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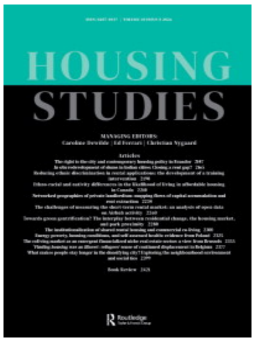

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The institutionalization of shared rental housing and commercial co-living

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ABSTRACT
In context of diminishing housing affordability, shared renting has acquired new salience in recent years, especially for single young-adults. Public discourses often pose shared renting as a potential solution to the 'housing crisis', with new regulation and investment stimulating conversions to multiple-occupancy and growth in co-living developments. This paper addresses how Amsterdam, a deeply regulated market, has approached affordability concerns through transformations in the shared rental sector. Drawing on secondary data and stakeholder interviews we analyze developments in the institutional features of shared housing, focusing on the regulatory context under neo-liberal pressures. We identify shifts from 'traditional', relatively informalized sharing arrangements towards a more complex and institutionalized sector featuring growth and diversification in co-living provision. Beyond illustrating interaction between changing real-estate investment practices and Amsterdam's socioeconomic and regulatory context, our analysis innovates a rough typology of sharing and co-living and seeks to contribute to understanding of emerging forms of housing and precarity characteristic to the experiences of young urbanites.

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Shared housing; co-living; young people; singles; Amsterdam

1. Introduction

The number of households featuring non-related adults living together in 'shared' rental accommodation has recently surged across high-income economies (Bergan *et al.*, 2021; Druta *et al.* 2021; Heath *et al.*, 2017; Maalsen, 2020). In context of realignments between capital accumulation regimes and urban real estate over the last decade, shared rental and co-living developments have become a prominent 'new asset class' (Beswick *et al.*, 2016; Fernandez & Aalbers, 2016; Fields, 2018; Nethercote, 2019), especially in more economically liberal locales. Despite emphasis on deregulation and global capital flows, less attention has been paid to local

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diversification in shared housing types or variegation between contexts. Essentially, analysis have focused on either growing housing precarity among tenants (Bergan *et al.*, 2021; Maalsen, 2020; Mckee *et al.*, 2020) or the activities of 'big capital', with little refection on the social, spatial or institutional conditions that mediate the provision and practice of shared housing and co-living.

Indeed, the Netherlands has experienced intensive investment in, and output of, shared rental housing despite its deeply regulated housing sector and social democratic housing policy tradition (see Van Gent & Hochstenbach, 2020). In the capital, Amsterdam, in particular, growth in the volume of sharing and co-living households has been strongly regulated by municipal authorities in cooperation with both private and social housing providers (Uyttebrouck *et al.*, 2020; Vinken *et al.*, 2018; Wever *et al.*, 2018), facilitating one of the largest expansions in co-living development in Europe (JLL, 2019). Sector growth has been specifically fed by heavy capital investment in new types of repurposed and purpose-built co-living complexes in context of state reactions to intense urban population growth and house-price inflation.

Thus, while shared rental housing in Amsterdam had once been a small and relatively informal sector, in recent years it has been transformed into a larger, more institutionalized one featuring more corporate providers. This paper specifically asks, how has the market for shared rental housing in Amsterdam been transformed in the last decade, and how have developments in this sector been shaped by both local regulatory systems and investment practices in terms of its increasing institutionalization as a tenure? In answering this, we establish a rough but innovative typology or shared housing and co-living arrangements in Amsterdam, drawing on case studies involving both secondary data and original interviews with relevant stakeholders. Our analysis seeks to contribute to understandings of contemporary urban transformations featuring the rise of young urban singles, declining housing affordability and shared housing formats (Bergan *et al.*, 2021; Druta & Ronald, 2021), but also to debates surrounding the regulatory realignment of urban real estate markets in the post-crisis era (Fernandez & Aalbers, 2016; Rolnik, 2019; Waldron, 2018).

The paper begins by exploring the nature and contemporary context of shared housing before considering more specific social, economic and political transformations in Dutch context. The empirical analysis addresses the emerging features of Amsterdam's housing system and considers how traditional shared renting practices are being reformed in favour of different modes of co-living. The analysis explores specific cases, illustrating an emerging typology of sharing and co-living in the city. While providing insights into how shared housing practices have advanced across cities of the global North, the institutional features of Amsterdam's shared housing sector remain distinct illustrating the significance of context and regulatory practices under neo-liberal pressures.

2. Shared housing and house sharing

Historically, shared rental housing has taken diverse formats: from rooming houses to co-housing collectives developed as 'intentional communities' (see Jarvis, 2017). Since the early-2000s, rental housing sectors have grown across high-income economies with increasing rents and market pressures driving a particular revival in sharing (Maalsen, 2020; McNamara & Connell, 2007). In some contexts, this shift features conversions of existing family rental housing to 'houses of multiple occupation', where people live together but do not necessarily form a household, but has more recently featured high-density, purpose-built residential 'communities' for better-off sharers (Rugg & Quilgars, 2015), alongside a proliferation of informal shared housing amongst those on lower incomes (Maalsen *et al.*, 2022). Research suggest that recent advances in shared housing practices derive from a number of interrelated developments in supply and demand dynamics reflecting, firstly, long-standing social trends and, secondly, recent economic restructuring.

2.1. Social change and the demand for sharing

An important social factor driving increasing demand for shared forms of housing has been the advance of social individualization (see Beck, 1990; Beck and Beck-Gernsheim, 2002). Since the 1980s, life-course transitions have demonstrated increasing heterogeneity with a corresponding rise in non-marital cohabitation, one-parent families and single-person households (Wall, 1989). Individuals have moved ever more frequently through more complex arrays of social and intimate relations, undermining the traditional definition of a household as a kinship based 'social unit' occupying a single housing space together (Buzar *et al.*, 2007). Arguably, contemporary adult cohorts have gained more agency in individual decisions in regards to lifestyle, household size, and tenure, but have also needed to navigate multiple uncertain outcomes. Furthermore, contemporary house sharing has aligned with growing desires for, and capacity to, achieve self-fulfillment beyond the traditional family home, but also by extended education and fragmented household careers that suit more flexible housing arrangements (Steinfuhrer & Haase, 2009).

Technological innovations along with de-industrialization and the rise of the service economy have also helped reshape household configurations and life-course transitions; in particular, how individuals engage with the housing sector. Specifically, new digital platforms (e.g. Craigslist, SpareRoom, Roomster, etc.) have transformed how people search for and access housing as well as how rental housing is owned and managed (Fields & Rogers, 2021). These transformations have particularly affected younger adult cohorts, whose housing and household transitions are increasingly more fluid and non-linear (Hochstenbach & Boterman, 2015).

Finally, shifting economic conditions have significantly undermined individual capacity to buy housing as well as made renting alone less affordable. Home ownership rates have been in decline across high-income societies since the early-2000s along with the diminishing capacity of households, especially younger ones, to access credit and stable employment (Lennartz *et al.*, 2016). The concentration of poor housing conditions among younger cohorts has come to be defined in terms of 'generation rent' (Hoolachan *et al.*, 2017). However, as young renters are now much more likely to be singles looking to rent a room in shared accommodation, the term 'generation share' is argued to be more salient (Maalsen, 2020).

2.2. Capital, real estate and co-living

While real estate was the target of capital accumulation practices leading up to the Global Financial Crisis (GFC), financialization has, subsequently, extended further into private rental markets with new modes of rent extraction emerging. Block and Somers (2014) consider this a shift from 'neoliberal' to 'rentier' forms of capital accumulation. According to Fields (2018), advances in technology and new logistics of extraction – which mediate data on housing markets and the digital management of property and tenancies (typically at distance) – have contributed to the rehabilitation of rental housing as the 'new financial asset class' of the post-crisis era.

A notable outcome has been an avalanche of capital investment and diversification in rental housing investors. Specifically, new landlord technologies have enabled global investment companies under the socio-technical reconstitution of contemporary capitalism to engage as landlords by enhancing their ability to acquire properties at scale, rehabilitate them, lease them to tenants, manage operations and translate rental incomes into financial instruments as well as income streams for investors (see Fields, 2018; Fields & Rogers, 2021). Economically liberal regimes have been particularly prone to a new wave of property-led financial accumulation in which private-equity investors buy up properties to rent, or convert to rent, and engage in more effective wealth extraction practices (Beswick *et al*., 2016; Fernandez & Aalbers, 2016; Sayer, 2015). The post-crisis restructuring of real estate thus reflects a realignment of landlord-tenant relations that bring together renters, buy-to-let landlords, private equity funds and institutional investors in new ways. Of the various targets of post-crisis global real estate investment, shared housing represents a particularly profitable and largely untapped new asset class.

While shared housing takes various forms contingent on local regulatory, building and residential norms, adaptations by global investment companies have often centered on commercial 'co-living housing' arrangements. According to Rugg & Quilgars (2015), co-living housing providers seek to combine the attractive returns of high-density built student accommodation with the aspirational and flexible lifestyles of an increasingly extended group of young, educated and professional adults. This kind of shared accommodation often forms an attractive 'alternative domesticity' which 'embraces the multidimensionality of identity across the life-course while encapsulating different domestic scenarios' (Heath *et al*., 2017: 56).

Although commercial co-living typically caters to those unable to buy or rent alone, it is often tied to a particular vision of house sharing featuring, on the one hand, independence, flexibility and relational freedom, and on the other, a desire to engage in collective organization and develop social networks (Jarvis, 2017). Substantial attention is thus often paid to branding and design features that attend to 'new meanings and cultures' of 'home' (Bergen *et al*., 2021: 2), as well as on-site services and communal facilities that go beyond the standard rental experience, mixing notions of 'sharing', 'community,' and 'togetherness'. While tapping into discourses of community living, co-living is often more akin to a *space as service* model of rental commodity that allocates the most efficient amount of space that a single person needs over a fixed (and ultimately temporary) period of time. It is thus more akin to a commercial lease and contrasts sharply with the traditional rental lease involving rights and recognition of the rental object as a 'home'. The collective features of co-living developments, meanwhile, are primarily symbolic – and rarely organic or bottom-up – mediated in terms of exchange and consumption relations, and more aptly considered in terms of a 'lived spatiality of capital' (Bergan *et al.*, 2021).

3. Research design

While cities across economically liberal regimes have been particularly open to global real estate finance, with significant expansion in shared and co-living housing, Amsterdam has been a specific, yet overlooked target of investment (Taşan-Kok *et al.*, 2021). Indeed, the 2019 European Co-living Index (JLL, 2019) identifies the Netherlands as one of the largest developers of co-living, with Amsterdam as the second largest market after London by volume (and the biggest by population), home to around 18% of new commercial co-living spaces in Europe. Nonetheless, Amsterdam also remains one of Europe's most administered housing markets, with around 80% of land owned and controlled by the municipality and more than 56% of the housing stock subject to social housing regulations (see Van Duijne & Ronald, 2018). Moreover, Dutch tenancies are highly regulated, with historically tight controls on rents and shared housing practices (Priemus & MacLennan, 1998). This paper seeks to explore this ostensible conundrum, asking *how has the market for shared rental housing in Amsterdam been transformed in the last decade, and how have developments in this sector been shaped by both local regulatory systems and investment practices in terms of its increasing institutionalization as a tenure*?

Our analysis progresses in a number of stages. The following section considers how the market for shared rental housing has been developed over the neo-liberal period in the Netherlands, focusing on intersecting levels of governance, national and local. The analysis addresses various policies and institutional arrangements in the development of a highly regulated housing system that has moved at considerable pace, especially since the mid-1990s, toward more commodified modes of provision and consumption (Van Gent & Hochstenbach, 2020). Attention subsequently centers upon Amsterdam, where growth in shared housing has reflected growing market pressures on a highly regulated, social democratic housing regime. Amsterdam provides a provocative case, but also informs understandings of how cities elsewhere are being shaped by post-crisis socioeconomic conditions and the growth of shared rental and co-living housing sectors.

The subsequent section addresses how shared housing has been advanced, with distinctions made between modes of shared housing in Amsterdam in relation to the emerging regulatory context. The analysis effectively sets out a rough typology of co-living types with a case based description of their features and distinctions. Due to limitations in scope and data[1], not all sharing and co-living sites in Amsterdam are included in this research, but rather key examples of certain types. The typology provided here should thus be understood as an exploratory mapping of a relatively under-researched, but nonetheless highly variegated development that is particularly salient to contemporary urban transformations across societies.

The data used in the research to explain development and variegation in the shared housing sector derives from two main sources. Firstly, qualitative, expert interviews were conducted with owners, managers and representatives from several co-living organizations as well as officials from various municipal offices concerned with planning, development and regulation of shared housing. These were deemed the most relevant sources for mapping out development in, and variation among, forms of shared and co-living housing in the city as well as the norms, narratives, logics and motivations involved in this form of provision. Ultimately, we cannot account in our limited sample for all commercial shared housing providers or diversity of roles across such organizations. Nonetheless, the sampling was realized in consultation with key actors, including the municipal team coordinating co-living development in the city, and sought to capture diversity and innovation across the sector. While limited in their representation, our interviews provide an effective departure point for the elaboration of particular cases. In addition, secondary sources including policy documents and statistical data from Amsterdam city and national governments, media sources, and reports from housing associations and private parties monitoring housing sector developments were also drawn upon in order to inform and triangulate our analysis. Again, this sample is not exhaustive, but includes the most relevant statistics, policy and research materials circulated between 2011 and 2021.[2]

Respondents were selected using a combination of purposive and availability sampling from a frame of professionals actors operating within the sharing and co-living field[3]. Interlocutors were approached via e-mail or social media with a formal briefing about the purpose of the study accompanying the invitation. Interviews were conducted in person or on the phone and typically lasted 45 to 60 minutes[4]. Interviews were semi-structured, audio-recorded and transcribed using intelligent verbatim transcription. The empirical data was subsequently analyzed using an open coding method. Due to time limitations and response rates, not all research subjects identified in the sampling frame were interviewed, although almost half of those approached agreed to interviews. Table 1 provides an overview of the stakeholders and housing professionals interviewed in the course of our research

Table 1. Overview of respondents interviewed and their affiliation.

Organisation	Position
Municipality (housing)	Policy advisor
Municipality (planning)	Policy advisor
Municipality (land/development)	Program manager youth & student housing
Hotel Jansen	Owner
Zoku	Director of co-living
North Orleans	CEO
Student Hotel	Head of co-working
Socius / Starblok Riekerhaven	Commercial director
MVGM Management / B'Mine	National rent manager
Hotel Casa	Human resources manager
Je M'appelle Company	Founder

4. The shifting context of housing and real estate

4.1. The Dutch housing context

Dutch governments have traditionally shaped housing production and fostered affordable housing provision through both social and private sectors. The twentieth century represented a remarkable era of large-scale planning and regulation, nurturing the emergence of social rental housing as a dominant tenure – accounting for 40% of housing by the 1980s. Postwar private renting was, furthermore, bifurcated into regulated and liberalized subsectors, with the largest part of the stock (currently around 59%), subject to similar rent regulations as social housing (PBL, 2019). Twentieth-century Dutch housing thus developed into a largely 'integrated' system where private and social housing closely competed in terms of price and quality (Elsinga *et al*., 2008).

Not-for-profit, social housing companies still play a particularly important part in the production of housing and realizing state objectives, especially at the municipal level. Nonetheless, the relationship between the state and social housing providers has shifted over time. Specifically, while Dutch social housing companies gained significant autonomy in the mid-1990s, they have been subjugated over the last decade to new state objectives that enhance the role of private investment and facilitate greater rent extraction (Blessing, 2014).

With the election of a series of economically liberal coalition governments led by Mark Rutte's VVD since 2010, measures have been rolled out – the most significant being the Landlord Levy on (primarily) social providers between 2013 and 2023, and the 2015 Housing Act – to reduce social housing stock, loosen tenure security and rent controls, and repackage urban real estate as a more attractive investment prospect. New policies have specifically put pressure on housing associations to increase rents and sell-off stock (Boelhouwer & Priemus, 2014), but also stimulate high-end property development, house price appreciation and facilitate the revival of private renting, especially the liberalized segment (Huisman, 2016).

4.2. Amsterdam's urban housing context

As a center of economic growth, pressure on Amsterdam's housing market has been profound. While home ownership has become increasingly elusive for new buyers due to sharp price rises since 2015, new allocations of social rental housing have also been restricted (Van Gent & Hochstenbach, 2020). The private rental sector has been the only option for many households, with demand – along with a revival of landlord investment in the sector – driving a rise in the share of private rental housing in Amsterdam from 22.3% to 28.5% of all housing between 2007 and 2019 (OIS, 2019). More critically, new legislation – such as the reform of the 'points system' which determines how a private rental unit is regulated, as described below – has facilitated a significant restructuring of the two parts of the private rental sector. Specifically, the rent liberalized housing subsector has grown from less than one-quarter to more than a half of private lettings, and from 4.8% to 15.4% of all housing. This contrasts with a decline in rent-regulated private rental housing (capped at around €750 per month) from 17.5% to 13.1% (OIS, 2019).

Although security of tenure and rent controls had been the standard, lobbying by providers of student accommodation led to the first formal introduction of fixed-term rental contracts in the Netherlands in 2006 (Nieuwenhuijsen, 2019). While designed for students living on university campuses, temporary 'campus contracts' soon spread to other tenancies involving students (Companen, 2010). Short-term contracts were further elaborated by 2016 legislation [Wet Doorstroming Huurmarkt] and extended across the private rental sector. The new law sought to promote greater sector efficiency by providing contracts that automatically terminated after two or five-years. Recent liberalization of private renting, has, nonetheless, disproportionately impacted new tenancies, particularly in high-demand markets like Amsterdam. According to data from Amsterdam's social housing providers, almost half of all new dwellings rented out by housing associations in 2017 involved a temporary contract (AFWC, 2018). Similarly, in Huisman and Mulder's analysis (2021) most individuals renting in Amsterdam aged under-25 are now on short-term leases, whilst the vast majority aged over-40 have security of tenure and protected rents.

Shifts in private renting can be further attributed to three investment patterns that have also set the stage for the stimulation of co-living housing. First, Amsterdam municipality has increasingly courted institutional investors including private developers and private equity firms based abroad, in order to realize house building goals (Vinken *et al.*, 2018). Housing associations, meanwhile, have been required to focus on their social housing obligations and sell-off existing stock. Second, buy-to-let activities among individual investors has grown significantly with the total share of purchases by small- to medium-scale landlords increasing by 79% between 2006 and 2016 (Aalbers *et al.*, 2021). A particularly effective policy supporting buy-to-let activities has been the inclusion, since 2015, of local real estate values in the points system calculation [woningwaarderingsstelsel] that determines the status of rental units as either regulated or liberalized. This is a national policy, but has disproportionately affected Amsterdam where house prices are well above the national average. This has initiated a stream of new liberalized stock, with more and more rent-capped units moving to the rent-liberalized sector on each vacation cycle.

Finally, investors traditionally active in the student market have been moving into the market for younger, better educated urbanites. With diminishing numbers of young people able to buy or even rent a home on their own, a distinct market has emerged, with developers reacting quickly in terms of reimagining and rebranding hostels and common lodging-houses as chic living aligned with the needs of contemporary lifestyles. Private investment in such housing has also been incentivized by policy, with extra points allocated in the points system to smaller units to promote their inclusion in the rent-liberalized sector (Van der Tol, 2012).

Together, these developments have shaped a more hybrid rental sector featuring various (international) investors, a growth in buy-to-let activities and branded, purpose-built accommodation for students and young professionals. While Amsterdam municipality has sought to retain control – indeed, as it owns the majority of land, its potential to influence housing development is enormous – ongoing de/re-regulation at the state level has often complicated municipal efforts to meet affordability goals. An outcome has been a remarkable proliferation of shared housing types reflecting both interactions between investors and regulators and a surge in demand for affordable rental housing, especially among younger people and in context of waning access to home ownership and regulated rental housing.

4.3. Policies for, and regulation of, shared living in Amsterdam

Along with the rise of Amsterdam's private rental sector, house sharing has also undergone a meaningful transformation as an outcome of national legislation and local regulatory practices. Recent shifts can be largely understood in terms of a transition from 'traditional' shared housing consisting of small households of unrelated adults renting directly from a private landlord, to largescale purpose-built housing often associated with branded, shared lifestyles. This change reflects transformations in a number of key areas including social, spatial and economic policy objectives, and the municipal reform of tenancy rules seeking to balance market practices with social and economic needs.

4.3.1. Housing and urban policy

In terms of urban policy, the city authority has pursued a densification agenda featuring mixed use development and good quality amenities that enhance livability (Dembski *et al.*, 2020). This kind of densification seeks to keep housing development within the limited urban/municipal boundaries but also conforms with the objective of nurturing a 'knowledge economy' and the type of built environment that attracts high-skilled workers and knowledge companies (Bontje & Musterd, 2009). The development of high density neighborhoods including co-living complexes then, has gone hand in hand with a vision of new city space and urban economy.

The expansion of co-living has also matched policy realignment around the housing needs of a more dynamic population. Since 1990, Amsterdam has increasingly attracted new dwellers, with population growth accelerating more rapidly after 2008 (increasing by around 9% between 2008 and 2018 (OIS, 2019)). The fastest growth has been among people aged 18 to 34 seeking education, work and lifestyle opportunities in the city, who now constitute one-third of the population (Booi & Boterman, 2020). Moreover, new young dwellers have been characteristically wealthier than their predecessors with the ratio of households aged 25 to 34 categorized as middle or high-income increasing from 47% to 66% between 2007 and 2019 (Howard *et al.*, 2021).

Municipal plans to up-scale student and youth housing production date back to the early-2000s (Blom *et al.*, 2007; Fang & van Liempt, 2021). The municipality initially outsourced youth housing to housing associations, such as DUWO, Ymere, De Key and Stadgenoot, but since 2010 has increasingly partnered with private companies (often international) such as Greystar, Student Experience and AM.

Amsterdam's housing agenda 2025 (Woonagenda, 2017) has explicitly focused on the needs of young adults, especially highly educated ones, not only with an eye to developing the knowledge economy, but also in-line with the increasing scarcity of suitable housing for groups of young singles. In action plans to add more student housing and expand mid-market rental opportunities for young professionals (Vlak *et al.*, 2017), the city has targeted the expansion of shared housing supply. To reach its goal of 10,500 new purpose-built housing units by 2022, the municipality required 25% of new construction to include semi-dependent housing units, shared facilities and deliberate 'community-building' strategies. Action plans also prioritize new housing formats which enable 'spontaneous meetings', contribute to feelings of safety, prevent loneliness, and reflect the growing importance of the 'sharing economy' (Municipality of Amsterdam, 2019: 10).

4.3.2. Regulating renting and sharing

For many younger adults, especially poorer ones, shared housing is a grey sector. Digital platforms such as Facebook and Kamernet.nl have become important gateways into house sharing and many young people deliberately opt for informal housing pathways, especially those whose social capital gives them access to housing in more desirable (i.e. central) areas (Boterman *et al.*, 2013). For decades, the only formalized arrangements in shared housing included co-operative communities ['woongroepen'], or sharing with a live-in landlord ['hospitaverhuur'], (see Steinfuhrer & Haase, 2009). As such, Amsterdam historically developed semi-legal and informal housing markets in which people sublet their owner-occupied or rental dwelling, which involved complex and often restrictive contractual arrangements (Hochstenbach & Boterman, 2015), or let out single rooms illegally. These agreements included contracts with vague tenancy rights, the possibility of short-notice termination, as well as illegal rents and potential rent increases (Huisman, 2016).

After the 1981 Vacant Property Act ['Leegstandswet'] turned squatting into a criminal offence, 'anti-squatting' contracts, explicitly designed to circumvent formal renting laws (Priemus, 2015), were developed. Anti-squatters are essentially non-formal tenants paying submarket rents, whose occupation of a property is intended to prevent invasion by actual squatters. Anti-squatting firms subcontracted by landlords to manage their vacant properties typically sign up younger adults from middle-class backgrounds to restrictive, anti-squatter contracts. These contracts can be terminated at any time, leaving 'tenants' highly insecure (Buchholz, 2016). Anti-squatting originated in the Netherlands, but has become an increasingly familiar practice in other contexts like the UK, where registered 'Guardianship' companies manage thousands of properties and tenants, (Ferreri & Dawson, 2018). Anti-squatting does not necessarily involve sharing, although a high number of anti-squatters occupy empty offices and other non-residential buildings (like disused fire-stations) and live in collective arrangements.

The loosening of contractual arrangements like 'anti-squatting', but especially the new fixed tenancies introduced since 2016, ostensibly run against the strong rent and tenant protection tradition in the Netherlands. (Huisman, 2016). Yet rapid population growth since 2008 along with a downturn in new construction following the GFC has made sharing an important means of finding housing in Amsterdam (Jansen & Slot, 2011; Savills, 2019). As shared rental housing increases housing capacity (more effective use of units and space), and is both more profitable and affordable, expansion of this sector has represented a particular solution for policy makers, investors and new arrivals seeking a home in the city, alike. It has, nonetheless, resulted in the institutionalization of different forms of urban sharing and the increasing capacity for rent extraction.

Special regulation of shared housing dates back to 1991 and the adjustment of the Housing Law to mandate a withdrawal permit [‘onttrekkingsvergunning’] for landlords wishing to convert independent family dwellings into semi-independent units for multiple households. This national law proved overly complicated for the municipality of Amsterdam, which struggled to enforce regulations. However, in 2014, more comprehensive legislation for shared housing [‘woningdelen’] was introduced at the municipal level (RIGO, 2016). Initial goals included increasing transparency and preventing abuses such as overcrowding (Wever *et al.*, 2018).

In 2016, regulations were revised with all forms of house sharing categorized into either sharing with a ‘living-group’ [inwoning], which is initiated by a tenant and involves renting out a part of their home to another person, or ‘room-based rental’ [kamergewijze verhuur]. The latter includes households consisting of at least three adults without family ties registered at the same address (Wever *et al.*, 2018). Landlords of such properties were required to apply for a permit and comply with rules regarding sufficient communal space, soundproof insolation etc., making the property less profitable. With the adapted legislation, and more effective enforcement of it, the shared rental sector became more transparent with the number of registered permits increasing from 31 in 2016 to 372 in 2017. Nonetheless, many landlords got around the permit via the ‘living group’ arrangement, and thus by registering just one of the tenants. From 2017, the municipality changed the rules again with the landlords of ‘living groups’ also required to apply for a permit and conform to higher standards.

While precise figures are illusive, municipal data (OIS, 2018) shows that the total share of ‘three or more unrelated adults sharing an address’ increased from 4,6% in 2015 to 5,4% in 2018 (see also Wever *et al.*, 2018). This data likely underestimates actual sharing rates as it excludes unregistered and illegal shared units as well as households of two non-related sharers. It nevertheless evidences the particular rise in house sharing in Amsterdam.

Ostensibly, recent regulatory changes are pushing small landlords out of the sharing sector, especially those with properties in more central neighborhoods dominated by 17th to 19th century apartments that are difficult to bring up to new standards. The increase in property transaction tax for small-scale investors buying to rent, from 2 to 8% of purchase price, since January 2021, is also disincentivizing investment in the traditional shared rental sector. At the same time, along with the growing influx of young adults and rising rents, demand for sharing is high and likely to rise further. It is in this context that co-living and other configurations of shared renting are being rolled out.

Table 2. Typology of shared and co-living in Amsterdam.

	Type of provider	Type of contract	Type of resident	Average monthly rent (including service fees)
1. Shared Housing: 'Living group'	Private landlords (typically small scale)	Registered to individual who often sub-lets to other tenants	Mixed by age, low to middle income	€300–€600
2. Shared Housing: 'Room-based rental'	Private landlords	Individual contracts with residence registered with municipality as shared unit	Low to middle income, largely singles aged 18-30 in bigger groups	€500–€800
3. Informal & semi/formal shared accommodation (e.g. anti-squatting)	Various	Unregistered (quasi employment contract in the case of anti-squatting)	Low income young people, local students	€200–€450
4. Student accommodation	Social housing companies	Campus contracts (usually 5 years)	Students	€400–€700
5. High-end co-living	Large private investors	Temporary contracts in rent-liberalized segment	International young professionals	€1000–€1800
6. Flexible co-living	Large private investors	Short-stay	International temporary students and young professionals	€650–€900
7. Aspirational co-living	Small private investors and housing associations	Indefinite contracts either in rent-regulated segment or rent-liberalized segment	Local students and other young adults, sometimes mixed with vulnerable groups (e.g. refugees)	€400–€700
8. Institutionalized co-living	Large private investors and housing associations	Friends contracts	Local students, young adults, and young professionals	Varies between private and social providers

5. Types of contemporary co-living in Amsterdam

Variegation then, is quite distinct to Amsterdam's interventionist and regulated urban context and, as this section illustrates, is markedly different from the commercial co-living and exploitative multiple-occupancy sharing typical of liberal urban contexts such as London (Coricelli, 2022; Green *et al.*, 2016; Rugg & Quilgars, 2015). Indeed, although commercial co-living development has also recently begun to take off, growth in London's shared rental sector has been primarily driven small-scale landlords buying up family homes and converting them to shared occupancy. Such properties need to be licensed for multiple occupancy by the local authority and account for almost 18 percent of London's private rental housing (gov.uk, 2021).

In Amsterdam, shared rental housing has evolved rapidly in recent years, becoming increasingly diversified through a combination of sector interventions involving private and social landlords and re-regulation. A variety of co-living formats can be found, each positioned differently in the wider Dutch housing system. The core features of each type of shared renting are set out in Table 2. This typology of shared housing types builds on exploratory research and provides a means of conceptualizing shared housing subsectors featuring different kinds of landlords, housing complexes and markets. It gives us, furthermore, an outlook on the post-crisis era of housing market restructuring from the perspective of more social democratic housing system – albeit increasingly influenced by neoliberal forces (Hochstenbach & Ronald, 2020) – that contrasts with, and provides heuristic insights for, other housing contexts. Many cities are grappling with 'housing crises' that have intensified socioeconomic polarization and, moreover, stimulated growth and diversification in shared housing. The Amsterdam case illustrates a particular institutionalised pattern of sharing, but also contributes to understanding of the role of context and potential of regulation in shaping market responses to the growing demand for shared renting.

The typology in the table includes longer standing forms of house sharing found in the regular housing stock (type 1 and 2), as well as an informal sector (type 3), where we include, for example, squatting and anti-squatting. These types have been covered in some detail above and may be considered 'traditional' forms of sharing. They have also been subject of increasing institutionalization and regulation following growing state concern with safety and housing affordability, especially for young people. We also consider student accommodation (type 4), as more or less traditional. Formal student housing in the Netherlands differs from university provided housing in many other contexts (see Rugg & Quilgars, 2015) with many social housing associations specializing in renting studio apartments in student complexes (see Fang & van Liempt, 2021). There remains some fuzziness in our typology between the last four categories. For example, there are overlaps in terms of format and occupancy between student and other co-living types due to an increasing intake of non-local and international students in more expensive co-living (type 6), and local ones in more socially experimental types (7 and 8). Amsterdam student housing thus retains many indigenous features, but is also influenced by increasing investment – often financialized, cross-national (see Revington & August, 2020) – in the development of shared housing and sharing lifestyles among younger adults more broadly.

Our typology is most innovative in regard to the identification and exploration of the last four types of sharing and co-living (type 5-8), that represent an avant-garde of institutional transformation in this sector. While there are overlaps that make it sometimes difficult to discern cases, these models represent key types and arguably embody the emergent facets of shared and co-living under Amsterdam's regulatory regime. For example, the rents identified may vary in reality depending on quality and location (especially service fees). They are nonetheless indicative and were arrived at, as were most criteria, in consultation with our informants, which included the municipal office overseeing all new student and co-living development, as well as existing surveys (i.e. RIGO, 2016). Features of and diversification among these 'newer' forms is elaborated upon below with the ambition of further answering our original question concerning how shared rental housing is being transformed and how developments in this sector are shaped by local conditions, regulatory systems and investment practices. Here, we draw on specific cases and our empirical interviews in more detail in order to illustrate diversification in modes of co-living and sharing as well as the perspectives and motivations of key actors.

5.1. High-end co-living

The efficiencies of high building density, high rents and new management technologies have helped rehabilitate co-living as a new global asset class in recent years (Fields, 2018). A common type characteristic of globally connected cities like Amsterdam, entails a full-serviced, arguably luxurious shared living experience, carefully orchestrated from above. Such co-living sites feature small private units with plush facilities and services including on-site restaurants, gyms, communal lounges and co-working spaces. In return, tenants pay high rents and extra service fees. Complexes typically cater to a class of young indigenous and international professionals seeking flexibility and convenience. Providers promise shared facilities and services intended to stimulate social and/or professional contact that are marketed around notions of 'community,' 'togetherness' and 'co-working' (Rugg & Quilgars, 2015).

One such co-living site, "North Orleans," is situated in the North of Amsterdam; an industrial area separated from the rest of the city by the IJ river which has undergone rapid redevelopment in recent years. North Orleans features studios smaller than 40 m^2 and claims to offer 'apartments with the service of a hotel'. Plans for this site were originally introduced in 2013 as prefabricated student accommodation with rents just above market value (€670 in 2013). After planning permission was granted, however, initial agreements on affordability between the municipality and the developers turned out to be juridically untenable, and North Orleans put its units on the market for €1250 a month – excluding service fees of €250. Lack of clear agreement regarding maximum rent levels and the target group, combined with changes in the points calculation in rent setting allowed North Orleans to easily lease its small units in the rent-liberalized sector:

> *Well, a lot of the whole price is based on the 'points system' and that it's in the 'free sector,' so we are allowed to ask what we want for our studios basically. It is also due to the fact that we have a lot of high-grain materials like marble. Good materials, really great. Dishwashers, washing machines… Everything is the highest quality. That pushes you really into having more points which allows you to set your own price for the rent* (COO, North Orleans).

When asked about developments like North Orleans, representatives from the Municipality of Amsterdam's Program for Youth and Student Housing expressed concern over both the limits and necessities of controlling private investment. According to one manager, 'as *a municipality, we can regulate the affordability of these projects, which is what we are increasingly trying to do. If we do not do this, parties will offer free-market housing which they originally proposed as affordable student housing*'. The municipality has since sharpened contractual agreements with other parties in light of the North Orleans incident. Providers nonetheless retain some degree of price control. Mandatory service fees, for example, are often excluded from monthly rent. Stakeholders argue these fees are necessary to support the communal and serviced aspect of co-living. Another case, Zoku, for example, goes to great lengths to orchestrate a communal, shared lifestyle. 'Zoku,' Japanese for family, tribe, or clan, is a co-living site in central Amsterdam with hotel contracts where guests have an individual studio of 25 m^2 and prices starting at €1000/month.

High-end design values and a particular vision of shared lifestyles are also mobilized by co-living providers in explaining the costs. According to the Director of co-living at Zoku, besides offering communal facilities and a full agenda of events such as communal dinners, community-building through sharing is embodied in Zoku's physical design.

> *A place where people really feel at home and can do what they want in an accessible space which enables people to easily make contact with each other' […] This is the DNA of Zoku, and you see it come out in the way we've designed our bar area, our meeting rooms, our 'live kitchen' where often you see guests and chefs cooking together - something which we encourage and appreciate […] people can sit next to each other, meet new people and enjoy really delicious meals. […] Thought is put behind every couch pillow.*

In providing a shared roof terrace and indoor space with an eclectic mix of long tables, couches and board games, Zoku intentionally mixes formal and informal design choices to encourage socializing, mixing, working together and serendipitous encounters. These strategic choices aim to facilitate the alternative domesticities which have come to define young people's aspirational housing pathways (Heath *et al*., 2017). With their high-end services and above mid-market rent, both Zoku and North Orleans attract young professionals demanding convenience:

> *We have a lot of programmers who program for Netflix and Booking.com. They are always working, and I think they just want to come home to a clean room and everything is done for them. If they need anything, they can just send an e-mail, and everything is sorted out for them* (COO, North Orleans).

Positioned at the top-end of the co-living market, catering to new kind of demand and enabled by regulated flexibilization of rent caps and contract type, North Orleans and Zoku represent a particular kind of contemporary co-living in Amsterdam. In the context of the social democratic and communal housing traditions of the city, high rents and service costs have been perceived as a concern for local regulators. Nonetheless, market pressures, internationalization of the workforce and the easing of rent controls by the central government have allowed these more exclusive forms of shared living, more typical of economically liberal cities of the Anglophone world, to take root in recent years.

5.2. Flexible co-living

A second type of co-living is characterized by an approach to sharing that champions a type of flexible and temporary lifestyle not traditionally offered within the framework of Dutch housing law. Providers in this sub-sector claim to be responding to the needs of an increasingly mobile generation. Catering to students as well as young professionals wanting a more accessible prices, these sites also brand co-residence and sharing as important aspects of youth and early adulthood.

Flexible co-living sites such as The Student Hotel, Hotel Jansen and Hotel Casa officially have hotel permits, meaning they can only offer short-stay contracts for a maximum fixed period, typically six months. Hotel Jansen specializes in international students, although their mix of tenants also includes shorter-term guests and newly arrived expat workers. Contrary to inflexible long-term contracts offered by housing associations in partnership with local universities, Hotel Jansen offers contract flexibility, complemented by a range of shared facilities and services which support a temporary stay in the city. Rent includes a linen pack, ensuring '*the only things you will have to bring for your Short Stay are your clothes and your laptop*' (Hotel Jansen Website,). Tenants can pay an additional €100 for a kitchen pack, available upon arrival, to use in the communal kitchens on each floor. Those seeking extra convenience can book a cleaning service weekly, bi-weekly or monthly. All tenants can use the on-site laundry facilities, advertised as quick and self-explanatory – '*even the detergent is integrated in the machine!*' (Ibid). According to the owner, Hotel Jansen offers a type of student and youth accommodation unique in the Dutch market:

> *If you come from abroad and you need to tap into the local market, you have a lot of trouble […] If you're only here for six months, then you can't rent a house. This doesn't exist. Or you have to sub-let. And a hotel is expensive. The options are very limited […] So the question is, what is an affordable concept? Where I can walk in, open my laptop, and where can I live?*

Temporality, however, does not mean that Hotel Jansen only functions as a hotel. The ground floor features a restaurant and courtyard to encourage socializing (and further convenience). The 'hotel' also offers a range of organized activities such as yoga classes, communicated through printed flyers and its Facebook group 'Hotel Jansen Family'.

The Student Hotel, another co-living provider with a hotel permit, which operates two locations in Amsterdam with prices ranging between €650 and €1100/month, also focuses on convenience and flexibility in its promotions. Mirroring a wider shift in commercial, purpose-built, shared housing The Student Hotel offers a range of community-building activities and facilities: '*It is a "community" in one way or another, and everyone sees this. It speaks to everyone, and you can notice this. We like this and it's something we've tried to create*" (Head of co-working space).

Like Hotel Jansen, The Student Hotel also partners with local universities (but not exclusively) to cater to a highly mobile, international population whose flexible lifestyles do not fit easily into the Dutch system of rental rights ['*huurrecht*'] and point-based rent regulations (Platform31, 2018). As such, The Student Hotel effectively subverts Dutch regulation by operating as a hotel with short-stay contracts, offering various services and facilities for temporary stays (bikes, on-site gym, study room, laundry service, restaurant, co-working space, etc.). Although flexibility and service are presented as being in the interest of residents, tenants are hotel guests and therefore lack rental rights, giving management the ability to terminate residents' contracts at short-notice.

These flexible, student hotel, co-living sites largely seek to combine convenience and flexibility with 'youthfulness', embedded in the overall concept, interior design and programming choices. Another example is Hotel Casa, a foundation ['*stichting*'] created in partnership with the municipality with the express purpose of providing affordable housing for students. It does this by servicing regular hotel guests (mostly tourists) from May until October – while students are, technically, away – which keeps student rental prices low across the rest of the year. Students cannot request a rent subsidy because they lack their own front door[5], but they can choose from a variety of contracts ranging from mid-week rooms and full-service rooms to special arrangements for PhD students.

In mixing co-living with its '*stichting*' objectives, Hotel Casa has made a strategic decision to leverage the student identity to attract a more diverse residency: '*Students also live here, and that doesn't necessarily mean it's dirty, or chaos, or annoying, but rather we want people to feel here that they're "forever young" and energized*' (HRM representative, Hotel Casa). Likewise, The Student Hotel, whose taglines are '*may the student in you never die*' and '*forever young*', markets a mentality of extended adulthood, regardless of residents' life phase. Such marketing choices are in line with a new model of contemporary 'aspirational sharing,' characterized by the integration of various shared services and facilities to orchestrate a communal lifestyle from above (see Rugg & Quilgars, 2015; Savills, 2019).

5.3. Aspirational co-living

A third type of shared-living in Amsterdam is characterized by a more idealistic approach to co-living, grounded in a deliberate commitment to collective organization. Compared to the co-living types listed above, whose providers strive to answer a certain market demand, providers in this sub-sector claim to be informed by 'degrowth' motives which emphasize affordability (see Jarvis, 2017). Startblok Riekerhaven, for example, is a socially engaged co-living site which mixes registered asylum seekers [*statushouders*] with students and young professionals in studios and shared apartments in temporary, pre-fab buildings at rent-regulated prices. Tenants renting a studio have their own front door and therefore can apply for a rent subsidy [*huursubsidie*]. Startblok Riekerhaven seeks to maintain an intentional community and requires prospective tenants to submit a written motivation expressing what they intend to contribute to co-living at this site. The commercial director of Socius, the public real estate manager of Startblok Riekerhaven, emphasizes that 'sharing' goes beyond proximity, because the aim is to develop a community in which '*people don't just live next to each other but with each other*' and sharing '*is the basic foundation of community*'. Compared to other co-living sites, Socius' approach is motivated by a more ideological understanding of sharing, rather than economic growth. This approach aligns with other non-for-profit organizations in Amsterdam offering living space to young people in vacant buildings or container complexes in exchange for community work, creative activities, language assistance, etc.:

> *I think that our added value mostly lies in the fact that we try to answer pressing housing needs, not only by offering student housing, but also by mixing them with vulnerable societal groups such as status-holders [...] Those other parties are not actually trying to solve societal issues, but simply offer extra services to sell a product* (Commercial Director, Socius)

The Je M'appelle Company also adopts an ideological approach to building an intentional community around a specific set of aspirations. Rather than catering to students and young adults on a budget, however, this co-living site caters specifically to young professionals with an emphasis on building a community of likeminded people and developing social networks. The company was founded by a computer science graduate in his twenties seeking to combine a shared way of living with a creative and flexible work ethic. In addition to six shared housing units consisting of three to five tenants each, the building includes a co-working space situated on the ground floor. The majority of residents are freelancers engaged in creative-cultural work, selected '*based on the criteria whether someone's work brings added value to the place.*' The founder argues that '*between the age of 20 and 28 life should be complete chaos which is what we have here. The people living here all value direct contact, both socially and professionally.*'

While Startblok Riekerhaven's focus on developing a shared lifestyle among people from diverse cultural backgrounds differs from Je M'appelle Company's concern with creative communities, both sites offer affordable and legal housing solutions within the Dutch system. They also share many of the characteristics of the twenty-first century 'neo-tribes' and 'quasi-communities' of house sharers described by Heath (2004). Providing 'alternative domesticities' where highly educated young people can try out different lifestyles before settling down is common to many of the new co-living forms appearing in Amsterdam over the last decade.

5.4. Institutionalized co-living

Following changes in legislation surrounding house sharing in Amsterdam in 2014, a number of housing providers, including many social ones, piloted 'Friends Contracts'. This formalized arrangement houses unrelated peers wanting to share a rental apartment via a particular contractual framework. The B'Mine project, for example, was explicitly developed in agreement with the municipality along the lines of Friends Contracts and provides affordable dwellings for young, mostly professionally employed, adults. This site consists of 50, purpose-built, two-bedroom apartments that offer non-partnered couples affordable and relatively high quality shared housing. The rent manager of MVGM Management in charge of B'Mine emphasized the function of the Friends model in providing transparent and flexible shared housing:

> *Of course, friends share apartments all over Amsterdam. That is nothing new. What we do differently is that we are very clear upfront that we specifically offer 'friends contracts,' which are designed to make it easier to have different names on the contract. So, in this way 'friends contracts' offer greater flexibility, because they make it easier for people to come and go […] It's only normal that as friends, you should also be recognized in the market, and don't per se need to be a couple. Our contracts are always for two people, but we're flexible on the type of relationship between the two people.*

Not-for-profit housing associations such as Rochdale, Eigen Haard and Stadgenoot have also adopted 'Friends Contracts' whereby groups of young adults aged 18 to 30 can formally share a rent-liberalized dwelling[6]. With many social rental housing units – especially larger ones – being pushed into the rent-liberalized sector as a result of changes in the points system, and limited capacity to provide younger people with individual rental units, Friends Contracts offered a unique way for social housing providers to match shifting demand with their existing stock. They also generate better rents and provide more flexibility, with tenants aged under 28 typically offered contracts of around 5 years. There are further financial benefits for providers as tenants must pay the full rent even when members of the shared house move out. In 2015, Rochdale allocated 35% of its newly available units to sharers, stating that '*we aim to give young people a better chance to quicker find housing in the city and surrounding areas*' (Rochdale, 2016).

Despite their popularity, the 2016 revision of Amsterdam's shared housing legislation obstructed further development of the Friends Contract sub-market. As landlords are required to adhere to stricter rules regarding soundproof isolation and communal space to get a permit, formal sharing through Friends Contracts has become costlier and less attractive for housing providers (Wever *et al*., 2018). Rochdale, for example, stopped issuing new Friends Contracts altogether in 2019 (Hendriks, 2017). Private investors such as MVGM Management (B'Mine), nonetheless, still offer Friends Contracts for two-bedroom apartments as the new legislation only applies to households with at least three unrelated adults. For non-profit housing associations, these rules present more of a conundrum in matching existing stock with shifting needs.

Providers in the institutionalized co-living segment thus approach the concept of sharing within the confines of local regulation. If demand is high and the legal process straightforward, Friends Contracts represent a lucrative and transparent allocation approach. Stricter regulation however, motivated by the desire to protect the housing stock from overcrowding and increased speculation, has obstructed further investment in this form of shared housing supply. The challenge was summarized by a policy advisor from the municipality; '*We want to keep up with demand and recognize the growing group of young and single people, but the regulatory [points] system is just very limiting. In the end, it's up to national politics, but they generally do not decide on the ways in which people live together*'.

6. Discussion

This article has examined how traditional shared housing in Amsterdam has been transformed into a more diverse market featuring commercial co-living. At the heart of this transformation lies demographic and economic shifts resulting in more urbanized, wealthier young-adults attracted to new residential configurations, and new forms of rent seeking focused on a new asset class that more effectively exploits demand. The growth of shared renting has, furthermore, been mediated by regulatory conditions and a tenure system featuring increasingly unaffordable home ownership, a large, but waning social rental sector and a bifurcated private system of liberalized and non-liberalized rentals. In the last decade, the central government has focused on re-regulating housing to stimulate more market conforming rental conditions. While the municipality has pushed back against liberalization (Hochstenbach & Ronald, 2020), in the face of housing scarcity and the fading of the old regulatory model, provision for the booming population of young, urban adults has been increasingly sourced to private and social providers, with many offering branded experiences of 'co-living'. The institutionalization of shared renting has thus become a feature of the housing system, both complementing government objectives to increase the scale of 'flexible' housing stock (RVO, 2021), and increasing the capacity to formally extract rents from sharers.

As the shared rental market has developed, various sub-markets have been delineated. These include high-end co-living sites offering serviced studio apartments for market prices with a range of shared facilities, targeting young (often ex-pat) professionals, as well as flexible co-living sites, which distinguish themselves through short-stay contracts, catering to a young and mobile, international (student) population. Co-living in Amsterdam further includes sites such as Startblok Riekerhaven and Je M'appelle Company, which distinguish themselves through an ideological approach to 'intentional communities' and shared living experiences. Finally, institutional co-living in the Amsterdam context also includes the provision of 'friends contracts,' reflecting the ambition of Amsterdam's authorities to formalize sharing despite regulatory constraints.

As co-living has advanced, the traditional sector for shared housing has been confronted by more formalized legislation requiring the registration of units and conformity with stricter building standards (see Wever *et al*., 2018). Regulation has been a response to increasing exposure to exploitative and speculative practices as the sector has become more lucrative, but has also disincentivized many traditional providers of shared housing, especially the cheaper segment within the regular housing stock. The municipality, simultaneously, has been emphasizing co-living by private and non-profit entities, driving innovation in shared living around a particular vision of a spatially mixed, high density, urban economy, and serving the deeper commercialization of housing (Uyttebrouck *et al*. 2020).

Despite increased co-living supply, in a heated market context, the overall availability of affordable rental housing has not been particularly enhanced. New shared housing is characterized by less personal space, shorter contracts and higher rents (and service fees). Indeed, between 2007 and 2019 average rents among 25 to 34 year-olds increased 22% while the per square-meter price rose 37% (Howard *et al*., 2021). In contrast to the social rental housing rolled out in the twentieth century, 'affordable' housing earmarked for young households in the twenty-first century is far more precarious, unequal and subject to the interests of profit making. What can be learned from the Amsterdam case then, is that a complex, co-living sector involving different kinds of actors (social and for-profit), can be fostered to supply housing for young, single adults in an otherwise challenging housing context. This approach, nonetheless, may also contribute to more tenure insecurity, early life-course precarity and higher rents. While it may appear to provide greater access to housing for young people, it is far less affordable than regular (and informal) shared housing and may potentially crowd out the production of other forms of housing.

Shared living has become an increasingly hybrid market-sector shaped by different, and sometimes contradictory regulatory needs and policy objectives. As the real estate sector has opened more to rent seeking and private investment, the municipality has been *caught up* in *keeping up* with regulatory measures that facilitate market and social policy objectives, but also counteract negative outcomes.

Hochstenbach & Ronald (2020) identify this process as 'regulated marketisation', which they consider characteristic of contemporary Amsterdam governance. The shared rental sector appears at the forefront of this process, illustrating intersections of the social democratic legacy beneath urban and political infrastructure and the influence of neo-liberalism in the making of policy and the urban economy.

7. Conclusion

The mapping out of Amsterdam's shared housing sector set out in this article not only enhances the nascent literature on this topic, it also provides a provocative case for other cities facing similar affordability pressures. The Amsterdam case illustrates not only the ascent of neo-liberal forces and market pressures, but also a propensity towards social democratic interventions. It further shows, in broader terms, how the growing presence of younger adults in cities is being poorly served by both established markets and social measures in housing. Young people in Amsterdam are increasingly finding themselves following more chaotic housing pathways – going from anti-squatting to formal student housing to (illegal) sharing in the private rental sector, for example – without the security of regular rental contracts or exclusive occupancy. Chaotic pathways through housing systems have become characteristic of liberalized contexts (see Clapham *et al.*, 2014; Hochstenbach & Boterman 2015), with longer-term consequences in terms of housing (in)security and inequality, not to mention life-course opportunities and health outcomes (Bentley *et al.*, 2011). The restructuring of shared rental housing thus has considerable significance.

Taking on Maalsen's (2020) provocation of 'Generation Share', we have considered home and housing through the lens of sharing and renting more seriously in this paper. While insightful, our analysis has been limited by a lack of formal data sources on shared housing. Shared households are normally omitted in regular housing surveys and even targeted investigations suffer from the flexible and itinerant nature of shared arrangements (e.g. Wever *et al.*, 2018). Similarly, private landlords commonly operate below the radar with 'facts' surrounding investment and letting practices difficult to independently verify. Our case research and interviews sought to fill this gap by not only illuminating examples of co-living development, but also the perceptions and ostensible motivations of owners, managers and regulators.

As housing investment, provision and legal arrangements have evolved, shared living has become a market in itself, as Amsterdam illustrates well. As this sector continues to expand in a greater variety of contexts, greater knowledge of institutionalization processes in house sharing sectors will be required in order to arm policy makers in various contexts with appropriate insights. Our typology is rough but innovative, providing a reference point for future research to elaborate upon. It invites further examination of differences in sharing and co-living between cities, housing systems and welfare regimes. Such a focus may offer new perspectives on shared housing as an asset class but also as an object for regulatory reform. It could also advance understandings of the emerging and unfamiliar forms of housing precarity characteristic of the housing pathways and experiences of younger generations.

Notes

1. The primary public survey of Amsterdam's housing (WiA) actively avoids sampling many shared forms of residence making it difficult to comprehensively chart the field (see Huisman, 2016).
2. These include, AFWC, 2018; Jansen and Slot, 2011; OIS, 2018, 2019; Municipality of Amsterdam 2019; Savills, 2019; PBL, 2019; RIGO, 2016; Rochdale, 2016; RVO, 2021; Vinken *et al.*, 2018; Vlak *et al.*, 2017; Wever *et al.*, 2018; Woonagenda-2025, 2017.
3. We defined this field as purpose-built or repurposed shared housing featuring private units (private bedroom and often a private bathroom, sometimes also a private kitchen) with specially-designed facilities and services intended to promote 'sharing.'
4. All interviews were carried out in Dutch and translated into English by the authors
5. Having a specific street address with its own front door is a requirement in applying for state rental subsidies
6. With monthly rents exceeding €720

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