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**DOI**

[10.1002/psp.2196](https://doi.org/10.1002/psp.2196)

**Publication date**

2019

**Document Version**

Final published version

**Published in**

Population Space and Place

**License**

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[Link to publication](#)

**Citation for published version (APA):**

Druta, O., Limpens, A., Pinkster, F. M., & Ronald, R. (2019). Early adulthood housing transitions in Amsterdam: Understanding dependence and independence between generations. *Population Space and Place*, 25(2), [e2196]. <https://doi.org/10.1002/psp.2196>

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# Early adulthood housing transitions in Amsterdam: Understanding dependence and independence between generations

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## Funding information

European Research Council, Grant/Award Number: 283881

## Abstract

The housing context has a profound influence on how different generations within families negotiate dependence and independence. This article investigates the nature of intergenerational relations during early adulthood housing transitions. We consider an original dataset of qualitative interviews with young adults and their parents living in and around Amsterdam, where recent housing market liberalisation is challenging home-leaving norms. We find that while strong norms regarding early home-leaving and independence persist, market conditions prompt significant intergenerational support to sustain this “independence.” Support for renting and homeownership are part of different intergenerational dynamics. The first marks a process of easing into adulthood, whereas the latter solidifies new sets of relationships between fully adult generations supporting one another on equal terms. Despite professed individualization in Western European societies, the analysis of early adulthood housing transitions show that intergenerational dependencies can emerge in specific housing markets, requiring creative approaches to support young adult autonomy.

## KEYWORDS

adult transitions, family dependence, housing, intergenerational solidarity

## 1 | INTRODUCTION

European societies show markedly different norms and practices surrounding home leaving and support between generations during early adulthood. The Netherlands is representative of a group of North Western European countries with a particularly long period of semidependent living—between leaving the parental home and settling down—in the life-courses of middle-class young adults (Billari, 2004; Buchmann & Kriesi, 2011; Iacovou, 2001). Indeed, strong cultural norms regarding early emancipation characterise relationships between parents and their young adult children (Mulder & Hooimeijer, 2002). However, longer education careers, more precarious labour market conditions, and increasing housing market entry costs,

particularly in urban contexts, are undermining the capacity of young adults to attain residential independence (Hochstenbach & Boterman, 2015; Stone, Berrington, & Falkingham, 2011). Although welfare state support, in the form of educational subsidies and housing assistance, for example, has traditionally smoothed transitions and mediated access to independent living for young Dutch adults (Mulder, Clark, & Wagner, 2002), assistance has been reigned in, particularly since the global financial crisis (GFC), with family resources further called upon to support young adults on their path to independence.

Recent studies of housing transitions in Amsterdam show that pathways have become more chaotic and disjointed, with young people using different forms of capital, economic but also social and even “criminal,” to access housing (Boterman, Hochstenbach, Ronald,

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& Sleurink, 2013; Hochstenbach & Boterman, 2015). Parental support also appears to have become a significant factor in determining the kinds of housing and neighbourhoods young adults are able to access (Hochstenbach, 2018; Hochstenbach & Boterman, 2017; Zorlu & Mulder, 2011). Homeownership in particular, has been shown to depend on the resources families can contribute in facilitating entry to the tenure (Mulder & Smits, 2013, Helderma & Mulder, 2007). However, although many of these factors have been quantified, little is understood of the dependencies between generations that circumscribed access to independent housing engender, or how these dependencies are managed by parents and their adult offspring in the context of normative expectations of independence. This paper therefore addresses how young Dutch adults and their parents understand and negotiate support for housing and household transitions during early adulthood, as well as how dependence and independence are framed in this process.

Our analysis relies on an original dataset of qualitative interviews with young adults aged 18 to 34 and their parents living in and around the Amsterdam region. The interviews, with mostly middle-class young adults and their families, reveal the interplay between practices of financial and material support that maintain (semi) dependence and narratives that proclaim the desirability of independence, living away from home, and "making one's own life." Parents and children frame support for owning and for renting in different terms, reflecting norms about home leaving and adult independence, the perceived need for support, and the stage of housing transition. To analyse these narratives, we focus not only on individual meanings and contemporary intergenerational practices but also the historical and geographical specificities of the housing context. Although the Netherlands has long been associated with an urban rental housing tradition (Priemus & Dieleman, 2002), since the 2000s, homeownership and house price inflation have advanced significantly, enabling older cohorts to increasingly accumulate wealth through their homes, paving the way for contemporary intergenerational inequalities and interdependencies.

The study contributes to the adulthood transitions literature in a number of ways. First, the study enables a better characterisation of the period of dependent independence (Forrest & Yip, 2012) that marks early adulthood in late-modern societies by considering microlevel meanings and practices of intergenerational support. Second, the study reflects on the role of housing systems in shaping life-courses and family relationships, in contrast to studies that have analysed how family connections and life-course transitions influence housing market behaviour (e.g., Mulder, 2007; Mulder & Billari, 2010; Smits & Mulder, 2008). Third, in contrast to studies that focus on more or less "universal" markers of adulthood (e.g., Arnett, 1997, 2001), this study provides a rich account of the geographical specificity of young adult transitions, by paying attention to an urban context featuring a deepening flow of higher educated young adults, an increasingly flexible labour market, a tight housing market (especially restricted for new entrants), and a changing housing and welfare system marked by privatisation and a shrinking housing safety net.

The article is structured as follows. The next section will situate the study within the literature on young adult housing transitions and intergenerational support. A description of the study design, methods, and data, as well as a contextualization of this data in

relation to the Amsterdam housing market, local, and national policies, will follow. The findings section then focuses on two stages of the transition to adulthood process marked by different tenure status renting (early in the process) and owning (later in the process). It analyses how young adults and their parents interpret financial and practical support for independent living. Finally, our discussion section reflects on how dependence and independence is negotiated in the context of housing transitions and the role of the housing market and housing system in mediating dependencies. The contextually rich case study prevents far-reaching generalisations. However, it does offer opportunities to consider the interface between microlevel practices and social structures shaping housing transitions of young adults.

## 2 | EARLY ADULTHOOD TRANSITIONS: INDIVIDUALIZATION AND NEW DEPENDENCIES

Early adulthood transitions consist of a series of status and role transitions such as completion of education, entry to the labour market, leaving the parental home, forming a couple, and entering parenthood (Buchmann & Kriesi, 2011). For contemporary young adults, this demographically dense period has been described as protracted (Furlong & Cartmel, 2006) and destructured (Heinz, 2009), with studies identifying the breakdown in synchronicity between transition events, but also a more reflexive stand among young adults crafting individual biographies. European demographic and sociological research on transitions to adulthood have especially focused on school to work transitions and family formation, with leaving the parental home to form a separate household being part of the latter transition event (Buchmann & Kriesi, 2011). Structural factors such as the welfare regime, the educational system, and the labour market have been shown to condition transitions to adulthood, accounting for significant differences between countries (e.g., Breen & Buchman, 2002). A different line of research, stemming from the United States, has examined transitions to adulthood in terms of broader categories of markers of adulthood and individual perceptions of adulthood attainment (Arnett, 2001; Schwartz, Zamboanga, Luyckx, Meca, & Ritchie, 2013). Markers of individualism, such as accepting responsibility for the consequences of your actions, establishing a relationship with parents as an equal adult, being financially independent from parents, and no longer living in the parental home, usually emerge as the most important factors in young adults' own conceptions of adulthood (Arnett, 1997, 2001), reflecting a culture of individualization characteristic of late-modernity (Beck, 1992; Giddens, 1990).

Despite ongoing debates, scholars generally acknowledge that the generations born in the 1980s and 1990s faced historically unprecedented social and technological changes and negotiated transitions to adulthood in significantly different ways than previous generations (Côté, 2000; Furlong, Woodman, & Wyn, 2011). Changes in social and economic structures, such as the increasing fragility of hitherto strong institutions of class, family, and religion, have unhinged previously existing certainties, demanding more agency on the part of individuals living in this "new modernity" (Beck, 1992; Beck & Beck-Gernsheim, 2002). For young people transitioning to adulthood, agency expresses

itself during a significant period of instability (see Mulder & Hooimeijer, 2002; Mulder & Manting, 1994, for the Dutch context). Nevertheless, the outcomes of this prolonged period of transitioning toward independent adulthood depend only partially on individual choices, and the postponement of commitments to adult responsibilities rarely reflect individual capabilities (Côté, 2014; Heinz, 2009).

## 2.1 | Home leaving and early housing pathways

Leaving the parental home is a critical step in the transition to adulthood, and one that has become increasingly difficult to attain in many European countries (Eurostat, 2015). Though individual characteristics of the home-leaver such as parental household composition (Goldscheider & Goldscheider, 1989), socio-economic status (Holdsworth, 2000), nest-leaver's income (Le Blanc & Wolff, 2006), age (Billari & Liefbroer, 2007), and gender (Goldscheider & DaVanzo, 1985) were traditionally considered sufficient to explain different patterns of leaving the parental home, restructuring of housing systems and housing markets under neoliberal policy regimes has imposed increasing constraints on the ability of young people to leave their parents' homes across the board (Forrest & Yip, 2012). Homeownership, promoted by many governments as a preferential tenure (see Ronald, 2008), has become inaccessible for young adults across Europe, in the wake of the financial crisis (Lennartz, Arundel, & Ronald, 2015). In many developed societies, especially the English speaking ones—in context of post-crisis labour market casualization, credit constraints, and house price resurgence—increasing reliance on the private rental sector among young adults and impeded advancement up the housing ladder has prompted discussions of a “generation rent” (Hoolachan, McKee, Moore, & Soaita, 2017). In the Netherlands, although mentions of generation rent have been subdued, the restructuring of the social housing system that historically enabled smooth transitions into independent living has meant that contemporary young adults are increasingly pushed toward the grey zone of the private rental market in the first years after leaving the parental home (Musterd, 2014), with possibilities to advance along a career similar to that of their parents dwindling.

Nevertheless, socio-economic background continues to be a salient determinant of the kind of trajectories young adults follow through the housing market. Young adults from a higher socio-economic status generally leave home earlier, transition from living in the parents' home to living independently more gradually, and are more likely to pursue pathways with several steps from semidependent to independent living (Goldscheider, Thornton, & Young-DeMarco, 1993; Iacovou, 2001; Stone et al., 2011; Clapham, Mackie, Orford, Thomas, & Buckley, 2014), including returning home (Arundel & Lennartz, 2017). Furthermore, young adults from higher socio-economic backgrounds can count on significant financial and other resources available to them through intergenerational transfers. These findings are reflected in the context of the Netherlands, with young adults from a higher socioeconomic status leaving the parental home earlier (De Graaf & Loozen, 2006), as singles, usually living for longer in intermediate, semidependent types of housing such as student and shared housing (Mulder & Hooimeijer, 2002; Blaauboer, 2010).

## 2.2 | Intergenerational support and early adulthood housing pathways

Despite assumptions about individual processes, early adulthood housing pathways rarely depend exclusively on the young individual (Ronald & Lennartz, 2018). Comparative studies in Europe have shown that parents often take an active role in supporting their home-leaving children regardless of the country or welfare regime (Holdsworth, 2004). Differences, however, are found in the modes and extent of support that is extended to young adults (Holdsworth, 2004; Albertini & Kohli, 2012). Moreover, evidence suggests that the role of parents in early adulthood housing pathways has increased following the GFC, as the position of young adults on the housing market has become more precarious (Clapham, Mackie, Orford, Thomas, & Buckley 2014; Lennartz et al., 2015). Consequently, relying on parental support, whether financial or in kind has become more of a prerequisite for young people to pursue independent housing arrangements. Locally inflected conditions in the housing market further nuance the role of parents in young adult transitions, pointing to the fact that geography is an important factor in shaping intergenerational support (Bayrakdar & Coulter, 2018).

Nevertheless, considerable socio-cultural differences exist in the norms guiding intergenerational relations, and the kinds of support and financial transfers that pass from one generation to another. For example, studies investigating transfer regimes (Albertini & Kohli, 2012) show that small and continuous financial transfers are more common in Northern European countries, whereas one-time large financial gifts usually aimed at buying a house are more common in Southern European contexts. Negotiating and managing support requires many readjustments from both young people and their parents, shaping relationships between generations following home leaving. Heath and Calvert (2013) examine financial support for independent living in the UK and find that parents and adult children generally have difficulties defining the terms of support, whether it should be considered a loan that needs to be repaid or a gift. Focusing on homeownership, Druta and Ronald (2017) show that support is more easily given and accepted as a gift, when used for more “legitimate purposes” such as buying a house. Nevertheless, clear terms, and boundaries between generations are needed in order to prevent frustrations, and a sense of overindebtedness. Examining an Italian case, Manzo, Druta, and Ronald (forthcoming) argue that the giving and receiving of support for independent living is often a source of ambivalence and whereas perceived as necessary by both parties, can result in conflicts when excessive control is exercised by one generation over another (see also Lüscher, 2005).

In sum, contemporary young adults face a double bind. Although independence and individual responsibility are important markers of adulthood, the ability of young adults to attain them is being increasingly structurally constrained, particularly with regard to leaving the parental home and living independently. To pursue residential independence, in the context of less accessible housing markets and smaller housing welfare safety nets, parental resources become paramount. Contemporary parental resources have typically been accumulated in their homes during a period in which both entry into the housing market and wealth accumulation through homeownership have been facilitated by government policies. Transfers of these resources have now become especially critical to enable access and progression through the housing market for younger generations (Ronald &

Lennartz, 2018). However, reliance on family resources requires the negotiation of dependencies between generations as well as new ways of conceiving independence and autonomy. In what follows we will examine these dependencies in the context of Amsterdam's housing market and the Netherlands' housing system.

### 3 | STUDY DESIGN

The study uses a data set of qualitative semistructured interviews conducted between 2014 and 2015 to explore expectations surrounding and negotiations connected to the period of transitioning toward independent living. Interviews were held with adult children who had moved out of their parental home in the last 10 years as well as with their parents. We used a two-generational approach to be able to explore intergenerational relations, which is common in this type of research (see, e.g., Holdsworth, 2004). Respondents from the Dutch National Housing Survey (WoON) were approached for follow-up interviews. This allowed us to use a step-wise selection of respondents to ensure variation in tenure, income, and household composition.

To ensure participation in the two-generational interviews, we used a two-pronged approach. First, we approached a group of young "anchors" households (aged 20–24), who lived independently, and used a respondent-driven purposive sampling procedure to approach extended family members who had been identified as important to the current housing situation by the anchors. Although we were referred by younger respondents to some older family members, the number of referrals was low. Consequently, a second group of anchors was selected and contacted, who were the parents of children living independently. We then asked for referrals to their children. This approach yielded a much higher referral rate. Based on our interview experiences, we hypothesised that this reflected children not wanting to burden their parents with the hassle of doing an interview by "exploiting" their sense of obligation, and to preserve a careful balance between family obligations, privacy, and individuality. In other words, anchors assumed that once they would ask, their relatives would agree, and parents were overall much more comfortable asking favours of their children than vice-versa.

Ultimately, 41 interviews were held: 27 anchor interviews in Amsterdam and 14 interviews with relatives fanning out over the Netherlands. Even though we had some control over the selection of our respondents, our sample was still slightly skewed toward higher educated, higher income respondents. Also, relative to the distribution of housing tenures in Amsterdam, homeowners and private renters are overrepresented in our group of respondents.

Six interviews with young adults who had contracted "family mortgages" were conducted at a later date (in 2016) and added to the original dataset. A family mortgage is a mortgage instrument, specifically available in the Netherlands, allowing parents to lend money to their children via the intermediation of a bank or notary. These targeted interviews were considered highly relevant to the arguments made in this paper. However, at the time the original interviews were conducted, the significance of "family mortgages" was not adequately appreciated as a factor in the research design.

The interviews covered a wide range of topics, ranging from considerations of, to reasons for, moving to the current home,

home-making practices, housing tenure choices, and aspirations for the future. In addition, respondents were asked about their housing history to gain insight in the way in which housing pathways were related to phases in the life-course as well as education and employment trajectories. Finally, respondents were asked to draw a mental map of the social ties they considered important with regard to housing in order to get an indication of how the respondent's housing situation were encapsulated in social networks and what role (extended) family members played in terms of giving and receiving housing support, such as financial, practical, and emotional support.

Interviews were transcribed and analysed in the original language, using a predetermined content analysis framework (Ritchie & Lewis, 2003) and Atlas.ti software package. The coding scheme was first discussed among the research team members, and relevant themes (families of codes) and codes were proposed. Several interviews were then coded to test and adapt the coding scheme, after which it was applied to the rest of the data set. For the purpose of this article excerpts were translated into English.

### 4 | THE AMSTERDAM HOUSING MARKET

The fieldwork for this paper was anchored in Amsterdam, a very specific housing context in the Netherlands. The city's housing market is characterised by a strong social housing sector, which still accounts for a large share of the housing stock (45.6% in 2014). This sector was relatively open in allocations in terms of age and income until the early 1990s (accounting for as much as 55% of city housing in 1995), and traditionally facilitated early emancipation (Musterd, 2014). Nevertheless, its restructuring in the past two decades has meant both stricter income controls in allocations and a marked reduction in the overall stock, mainly through the privatisation of units (Boterman & Van Gent, 2014; Uitermark & Bosker, 2014). In Amsterdam, waiting times for social units have subsequently reached on average 11 years, with registration into the system only possible when a person reaches age 18 (Hochstenbach & Boterman, 2014). The sector has thus become effectively inaccessible to younger people entering the housing market.

The owner-occupied sector developed at an accelerated pace in the Netherlands since the early 1990s, driven in large part by government subsidies that have enabled home-buyers to deduct their mortgage interest against their income tax, but also due to increased access to mortgage credit and creative mortgage products (Rouwendaal, 2007). In Amsterdam, the sector has increased from 11% in 1995 to 20% in 2004, to 29% in 2014 (O+S Amsterdam, 2014). The system initially offered young people a way into homeownership at an early age, but more importantly for contemporary young adults, it offered the baby boomer generation a chance to enter the tenure. The rate of unmortgaged homeownership in the Netherlands is extremely low (with aggregate mortgage debt exceeding GDP since the early 2000s) reflecting both the relatively recent expansion of homeownership and financial practices that postpone mortgage capital repayments. However, increasing house prices (despite a dip during the GFC, house prices in Amsterdam have continued to rise; the second quarter of 2017 saw a 21% increase in house prices over the same period in 2016) and stricter mortgage lending

criteria in the aftermath of the crisis have impeded access to the sector for young cohorts in particular (Boterman et al., 2013).

The private rental sector has remained relatively stable during this period, decreasing slightly from 26.9% in 2004 to 25.8% in 2014. Despite being highly regulated in the Netherlands (Van der Veer & Schuilig, 2005), the sector is largely unaffordable to young adults particularly in high demand markets such as Amsterdam (Savini, Boterman, van Gent, & Majoor, 2016). Rental dwellings in the Netherlands are restricted by a point system, with the amount of points determining the maximum rent that can be asked for a dwelling. However, if the points value for a dwelling exceeds the threshold, it becomes part of the free-market private rental sector where no price regulation exists. Rents in the free-market private rental sector in Amsterdam exceed €1,000 per month especially in popular neighbourhoods (Hochstenbach & Boterman, 2014), leaving young adults to compete for the small rent-regulated sector.

Besides these official housing sectors, young people on the Amsterdam housing market make use of three additional subsectors: student housing, (semi) legal informal housing, and temporary housing (Boterman et al., 2013). Amsterdam has a fairly large student-housing sector targeted specifically towards students registered at institutions for higher education. Contracts for student housing are temporary and end when students cancel their registration with the institution. However, in a city favoured particularly by young adults seeking education opportunities, in which around 70% of younger adults are in higher education or have already completed higher education, student housing answers only a very small part of demand (CBS, 2015). The (semi) legal and informal housing sector consisting of sublets of owner occupied, privately or socially rented accommodation, picks up much of the slack. Because of the informal nature of this subsector, regulation is largely absent. Finally, the temporary sector consists of temporary rent contracts generally associated with property guardianship<sup>1</sup> (anti-kraak in Dutch). These precarious subsectors are fertile hunting grounds for young people looking for a place to live in Amsterdam in the initial years of their housing careers outside the parental home (Huisman, 2016).

In what follows we start by considering the first steps onto the housing market and the role of parental support in cultivating independence. We describe practices of financial support as well as more practical and emotional support offered by parents during this period of independence with training wheels, and the narratives that justify giving and receiving support. We then move to the later stages of the transition period when homeownership becomes a more realistic aspiration and when the role of parents changes, as the young person assumes more adult responsibilities, but also as parents become more financially committed via intergenerational transfers. We consider several financial practices, including gifts, loans, and family mortgages.

## 5 | CULTIVATING INDEPENDENCE: PARENTAL SUPPORT DURING EARLY ADULT HOUSING TRANSITIONS

There was a strong consensus among our interviewees of both generations that leaving the parental home was something that should be done as early as possible. Excluding one, all interviewees belonging

to the younger generation left the parental home between the ages of 17–23. Parents generally expected their children to leave the parental home and they saw this as an obvious step on the road to adulthood.

*"Our children have moved away and that's the way it's supposed to be. It's good that way." (Marieke, Homeowner, 65)*

*"It felt like the right time to move out, I didn't have a specific reason. I had the chance to move in to my first apartment, which was a good opportunity to get a start in life." (Jan, Homeowner, 30)*

*"I wanted to live on my own and I didn't want to go to University in Leiden, because I'm from there. I wanted to go away and my mother told me: 'You really have to live on your own, it's good to live on your own.' It was a mutual thing. You have to keep moving forward, you can't keep hanging around at home. So we agreed on that." (Katie, Renter, 34)*

Despite the consensus surrounding leaving the parental home, young adults were not expected to settle down into a new accommodation right away. Both parents and children interviewees expressed their view that the period after leaving the parental home is one marked by a quasi-nomadic lifestyle, in which young adults move frequently as "serial tenants." Indeed, for many of our respondents trying out different forms of living without committing to a single place, or household, for a long period of time, represented "the way to do things" stemming from an understanding that these early years of living independently were meant to explore different options, make one's own rules, and learn how to both live alone and with other unrelated people. Thus, in many ways the early housing careers of the young people we interviewed reflected norms and ideals of a "reflexive" and individualistic early adulthood.

A typical housing pathway, particularly among young adults who attended higher education, was that of Anika (25), who initially lived in a small rental room in a shared apartment on the outskirts of Groningen, where she attended university. She then moved into a shared rental apartment closer to the centre of the city, followed by another rental apartment she shared with fewer people. After graduation she moved to a rental apartment in Amsterdam that she shared with a friend. At the time of the interview she expected this period of frequent moving to continue, until she felt ready to "settle down."

Moving out of the parental home, however, did not mean immediately assuming full responsibilities as an adult but was seen as a step toward becoming one. In other words, early housing pathways were a form of independence with training wheels, allowing the young person to expand their personal space and exert their will independently, but still with parents supporting them:

*"Well, I think it's healthy to do things independently at a certain point. To live independently, it's nice to have your own place and be able to make your own rules. After a while [of living in your parents' house] you want to make the rules for them, which isn't going to work, obviously." (Roos, Renter, 24)*

## 5.1 | First steps onto the housing market

Most interviewees received some form of parental support while living independently. In order to smoothen the transition of moving out of the parental home, parents often offered financial and practical support. For some, this support was necessary in order to live independently. For others, it only made moving out of the parental home more comfortable. The actual form this support took differed a great deal among the interviewees, ranging from paying rent to facilitating access to housing. Other forms of support, such as helping to move and donating furniture were also quite common. Critically, supporting nest-leaving children with a monthly allowance was common among our interviewees. This allowance usually went toward paying rent or at least part of it. Enabling young adults to live independently, away from the parental home, was seen as important for the development of the young person, so parents invested time, effort, and money to make it happen.

*"My parents give me quite a bit of money, because I couldn't afford [living here] otherwise." (Mieke, Renter, 22)*

*"Yes, my parents gave me a bit more when I just moved out, I think it was 200 euros a month more, because they knew I'd only barely be able to make ends meet financially if they didn't. And they wanted to help. It's not that my parents are very wealthy, but they both thought it was a very good thing that I wanted to live independently and they helped financially so I would be able to live a bit more comfortably." (Inge, Renter, 24)*

*"My mother gives me a hundred euros a month, so I only pay six hundred fifty euros a month on rent. I can afford that." (Katie, renter, 34)*

Though amounts varied substantially among interviewees, what seemed evident was that financial support decreased over time as the young person gained more capacity for shouldering the costs of living apart. Some interviewees explicitly acknowledged that financial support is something helpful to start their independent housing pathways. However, it should be phased out as soon as possible. For example, Sophia (24) strived to become financially independent from her parents as soon as possible. Although she is grateful for her parents' help when she just moved out, she viewed financial independence as a marker of adulthood.

*"I liked it when I could say: 'It's not necessary anymore.' I liked being financially independent. [...] It feels kind of bad when you're twenty-three and you're still not able to take care of yourself. You remain dependent on your parents while you're a grown-up already, I think. I like that with a lot of things, that when you pay for something yourself it's really yours. It gives you a feeling of independence, I think." (Sophia, Renter, 24)*

Financial support for independent living during early adulthood in this particular Dutch case is rarely interpreted as continued dependence of young adults on their parents, despite being common. On the contrary, narratives emphasising independence and a clear

separation of the generations coexist with evidence of support. Studying support for independent living in the UK, Heath and Calvert (2013) remark on the discomfort felt especially by young adults in receipt of financial assistance. However, among our Dutch interviewees, parental allowances were unremarkable, and part and parcel of the process of emancipation throughout the 20s and early 30s.

Despite the common norms regarding early home leaving and progressive easing of the young adult into independent living, the conditions of the housing market clearly shaped the form support took as well as the financial commitment on the part of the parents. An uncommon yet telling example is that of Monique and Sandra, two sisters who ended up renting an apartment their parents bought (for them).

*"My daughters had temporary housing a couple of times, so they had to move often. It's very hard for them to find a good house or room they like. And then my husband got a sizeable inheritance [...] so we figured it was a good time to buy a house where they could both live. My youngest daughter will move there soon. They can live there with the both of them ... at least they'll have a house then. And it's affordable." (Mother, Homeowner, 55)*

The lack of affordable and accessible housing, in this case, prompted parents to invest in housing for their children. However, far from being a way of maintaining the closeness and dependence of children as evident in other European contexts (Druta & Ronald, 2018), this form of support was clearly seen as a stopgap, yet another form of temporary accommodation in the early adult housing pathway, until the young person was able to move out and on. The house was not given rent-free suggesting that maintaining a modicum of separation and training independence continue to be part of the ethos of intergenerational relations, even in cases when young adults depend directly on their parents for housing.

*"Well, we have a few scenarios. It could be that one of them would like to stay there. That one of them moves out and the other would like to keep living there. And if they both want to leave at a certain point we'll just sell it." (Mother, homeowner, 55)*

A different and very common form in which adult children depend directly on their parents for housing is temporary shelter in the parents' home in-between independent accommodations, in a sometimes chaotic housing pathway. During these moments of transition, the parental home is regularly used as a "backup." It is important to note that this type of shelter is indeed temporary. The interviewees who had made use of such a strategy all explicitly expressed that they wanted to find a more permanent solution as soon as possible.

*"I went to college in Groningen and after that I moved to Amsterdam. I didn't have a room in Amsterdam yet, so I, the plan was to live with my parents for a while until I could find something for myself here. I did that for two or three weeks and then I found a place where I could stay temporarily, because I was used to being on my own. So I didn't stay with my parents for very long." (Linda, Renter, 30)*

Boomeranging to the parental home (Arundel & Lennartz, 2017) has become a common strategy for young adults across different European contexts. For our respondents these periods were relatively short. However, they can become more substantial if limited housing market affordability prevents young adults from finding suitable living arrangements, particularly in cities like Amsterdam.

Although direct support with housing, financial or in-kind, paved the way toward independent living, practical and emotional support further fostered the process. Making a new home away from the parental home was often an opportunity for support in the form of DIY redecoration or help with moving. The temporary accommodation young people lived in was not usually considered “home,” but nonetheless, some efforts were made to “make it homey,” and in the process parents became instrumental. For young people, a sense that they could have done things independently, but parents wanted to help and they were glad to accept indicated both a feeling of unease and comfort in knowing that help was available and forthcoming.

*“My father helped paint the walls. [...] Not that I don't know how to paint walls, but he wanted to help. And my boyfriend's father helped me install the floor. It's the third time I've had to install this floor and he is very good with his hands and likes those types of things. So I'm glad he wanted to help.” (Roos, Renter, 24)*

Support was, generally, easily given and received. It seemed to encompass the same process of training independence, in which young people gradually assumed responsibilities. Frequent moving through short rental contracts and rules preventing renters from modifying their homes both maintained the “nomadic” lifestyle and mediated the progressive easing into adulthood. Parental influence on homemaking seemed to decrease as young adults transitioned toward more settled housing arrangements. There was a clear sense that the more young adults were prepared to make a permanent home, the more their own identity began to revolve around shaping that home. Thus, parental influence in this sphere at later stages of housing transitions was undesirable.

Finally, the slow separation of the parent and offspring households was marked by an apparent reserve that both generations manifested from continuous close interaction through visits. Although it was common for children to visit their parents often in the first years after leaving home, the reverse arrangement was much less frequent. A constant balancing act between being involved in the child's life and keeping the distance to allow for the child's independence seemed at play. Respecting the child's own space seemed to carry more weight than the parents' preferences.

*“Well, I used to see them a lot more, but that has started to become a bit less because I'm very busy at the moment. When I go to visit them they always say that they like it a lot that I visit and they ask me when I'll visit again. So you notice that they really want to see you, but it's something you slowly have to phase out, a bit at least. You visit them a lot at first and a bit less after a while, so that's what I'm doing. It'll be all right.” (Rob, Renter, 26)*

## 5.2 | Homeownership and settling down

If support toward renting gradually decreased, support for homeownership, usually through a larger loan, a gift of money, or some other means of facilitating access to mortgages, came when a young person was ready to settle down. Support for homeownership differed from the independence-enabling early housing support both in magnitude and in the way it was negotiated and understood by each party. Overall there seems to be a greater commitment among young Dutch adults, compared to other young Europeans (Druta & Ronald, 2017; Druta & Ronald, 2018), in maintaining the status of financial assistance for homeownership as a loan rather than a gift. Although borrowing money from parents was perceived as safer and without the usual pressure of mortgage debt, accepting direct gifts of money was not desirable.

*“I really like [borrowing money from my parents-in-law], it takes off the pressure. It gives me a feeling of freedom, in the way that, if I were to lose my job we'd still be okay. I'd call them and say I'd pay them off later and they would understand, you know. Our income would still be sufficient, we could survive off of one salary. You'd have to live a bit more soberly than we do now, but it's doable. That feels good.” (Jan, Homeowner, 30)*

When they did take place, intergenerational gifts were usually considered advance inheritance and therefore less likely to engender feelings of moral indebtedness (see Druta & Ronald, 2017) that would otherwise ensue from the receipt of a large gift of money. Maintaining the separation of generations of a family, and avoiding indebtedness and conflict in the Dutch context, was also facilitated by elements of the housing and taxation systems. The tax system in the Netherlands enables gift giving between parents and adult children when the money is put toward a specific purpose, namely, the purchase, renovation, or mortgage repayment on a home. Indeed, this tax-free intergenerational transfer facility has been recently extended from 53,000 euro in 2016 to over 100,000 euro in 2017, making it advantageous for parents to engage in in-vivo transfers. In other words, although financial gifts can often foster intergenerational dependence and feelings of indebtedness, through the mediation of the taxation system, it becomes “financially smart” for parents to give and easier for children to accept.

Another feature of the Dutch housing market that facilitates intergenerational transfers of wealth is the “family mortgage.” In the Netherlands, close family members can formally lend money to younger cohorts for the purpose of home purchase by registering it with a notary. By investing their money into their children's homeownership, parents can get a higher interest rate on their money than they would otherwise with a bank. Meanwhile, recipient children are able to claim the interest paid to their parents against their income tax through the national Mortgage Interest Income Tax Deduction system. Moreover, if the interest is less than 5,300 euro per year, parents can forgo the repayment and count this as a tax-free gift to their children, who can, nonetheless, still claim the sum against their income tax. The family mortgage is thus a clear means by which both the state and the market enable the accumulation and transfer of wealth at the family level.



Family mortgages are clear contractual agreements for intergenerational support, and as such they require clear terms that are recorded in the agreement. Stating out these terms, such as what happens when a person can no longer make mortgage payments, or when the person issuing the mortgage (e.g. the parents) dies, and other such contingencies, forces a clear definition of the relationships envisioned with respect to the transfer. It puts on the table issues that are generally avoided in family discussions, such as the possibility of bankruptcy or the passing of a loved one, and through the mediation of a notary or financial institution these issues are resolved as if between two equal business partners. Yet despite the contractual nature of family mortgages, borrowing money from parents remains ambiguous and is often a source of discomfort.

*"If some things still need to be sorted [with the house], it suddenly becomes difficult because you go to your parents for advice and to tell your story. And instead they want to ask you about the finances. Oh not the finances again, please!" (Lisanne, Homeowner, 28)*

*"One month, the rent (mortgage payment) was not automatically transferred to my parents. I had just been a week when I had to spend a lot of money and I missed the amount for the rent by a few euros. Then I got a little phone call from my parents, and suddenly you feel a lot more controlled. In that respect, I sometimes want to have private and business more separate." (Rianne, Homeowner, 25)*

What is also significant is that these types of negotiations and transfers seem to be intensifying in the Netherlands as an outcome, ostensibly, of middle-class parents seeking to facilitate their children's housing transitions in context of an increasingly heated housing market. Although the official data are limited, a recent banking report has suggested that 18% of home-buyers aged 34 and under had received assistance from parents. This compares with less than 8% among the cohort aged 35–54<sup>2</sup>. Further to this, a recent survey conducted by a large insurance provider<sup>3</sup> suggests that two thirds of contemporary Dutch young adults (aged 20–35) expect they will need parental support if they are to purchase a home in the future.

## 6 | DISCUSSION AND CONCLUSIONS

This analysis of support practices for early housing pathways in the Netherlands and Amsterdam has shed light on the different ways in which parents and their young adult children negotiate the dependencies implied by embarking on an independent housing pathway. Although studies of education and labour transitions have drawn attention to the structure versus agency balance implied by reflexive transitions to adulthood (e.g., Heinz, 2009; Stokes & Wyn, 2007), this study of housing careers reveals the structurally framed bonds of intergenerational support that are, arguably, equally important to fostering long transitions. The type of support given seems to be closely related to its timing. During the early years of independent living, parental support, whether in the form of housing, small financial transfers, or other forms of practical support, serves to facilitate the

young person taking the steps to become self-sufficient by affording transitory, usually rental, housing. Independence is not a binary situation. Instead, it is perceived as a process by which the young person progressively assumes more responsibility for their own life and finances, at the same time as the parents ease their young adult offspring into independence. During this period, substantial support usually coexists with discourses that proclaim the desirability of independence. The general consensus between both parents and children is that this support is to be phased out slowly, resulting in the opportunity for, and prospect of, self-reliance. In other words, dependence and independence are usually two sides of the same coin.

In the later stages of early adulthood, and in particular in connection with home purchase, a different set of relationships emerges. At this point, young adults and their parents seem to engage in intergenerational transfers as two separate and independent households. To ensure this independence, arrangements akin to contracts, or actual contracts serve to define the terms of transfers and prevent conflict. Rather than relying on informal gifts that create unease and feelings of indebtedness (Druta & Ronald, 2017; Heath & Calvert, 2013), borrowing/lending/gifting money with clear conditions arguably takes away unspoken expectations and instead facilitates relationships between equals. Despite these efforts to maintain independence, as the transfer behaviour of asset rich parents toward their cash strapped offspring intensifies, the inevitable closeness between generations that these practices engender can become a source of ambivalence (Lüscher, 2005).

These findings illustrate that Dutch young adults adhere to a culture of individualization (Beck, 1992; Giddens, 1990; Heinz, 2009) in as much as young adults leave the parental home early, follow protracted transitions toward more settled housing situations, and follow housing pathways in which trying out different forms of living are key features of transitory living arrangements. However, it also shows that these long transitions are underpinned by significant levels of support, maintaining (semi) dependence of young adults on their parents for long periods of time, or as Forrest and Yip (2012) imply, *dependent independence*. This approach to independent living offers a low-risk way to explore housing preferences and lifestyles, and both parents and adult children emphasise the importance of this period in becoming an independent adult. By buttressing the separate living of their adult children, parents reduce the first hurdles of nest-leaving, at the same time as they allow their adult children to exert their own will and make life choices outside the confines of the family home.

What our study also illustrates is how tightly these dependencies between generations are tied to geography and class, the characteristics of the housing system and the local housing market in which young adults make their first steps. Thus, although calls have been made to consider the family context of housing choices and careers (Mulder, 2007), we would like to argue that the housing context plays a significant role in shaping family relations, in particular transfer behaviour and practical interdependencies. The role of housing in translating broader financial restructuring to microhousehold arrangements is an area that remains underdeveloped in population geography but seems to be acquiring increasing salience within the current neo-liberal milieu.

Contemporary young Dutch adults face different housing system conditions compared to their parents, despite similar aspirations toward independence. Where parental generations were able to count on the extensive social housing sector and later on benefitted from increased access to homeownership, contemporary young adults face both a shrinking and more targeted social housing sector, and stricter lending and purchase conditions when seeking homeownership. Given the tight housing market of Amsterdam, in which the options of young adults at times involve semilegal and definitely unaffordable transitory housing, the support of parents seems to have become paramount in many cases to sustaining independent living, particularly as other forms of welfare state support for young adults are also being pulled back. Meanwhile, the ability of parents to support their children has been mediated by access to avenues of accumulating both more liquid wealth (through cheap rental accommodation in early life) and housing wealth (through the pursuit of homeownership). These avenues were not available to parents in all social strata, thus exacerbating social inequality (Hochstenbach, 2018). Moreover, elements characteristic of the housing system, such as family mortgages or intergenerational gift tax conditions, structure the nature of relationships between generations, in this case enabling the separation and independence of households, while facilitating support.

In broader terms, the Dutch case, while illustrating the salience of local housing market and socioeconomic contingencies, provides some insight for other national cases. Indeed, similar patterns of early home leaving along with facilitated homeownership, have also been identified across other North European contexts (see Albertini & Kohli, 2012), which may feature similar intergenerational norms and practices surrounding stratified transfers. It also suggests that Northern Europeans are not simply more individualised and autonomous than their more family orientated and interdependent Southern counterparts. It seems, rather, that families facilitate routes into adult life courses in different ways that reflect cultural practices as well as welfare regime features and the influence of market practices and constraints, especially in relation to housing. There are key implications for diverse fields of study not only comparative analyses of adult and life-course transitions (see Billari, 2004; Buchmann & Kriesi, 2011; Iacovou, 2001) but also housing and urban policy, and how they intersect with the former in shaping inequalities based on access to labour markets and neighbourhoods, as well as housing tenure and routes into asset accumulation (Ronald & Lennartz, 2018). There are also critical insights for the study of contemporary kinship, especially the resilience of family practices and intergenerational solidarity in context of ongoing neo-liberalisation and welfare state retrenchment.

## ACKNOWLEDGEMENTS

Our thanks go to our informants for their time and the knowledge shared. Also, we would like to thank Sako Musterd and our partners in Amsterdam for facilitating this research, as well as the Ministry of the Interior and Kingdom Relations for enabling our access to respondents. Special thanks go to Andric Dumas for his work with interviewing family mortgage holders. Finally, we would like to thank the anonymous reviewers for their valuable feedback.

## FUNDING

This research has been supported by a European Research Council Starter Grant awarded to Richard Ronald for the project HOUWEL (grant: 283881).

## CONFLICT OF INTERESTS

We report no conflict of interests in conducting this research.

## ENDNOTES

- <sup>1</sup> Property guardianship refers to the practice of renting unoccupied property via specialised firms, to prevent squatting, usually on short-term, restrictive contracts with very short notice periods.
- <sup>2</sup> ING Economic Division (2017) Price Forming on the Amsterdam Housing Market, Accessed 15.03.2018.
- <sup>3</sup> Independer (2018) Starters of the housing market survey results. Retrieved from: <https://www.independer.nl/hypotheek/info/onderzoek/resultaten-onderzoek-starters>.

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**How to cite this article:** Druta O, Limpens A, Pinkster FM, Ronald R. Early adulthood housing transitions in Amsterdam: Understanding dependence and independence between generations. *Popul Space Place*. 2019;25:e2196. <https://doi.org/10.1002/psp.2196>