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Insecure tenure

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CHAPTER 5

INSECURE TENURE IN AMSTERDAM: WHO RENTS WITH A TEMPORARY LEASE, AND WHY?*

We employ hitherto underused local survey data (N = 17,803) to assess for the first time the occurrence of temporary leases in Amsterdam and explore the characteristics of the tenants. Although permanent contracts are still dominant, one of our observations is that the majority of young adults aged 18-23 are renters with a temporary lease. Using multinomial logistic regression analysis, we found that students, those with a Western migration background, those who moved because their previous rental contract was terminated or because the previous dwelling was too expensive, and those who moved from abroad were particularly likely to have a temporary lease. Families were unlikely to have a temporary lease. Given recent developments – in 2016 temporary leases were legally established as a regular tenure in the Netherlands – it is possible that in the coming years the number of temporary leases will increase sharply from the baselines reported in this study.

* This chapter was written together with Clara Mulder, and is currently under review at an international peer-reviewed journal.

5.1 Introduction

Secure housing is important for people's psychological well-being. Uncertainty about when you have to leave your current home and find a new one can cause stress and undermine ontological security. In the Netherlands, where in 2015 42.6% of all households rented (Statistics Netherlands 2019a), regular tenancies are of unlimited duration and difficult for the landlord to terminate unless the tenant does not fulfil certain basic conditions, such as paying the rent on time. Fixed-term tenancies, tenancies with unlimited duration which the landlord can terminate easily, and tenancies that depend on certain transitional conditions linked to either the tenant or the house all share the trait that they increase the risk of uncertainty for the tenant. For brevity we refer to these non-permanent leases collectively as *temporary* leases. For a long time, the Netherlands has been known for its high levels of tenant protection, with permanent renting contracts traditionally being the norm (Huisman 2016a, 2016b) and starting rents as well as increases regulated by government. Consequently, renting is not very different from home-ownership in the sense of security of tenure. This situation stands in stark contrast with the situation in, for example, the UK (Fitzpatrick & Pawson 2014), the USA (Desmond & Gershenson 2016) and Australia (Hulse & Milligan 2014, Darab *et al.* 2018), where renting contracts can easily be dissolved by the landlord.

Yet, it seems that the Netherlands may be on its way to losing its rental protection, since over the last two decades, ever more variants of temporary leases have been introduced (Huisman 2016a). The *youth contract* followed the introduction of the *student contract*, and rental contracts that end when the apartment is *sold* came after those that are automatically terminated when the dwelling will be *renovated* or *demolished*. At the same time, informal arrangements as well as irregular/illegal forms of renting such as anti-squat (house guardianship) thrived. Despite this proliferation of temporary rental contracts conditional on characteristics of the house or the tenant, the number of such contracts is not registered anywhere. We do not know how many households in the Netherlands have a temporary contract, nor do we know if and how these households differ in significant ways from other households.

The reasons for the gap in our knowledge have been summarized as follows (Huisman 2016b). An important assumption is that temporary

rent is simply a bonus addition to the stock because it brings previously vacant spaces into use. Secondly, temporary leases have been regarded as only a short, transient and thus insignificant phase in people's lives. Also, newly introduced contract forms have each been regarded as incidental solutions to incidental problems, while their combined impact has been overlooked. Lastly, there are inherent methodological difficulties associated with measuring temporary rent, such as the invisibility of such forms of tenure in official databases and low response rates amongst people with temporary tenancies.

At any rate, the Dutch parliament recently decided to further widen the possibilities for the legal use of temporary leases. In July 2016 a law was passed, the *Housing Market Throughput Law* (in Dutch: *Wet Doorstroming Woningmarkt*), which removed the exceptional status from temporary leases, establishing them as a normal form of tenure. The stated goal of this widening is to increase the supply of housing, as well as the availability of dwellings for specific target groups. Temporary leases are also presumed to reduce financial risks for potential landlords, making it more likely that they will lease out their properties. This law has the potential to change the Dutch housing market significantly. The normalisation of temporary leases could considerably accelerate the already speedy residualisation of renting, and stimulate home-ownership as the only means of escape from insecure tenure. Certainly, since the introduction of the law a large housing corporation decided to completely switch to the use of temporary contracts (De Key 2015), and a press report suggests a sharp increase in their use (Damen & Bontjes 2017).

Housing insecurity is not exclusively a renting phenomenon, since home-owners can for instance lose their homes by defaulting on their mortgage. However, in this chapter we focus on the insecurity in the rental sector that is connected with temporary leases, where fulfilling the financial contract (i.e. paying the rent each month) does not necessarily guarantee continuation of tenure. Understanding the phenomenon of housing insecurity is timely since a shift from stable to insecure renting is emerging (or ongoing) in a number of countries. In the Netherlands the phenomenon of temporary leases is relatively new, while in countries such as England,¹ Australia and New Zealand, countries with already precarious private rental sectors where temporary leases

are the norm, the *comparatively* secure social housing sector is now also increasingly becoming insecure through the introduction of temporary leases (Fitzpatrick & Pawson 2014). Combined with the relative as well as absolute increasing numbers of households renting after the Global Financial Crisis in several European and Anglo-Saxon countries (i.e. Denmark: Statistics Denmark 2017, Ireland: CSO 2017, US: JCHS 2017, UK: DCLG 2017), and many liberal governments promoting the private rental sector, more insight into temporary leases is imperative.

To be able to assess the shift towards more temporary leases empirically over the coming years, one requires a baseline. Providing such a baseline is one of the goals of this chapter. The other goal is to gain insight into the characteristics of those living with temporary tenancies. We focus particularly on the capital of the Netherlands, Amsterdam. Amsterdam is an interesting case for studying temporary leases because of its tight housing market and its attractiveness to students, immigrants and internal labour migrants.

By employing local survey data from the *Housing in Amsterdam* (Wonen in Amsterdam, WIA) survey conducted in 2015, we estimate the volume of temporary tenancies and assess who is using this form of tenure, using descriptive analyses and multinomial logistic regressions of housing tenure. We use the most common tenure in Amsterdam, permanent leases, as a comparison and also present results on the chance of home-ownership. This is the first time such a study has been undertaken, since it is only since 2013 that this housing survey, as the first in the Netherlands, cautiously started to ask questions about temporary tenure. Furthermore, the year 2015 is particularly relevant because it is, essentially, the point just before the introduction of the new law and thus useful as a baseline for future monitoring.

5.2 The Dutch housing market and the Amsterdam context

While traditionally a country where the majority of the population rented, by the end of the 20th century the Netherlands was well on its way to becoming a nation of home-owners. By 2015 57.4% of all households owned their own home (Statistics Netherlands 2019a). The switch from renting to home-ownership can be largely attributed to Dutch housing policy, which since the 1980s can best be characterised as the active promotion of home-ownership complemented by the deregula-

tion and residualisation of renting. Direct as well as indirect subsidies, varying from for instance tax rebates to governmental mortgage guarantees, helped many households to acquire homes. For the last decades, more than three-quarters of all rental housing was owned by housing corporations (calculated from Woon 2019a): not-for-profit organisations which can be described as quasi-autonomous non-governmental organisations or quangos, because they function in close cooperation with the government in executing rental policy.

Table 5.1

Dutch and Amsterdam housing market (2015)

	The Netherlands ^A		Amsterdam ^B	
Population	16.900.726		822.272	
Occupied dwellings	7.211.229		417.100	
Owner-occupation	4.119.362	57.4%	127.500	30.6%
Renting	3.244.238	42.6%	289.600	69.4%

A Statistics Netherlands 2019a, 2019d

B RIS 2016:19, Municipality of Amsterdam & AFWC 2016

In line with the general political developments in the Netherlands, neo-liberal arguments that the long-established system of rent controls applying to most rental housing should be viewed as market-distorting subsidies fell on fertile ground. Rent controls were held responsible for continuing (localised) housing shortages, hampering investors from developing more rental housing. Deregulation of the rental stock is an attempt to mitigate this. As a result, the share of regulated rental housing has been constantly decreasing and the share of unregulated rental housing increasing. Even within the regulated sector rent levels have been raised significantly in the last 15 years, enlarging the proportion of income households have to spend on rent,² and making renting a less favourable alternative to buying a home than before.³ Indeed, between

2009 and 2015 the number of homes affordable for low-income households was halved, whereas the number of dwellings with free-market rents more than doubled (Blijie *et al.* 2016). Less affluent households are partly compensated for the high rent levels by individual housing benefits. To curtail the resulting increasing impact on the national budget, tighter restrictions on what sort of housing low-income households can rent were put in place in 2016 (Dutch Housing Law, art. 46). The shrinking stock of regulated housing is more and more earmarked for specific target groups, and viewed as a temporary safety net or social service for more vulnerable people who are not (yet) capable of managing independently on the market. Bar some very curtailed exceptions, such as for officially recognized refugees, homes with regulated rents from housing corporations are distributed according to time on a waiting list.

Relatedly, in spatial policy by the end of the 1980s the goal of regional deconcentration of economic growth was interchanged for a focus on stimulating economically already prosperous areas. The four largest cities of the Netherlands, together known as the Randstad, have grown continuously ever since. Spatial planning constraints have however hindered the construction of new housing to some extent, so that especially Utrecht and Amsterdam, as the main economic hubs of the country (Raspe *et al.* 2010, Statistics Netherlands 2017), have been experiencing shortages of both rental and owner-occupied housing (Van Duinen *et al.* 2016). A former bulwark of progressive policy, Amsterdam has a large proportion of rental housing in comparison with the rest of the Netherlands (table 5.1). In 2015 over two-thirds of the local stock was rental, and of this 82% was regulated rent. The city also lagged behind on the promotion of home-ownership, although since the beginning of the 2000s it has been catching up (Aalbers 2004, Huisman 2009). At the same time, the unusually large demand for housing in Amsterdam far exceeds the available supply. As a consequence, the prices of homes for sale as well as the levels of rent charged are among the highest of the country, and keep rising (Statistics Netherlands 2019d, Gualtherie Van Weezel & Huisman, 2017).

Tables 5.2 and 5.3 give a detailed overview of the different sectors of the Amsterdam housing market. Table 5.2 describes the three long-established forms of tenure, namely home-ownership, permanent rent and

Table 5.2

Long-established forms of tenure Amsterdam housing sector (2015)

	Landlord	Net monthly cost	Entry conditions	Security	Share of market ^c
Owner-occupation		aver. 820 euro ^D	Affluent enough to obtain mortgage (approx. 50,000 euro gross a year) ^E	good	30.6%
Permanent rent					
Regulated rent	Housing corporation	400-710 euro ^F	> 8 years on waiting list, income < 34,911 euro gross a year ^G	good	42.9%
	Private landlord	400-710 euro ^H	Discretionary freedom of landlord	good	14.5%
Unregulated rent					
	Housing corporation	710-1000 euro ^F	Discretionary freedom of landlord Affluent enough to pay free-market rent	good	2.7%
	Private landlord	710-1500 euro ^I	Discretionary freedom of landlord Affluent enough to pay free-market rent	good	9.4%
Irregular housing options					
Subletting	tenant	400-1500 euro	Informal social network	non-existent	-
Squatting	n/a	low	Willing and able to break law	low	-

C Municipality of Amsterdam & AFWC 2016

E Nibud 2015

G Woonbond 2014

I Municipality of Amsterdam 2016

D Woon 2019b

F AFWC 2016:12

H Municipality of Amsterdam 2015

irregular housing options. *Home-ownership* appears to be unattainable for the majority of the population. Because rent regulations are owner-neutral, homes with regulated rents can be either owned by housing corporations or by private landlords. Given the high demand for housing, waiting times for homes owned by housing corporations with regulated rents have risen constantly since the 1980s. By 2015 they started at approximately 7 years of waiting time for a home in the least attractive neighbourhoods, rising to over 20 years for more popular areas (AFWC 2016:31). *Private rental dwellings with regulated rents* are let out through the social network of the

owner. Few are coming up for rent and vacated dwellings are usually put into *unregulated rent*. Both corporation-owned and privately-owned homes with unregulated rents are distributed through the discretion of the landlord. Because of the substantial profit that can be made by renting out apartments, the amount of homes bought to let is on the rise (Van der Molen 2017, Nul20 2019). As can be gleaned from online housing ads, private landlords often prefer expats as renters. Such high-income migrants are expected to be able and willing to pay high rents for short-term leases without demurring, given their lack of acquaintance with Dutch rent-

Table 5.3

Forms of tenure introduced since 1997 Amsterdam housing sector (2015)

	Landlord	Net monthly cost	Entry conditions	Security
Campus contract				
shared	Only housing corporations	200-400 euro ^J	Local college fee paying student, 1 year on waiting list + cooptation system	Contract ends when no longer fee-paying student
non-shared	Only housing corporations	400-590 euro ^{J,K}	Local college fee paying student, 3 years on waiting list	
Youth contract	Only housing corporations	approx. 400 euro ^L	Age between 18-22, no children, not for students, 4 years on waiting list ^{M,N}	Contract ends at age 26
Temporary rent based on Law on Vacancies	Housing corporation or private landlord	400-1500 euro	Discretionary freedom of landlord	Contract ends after 1/2/5 years
Anti-squat	Agency, housing corporation or private landlord	80-235 euro ^O	Discretionary freedom of landlord + cooptation systems, no children, willing to live in non-housing	Non-existent: notice to quit within 14 days

J Duwo 2016:20

L Stadgenoot 2013:53-54

N Schouten 2014

K AFWC 2016:13

M Van der Tol 2016

O Van Eijck en Naas 2014

ing culture. Sharing a home, defined as living together with one or more adults you have no family relation with, can happen across all sectors of the housing market.⁴ Considering more irregular but equally long established housing options, *subletting* of apartments is forbidden by law (Dutch Civil Law book 7:244), but can be highly profitable given the pressure on the housing market. Since *squatting* was made illegal in 2010, the number of squatted homes has most probably decreased, but as with subletting, no official data are available.

Table 5.3 deals with forms of tenure that were introduced from 1997 onwards. These are all temporary. Amsterdam housing corporations, who own most of the rental stock, have been actively lobbying for the introduction of temporary contracts (Nolles 2013, Huisman 2016b).

According to them, the current system of distribution of scarcity by waiting time should be replaced by a system that continuously gives new, young people a chance to live in the city temporarily. The idea is that when the contract ends, the tenant has perhaps gained enough income to afford free-market rental housing or become an owner-occupier. If things have not proceeded so favourably, the tenant can obtain a home in the periphery of the city. The campaigns of the housing corporations have led to the introduction of several new forms of temporary leases. Student housing is nowadays in Amsterdam solely let out with *campus contracts*, which are automatically terminated 6 months after the tenants finish or terminate their studies. In 2012, several Amsterdam housing corporations started a pilot project with so-called *youth contracts* for young adults age 18-22,

which ended once the tenant reached the age of 26. (Starting from July 2016, the conditions changed. Since then, one-third of all vacated homes with regulated rents from housing corporations are rented out with youth contracts which are now available for those in the age category 18-27, and in this new form the lease automatically ends after 5 years.) *Temporary rent based on the Law on vacancies* allows home-owners to temporarily let out their homes on a time-limited lease when they are to be renovated, demolished, or vacant awaiting sale. (They differ significantly from temporary leases based on the law that came into effect on 16 July 2016, which can last at most 2 years, after which the tenant can be replaced by a new tenant with a similar temporary lease.) Finally, *anti-squat* or guardianship was originally introduced to prevent squatting of vacant properties, but given the successful criminalisation of squatting, anti-squat seems to function solely as a way to let out homes without basic rights for tenants.

Demand for housing structurally exceeds supply. Careful observation of the column labelled ‘entry conditions’ shows that for newcomers to the city, housing options are scant. Affluent people might be able to afford to buy a home, or to rent in the unregulated rental sectors. Those on lower budgets cannot access regulated rental housing because they lack waiting time (for corporation-owned housing), and the chance that a private landlord will select them to rent out one of the few newly vacant homes with regulated rents is extremely low. Indeed, given the structure of the local housing market, there is a clear need for resources that most newcomers lack: an extensive social network and knowledge of the local housing market. Illegally renting a sublet home may be one of the most feasible options. Certainly, the conditions under which a newcomer to a city such as Amsterdam can secure a permanent rental contract are so limited that it is unrealistic to speak of a choice between permanent and temporary forms of tenure. Rather, temporary lease is frequently the only available choice.

5.3 Theoretical framework- Preferences, needs, resources and constraints: housing decisions leading to temporary leases

Temporary leases lead to housing insecurity, “residents’ limited capacity to determine how long they may remain in their home” (Morris *et al.* 2017: 653), specifically for housing-related reasons.⁵ This is important because it impacts negatively upon people’s ontological security,⁶ that is,

the stable psychological basis that people require to thrive and develop is undermined. Such an erosion of stability contributes negatively to subjective wellbeing and mental health. These effects can extend into other domains of life, as people are deprived of time and energy to focus on other activities; sometimes it causes people to live in an atmosphere of anxiety and fear (Morris *et al.* 2017, Fitzpatrick & Watts 2017, Darab *et al.* 2018), and it can hinder constructive life planning.⁷ As pointed out by Van Gelder (2010) and further developed by Hulse *et al.* (2014), housing insecurity and its limiting consequences can be legally inherent in the housing situation, but it can also be *de facto*; or a result of the way tenants experience, and adapt to, their situation. How long people experience housing insecurity is relevant as well, since adverse effects might accumulate over time. Relatedly, not all tenants respond to the uncertainty in the same way. In their study of Australian long-term private rental sector tenants in large cities, Morris *et al.* identified three typical responses to housing insecurity; “incessant anxiety and fear; lack of concern; and concern offset by economic/ social capital and traded off against locational preference” (2017:653). Indeed, the burden of insecure tenure is not evenly distributed, falling more heavily on those with fewer financial resources and smaller networks, as well as cultural capital.

How can we explain who lives with a temporary lease? What are the main differences between those renting with permanent leases or owning their dwelling and those with temporary leases? People’s residential situations are usually understood as the result of their housing choices. Housing choices occur when people consider moving. Important motives for moving are events in the life course such as leaving the parental home, starting to live with a partner, having children, union dissolution, child launching, retirement and reaching old age (Mulder & Hooimeijer 1999). Some moves are motivated by work, education or by housing-related preferences. Rational choice theory classically underpins many housing studies (Lux *et al.* 2017). In such economically oriented frameworks residential outcomes depend on the choice for a certain location, a specific type of house and form of tenure. These choices are the result of the combination of households’ preferences, resources and constraints in a particular context: “Any type of move can be said to follow from a motive, but the move is only effectuated after its cost is overcome by means of resources, given that the context provides

an opportunity” (Mulder & Hooimeijer 2002:240, cf. 1999). It then follows that the type of tenure is simply one of many factors that households have to balance in their residential choices.

In the literature on the choice between renting and owning, it has indeed been argued that this choice depends on the benefits and costs of owning versus renting, the resources to overcome the costs, and the temporal and spatial context. The balance between benefits and costs is differentiated between individuals, households and life-course stages, and so are resources (Mulder & Wagner 1998). Because moves into owner-occupied homes are associated with high transaction costs, home-ownership is less desirable for those who foresee they may move again soon, for example students, young adults more general, newly divorced people and singles. Owning also requires a stable income and a certain level of assets, making it more affordable to those with steady jobs, those in dual-income couples and those who have spent more time in the labour market (Mulder & Wagner 1998).

To a certain extent, temporary leases might be viewed as just a type of renting. In that sense, one might argue that those population categories who are likely to rent – rather than own – would also be likely to have temporary leases. However, temporary leases are specific in the sense that it is hard to think of any benefit they would have compared with a more secure type of tenancy. In most legal frameworks, tenants can terminate a permanent contract relatively easily, so legally a tenant does not constrain herself unduly by choosing a permanent contract over a temporary contract. As a result, temporary leases are very unlikely to be the first choice of people, if they can under similar circumstances also obtain a permanent lease.

For this reason, although housing decisions are certainly informed by a blend of opportunity, aspiration, resources and constraints, in our theoretical argumentation, we give a large prominence to urgency and scarcity in analysing why people live with temporary leases. With regard to preferences or benefits, we think the issue is not so much what are the circumstances in which some people might *prefer* to live with temporary leases, but rather what are the circumstances in which some people might be more prepared to *accept* temporary leases as an option. Concerning urgency, some moves are indeed not the result of a choice based on a preference, but the consequence of a pressing need arising out

of circumstances.⁸ Such urgency limits the time available to search for suitable housing and may therefore lead to accepting a temporary lease if no other options are available. Regarding scarcity, it is important not to overlook or marginalize structural aspects of the context, that is, the local housing market, in the determination of housing decisions (Tu *et al.* 2017). Given the current constraints of the Amsterdam housing market, it is very difficult for many to obtain other, more secure housing. The absence of other options may be caused by urgency and/or restrictions in resources, such as money, time on the waiting list, knowledge about the local market and social capital, which are aggravated by the overall scarcity of housing. Another reason for accepting temporary leases would be that some people might mind less about the temporariness of their housing. People who only expect to live in Amsterdam for a short time, or expect to move soon again, may be less bothered by a time-limited contract. Alternatively, those with fewer ties binding them to their dwelling such as a partner, children or possessions may be less attached to security of tenure.

We hypothesize that a number of particular characteristics will increase the chance of accepting a temporary lease. *Age* will be an important factor, for a number of reasons. For many young adults, there may be no alternative present, while the urgency of need may be strong, and resources may be restricted. This is because there is an often rapid succession of important events at the earlier moments in the life course, such as leaving the parental home, entering into higher education, the first job, changing jobs to establish a career, moving in with a partner and starting a family, and these events often coincide with moving (Bernard *et al.* 2014). Hence, those at young ages move more often than those of more advanced ages. Those who are younger, however, have fewer housing options, since they have lower incomes, less savings and no steady employment career (yet). Owner-occupancy through a mortgage, as well as renting a home with an unregulated rent will be often out of their reach, for financial reasons. Also, given that homes with regulated rent are distributed mainly through waiting time, and registration is only possible from age 18 onwards, those who are younger are at a disadvantage when looking to obtain such secure affordable housing. The availability of youth contracts also contributes to the expectation to find mainly young people with temporary leases. Furthermore, young adults

may be less attached to security of tenure than those of more advanced years. For youngsters the temporariness of their housing might match with the transitory character of their current life phase; they expect to live there for a short time and do not yet have strong ties to the dwelling. They may not yet have acquired many physical personal possessions or invested in their living spaces. In contrast, more senior citizens seem to be more attached to security of tenure. For instance, in their research among tenants in the social rented sector in England, Fitzpatrick and Pawson found, with regard to the insecurity of their leases that: “Older people, people with health or disability issues, and families with children, tended to be the most concerned, though more pronounced anxiety was not confined to those groups” (2017:1032). Similarly, Darab *et al.* (2018) who focused on women above 45 in a more rural part of Australia, found that for this population category, security of tenure was the unanimously shared and foremost housing preference.

Relatedly, we expect *being enrolled in education* to enlarge the chance of having a temporary lease. Students have an urgent need to be housed in the vicinity of their educational venue, for practical reasons, while their resources are usually quite restricted. Dedicated student housing is the main housing option for students in Amsterdam, and at the present time, it always comes with a temporary lease, while not many other options are present. Students might not mind so much about the insecurity of their tenure, because they may expect to live there only for the duration of their studies, and they are likely to have fewer ties to a dwelling for similar reasons.

Furthermore, we anticipate people who recently *moved to Amsterdam* from either inside the Netherlands or from foreign countries to have a higher chance of accepting temporary leases. Not already residing in Amsterdam, they may not have much time to look for adequate housing, while not many alternatives present themselves to them. Having just arrived in the city, they are likely to still miss the elaborate social network that is necessary to obtain housing in informal ways, and to have insufficient knowledge of the local market. Depending on their country of origin, they may even be unaware of secure renting as an existing option. Affluent foreign migrants specifically have a higher chance of obtaining housing with temporary leases, because of the strong preference of private landlords to rent out their more expensive homes to this

group with this form of contract. Another factor is that some of those moving to Amsterdam may only expect to be in the city or even the country for a limited time, for work or education. As such, they may be less attached to security of tenure.

With regard to *international migration background*, we expect those with Western migration backgrounds to have a higher chance of accepting a temporary lease because many of them will be expats envisaging a return to their country of origin. On the other hand, we expect those with a non-Western migration background to have a lower chance to accept a temporary lease. In Amsterdam, the main categories of those with a non-Western migration background are those with at least one parent born in Turkey, Morocco, Suriname or the Dutch Antilles. On average, people in these categories leave the parental home later than those who do not have a migration background (Stoeldraijer 2014). When such young adults do move out, they more often go to stay with a member of the family or to share with others.

Household situation will influence willingness to accept a temporary contract as well. Those who live alone may be less attached to security of tenure than those who live with a partner, for instance because it is easier for them to move. Similarly, those who have no children living at home may mind less about temporary leases. Those living alone will also have less spending power because they cannot combine their income with their partner to obtain alternative forms of housing. We also expect that those who share accommodation with others might have a lower chance, since they can join resources.

Considering *income and employment status*, less affluent people are excluded from several housing options, such as free-market rentals or owner-occupancy, while some forms of temporary lease (i.e. anti-squat) are more affordable. Likewise, those who are unemployed, living on benefits or self-employed, may have a higher chance of accepting temporary leases, because they are often excluded from more secure, more expensive forms of housing.

People's *level of education* will also influence their chances on the housing market. Higher educated persons may be viewed as attractive tenants by landlords, or may obtain more easily a mortgage because of the expectation that they will keep or improve their earning capacity over time. Therefore we envisage those with a lower level of education to be more

likely to accept temporary leases. On a more speculative note, we wonder whether there might be a link between *gender* and the acceptance of temporary leases. Perhaps women are more attached to security of tenure, and it is easier for them to obtain, since landlords sometimes prefer women over men, because they are perceived as quieter and tidier tenants.

Those who had to move from their previous home for urgent reasons, will have a higher chance of renting with a temporary lease. Those whose *rental contract was terminated* or whose *housing had become too expensive*, have in common they have to make do with whatever is available because of the immediacy of their housing need.

Finally, since home-ownership is the second tenure in Amsterdam after permanent renting, we also include it in our analysis. For most characteristics, we expect the chance of being an owner-occupier to be the exact opposite of the chance of having a temporary lease.

5.4 Data and Method

Dataset and sample

Housing in Amsterdam (WIA) is a survey jointly commissioned by the Department of Housing of the Municipality of Amsterdam, the seven Amsterdam boroughs and the Amsterdam Federation of Housing Corporations.⁹ The research has been repeated every two years since 1995 (Dignum & Kan 2014). Included are questions about residents' current and previous housing situation, their housing wishes, their socio-economic status and how they evaluate their surroundings. In 2015, a stratified random sample of 92,332 households was drawn from the municipal register of inhabited dwellings, excluding officially registered shared and institutional housing, such as student units with shared kitchens or nursing homes (Booi 2016). Stratification entailed dividing Amsterdam into 85 small neighbourhoods. The questionnaire was delivered by post, with the possibility to complete it on paper or online, in Dutch or in English. In areas where the response initially was not sufficient, extra efforts through phone calls and calling at houses were undertaken. This resulted in 18,920 people completing the survey, which translates to a total response rate of 20.5%. For our analysis, households of which it could not be determined whether they rented with a permanent contract, a temporary lease or whether they were home-owners were removed. This resulted in a final data file with 17,803 respondents.

The low response rate is unfortunate, but WIA is the only feasible option at hand. From the population and dwelling registers, we have an indication¹⁰ of some of the sources of under- and overrepresentation. For example, while slightly more men than women appear in the sample (51.4% vs. 48.6%), according to the municipal statistics department Research, Information and Statistics (RIS) the city is actually home to fewer men than women (49.3% vs. 50.7%, 2015). Also, those of younger ages are underrepresented: 10.4% of the population falls in the age category 18-23, but in the sample this category only holds 2.5%. Of the age category 24-29 the population holds 15%, but the sample only 7.3%. Furthermore, owner-occupiers are overrepresented: in 2015, 28.9% of the dwellings were owner-occupied, (RIS 2016) rather than the 40.8% we find in the sample.

Another drawback from the survey is that it attempts to exclude shared accommodation – while temporary leases could very well be overrepresented in such accommodation. However, since registration of such units is incomplete, some people who share with individuals other than partners or children still appear in the sample. Furthermore, given that many people with an anti-squat contract live in vacant office buildings, anti-squat is likely to be underrepresented because non-residential buildings are excluded from the sampling frame. For reasons of socially acceptable answer patterns, we also assume that subletting will be underreported. In all, those with temporary leases are almost certainly underrepresented in the data. This implies our estimation of the share of temporary leases in Amsterdam will be conservative. We have considered using weighted data to correct for selective nonresponse, but decided against this because the numbers having temporary leases by category of respondent are rather small and applying large weights for some categories might 'blow up' to accidentally high numbers in such categories.

Measures and method

All variables were derived from the survey, except for international migration background which was retained from the data that formed the sampling frame (obtained from the municipal statistics department RIS). The dependent variable has three categories: having a temporary lease, having a permanent lease, and home-ownership. Those

enrolled in higher education were coded as *currently fulltime in higher education*. For *education level*, we used the highest obtained qualification. Lower education included primary school, pre- and short vocational secondary education (vmbo/ mbo-kort), middle education encompassed longer vocational education, high school and pre-university education (mbo-lang/ havo/ vwo), higher education included universities and universities of applied sciences. For the variable *international migration background* we considered all who had at least one parent who was born outside the Netherlands. We follow Statistics Netherlands (2019f), who split this category up into the two subcategories of Western and non-Western migration backgrounds. They define Western countries as Europe excluding Turkey, North America, Indonesia and Japan, and non-Western as all other countries. For *household composition* we considered those who indicated that they formed a household with someone who is not their partner or their child, as sharing. For *source of income*, transfers included benefits, study loans and pensions. We split *household income* into lower, middle and higher incomes. For lower incomes, the upper threshold is the maximum income to be eligible for social housing (gross € 34,911 per year in 2015), middle incomes include up to 1 times modal income (gross € 49,500 per year in 2015), according to the standard Dutch policy indicator (modal = gross € 33,000 per year in 2015) and higher incomes includes all above this. Income was self-reported, and in line with general survey trends, almost a quarter of the respondents declined to answer. The variables on *reasons for moving* (“rental contract was terminated” and “home as too expensive”) are based on questions concerning reasons for moving to the current home.

We use multinomial logistic regression models of having a temporary lease, or being a home-owner, compared with the most common tenure: having a permanent lease. Although home-ownership is not our main focus, we think it is important to show results on it because it is the second most common tenure in Amsterdam. Because students are a specific population category with a large proportion having a temporary lease, we show the outcomes of two models: one for the complete sample, and another from which those currently fulltime enrolled in higher education (n = 905) are excluded.

5.5 Results

Descriptives: who rents with a temporary lease

The main characteristics of the people in the sample and the percentages living in the different tenure types by category of the independent variables can be found in table 5.4. Overall, 4.4% of the sample has a temporary lease, versus 54.8% with a permanent lease and 40.8% who is owner-occupier. Concerning those with temporary leases, more women than men are in this category. The distribution over the age groups is very uneven. The majority of the youngest part of the sample turns out to rent with a temporary lease, namely 52% of those between 18-23 years. In the next category, containing people between 24 and 29 years, the proportion drops to 22%. This tapers off to half a percent of those over 50 years. A substantial share of those currently in higher education have a temporary lease, namely 40%. Those with a middle level of education, and, to a lesser extent, those who finished a form of higher education, are somewhat overrepresented in the temporary lease category. This can be partly explained by the overlap with those who are currently in higher education: they have mid-level education levels as their highest qualification. Slightly more people with a Western migration background have a temporary lease than those with a non-Western background and those with no immigration background. Though, as described above, the survey attempts to exclude those in shared accommodation, still 2.8% of the respondents indicate they are living together with others who are neither their partners nor their children. Within this category, 16.4% has a temporary lease.

Considering the link between the reasons for moving and temporary leases, of those who had to move because their rental contract was terminated or their dwelling had become too expensive, respectively 17.6% and 9.3% had a temporary lease as their next tenure. Finally, almost 80% of those in the sample states their previous home was in the city. Those who moved in from elsewhere in the Netherlands or abroad are overrepresented in the category temporary leases with 8.3% and 18.0%.

Analysis: Temporary leases versus permanent leases

Model for the full sample

According to the multinomial logistic regression for the full sample (table 5.5), there is a statistically significant association between age and

Table 5.4

Descriptive statistics: Who has which tenure in Amsterdam

Variable	Sample count	Sample %	Temporary lease %	Permanent lease %	Home- owner- ship%
Total sample	17.803	100.0	4.4	54.8	40.8
Gender					
Female	8.648	48.6	5.2	58.7	36.2
Male	9.155	51.4	3.7	51.1	45.2
Age					
18-23 years	451	2.5	52.3	38.6	9.1
24-29 years	1.304	7.3	22.0	50.6	27.4
30-39 years	3.189	17.9	4.7	47.3	48.0
40-49 years	3.235	18.2	1.9	46.9	51.2
50-95 years	9624	54.1	0.5	61.2	38.2
Currently fulltime in higher education					
Yes	905	5.1	40.0	38.6	21.4
No	16.898	94.9	2.5	55.6	41.8
Level of education					
Lower education	3.729	20.9	1.6	83.9	14.6
Middle education	3.230	18.1	6.3	61.2	32.5
Higher education	10.126	56.9	4.9	40.4	54.8
No answer	718	4.0	4.6	78.0	17.4
International migration background					
No migration background	11.383	63.9	4.0	48.7	47.3
Western migration background	2637	14.8	6.4	49.4	44.2
Non-Western migration background	3.783	21.2	4.4	76.7	18.9
Household composition					
One-person household	8.140	45.7	5.5	62.4	32.1
Couple without children	4.793	26.9	3.9	45.2	50.9
Couple with children	3.212	18.0	1.6	42.1	56.3
Single parent	1.152	6.5	1.7	72.2	26.0
Sharing with others	506	2.8	16.4	63.6	20.0

Variable	Sample count	Sample %	Temporary lease %	Permanent lease %	Home- owner- ship%
Total sample	17.803	100.0	4.4	54.8	40.8
Main source of income					
Employed	8.187	46.0	4.8	43.6	51.5
Self-employed	2.295	12.9	3.0	40.7	56.4
Transfers	6.140	34.5	4.8	71.2	24.0
No answer	1.181	6.6	2.7	74.0	23.3
Household income					
Low income	5.962	33.5	6.6	76.2	17.2
Middle income	2.351	13.2	2.5	47.0	50.5
High income	5.228	29.4	2.6	26.5	71.0
No answer	4.262	23.9	4.7	63.8	31.4
Reason for moving: rental contract terminated					
Yes	579	3.3	17.6	54.1	28.3
No	17.224	96.7	4.0	54.8	41.2
Reason for moving: home was too expensive					
Yes	451	2.5	9.3	51.7	39.0
No	17.352	97.5	4.3	54.9	40.8
Location previous home					
Amsterdam/never moved	14.132	79.4	3.1	56.1	40.8
Elsewhere in the Netherlands	2.863	16.1	8.3	45.8	45.9
Abroad	539	3.0	18.0	59.2	22.8
No answer	269	1.5	3.0	72.9	24.2

Table 5.5

Multinomial logistic regression: predicting the likelihood of temporary leases in Amsterdam

Predictor	MODEL 1 STUDENTS INCLUDED		INCLUDED		MODEL 2 STUDENTS EXCLUDED			
	Temporary lease		Home-ownership		Temporary lease		Home-ownership	
	B	SE	B	SE	B	SE	B	SE
(Intercept)	1.372	0.279	-2.389	0.113	0.675	0.306	-2.355	0.116
Gender: Female	-0.248***	0.091	-0.162***	0.038	-0.179	0.109	-0.169***	0.002
Age	-0.106***	0.005	0.013***	0.002	-0.097***	0.005	0.012***	0.039
Currently fulltime in education	1.336***	0.124	-0.014	0.108				
Level of education (ref: lower education)								
Middle education	-0.183	0.183	0.867***	0.067	-0.357*	0.209	0.849***	0.067
Higher education	0.157	0.169	1.351***	0.059	0.230	0.178	1.357***	0.060
No answer	0.165	0.268	0.193*	0.116	0.254	0.278	0.180	0.117
International migration background (ref: no)								
Western migration background	0.549***	0.121	-0.098*	0.052	0.610***	0.135	-0.104**	0.053
Non-Western migration background	0.117	0.120	-0.791***	0.055	0.195	0.143	-0.812***	0.057
Household composition (ref: one-person household)								
Couple without children	-0.077	0.117	0.127**	0.048	0.223	0.137	0.130***	0.049
Couple with children	-0.666***	0.170	0.434***	0.058	-0.388**	0.178	0.449***	0.059
Single parent	-0.868***	0.249	-0.127	0.085	-0.497**	0.253	-0.111	0.086
Sharing with others	-0.444***	0.163	-0.705***	0.131	0.146	0.227	-0.704***	0.144
Main source of income (ref: employed)								
Self-employed	0.146	0.150	0.023	0.056	0.140	0.163	0.022	0.057
Transfers	0.113	0.111	-0.804***	0.054	0.091	0.156	-0.792***	0.056
No answer	-0.085	0.220	-0.677***	0.086	0.143	0.227	-0.679***	0.087
Household income (ref: low income)								
Middle income	-0.333**	0.163	1.152***	0.058	-0.061	0.178	1.160***	0.059
High income	0.082	0.137	1.754***	0.056	0.178	0.154	1.770***	0.057
No answer	-0.146	0.114	0.807***	0.053	0.010	0.147	0.836***	0.055
Reason for moving: rental contract terminated	0.612***	0.145	-0.643***	0.110	0.738***	0.168	-0.703***	0.115
Reason for moving: home was too expensive	1.040***	0.212	0.070	0.117	1.180***	0.228	0.081	0.119
Location previous home (ref: A'dam/never moved)								
Elsewhere in the Netherlands	0.249**	0.107	0.125**	0.050	0.215	0.139	0.120**	0.052
Abroad	1.062***	0.164	-1.001***	0.122	1.061***	0.178	-1.054***	0.125
No answer	0.451	0.417	-0.330**	0.166	0.381	0.441	-0.352**	0.167

Notes: model 1: n = 17,803 model 2: n = 16,898,* p < .10, ** p < .05, *** p < .01, the reference-

category is permanent lease.

the chance to have a temporary renting contract: this chance is lower at older ages. This ties in with our expectations: more senior citizens are more likely to be more attached to security of tenure, and they will have more resources available to access permanent leases or owner-occupation. Compared to men, women have a significantly lower chance to have a temporary lease. We speculated this might be so, because women might be more attached to secure housing and they might be in a better position to obtain this as well. Those who are currently in higher education have a significantly higher chance to have a temporary lease than those who are not. Again, this confirms our hypothesis, we expected students to have a higher chance of accepting temporary rent, given their need to be close to their institutions and their restricted resources.

However, people's highest completed level of education does not seem to influence the chance of having a temporary contract, compared with those who live alone. This is in line with our hypothesis. We also supposed that those who share might have a lower chance, since they can join resources, and this is indeed what we found. Contrary to expectation, we found no difference between couples living together and one-person households. We considered that more spending power and more difficulty in relocating as a couple would lead to a lower chance of accepting temporary lease, quod non. However, we do find an enhanced likelihood of owning a home for couples without children. It could be that the Amsterdam housing market is so tight that mainly those couples who can either afford to own or are prepared to rent temporarily stay in Amsterdam, while others tend to leave the city.

While we surmised that being employed would lower the chance of having a temporary lease, and being self-employed or relying on transfers might increase the chance, people's main source of income is not significantly associated with their chance of having a temporary lease. Similarly, we expected those with lower incomes to have an increased chance of having a temporary lease. There is indeed a marginally significant negative effect for those with a middle income, indicating a lower chance for them to have a temporary renting contract than those with a lower income. However, those with higher incomes are not found to have a lower chance than those with the lowest income. Some of those with high incomes might live in luxury or expensive furnished

apartments with a temporary lease, but we do not have the information necessary to explore this idea.

Those who had to leave their previous home because their renting contract was terminated and those who moved because their home had become too expensive have a significantly higher chance of having a temporary contract than those who moved for other reasons. This confirms our idea that people are more likely to accept temporary leases when they have an urgent need. Finally, compared with those who already lived in Amsterdam, those who moved from elsewhere in the country had a marginally significantly higher chance to end up in temporary rent, and those whose previous home was abroad, have a significantly higher chance. This is in line with our expectation, based on the idea that those who lack a social network will be more likely to end up with a temporary lease.

Model with those in full time higher education excluded

With students excluded (second model in table 5.5), most of the associations found in the model for the full sample persist, but there are a few exceptions. In this model, the negative association between gender and the chance of temporary rent is slightly smaller and not statistically significant. Also in contrast with the model with the full sample included, here, those with middle levels of education have a marginally significantly lower chance of having a temporary contract compared with those with a low level of education. This might be because in the first model, students mostly form part of the category middle education, since we measured the highest level of education achieved. However, still no effect is visible for those with a high level of education.

The significantly negative associations between households living with children, either a couple or a single parent, are weaker than in the model for the full sample. Students seldom already have children, this likely fortified the effect in the model with students included. The significant negative relation between sharing with others and having a temporary lease vanishes in this second model. It could be that especially students team up to rent together in order to obtain a permanent contract. Also, in the model with students excluded, middle incomes cease to be marginally significantly negatively associated with whether people have temporary leases. Perhaps the fact that students usually

have a low income explains this. Finally, the positive effect for those whose previous home was elsewhere in the Netherlands is slightly smaller and non-significant rather than marginally significant. The significantly greater chance for those whose previous home was abroad nevertheless persists.

Analysis: Home-ownership versus permanent leases

As expected, on several points, the chances for owner-occupancy mirror those for temporary rent. The chance of owning a home, for instance, significantly increases with age, and couples with children are particularly likely to own. Those who relocated from abroad, and those moving because their lease came to an end, are also unlikely to own their home. This falls in with our ideas, since upon arrival from foreign parts a temporary lease might be more attainable as well as more practical than immediately buying a home.

A cluster of variables indicating socio-economic status is significantly associated with chances of home-ownership but not with the chances of having a temporary lease: having high education levels and a middle or high income is positively associated with home-ownership, whereas the parameters for having a non-Western migration background and for transfers as the main source of income are negative. This is also in line with expectations.

For two characteristics, significant effects are found in the same direction for temporary leases as for home-ownership. Women have a significantly lower chance for owner-occupancy while (in the full sample) they are also less likely to have a temporary contract. Those whose previous home was elsewhere in the Netherlands are more likely to own than those who already lived in Amsterdam, or to have a temporary rental contract. This may reflect their lack of access to the regulated rental market, which may lead them to resort to less regulated housing options: temporary rent and owner-occupancy.

5.6 Conclusion

In this chapter, we have made the first step into assessing what increases the chance of having a temporary lease, in this case in Amsterdam. We argue that given the importance of secure housing for people's wellbeing, the recent shift in the Netherlands from permanent

contracts to time-limited leases deserves attention. Although permanent contracts are still dominant, we find that the majority of young adults aged 18-23 are renters with a temporary lease. From a multinomial logistic regression analysis, we found that students, those with a Western migration background, those who moved because their previous rental contract was terminated or because the previous dwelling was too expensive, and those who moved from abroad were particularly likely to have a temporary lease. Families with children were unlikely to have a temporary lease.

The contribution of this research is that it presents, for the first time, data on who has a temporary lease and what increases the chance of having such a contract. The limitations of the current study are a reflection of the problems with the limited availability of meaningful data. The response rate is rather low, and data from other sources showed there exists a bias towards home-owners and other more advantaged groups, which influences the results. The design of the survey also limited the analysis, since some relevant variables are not measured. For instance, no information is available about divorce or relationship breakup. The next instalment of the survey will remedy some of these concerns.

One of the goals of the current study is to create a baseline. Temporary leases as a normal form of tenure were introduced in the Netherlands in 2016, and it took landlords some time to come to grips with the new possibilities. The current research allows us to trace the development of this new contract form over time. This will also give some indications as to whether temporary rent will be a phenomenon mainly connected to age, or that a cohort effect will occur. Will temporary rent become a new rung on the housing ladder, related to the earlier stages of the life-course, with temporary leases as the lower rung, permanent rent as the middle and owner-occupation as the top rung? Or will the development be more analogous with that of the labour market, and will youngsters of the current generation never obtain a permanent renting contract?

Concerning policy, the recommendation is to start to seriously register and analyse temporary rental arrangements in the Netherlands, and to use this as input for new policy. While this might sound obvious, in the context of temporary leases we observed that further extensions are repeatedly being implemented while the results of the

previous round of changes are only starting to become clear. Policies based on factual data rather than on intuitions hopefully will deliver better results.

The first findings indicate that temporary leases might well be more than a marginal phenomenon. As we hypothesized, temporary leases might be one of the only options for newcomers on the housing market, may they be young adults, or moving from within or without the Netherlands. Those with an urgent need seem also have to rely on temporary leases, given other options are out of reach.

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Notes

- 1 With regard to private renting, first Scotland and to a lesser extent Wales and Northern Ireland seem as of late to be inching towards a slightly less unregulated sector in terms of landlord registration, the curbing of 'no-fault eviction notices' and rent controls (Moore 2017), while England very recently and unexpectedly seems to want to fall in with this trend (Elgot, 2019).
- 2 The average proportion of their income renters spent on housing expenses rose from 28.3% in 1990 to 38.8% in 2015. Owner-occupiers spent 20.5% in 1990, and 28.3% by 2015 (Statistics Netherlands 2019b, 2019c).
- 3 In addition, to encourage households with average incomes to move into owner-occupancy or homes with free-market rents, steep income-dependent rent increases have been introduced annually since 2013 (Van Duijne & Ronald 2018).
- 4 Neither sharing nor furnished lodgings find their way into the table: they are not forms of tenure. Two friends can buy or rent an apartment together, and it is possible to buy a furnished apartment, or let one.
- 5 Residents' capacity to determine how long they may remain in their house may also be limited by other factors, such as their employment status, their health, or their ability to pay the rent or the mortgage. Here, we focus on housing-related housing insecurity, when the uncertainty springs directly from the lease.
- 6 The concept originates from Laing (1955) and was developed in the context of housing by Saunders (1990) and Giddens (1991).
- 7 Beyond the uncertainty about when you need to leave, tenants in precarious renting situations often experience reduced autonomy and privacy in their dwellings, for instance being denied the possibility of having a garden (Darhab et al. 2017), pets (Power 2017) or starting a family (Heijkamp & Borštnik 2016).
- 8 For instance, relation break-up or divorce, eviction as a result of rent arrears or defaulting on the mortgage all create an immediate need for alternative housing. Similarly, temporary contracts themselves bear a negative-compulsory dimension: to move house may no longer be a decision per se, but rather the result of a landlord terminating a contract or the expiration of a fixed-term.
- 9 The resulting survey data are in general not available for analysis by others; "The use of the file is reserved for the municipality of Amsterdam and the Amsterdam housing corporations", codebook 2015.
- 10 Since the population register does not include undocumented inhabitants, it does not provide a complete picture of the population of Amsterdam.