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ENGLISH SUMMARY

INSECURE TENURE

THE PRECARISATION OF RENTAL HOUSING IN THE NETHERLANDS

Secure housing is important for people's well-being. Uncertainty about if and when you will need to leave your home has a negative effect on ontological security, the psychological stability that people need to live a meaningful life. Home-ownership and permanent renting contracts offer more protection against insecurity than temporary leases. Such leases either end automatically at a certain moment, or might be terminated by the landlord at a moment beforehand unknown to the tenant, while the tenant has no agency to prevent this, i.e. the termination is not due to rent arrears or other violations of the contract. Affordability and state of maintenance are two other factors influencing security of housing. If tenants cannot afford the rent anymore, as a result of steep rent increases, their housing situation will become insecure. Likewise, when homes fall in a state of serious disrepair, they offer less security.

The main question of this thesis is whether rental housing in the Netherlands, over the last twenty years, has become less secure. There is ample anecdotal evidence of such a trend, but no scientific research has, so far, been undertaken. Given the importance of secure housing for people's well-being, and the ongoing deregulation of the rental market in the Netherlands, such research is urgent and relevant. This research takes a first step in closing this knowledge gap, by searching for answers to the question: *to what extent is Dutch rental housing becoming less secure, or, in other words, more precarious, and how does this precarisation manifest itself?*

In *Chapter 1, entitled Has Rental Housing Become Less Secure in the Netherlands, and Why Does This Matter?*, which is the introduction of the thesis, I sketch the contours of recent Dutch housing policy. While throughout almost all of the twentieth century the majority of Dutch households

rented, from the early 1990s onwards the idea that dwellings with a regulated rent ('social housing') should only be for the minority of people who could not fend for themselves on the free market became dominant. This resulted in changes in the regulations concerning renting. Subsequently landlords have been able to convert many dwellings with a regulated rent into dwellings with an unregulated rent. At the same time, the rent levels of the remaining regulated stock have become progressively higher.

These developments can be explained through the context of current Dutch politics, which are based on meritocratic and neoliberal ideologies. The core idea of meritocracy is that a society is just when social-economic positions are based on personal achievements. That everybody has equal opportunities for self-development, starting with equal opportunities in education is deemed a necessary condition in the meritocratic ideology.

Neoliberalism contends that society best functions through an unfettered free market with the role of government restricted to ensuring a level playing field. It is a natural extension of the meritocratic idea that housing should reflect earned social-economic status, while from a neoliberal standpoint the best way to create and distribute housing is through market mechanisms.

The ongoing liberalisation of the Dutch rental housing market, according to the combined meritocratic neoliberal ideology, is resulting in ongoing precarisation, I argue. The abolishing of protection for tenants in terms of security of tenure, rent increases and maintenance is eroding ontological security. Although those with the least resources are impacted most, the changes in policy affect not only disadvantaged groups, but everybody. Looking at evidence from the United Kingdom, where the introduction of temporary leases quickly resulted in them becoming the norm, combined with the first corroboration from the Netherlands, I contend that current Dutch housing policy is stigmatizing renting. One of the recurring themes of this thesis is that many incremental steps have a cumulative effect, leading to unintended consequences. Policy makers do not set out to discipline and punish renters, but the combined effect of all the policy measures is a strong message: *You should not be renting at all.*

In *Chapter 2, Non-Enforcement as a Technique of Governance: The Case of Rental Housing in the Netherlands* I query what the meaning is of a sit-

uation in which regulations do not work in practice, but which are presumed/asserted to work in the accompanying political discourse. This chapter also provides a background into the workings of Dutch housing regulations concerning the main elements of rental security, namely regulation of starting rent levels and annual rent increases, (lack of) maintenance and termination of tenancies. Through analysing political and bureaucratic documents, and drawing on my previous ethnographic research, I argue that non-enforcement of regulations can function as a policy mechanism in its own right, as a method to secure and transmit the objectives of government in a more subtle way than an explicit, top-down exertion of power. As such, non-enforcement constitutes one of the main mechanisms behind renting in the Netherlands becoming less secure.

Chapter 3, A Silent Shift? The Precarisation of the Dutch Rental Housing Market focuses on the specific element of termination of tenancies. The chapter investigates why the rise of temporary rent in the Netherlands has thus far failed to stimulate any societal debate, systematically reviews the scarce available evidence and proposes a research agenda in order to find out how much non-permanent renting is going on, and also why.

I took up this challenge of research into non-permanent housing in *Chapter 4, Temporary Tenancies in the Netherlands: From Pragmatic Policy Instrument to Structural Housing Market Reform*. Here, I probe into how the shift has come about. To answer this question, I analysed policy documents, media content and parliamentary archives. I conclude that a period of slow bureaucratic expansion led to a tipping point. Once this was reached, temporary tenancies were no longer seen as solutions for specific problems, but had become viewed as a desired goal in themselves.

Chapter 5 addresses another important problem identified in the research agenda. The questions are contained in its title: *Insecure Tenure in Amsterdam: Who Rents with a Temporary Lease, and Why?* The goal of the chapter, which is co-authored with Clara Mulder, is to gain insight into the characteristics of those living with temporary tenancies and also to provide a baseline to be able to assess the shift towards more temporary leases empirically over the coming years. We employ the WIA dataset (Wonen in Amsterdam; *Housing in Amsterdam*), based on a biannual

survey amongst a sample of Amsterdam households, for multinomial logistic regression analysis. We find that the majority of young adults in the age category 18-23 years in Amsterdam have a temporary contract. Also students and those with a Western migration background have a higher chance of having a temporary lease, as well as people who had to move from their previous home because their lease was terminated or had become too expensive.

Indeed, precarious rental arrangements may result in forced moves, or displacement. But displacement also occurs to tenants with (seemingly) more secure tenancies. As part of a national policy for urban renewal, in Amsterdam between 1997-2015 many renters of affordable rental housing were forced to leave their homes because of policies of state-led gentrification. In *Chapter 6, entitled Displacement Through Participation* I focus on how such displacement was being legitimized. Based on extensive ethnographic fieldwork, I conclude that citizen participation provides government a platform to impose its views in a context of severe power asymmetries, while alternatives are marginalised and dissent is disciplined.

In the conclusion; *Chapter 7, The Precarisation of Rental Housing in the Netherlands*, I return to the central research question of this thesis: *To what extent is Dutch rental housing becoming more precarious, and how does this manifest itself?* It will not surprise the reader that, based on the preceding chapters, I do think that Dutch renting is becoming precarious to a significant extent. The successive introductions of new temporary contract forms goes very quickly (Chapters 3 & 4), as do the continuous steep rent increases and the increases of starting rents (Chapter 1). Rules on security of tenure, rent ceilings and maintenance are in theory still strong, but in practice knowledge of these regulations is almost non-existent, and enforcement is so weak that the rules have become largely meaningless (Chapter 2). An explicitly ideological discourse has been evident since 2013, in which temporary tenancies are now championed as a catalyst for structural housing market reform (Chapter 4). Empirical evidence shows that the majority of young adults in Amsterdam has a temporary renting contract, rather than a permanent one or being an owner occupier (Chapter 5).

I argue that this process of increasing precarity of the Dutch rental sector, or in other words, precarisation, manifests itself simultaneously

through three processes. The most concrete, easily identifiable process is *the increasing widening of the situations in which temporary rental contracts are legally permitted*. Chapter 4 charts how in the last two decades the repeated use of temporary contracts as a technical instrument to solve unrelated problems in the housing market created increasingly many exceptions to the permanent rental norm. This created a momentum that in 2016 yielded the introduction of the unconditional two-year temporary contract. This constituted the first unconditional departure from the permanent rental norm in modern Dutch political history, and it is a departure that I myself had not anticipated when I started this research.

The process of legal widening is easier to observe than the second process, that of *non-enforcement of regulations*. This concerns the situation that the daily reality of renting in the Netherlands does not match the reality that policy-makers and politicians assume/declare exists. Although protection of tenants in the Netherlands should, in theory, still be quite strong, to a large extent this is not enforced. Many tenants and landlords are completely unaware of the rules. At the same time, the idea perpetuates that renters in the Netherlands enjoy outstanding, and possibly too much, protection. This paradoxical duality leads to a situation in which renters are deemed to be responsible for securing their rights themselves, which in practice turns out to be very difficult or even impossible. This contributes strongly to renting becoming less certain and undermines ontological security.

The third process of precarisation concerns the *overt discursive shift against renting in recent decades* or, expressed differently, the changing moral connotations attached to renting. After decades of stimulating home-ownership and putting emphasis on the point that “housing associations should return to focussing on their core task”, renting is increasingly seen as something negative. Renting is framed as something that you should only encounter briefly in your life, as a step towards buying a house. Long-term renting is reserved only for poor people, or those that for some other reason belong to another ‘problem group’. In this way, a social rental home becomes a form of welfare benefit.

It is likely that these three processes influence and strengthen each other: the legal widening might lead to changes in the daily reality of renting and the discourse surrounding renting, while the shifting discourse around renting drives, for example, further legal widening.

More research into the increasing precarisation of renting in the Netherlands is urgently needed, both at scientific and policy level. At the moment, for example, there is no attempt to keep track of how many temporary renting contracts there are in the Netherlands. The ongoing widening of the situations in which temporary renting is permitted occurs at such a rapid tempo, with each reform quickly followed by another, that it is not possible to claim that changes in the law are based on any rigorous evaluation. Until recently the strength of the Dutch rental sector was that it offered almost as much security as buying a house. However, this strength is now being rapidly eroded – and it will not be easy to reverse this situation once it is too late. Rescinding recent regulatory relaxations, in particular the two-year temporary contract, would be a step in the right direction.

For now, the sad conclusion of this thesis is that, in terms of the precarisation of Dutch housing, the worst is probably still to come. I anticipate that the silent shift will continue, with the result that renting will become an unattractive alternative, but at the same time the only housing option for those who do not have the possibility of escaping to the greater security of buying their own home. I hope that, one way or the other, this thesis helps people to understand the importance and urgency of housing security, and to appreciate the impact of insecure tenure on people.