and previous) houses?</p> <p>What kind of restrictions did you came across? And, what where your alternatives?</p>

	- Experience of housing market	<p>How do you experience the accessibility/affordability of the city?</p> <p>Were you aware of the current situation of the Amsterdam housing market before moving here?</p> <p>How do you feel about your chances of accessing a house (being a foreigner)?</p>
<u>Comparison</u>	<p>- Current and previous living situation</p> <p>- Current and previous searching strategies</p>	<p>To what extent is your living situation now similar or different with your living situation in country of origin? Very similar/very different → why?</p> <p>To what extent are the ways you are searching for a house different or similar to how you did it in your country of origin? Very similar/very different → why?</p>

Appendix 3. Interview characteristics

Alias	Occupation	Gender	Age ¹⁹	Reason to migrate ²⁰	Amount of dwellings lived in	Found current house via	Current Housing characteristics	District	Country of birth	Living in Amsterdam since
Gill	Employed – Food delivery	Male	A	C	2 (almost 3)	Friends of friends	Second/third floor, renting, with partner	West	Uruguay	4 th quarter of 2016
Manoek	Currently unemployed	Female	A	C	2	Funda	One floor, owner-occupied, with partner	Oost	Tunisia	1 st quarter of 2016
Khalid	Employed – Reception	Male	B	A	2	Funda	First floor, owner-occupied, alone	Zuid-Oost	Pakistan	2 nd quarter of 2014
Valentina	Employed – Architect	Female	A	C	1	Facebook	First floor, renting, with partner	Oost	Kazakhstan	4 th quarter of 2016
Andrea	Employed – Logistics	Female	A	A	2	A website for expats	First floor, renting, shared apartment	Oost	Spain	4 th quarter of 2015
Ronald	Employed – Editing and translating	Male	C	C	2	Jaap.nl	Ground floor (garden), owner-occupied, with partner	West	England	4 th quarter of 2012
José	Employed – Marketing	Female	C	B	2	Funda	First floor, renting, alone	Oost	Brazil	2 nd quarter of 2014
Amber	Employed – Online teaching	Female	B	C	1	Boyfriend	Fourth floor, social rental, with partner	West	Germany	2 nd quarter of 2017
Erna	Employed – IT	Female	C	A	3	Hidden market	First floor, renting, shared apartment	Centrum	Canada	4 th quarter of 2015
Achmed	Employed – Fashion industry	Male	C	B	2	Funda (and advisor)	First floor, owner-occupied, alone	West	Turkey	2 nd quarter of 2014

¹⁹ A = 25-28 years

B = 29-31 years

C = 32-35 years

²⁰ A = moved here for study/work

B = was transferred by his/her company to an office in Amsterdam

C = moved here because of his/her partner

Charlotte	Currently unemployed	Female	A	A	4	Funda	Ground/first floor, owner-occupied, with partner	Oost	Italy	3 rd quarter of 2015
Ava	Employed – Financial sector	Female	A	A	3	Friends	Ground floor, renting, with partner	Oost	Greece	4 th quarter of 2015
Joseph	Employed – Booking.com	Male	B	A	1	Friends	Second floor, renting, shared apartment	Noord	Spain	2 nd quarter of 2016
Lennart	Employed – Advertising	Male	C	C	1 (almost 2)	Friends of friends	First floor, renting, with partner	Oost,	England	3 rd quarter of 2016
Vasu	Employed – IT & Banking	Male	C	B	3	Actys	Second floor, renting, shared apartment	Nieuw-West	India	2 nd quarter of 2016
Georgina	Currently unemployed	Female	A	A	3	Funda (ex-boyfriend bought it)	First floor, owner-occupied, with partner	Temporarily back in Italy: searching for a place in Amsterdam	Italy	3 rd quarter of 2012
Cori	Employed – Account manager	Female	B	A	3	Facebook	Second floor, renting, shared apartment	Oost	Sweden	4 th quarter of 2014
Elise	Employed – Banking	Female	A	A	2	Kamernet	Second floor, renting, shared apartment	West	Greece	4 th quarter of 2015
Harold	Employed – Entrepreneur	Male	C	C	2	Colleague	First floor, renting, with partner	Noord	America	1 st quarter of 2016
Kiara	Employed – Journalist	Female	A	A	4	Kamernet	Third floor, renting, shared apartment	Zuid	United Kingdom	3 rd quarter of 2015

Appendix 4. Map of the city districts



Source: Gemeente Amsterdam, 2017b

Appendix 5. Reflection

Starting this thesis period, I knew I wanted to write about housing in Amsterdam and the accessibility hereof. Mainly because I think this is a topic worth exploring more, since housing can be seen as a first need in order for people to develop themselves. Moreover, this topic particularly interested me as it is very relevant and friends of mine, who are just starting jobs and need to leave their student-accommodation are experiencing difficulties in accessing the housing market of Amsterdam. I got the possibility to work together with the Amsterdam Federation of Housing Associations as they hired three students to help organize the first social housing festival and work on a research project. One of the topics of the festival was migration towards cities and how the city can remain an open city: what should be arranged in terms of housing? Then, I realized that a big percentage of the arrivals is not even Dutch. How would they gain access to this pressured housing market?

Writing this thesis has not always been an easy process. It has been a very valuable and educational one, though. Using a qualitative research approach gave me the possibility to really get to know the young professionals from abroad and it allowed me to explore their attitudes, aspirations, stories and satisfaction with their current housing situation and their plans for the future. However, the interesting stories made it sometimes difficult for me to stay on topic. At times I felt I had difficulties relating back to the theory as I really wanted to write down their experiences, which were not to be captured in theory per se. However, it did me well that they were all tremendously helpful and also thankful for me pointing out this subject.

I wanted to fill a theoretical gap by focusing on this group of young professionals from abroad specifically and draw comparisons between their housing pathways here and in their countries of origin. Throughout the process I noticed that this comparison was rather hard to make as the respondents all came from different countries and different cities with different habits and different housing markets. This could be a point of improvement; choose a more specific selection of focus. Moreover, I think it would be really interesting if I would have more time to broaden this research further to sketch a completer overview and follow each respondent throughout a couple of years, as some were telling me that they were currently looking for a new place to stay.