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Shifting regional dynamics of life course

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Shifting regional dynamics of life course

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Abstract

The geographical literature on life course holds that household mobility is a key mechanism to accommodate life-course transitions. Some transitions require at least one move (e.g. coupling or separating). As such the ability and conditions under which individuals are able to make these transitions, are highly contingent on housing market structures. The affordability and accessibility of housing does not only structure mobility but also the opportunities for life course transitions – as well as their spatiality. Recent cycles of housing booms and busts in West European and North American urban regions suggest that these regional demographic processes have been subject to change. Particularly the decrease in mobility rates in times of crises might suggest that individuals postpone transition-related moves. This paper seeks to gain insight in how housing market conditions affect the regional geography of life course dynamics. This paper investigates key transitions in household formation and dissolution in the Amsterdam region before, during and after the housing crisis of 2008. We find that, in contrast to expectations, mobility-related life-course transitions have not been affected by the crisis. Mobility rates among ‘stable’ households do show a decline though. However, we see changes between rental and ownership markets, as well as changes in the geography of life-course transitions.

Key words

Residential mobility; household formation; suburbanization; housing; Global Financial Crisis; young adults

Introduction

Urban and suburban spaces play an important role in the lives of many young adults. Typically, after leaving the parental home, they move from suburban surroundings to cities, where they make their first foray into independent living, education, work and romantic love. Hence, the first steps in the life-course are heavily spatialized. The key role of cities and suburbs in accommodating early life-course transitions is at the core of Fielding’s influential ‘escalator region’ thesis (1992): cities are the places where both labor and ‘love markets’ concentrate, and increasingly so. Yet, despite a growing appreciation for urban living among families, subsequent life-course transitions relating to family formation and child rearing are often still associated with a move to suburban neighborhoods (Van Gent & Musterd 2016). Many still appear to follow the mid-twentieth century advice urban and cultural historian Lewis Mumford (1966, p.563) so aptly registered as common at that time: “when you marry, pick out a suburb to build a house in, join the Country Club, and make your life centre about your club, your home, and your children”. Although this may still be the life of surprisingly many households, the variation of types of households has changed tremendously since then, and the family household connected to the suburb is far from the only ideal anymore. This may, however, also be caused by the fact that the (European) suburb is not

the same anymore (Bontje and Burdack 2011). Over the past decades, suburbs too have become much more diversified, stronger interlinked with the rest of the metropolitan area, and in many places also more urbanised – ‘cities in their own right’ – as was recognised early by Pahl (1965) and Masotti and Hadden (1973).

Most important life-course transitions are associated with residential moves. As life courses progress, household needs and means with regard to dwelling and neighborhood may change. When current and preferred place of residence are becoming at odds, cumulative stress may occur (Huff and Clark 1978; Clark & Huang 2003; Musterd et al. 2016). Ideally, people would be able to reduce the stress by moving house in accordance with their new life-course position. However, macro-level developments may affect the extent to which people are able to adapt to life-course transitions. Such macro-level developments are typically connected to economic booms and busts. In fact, societies continuously experience such cyclical trends, which also implies that the knowledge gathered through research of experiences before, during, and after a crisis, the objective of this study, actually stretches far beyond those events. We will investigate processes before, during and after the 2008 Global Financial Crisis (GFC) which triggered major housing market dynamics in many countries across the world.

Apart from economic cycles, more structural transformations may also affect the relationship between life-course and residential trajectories. Decades of welfare state restructuring, financial reform and housing market liberalization have undermined the provision of affordable housing (Brenner et al. 2010; Madden & Marcuse 2016). At the same time, issues of housing unaffordability and inaccessibility have become ever more pertinent – especially in large cities where gentrification and its exclusionary effects are increasingly evident (Lees et al. 2008; Smith 2002). Another important change is that generational divides are on the rise, and particularly felt in the housing market. While older generations benefited from easier access to housing and, if they own a home, from long-term house-price appreciation, younger adults face mounting barriers – especially if they cannot rely on parental support. Consequently, they struggle to buy a house and are confronted with fewer housing options (McKee 2012; Clapham et al. 2014; Arundel 2017). These important developments – the GFC, structural housing transformations, and growing generational divides – may have the combined effect of transforming when, how and where young adults progress through their life-course trajectories.

As far as we can determine, there has been little attention to how cyclical and structural changes affect residential mobility at different stages in the life course. This paper seeks to unravel the extent to which relatively young residents are still able to move in relation to early life-course

transitions after the crisis, and how mobility patterns may have shifted. Our central research questions are (1) how often different life-course transitions, and accompanying moves, occur; (2) what the housing destinations of these moves are (in terms tenure and value compared to income); and (3) what the geography of these moves is. Analyses in this paper regard moving and life-course patterns in the four largest metropolitan regions in the Netherlands (Amsterdam, Rotterdam/The Hague, Utrecht and Eindhoven). We focus on adults aged between 16 and 40, including (relatively young) family households. Using individual-level register data covering the entire population we are able to follow individuals over time and space, while also tracing changes in the household situation. Analyses cover the 2006-2016 time period – a period of substantial change due to the GFC, as well as ongoing housing affordability issues. The decade we investigated includes periods of growth at the beginning and end of this period, and a period of decline in between.

The following section further discusses the literature on residential mobility as well as the impact of macro-level developments on housing and mobility. Then, after outlining the data and methods, the empirical section will demonstrate young adults' changing ability to move over time, as well as important changes in destinations in terms of housing tenure and geography. Yet, outcomes vary substantially for life-course positions and transitions. The paper ends with a discussion to what degree changes in household transitions and residential mobility are the short-term result of economic cycles –and therefore more temporarily- or representative of more lasting transformations in urban-regional population geographies.

Literature

1) The life course and residential mobility

Important life-course transitions often trigger residential moves. Some transitions such as leaving the parental home, coupling, or divorce by definition require at least one person to move. Other changes in the household situation, such as family formation or expansion, do not necessarily require a move but nevertheless often cause one (Clark & Huang 2003; Geist & McManus 2008; Michielin & Mulder 2008; Rabe & Taylor 2010). Key life events may result in a growing mismatch between current and desired housing arrangements, fueling the desire to move (Huff and Clark 1978; Mulder & Hooimeijer 1999; Clark & Huang 2003). Dwelling size, costs and tenure may for instance factor into the desire to move to another type of dwelling. Life-course transitions may also result in spatial relocation, between city and suburb, or between different types of neighborhoods. For instance, a low traffic environment and the proximity to good schools, typically only become important neighborhood qualities after child birth (Boterman 2012). Households may also seek to readjust their surroundings to their own situation. They do so by

relocating to areas where people in a similar life-course, socio-cultural or socio-economic position are living (Musterd et al. 2016; Galster & Magnusson Turner 2017).

Life-course transitions do not necessarily trigger residential mobility though; people may choose to stay put when they have strong local ties and networks (Fischer & Malmberg 2001). For others, residential immobility may be borne out of constraints- being unable to act on their preference to move due to constraints relating to socio-economic position or housing-market structure (Coulter & Van Ham 2013; De Groot et al. 2011).

When considering the geography of life transitions, urban-suburban-rural differences are often foregrounded. Young adults' early life-course transitions are often, and increasingly so, oriented towards or within urban areas. This is especially the case for young *middle-class* adults (Hochstenbach & Boterman 2017). They initially move to the city for education or work (Fielding 1992; Ley 1996). Especially education triggers a major redistribution of young adults within countries, moving to cities where universities are located (Faggian & McCann 2009; Smith & Sage 2014). As young adults prolong a transitory life phase and postpone settling down – part of what is termed the second demographic transition (Van de Kaa 1987; Lesthaege 2010) – they remain urban for a longer period as well. For many, this transitory life phase now extends well beyond their time in education. This suggests that young adults' life-course related moves may increasingly take place within cities – especially among the middle classes.

Despite the urban focus, for many households family formation and child rearing leads to moving to a suburban environment. The rationale to move to the suburbs is similar as it was over half a century ago: to live in more spacious homes, in child-friendly environments (Rossi 1955; also see Lupi & Musterd 2006; Mulder 2006). Specific middle-class fractions, however, increasingly tend to stay in the city for longer after having children. They appreciate its distinctive appeal and proximity to work and amenities. This is particularly the case for urban contexts that offer spacious housing in relatively safe neighborhoods, opportunities for part-time work, and affordable good-quality schools and day care facilities (Boterman & Bridge 2015; Nethercote 2017). This is a decidedly middle-class perspective though. Many low-income households who were unable to afford the suburbs, have always depended on affordable housing in urban neighborhoods to raise a family (Wilson 1987), while having access to public transport and labor markets (Glaeser et al. 2008).

So, together with class, gender and other social signifiers, life-course transitions are heavily implicated in regional migration flows and population (re)distributions. Yet, these spatial dynamics are multi-scalar. In addition to moves between the city and suburban localities, life-course related

moves may also occur over shorter distances; between neighborhoods within urban or suburban municipality. Despite the often held policy ideal of facilitating all housing careers within every neighborhood, most neighborhoods only tend to cater to some life stages (Musterd et al. 2015). Important life-course transitions then often imply a move to another type of neighborhood. Such selective moves into and out of the neighborhood then tend to reproduce the specific roles of these neighborhoods (Hedman et al. 2011; Sampson 2012; Zwiers et al. 2016).

2) Structural transformations

Households' residential trajectories are structured by a country's housing provision system as shaped by the nexus of welfare arrangements, housing subsidies and financial regulations. As European welfare states have been undergoing reconfiguration and public provisions have been increasingly compartmentalized and re-commodified in recent decades (Pierson 1996; Brenner et al. 2010), housing systems have also been undergoing a process of privatization and, more recently, financialization. The transformation of housing systems across Western Europe is perhaps best exemplified by policies that seek to expand owner occupancy (Ronald 2008; Doling & Elsinga 2012). One of the fundamental ideals was, that ownership would allow more people to accumulate (housing) wealth (Forrest & Hirayama 2015).

These policies have had substantial material effects. In the Netherlands for instance, owner-occupancy increased from some 35% in the early 1970s to 60% in 2010 (Musterd 2014). This growth was made possible by new housing finance regulations and led to mushrooming mortgage debt (Fernandez & Aalbers 2016). More recent trends indicate that owner-occupancy drifts out of reach for many. As long-term price increases far exceed wage growth, access to the tenure is under pressure. Labor-market flexibilisation further impedes access to ownership, leading to a division between those without steady employment – typically young or marginalized groups- and those who have been able to accumulate wealth through housing. Forrest and Hirayama (2015) argue that contemporary ownership markets are increasingly geared towards the latter group – the property rich and affluent.

Developments in the owner-occupied market are mirrored in those in rental housing. As mentioned, the provision of affordable rent is under pressure. In many countries, the Netherlands included, social rent used to focus on providing affordable housing to broad segments of the population. Following waves of housing liberalization and privatization, social rent increasingly develops into a last resort tenure for those with few other options, leading to residualisation (see Elsinga et al. 2008). For populations unable or unwilling to buy, and ineligible for social rent these dual trends in effect imply fewer housing options available, and thus a worsening housing-market

position. In response, recent years have seen the revival of private-rental sectors in various countries – notably the United Kingdom (Kemp 2015) but also The Netherlands (Hochstenbach & Ronald 2017).

These housing developments do not occur evenly across space. Particularly large urban areas are confronted with decreasing housing affordability. Gentrification is an increasingly prominent and widespread feature in cities all over the world (Smith 2002; Lees et al. 2015). As the affordability and accessibility of cities, and especially inner-urban locations, are becoming under pressure, they may also become less accommodating to certain early-life transitions. On the other hand, gentrification likely leads to an increase of other types of life-course transitions in central city areas – especially for young middle-class adults in early-stage gentrification neighborhoods (Ley 1996, Hochstenbach & Van Gent 2015).

3) The crisis

Many of the structural transformations we just referred to predate the GFC, but have since been amplified by it. External shocks such as economic crises frequently set the scene for major political-economic overhauls and structural changes in capital flows and state imperatives (Hackworth & Smith 2001; Klein 2007). The GFC reverberated in housing markets across the world (Aalbers 2009; Martin 2011), and has influenced many households' housing positions and their ability to move. In countries like The Netherlands, both the number of transactions and new constructions plummeted in the years following, meaning that fewer households were able to move and instead had to stay put (Van der Heijden et al. 2011). The decline in moves suggests that it had become more difficult to adapt housing arrangement to life-course position. Especially owners in down-market areas may have been unable to sell their dwelling without a substantial remaining mortgage debt (see Wind 2017). In addition, the GFC's impacts on employment and wages may have constrained some households in their mobility. A way of coping may have been to postpone moving house, but in some cases the crisis could have forced residential moves. Countries like the United States were confronted with a wave of foreclosures, displacing households (Schiller 2012). Economic crises may, more broadly, trigger evictions of the poor (Desmond 2016). In contexts such as the Netherlands housing foreclosures and evictions were less common due to the presence of various safety nets, but the crisis may still have necessitated some households to move though, for example to bring down housing costs following job loss.

Following the fall-out of the GFC, many countries introduced new regulations to lower the systemic risks of mortgage lending, for instance by introducing more stringent criteria to qualify for a mortgage, and a lowering of maximum loan-to-income and loan-to-value ratios (Forrest &

Hirayama 2015; Aalbers 2016). While prudent in view of systemic risks, such measures essentially made it more difficult to buy a house for low income and young households. In the Netherlands, policy responses to the crisis have also undermined the position of housing associations, e.g. by imposing a new costly landlord levy (Boelhouwer & Priemus 2014).

In sum, the GFC may not have impacted those who were satisfied with their dwelling as much as those who were looking for a house, or who were forced to move house. Individuals seeking to make major life-course transitions may have been unable to move, or may have ended up living in housing that is too small, too expensive, or ill-suited in other ways.

4) Generational divides

Both the structural transformations and the crisis have uneven impacts between generations. More specifically, inequalities between young and old are on the rise (Arundel 2017; Forrest & Hirayama 2015; McKee 2012). Young adults have found it increasingly difficult to acquire housing: prolonging their stay in the parental home and returning there more often (Arundel 2017). After leaving the parental home, eventually getting onto the property ladder through owner-occupancy has become more difficult for young adults. Not only does this restrict their opportunity to accumulate housing wealth, but it also limits their options on the housing market. Being more dependent on private-rental housing and insecure (semi-)illegal housing, young adults are more likely to be confronted with housing insecurity and chaotic housing pathways (Clapham et al. 2014; Hochstenbach & Boterman 2015). The weakening housing position of young adults is the direct result of the transformations described above, as well as young adults' labor market precariousness (Bell & Blanchflower 2011).

Young adults' weakening housing position may have a negative impact on their life-course trajectories. For instance, young adults may not be able to settle down (Hoolachan et al. 2017), or may be forced to take unusual steps in their life course and housing trajectories. Forced 'boomerang' moves back to the parental home are a clear case in point, but a change of spatial orientation, in search of affordable housing on locations that used to be out of scope, may also be one of the effects. Older generations, in contrast, benefited from easier access to housing. To some extent, growing intergenerational inequalities may be offset by the intergenerational transfer of capital. Parents may support their children both financially and in other ways, to help them enter owner-occupancy, or to acquire housing in expensive locations otherwise unaffordable (Hochstenbach & Boterman 2017; Coulter 2017). Though this may dampen inequality between generations, it may amplify inequality between social classes within generations.

Data and methods

To study residential moves in relation to early life-course transitions in urban-regional contexts, we focus on young adults aged between 16 and 40 in the four largest metropolitan areas in the Netherlands: the regions of Amsterdam, Rotterdam/Den Haag, Utrecht and Eindhoven. This paper draws on data from the System of Social-statistical Datasets (SSD) from Statistics Netherlands. The SSD is an individual-level register dataset of the entire population residing in the Netherlands, combining information from various sources such as tax registers and municipal administrations. The data are longitudinal and geo-coded to neighborhoods, making it possible to follow people over time and across space. The analyses in this paper follow individuals flowing into, and out of living arrangements that amount to household formation, change or dissolution.

All analyses focus specifically on individuals' residential moves. We register moves taking place during a year: if a move takes place *during* 2005, this means an individual's registered address on January 1st 2006 differs from that on January 1st 2005. For the spatial analyses we focus on moves to or within neighborhoods. We follow Statistics Netherlands' neighborhood classification, which are typically delineated by major infrastructure or natural boundaries and are stable over time. We measure the urbanity of destination areas at the neighborhood level, using the number of addresses per square kilometer.

We define life-course transitions, and life-course stability, by comparing household situation between January 1st of two subsequent years. In total, we define eight prominent life-course types (see Table 1). To be sure, there are other transitions but we focus on the most common life-course transition (or stability) types among young adults. Throughout the paper, we refer to households as "stable" when household composition did not change during a year. To give an example: the transition type "coupling" during 2005 means that an individual was in a single-person household on January 1st 2005, but by January 1st 2006 was in a couple household – either with or without a child. For both residential moves and life-course transitions we report annual figures of changes taking place during a given year. Timing is important here: residential moves and life-course transitions might not exactly coincide, although in the case of some transitions such as coupling or leaving the parental home it by definition has to. Instead, moves may predate a life-course change (e.g. anticipation), or may follow afterwards. We focus on moves and transitions occurring in the same calendar year, although there may be a longer time lag for some.

The empirical analyses aim to answer three questions. First, how often do residential moves to or within the four urban regions for different life-course transition types take place? Second, what are

the subsequent housing destinations in terms of tenure (owner occupied or rental) and housing value? Third, where do individuals in transition move to in terms of geography? More specifically, we analyze the destination neighborhood in terms of density levels, which indicates whether certain life-course transitions are accompanied by a move to a more or less urbanized neighborhood. For these three aspects we track annual changes. We focus on the period 2005-2016 which includes a boom, a bust and again a boom period. The time period is chosen for reasons of data availability. The analyses of destination housing value focus on the 2005-2015 period, again for data reasons. Housing tenures are available for the entire 2005-2016 period, but due to a change in registration methods, data show a notable discontinuity over time. These discontinuities are the result of a change in register sources (see Statistics Netherlands 2017).

Table 1 gives an overview of the frequency of residential moves per household situation for the entire 2005-2016 period for the four metropolitan regions. Note that these are the moves of individual persons, not households. The table also gives the distributions of life-course transitions for movers in each metropolitan region individually, highlighting similarities between regions. The relatively large ‘other and unknown’ category consists of less common household situations and transitions (e.g. single parents, shared housing arrangements), migrants moving in from abroad, and a small amount of missing observations.

Table 1. Overview of analyzed household transitions. Total number of movers to or within each of the metropolitan regions, for the entire 2005-2016 period. Average age for movers in 2005 and 2015. Note: AMS = Amsterdam metropolitan region; ROT/DH = Rotterdam/The Hague metropolitan region; UTR = Utrecht region; EHV = Eindhoven metropolitan region. Data: SSD; own calculations.

| | Total N 2005-2015 | | AMS | ROT/ DH | UTR | EHV | Average age | |
|--|-------------------|------|---------|------------|---------|--------|-------------|------|
| | N | % | % | % | % | % | 2005 | 2015 |
| home leavers | 892,938 | 23.1 | 21.9 | 27.2 | 22.0 | 26.4 | 23.2 | 23.9 |
| couple (no children) → single | 167,099 | 4.3 | 4.7 | 3.5 | 4.1 | 4.3 | 28.2 | 27.7 |
| single person stable | 539,353 | 14.0 | 14.3 | 11.5 | 12.8 | 17.3 | 27.2 | 26.5 |
| single person → couple (no children) | 329,680 | 8.5 | 8.8 | 8.0 | 7.8 | 9.9 | 28.1 | 27.8 |
| couple (no children) stable | 379,502 | 9.8 | 9.7 | 11.6 | 9.2 | 10.4 | 29.3 | 29.3 |
| single person/couple (no children) → couple with first child | 83,159 | 2.2 | 2.2 | 2.1 | 2.1 | 2.1 | 30.3 | 30.8 |
| couple with children → extra child | 56,595 | 1.5 | 1.4 | 1.5 | 1.4 | 1.5 | 32.4 | 32.8 |
| couple with children stable | 318,196 | 8.2 | 7.8 | 9.3 | 8.7 | 7.6 | 33.1 | 33.0 |
| other and unknown | 1,098,913 | 28.4 | 29.2 | 25.2 | 31.7 | 20.7 | 28.3 | 27.7 |
| Total | 3,865,435 | 100 | 100 | 100 | 100 | 100 | 27.7 | 27.5 |
| total N | | | 1545932 | 356886 | 1385917 | 576700 | | |

Results

Frequency of moves

In all four regions, overall annual moving rates show clear boom-bust-boom patterns (Figure 1). In the years leading up to the 2008 financial crisis the total number of moves to or within each region showed a slight increase. Subsequently, after 2008 the total number of moves declined, before again showing a sharp increase. Interestingly, in the Utrecht region the number of moves started to pick up again after 2010, in Rotterdam/The Hague this didn't happen until 2013.

Also, when looking at residential mobility rates, rather than total numbers of moves, similar patterns come to the fore. These trends suggest distinct boom-bust-boom effects: during the crisis moving rates dropped, before catching up again a few years later. As mentioned in the literature discussion, one possible explanation for the drop in moves is that owner-occupiers may have been unable to sell and move on during the crisis without major financial losses due to sharp decreases in house prices. Crisis-induced job loss and increasing insecurity, as well as a restructuring of mortgage markets may play a role. After 2014, all regions have more moves than the years before the crisis, reflecting a growth in population, but possibly also postponement of moves.

Figure 1. Changes in the number of annual moves to or within each metropolitan region for the 2005-2015 period. Note: 2008=100. Data: SSD, own calculations.

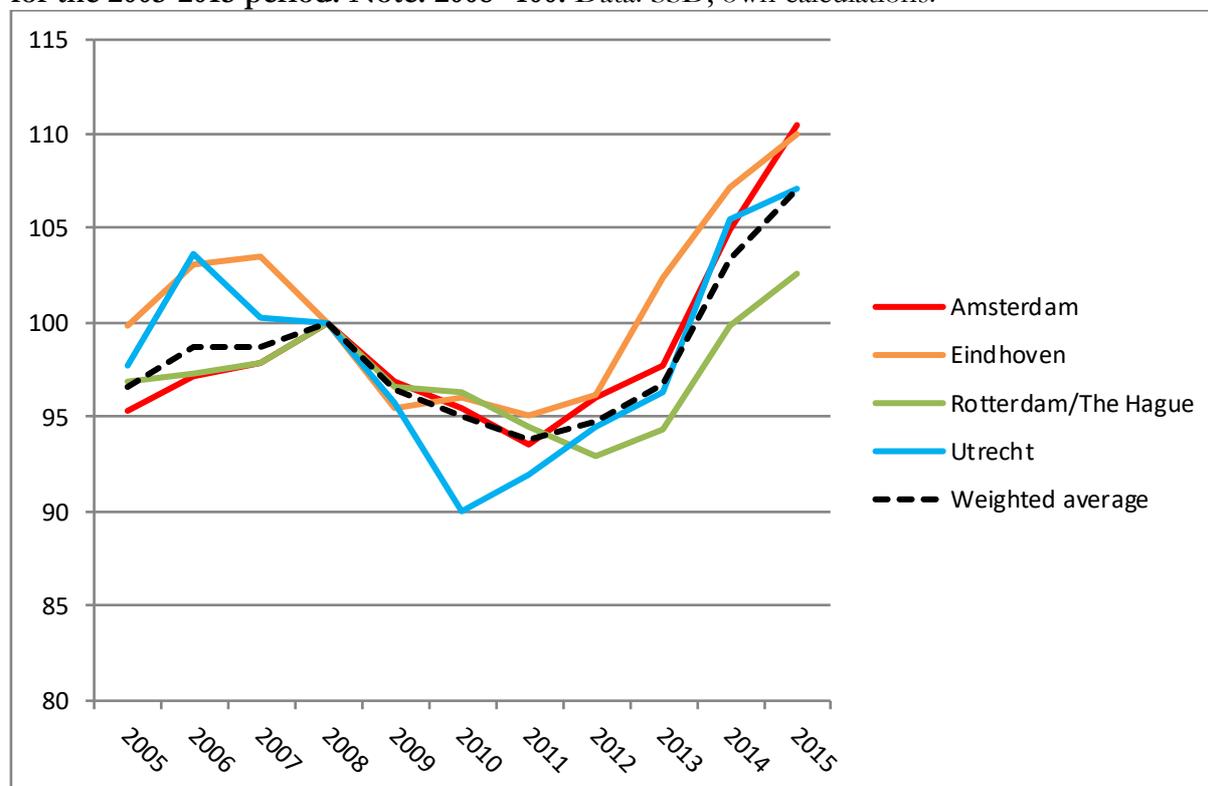
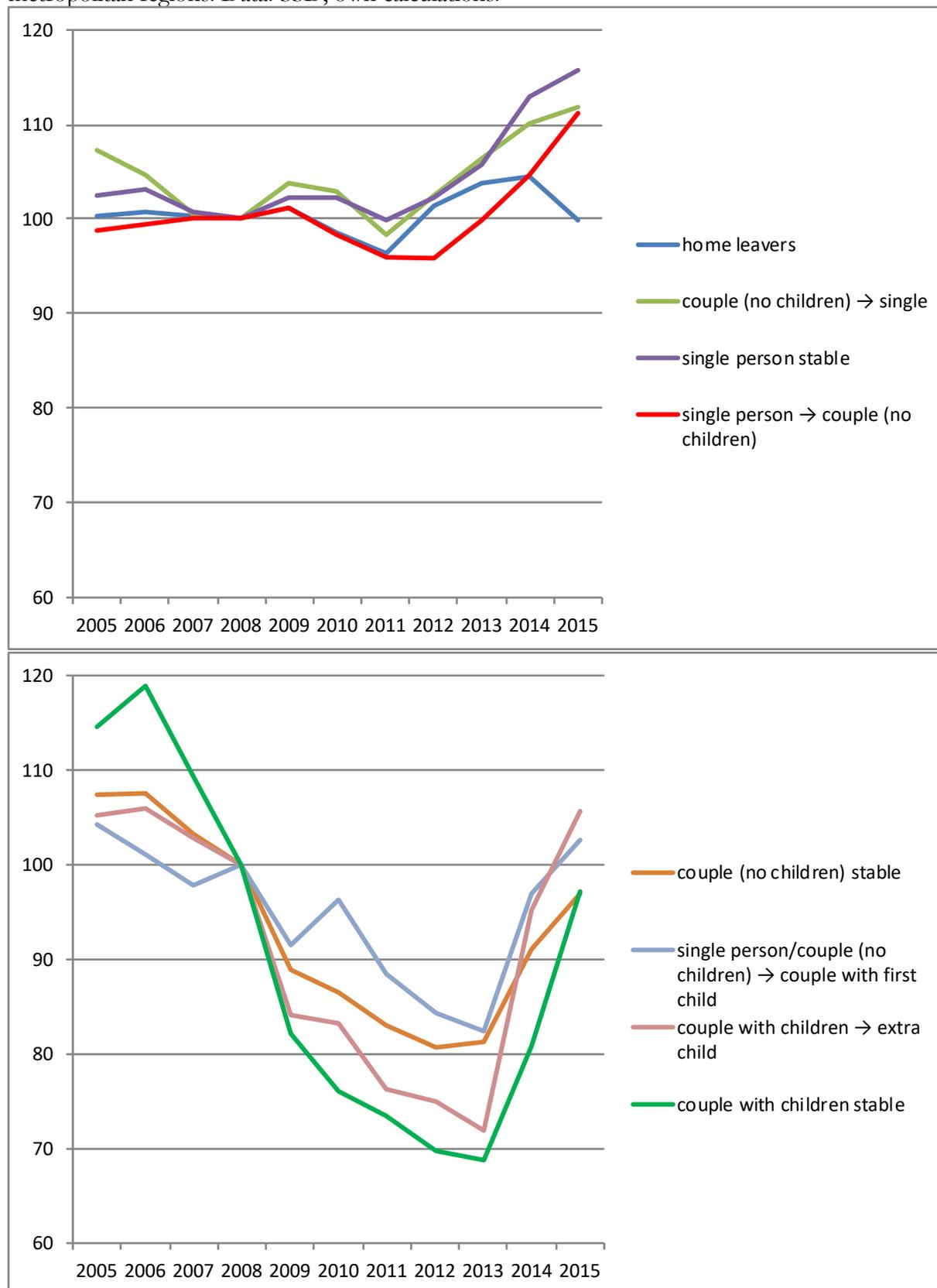


Figure 2. The annual number of annual moves per household transition type for in four urban regions the 2005-2015 period. Note: 2008=100; this is the weighted average of the four metropolitan regions. Data: SSD, own calculations.



These changes in residential moving rates differ substantially between household and transition types (Figure 2).¹ Two distinct trends can be identified. First, the number of moves did not substantially decrease for home leavers, new singles (after household dissolution), stable singles and new couples. Furthermore, from 2012 onwards the number of moves for these transition types clearly increase, with the exception of the number of home leavers who show a decrease between 2014 and 2015. This latter trend is likely the result of stopping the student bursary system, prompting young adults to remain in the parental home to minimize expenses. These are all transition types that typically, though not exclusively, belong to a pre-family-formation life phase. In other words: these household transition types appear relatively untouched by the crisis in their ability to move to a particular neighborhood. We see little evidence for postponement of life course transitions after the crisis.

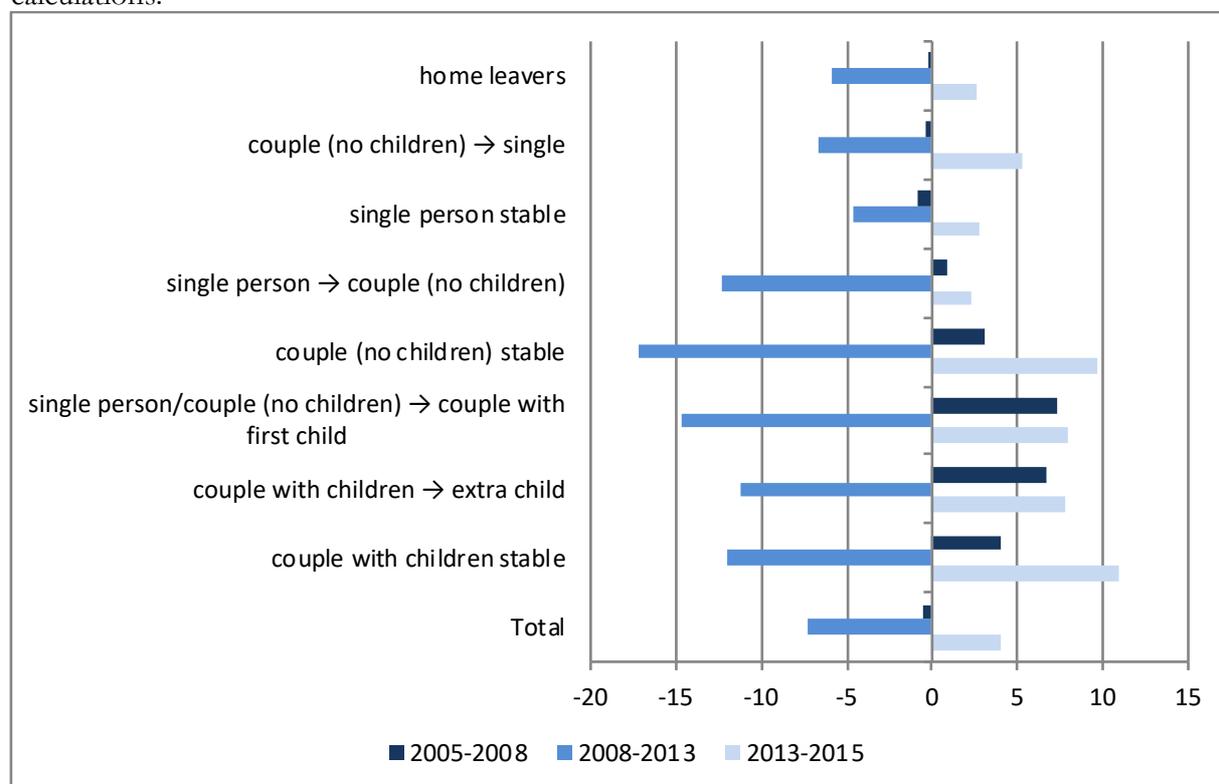
Second, for other household transition types the crisis triggered a steep decrease in residential moves. This was especially the case for stable couples with one or more children; between 2008 and 2013 the number of moves decreased by more than 30 percent for this group. Also for stable couples without children, and for couples that gave birth to a first or subsequent child the number of moves decreased. This decrease was weakest for couples giving birth to their first child – for these households the desire to move may have been relatively strong. Interestingly, among all these household transition types the number of moves sharply increases post-2013. The particularly sharp increase in the number of moves may partly be caused by those that postponed moving during the crisis and are catching up after the ending of the crisis.

These results confirm that, as expected, residential moves temporarily decreased in the years after the GFC. Interestingly though, the crisis had a highly uneven impact on residential mobility. Some household transition types – those related to family formation and expansion – were heavily impacted, while other transition types were largely left unaffected in their ability to move. The rapid recovery in residential mobility rates suggest that these changes are mostly the consequence of economic cycles rather than structural transformations.

¹ Figure 2 indexes the total number of moves. Residential mobility rates return similar patterns (data not shown).

Figure 3. Percentage point change (2005-2008, 2008-2013, 2013-2015) in the share of movers per transition type moving to an owner-occupied dwelling in four urban regions.

Note: from 2013 Statistics Netherlands employs a new registration method. Data: SSD, own calculations.



Destination housing tenure and value

Young adults' residential mobility patterns have also changed in terms of tenure and value of destination dwellings. Table 2 reports the shares of moves into owner-occupancy for each household transition type. Overall, of all individuals that moved during 2005, 40 percent moved to an owner-occupied dwelling with couples and family households showing the highest ownership rates after moving.

For all household transition types, post-moving ownership rates have decreased over time, although these trends have unfolded in various ways for different household transition types. Interestingly, for stable couples without children as well as for households in the child rearing phase, owner occupancy rates increased in the years before the crisis. Subsequently, these household transition types experienced relatively strong declines in post-moving ownership rates between 2008 and 2013 (Figure 3). For stable couples without children this decrease was strongest with some fourteen percentage points.

Decreasing access to owner occupancy for these household transition groups thus exists on top of a decreasing ability to move at all, during the crisis. To give an example: between 2008 and 2013

there was an absolute decrease of over 9,500 stable household members without children moving to homeownership, compared to an increase of around 2,500 moving to a rental dwelling.

For home leavers, singles (both new and stable), and new couples somewhat different trends exist. Ownership rates are overall lower for these transition types (Table 2), and also show a clear decline after 2008 (Figure 3). Interestingly, for these groups post-moving homeownership rates were declining, or at least stabilizing, already before the crisis took effect. These household types may face decreasing access to owner-occupancy as a consequence of more structural transformations, for example in terms of house-price development and labor-market position. Reduced access may have set in motion a shift towards renting – a shift that has since then been amplified. These trends confirm studies showing a structural decline in owner-occupancy access among young adults in many countries (e.g. Lennartz et al. 2016). The most recent data points – between 2013 and 2015 – show increases in ownership rates among all household transition types. This increase may signal some cyclical (crisis) dynamics at work – as well as the influence of policy measures specifically aimed at increasing home purchases among young adults (notably temporary tax exemption for intergenerational transfers in housing). In addition, the increasing share moving into owner-occupancy may reflect a post-crisis catching up of owners, able to sell their dwelling again, moving to new locations.

Table 2. Share of movers per transition type moving to an owner-occupied dwelling in four metropolitan regions (weighted averages) per year. Data: SSD, own calculations.

| | Old registration method | | | | | | | | | | New registration method | | |
|--|-------------------------|------|------|------|------|------|------|------|------|------|-------------------------|----|----|
| | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | | |
| home leavers | 38 | 38 | 39 | 37 | 34 | 32 | 31 | 29 | 32 | | 25 | 26 | 27 |
| couple (no children) → single | 33 | 35 | 35 | 33 | 27 | 26 | 25 | 25 | 26 | | 19 | 22 | 25 |
| single person stable | 31 | 32 | 33 | 30 | 24 | 24 | 23 | 21 | 25 | | 17 | 18 | 20 |
| single person → couple (no children) | 42 | 42 | 43 | 42 | 36 | 35 | 34 | 31 | 30 | | 29 | 31 | 31 |
| couple (no children) stable | 59 | 61 | 63 | 62 | 55 | 52 | 51 | 48 | 45 | | 47 | 52 | 56 |
| single person/couple (no children) → couple with first child | 55 | 59 | 60 | 62 | 55 | 54 | 52 | 51 | 47 | | 50 | 54 | 58 |
| couple with children → extra child | 57 | 61 | 62 | 63 | 56 | 52 | 53 | 52 | 52 | | 55 | 59 | 62 |
| couple with children stable | 57 | 59 | 62 | 61 | 54 | 51 | 52 | 52 | 49 | | 51 | 56 | 62 |
| Total | 40 | 41 | 42 | 40 | 34 | 33 | 32 | 31 | 33 | | 28 | 30 | 32 |

Note. From 2013 Statistics Netherlands employs a new registration method. The new method is based on cross-referencing land registries, tax data and residence records. Overall, the new method was able to identify more dwellings as owner-occupied in the Netherlands. Yet, the new method registers lower rates of owner occupation for some younger categories in 2013. This may be because dwellings owned by small private landlords (2-5 dwellings), but not occupied by the owner, changed designation from ownership to rental.

To gauge housing market changes in terms of affordability and expenditure, we look at destination housing values using a value-to-income ratio (VTI) by dividing housing tax value (*WOZ*) by gross household income. It should be noted that tax values do not precisely reflect purchase price or rent level, but do give some indication². In 2005, the VTI for *all* 16 to 40 year olds stood at 3.5 – which means that, on average, housing values were 3.5 times as high as their inhabitants' yearly household income (see Table 3). For all years, we see that VTI rates are higher – meaning that houses are relatively more expensive – for single-person household types than for couples, reflecting that many couple households are dual earners.

In the period leading up to the economic crisis, VTI rates show an increase for most household types reflecting steep house-price increases and the formation of a house-price bubble. Following the outbreak of the crisis, VTI ratios drop substantially as the house-price bubble deflates and decreasing house values outpace income drops. These cyclical trends obscure notable differences between household transition types though. For one, VTI rates for home leavers and single-person households – both new and stable – show a marked increase. In other words, these households opt for comparatively more expensive housing options, suggesting stronger tradeoffs at work. The opposite is true for “older” household transition types – couples with and without children – for whom VTI rates show an overall decrease between 2005 and 2014. For them housing became comparatively cheaper.

² Tax values are based on sales of comparable dwellings in the vicinity in the previous year.

Table 3. Value-to-income ratios (VTI) per household transition type 2005-2014.

Note: VTIs are calculated by dividing (destination) housing value by gross household income.

Data: SSD, own calculations.

| | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|------|------|------|------|------|------|
| home leavers | 5.0 | 4.8 | 5.1 | 5.1 | 5.3 | 5.5 | 5.6 | 5.4 | 5.5 | 5.2 |
| couple (no children) → single | 4.8 | 4.7 | 4.9 | 5.1 | 5.3 | 5.8 | 5.7 | 5.5 | 5.2 | 5.0 |
| single person stable | 6.0 | 5.6 | 6.1 | 6.4 | 7.0 | 7.4 | 7.5 | 7.7 | 7.1 | 6.8 |
| single person → couple (no children) | 3.1 | 3.1 | 3.2 | 3.3 | 3.4 | 3.3 | 3.3 | 3.2 | 3.1 | 3.0 |
| couple (no children) stable | 3.1 | 3.1 | 3.2 | 3.2 | 3.3 | 3.2 | 3.1 | 3.1 | 2.9 | 2.8 |
| single person/couple (no children) → couple with first child | 3.1 | 3.1 | 3.3 | 3.3 | 3.3 | 3.2 | 3.2 | 3.0 | 2.9 | 2.7 |
| couple with children → extra child | 3.8 | 3.8 | 3.8 | 3.9 | 3.9 | 3.7 | 3.6 | 3.5 | 3.2 | 3.0 |
| couple with children stable | 3.7 | 3.7 | 3.8 | 3.8 | 3.9 | 3.7 | 3.6 | 3.4 | 3.2 | 3.1 |
| total 16<40 (non-movers included) | 3.5 | 3.5 | 3.7 | 3.7 | 3.7 | 3.6 | 3.5 | 3.4 | 3.2 | 3.1 |

Table 4. Share of movers from within the Netherlands, per transition type, moving to areas of different densities within four urban regions in 2006. Note: based on the number of addresses per square kilometer at the neighborhood level. Data: SSD, own calculations.

| | Urban high density (>2500) | Urban low density (1500-2500) | Suburban (1000-1500) | Rural (<1000) | Total |
|--|----------------------------|-------------------------------|----------------------|---------------|-------|
| home leavers | 59.3 | 23.4 | 9.9 | 7.3 | 100 |
| couple (no children) → single | 75.0 | 16.3 | 5.2 | 3.5 | 100 |
| single person stable | 77.5 | 14.8 | 4.6 | 3.1 | 100 |
| single person → couple (no children) | 67.8 | 18.8 | 8.1 | 5.3 | 100 |
| couple (no children) stable | 47.8 | 26.3 | 16.5 | 9.4 | 100 |
| single person/couple (no children) → couple with first child | 47.0 | 27.4 | 16.1 | 9.4 | 100 |
| couple with children → extra child | 38.9 | 29.1 | 20.0 | 12.0 | 100 |
| couple with children stable | 35.5 | 31.0 | 20.7 | 12.8 | 100 |
| Total | 60.4 | 22.2 | 10.4 | 6.9 | 100 |

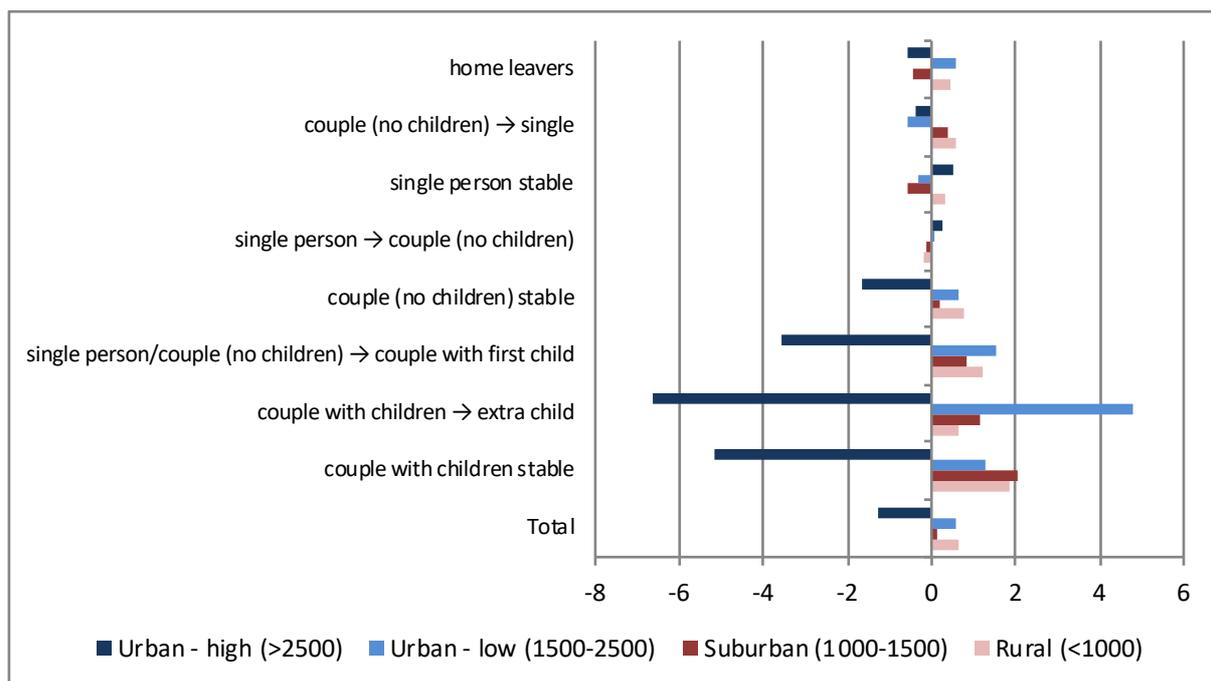
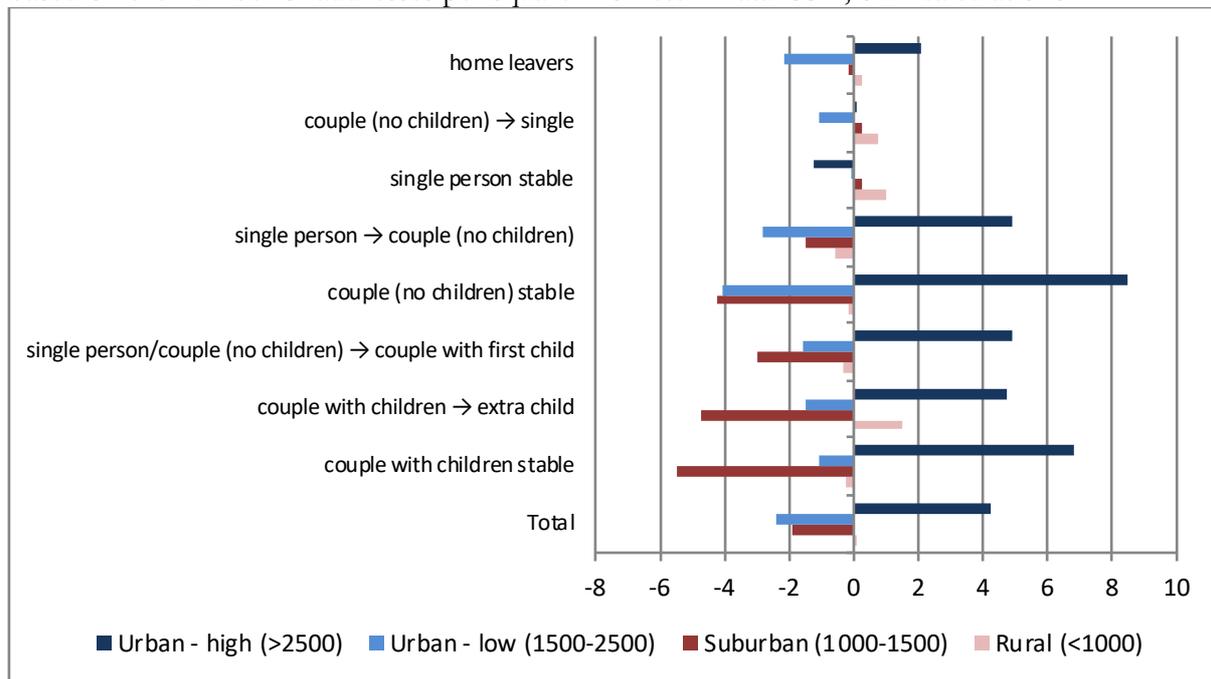
Destination areas

The 2005-2016 period has seen notable shifts in the geography of life-course trajectories – i.e. where different households move to. Spatial patterns are variegated, but some clear regularities can be shown, especially when looking at density levels of post-moving destinations. Most residential moves to or within any of the four metropolitan regions are towards urban or highly urban areas. Some 60 percent of all young-adult moves in 2005 were to or within highly urban areas, a further 22 percent to urban areas of lower density (Table 4). For home leavers, (new and stable) single person households, and newly formed couples these shares are even higher. Although family households with children involved more often opt for lower-density destinations, the majority of these households – residing in one of the four metropolitan regions – still opt for urban areas or high-density suburbs when moving.

Between 2006 and 2014 clear shifts have taken place, with the share of moves to or within highly urban areas clearly increasing – predominantly at the cost of fewer moves to areas with weak urbanity levels (Figure 4, top panel). Thus, it appears the onset of the GFC has not only triggered households to stay put in (highly) urban locations and postpone suburbanization, but has also led to an increase in the share of moves to or within these urban areas. In addition, these shifts may also partly reflect the more structural trend of urban growth. Again, these patterns especially exist for couples without children and for the different household transition types with children involved. Interestingly, also newly formed couples with children show a relative increase in moves towards or within highly urban areas. Home leavers also show a relative shift towards highly urban areas. For new and stable singles changes remain modest.

For the post-2014 period, we see a reversal of trends (Figure 4, bottom panel). There is a notable decline in shares of residential moves towards or within highly urban areas among stable couples and household categories with children. For other household types changes between 2014 and 2016 are modest. Interestingly, changes are also modest for newly formed couples without children – one of the household types previously showing a shift towards highly urban areas. Despite changes, these shifts do not (yet) indicate a return to pre-crisis distributions: especially high-density suburban neighborhoods accommodate an increasing share of moves. Such neighborhoods are often still located in major cities – e.g. in the urban periphery – or in medium-sized cities. In contrast, low-density suburban areas showing the most pronounced decreases between 2006 and 2014, have since only accommodated a modest increase in movers. The relative shift away from highly urban areas post-2014 may signal crisis effects and an accompanying catching up of moves away from such areas. At the same time, the shift may reflect the spatial outcome of structural transformation: decreasing affordability and accessibility of housing in highly urban areas as a result of expanding gentrification.

Figure 4. Percentage point change (2006-2014 and 2014-2016) in the share of movers per transition type moving to areas of different densities within four urban regions. Note: based on the number of addresses per square kilometer. Data: SSD, own calculations.



Key findings

This paper has unraveled the residential moving behavior of young-adult households as they go through different stages and transitions in the life course. More specifically, it has addressed the questions of (1) how often different life-course transitions, and accompanying moves, occur; (2) what the destinations of these moves are in terms of housing tenure and value; and (3) what the geography of these moves is. Importantly, the paper has addressed how these moving patterns change over time. To do so, this paper has studied aggregate patterns and trends in four Dutch metropolitan regions over the period 2006-2016 in order to investigate the effects of experiencing boom as well as bust periods as well as some structural changes over that period.

Over that period we see clear shifts in residential moving behavior, mostly as a result of the economic crisis but also partly due to structural transformations. Simply put, following the onset of the crisis, we find a steep drop in the number of residential moves, a strong shift towards rental housing, and a shift towards highly urban areas. As an alternative, young adults found housing in urban areas at the periphery of main cities and in the centers of secondary towns, often at a higher value-to-income ratio. In later years, we see a recovery in the number of moves and a shift away from highly urban areas.

Interestingly, findings show that these impacts are highly variegated across different household types and life-course transitions. Overall, home leavers, single person households and newly formed childless couples only show modest shifts over time, except for housing tenure and value. Although they seem less sensitive to the crisis in terms of mobility, these younger groups find it more difficult to enter owner occupancy as a result of structural housing transformations. Consequently, single-person households face higher VTI ratios, indicating increasing housing-related expenses. Conversely, different types of family households with children show major shifts over time; their rate of mobility and destinations have been highly susceptible to crises. These findings point to the importance of breaking down aggregate changes for populations in different life-course position.

Although many trends appear crisis-related, there are also indications of structural transformations. For one, there is a growing dependency on rental housing especially among young-adults households. These shifts may reflect housing inequalities between generations, and set the scene for the intergenerational transmission of housing inequalities. The data also signal a spatial shift of young adult households towards more urban locations. These shifts may reflect structural or cyclical changes. The structural component may be due to increasing demand for urban living, as

well as state policies fueling gentrification, accommodating young-adult middle-class households in urban locations at the cost of lower-income groups. Changing spatial distributions may also be cyclical in nature though. During busts, many households simply do not have the opportunity, the security or the funds to move into suburbia. During boom periods things might change, but this might take a while before the restored behavior will become manifest. Some signals point at such a scenario.

Conclusions

Structural transformations and economic cycles influence the affordability and accessibility of housing, and we always have to take both into account when trying to understand urban dynamics. In recent decades, welfare state restructuring and marketization or commodification have undermined the provision of affordable housing in Western European countries (Madden & Marcuse 2016; Minton 2017). This is especially the case in high-demand urban regions (Lees et al. 2008), and for young adults confronted with labor-market uncertainty and precariousness (Lennartz et al. 2016; Forrest & Hirayama 2015). Economic crises constrain households of all sorts to acquire housing or move up on the housing ladder, as housing transactions grind to a halt and house prices plummet. This study sought to add to our understanding how these structural transformations and cyclical effects impinge upon the link between life-course and residential trajectories in and between urban regions. Three noteworthy contributions may be distilled.

First, this paper has theorized regional demographic change as an outcome of structural as well as cyclical changes. Crucially, structural and cyclical changes may be inherently intertwined, feeding into each other. Economic crises may amplify already nascent trends or set in motion structural transformations. In turn, economic booms may also trigger structural changes. Many of the patterns and trends found in this paper appear cyclical – although it is important to differentiate between household types. For some household types, mobility rates decreased substantially during the economic crisis but were soon to recover when the economy showed signs of recovery. Other household types proved to be less sensitive to crisis. How different household types respond, or adapt, to economic crises may reflect structural patterns. In terms of housing tenure, we find some evidence of structural shifts as young adults increasingly struggle with entering ownership housing, and single person households facing higher housing costs. Before the downturn, access to owner occupancy was already decreasing, but this became more pronounced in the post-2008 downturn landscape. Conversely, in the most recent years of our analyses we see an upswing in owner-occupancy again – pointing towards cyclical trends. Spatially, the GFC triggered more moves to

or within highly urban areas, while post-crisis patterns show a modest return to lower-density urban areas. It may be the case that this is a longer term process not yet evident in the data.

Second, with this paper we aimed to show the value of focusing on various household *transitions*, rather than just on composition. Changes in households often imply, trigger or necessitate moving. We have shown that residential moving patterns differ substantially between fine-grained household transition types. As an example, the moving behavior of newly formed couples without children is very different from stable couples without children. Newly-formed couples typically maintain a highly-urban orientation, moving to neighborhoods in the metropolitan cores. For stable couples without children, residential moving patterns are distinctly less urban.

Third, clear changes in residential-moving patterns before, during, and after a serious economic recession exist. Finding differences between these stages is not a big surprise. More interesting is that these changes over time are highly variegated across different household transition types. In other words: we find clear evidence that crises, but also structural transformations, hit some household types more than others. More specifically, family households where children are involved show stronger changes over time than, typically younger, non-family households such as singles and newly formed couples. These differences work through in various domains: residential mobility rates, post-moving housing tenure and value outcomes, and spatial outcomes. These younger households continue moving, and do so to similar locations. A tentative explanation is that young households are more flexible – both necessitating and enabling residential moves. Family households with children may be unwilling to make rigid trade-offs when moving – and opt for staying put instead. Also, such households may find themselves in a better position to stay put and wait for an economic upswing. For the functioning of metropolitan regions, these patterns and trends may imply that getting on the escalator is still possible, but that making subsequent steps and getting off the escalator proves increasingly difficult (cf. Fielding 1992).

Future research can further unravel how the residential moving patterns of different household transition types are subject to political and economic change. We should point out that we may not have been able to capture some nascent structural transformations due to the limited time horizon of our data. Future research may also apply the logic of centering household *transitions* to other domains, such as transitions in the socio-economic domain. This may include entering or exiting employment, or experiencing substantial income gains or losses. It may also be worthwhile to explore the intertwined life-course and residential trajectories for different socio-economic classes.

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