Welcome to Amsterdam?

International Students' Disproportionate Difficulties in Dutch Housing Market

Yuerong Chen[1*], Signe Östblom[2] and Siyu Yang[3]

[1]BSc. Sociology, [2]BSc. Sociology, [3]BSc. Sociology

[*]Corresponding author. Email: yuerong.chen@student.uva.nl

Abstract

Amsterdam, the capital of the Netherlands and the location of top educational institutions, is attracting a sharply increased number of international students. However, international students, who are unfamiliar with the local situation and do not have competitive financial resources and power, are in a very vulnerable position in Amsterdam rental markets and struggling to find a place to live and study. This article aims to investigate how international students experience the disproportionate difficulties of finding housing in Amsterdam from the lens of Pierre Bourdieu's capital theory, depicting how particular capitals international students possess affect their status and interactions in Dutch housing markets. Qualitative research, including observations and semi-structured interviews, are conducted in this study. The results showed that international students' limited cultural, economic, and social capital make them face disproportionate difficulties in Amsterdam housing markets, limiting their housing options, lowering their social position in Dutch housing markets, and significantly affecting their psychological well-being. In light of these findings, the paper calls for further research on international students' housing issues from multidimensional levels.

Keywords

International students, Disproportionate housing difficulties, Housing crisis, Capital theory, Bourdieu

Positionality

Yuerong Chen, Signe Östblom and Siyu Yang are second-year students in the Bachelor program of Sociology at the University of Amsterdam. As international students (from China and Sweden), they all struggle with the difficulties of finding housing to live in Amsterdam. These personal experiences inspired them to conduct sociological research to reveal the structural problems international students face during their experience in the Dutch housing market. The educational experience in the sociology program at the University of Amsterdam enables them to apply sociological imagination to connect personal troubles with structural issues and use the lens of capital theory to investigate international students' housing issues from a particular academic perspective. Holding the epistemological stance of interpretivism and the ontological stance of constructionism, the researchers aim to get an interpretive understanding of social actions and understand how social agencies construct meanings during their social interactions. Thus, they decided to conduct qualitative research using the methods of observations and semi-structured interviews. This approach allows them to better understand the experience and meaning-making process of interactional students during interactions in Dutch housing markets.

Introduction: Housing Crisis of International Students in Amsterdam

Amsterdam, the capital of the Netherlands and the location of top educational institutions, is attracting a sharply increased number of international students. However, the housing shortage in the Netherlands has created a massive imbalance between demand and supply in rental markets. Meanwhile, while Dutch universities do provide some services such as online help, raffle platforms and student housing association to help students look for housing in Amsterdam, these services are unable to cover all international students and solve most of their challenges since universities do not have their own sufficient student accommodation. As a result, international students, who are unfamiliar with the local situation and do not have competitive financial resources and power, are in a very vulnerable position in Amsterdam rental markets. According to Dutch media reports, the Netherlands needs at least 26,500 more student rooms, and Amsterdam alone needs 5,200 rooms (De Gruijter, 2022). Besides, many students are under psychological pressure because they cannot find a stable and long-term liveable place, which will also discourage more international students from coming to Amsterdam in the long run, significantly impacting the development of the city brought by international students (Kooi et al., 2019). Therefore, it is necessary and socially relevant to learn more about the disproportionately difficult experience of international students in rental markets and provide inspiration for potential solutions.

The capital theory of Pierre Bourdieu (1986) provides a useful sociological lens to analyze this societal issue through the concept of "capital". Based on the capital theory, people from different classes or personal backgrounds contain various capitals, which influence how they act and the social position they can attain. Empirical research has illustrated that capital will impact international students' social status in the housing markets of Utrecht, the Netherlands (Fang & van Liempt, 2020). Due to the lack of various capitals such as economic and social capitals, international students in Utrecht are put in an unfavorable position in the housing market, making them extremely challenging to find an ideal place to live and study in Utrecht (Fang & van Liempt, 2020). Meanwhile, capital also has a great impact on young adults' strategies to cope with the difficulties in housing markets (Hochstenbach & Boterman, 2015). For instance, Hochstenbach and Boterman (2015) found that young adults who have sufficient cultural, social or economic capitals might choose so-called "linear housing pathway" strategies or "the progressive chaotic housing pathway" strategies compared to those who lack various capitals and get trapped in "the reproductive chaotic housing pathway". However, despite the above findings on how capital affects the experience of international students in the rental market, it is unknown if these findings could also apply to the experience of international students in Amsterdam, and how such difficulties impact their living conditions and mental health. Based on these puzzles, we formulate our research question as: how do international students experience the disproportionate difficulties of finding housing in Amsterdam due to their capital? By focusing on this research question, we aim to further understand the rental crisis international students encounter in Amsterdam through the lens of capital theory, inspiring potential solutions and confirming and supplementing the existing research.

Theoretical Framework

Our research is conducted mainly based on Pierre Bourdieu's concepts from capital theory. Pierre Bourdieu (1986) developed the concept of capital as the sum of assets one possesses that influence their ways of action and the social status one could attain. He also claimed capital is represented in three forms: economic capital, cultural capital and social capital. Economic capital refers to money or property that could be directly converted into money

(Bourdieu, 1986). In our research, we consider income, savings, inherited assets (e.g., house), subsidies and other family economic support as the economic capital of international students. Bourdieu (1986) divided cultural capital into three forms: 1) Embodied cultural capital: "the long-lasting dispositions of the mind and body" (p. 243). Embodied cultural capital develops during the socialization process from childhood and unconsciously becomes one's second nature. In our research, we focus on body language, the ways of talking, dressing style and the knowledge of the 'game' in the Dutch housing market as the manifestation of interactional students' embodied cultural capital. 2) Objectified cultural capital: refers to the cultural goods one possesses, such as books and paintings (Bourdieu, 1986). We pay little attention to this type of cultural capital during our research as it is hard to observe and grasp in our observation and interview scene. 3) Institutionalized cultural capital: the cultural capital in the form of academic qualifications that certain institutions guarantee (Bourdieu, 1986). In this case, the bachelor's or master's degrees are the institutionalized cultural capital of international students. Since all our interview respondents are bachelor students (which will be discussed in the later section), we did not focus on and explore the different potential impacts of institutional cultural capital on bachelor students compared to master students in this research. Last but not least, we also investigate social capital, which represents the resources linked to social networks and the membership of organizations/groups (Bourdieu, 1986). With this definition, we focus on international students' social capital related to their information and availability of housing gained from their network. It is also worth noting that the values of certain capital are manifested differently regards various *fields* one locates (Hilgers & Mangez, 2015). Different fields in society require different rules and ways of behavior, thus hierarchizing various capitals different people possess. For instance, although both are in the environment of the Dutch housing market, the field of buying/selling housing might apply different rules compared to the social rental field. This research mainly focuses on the social rental field in the Dutch housing market, investigating how the three forms of capitals discussed above influence international students' renting experience while finding housing.

Research Design

We combined observations and semi-structured interviews in our research to explore the research question triangularly, guaranteeing a more confident interpretation and conclusion. Moreover, we decided to do the observations first as it might provide us further inspiration to come up with the list of questions in the interviews. The detailed process of observations and semi-structured interviews is illustrated as follows.

Observations

The process of finding housing can be very personal. However, in the Netherlands, most rental processes require offline viewings first to meet with an agent or landlord. It is a process that provides more information for tenants to view the details of the house. On the other hand, it also means an interview and examination of the future tenant by landlords. Hence, it is an ideal place to observe and explore the interactions between the landlord and the tenants.

The observations took place in a rental studio in Amsterdam on June 16, 2022, and a rental apartment in Amsterdam on June 17, 2022, respectively. The studio is located in the city center, costing 1400 euros per month. The apartment is around 2 kilometers from the Roeterseilandcampus of the University of Amsterdam, with two

bedrooms priced at 1700 euros per month. The studio viewing took place with multiple viewers and the agent from the landlord. As we are interested in how international students' capitals influence their disproportionate difficulties, we focus on observing how international students dress, talk, as well as their body language during housing viewings. We also observed the agent's reactions to the viewers and the questions they posed, suggesting the selection standard and rental preference. The second observation was a private apartment viewing with the landlord. As we were the only viewers, we focused on the landlord with the same focus as the agent in the first observation.

Regarding the execution of observations, as it is natural to take notes about the house during viewing, we stood with other tenants and took field notes while viewing the studio. When speaking to the landlord in the apartment, one of us was the main speaker while the other wrote down 'housing information', thus creating opportunities to take field notes.

Both observations were conducted covertly, meaning we did not inform the participants regarding our research and observations because it might influence their behaviors. This approach might raise ethical questions. However, the following are some reasons why we believe this option is the most desirable at present. First, we did not pretend to be but were real international students looking for housing at that moment. Therefore, we are not wasting the landlord's time on tenants that do not exist in reality. Besides, we did not send final proposals to compete for renting housing due to both research considerations and personal preferences. This could ensure that our existence does not eventually impact the tenants' decision, minimizing the harm to viewers. Third, in the report, we have withheld the names and characteristics of participants in the housing viewing process and obscured basic information about houses. This ensures that participants in the observation are treated anonymously and are not potentially affected by observations and reports in the future. In this case, although observations are covertly carried out, we have tried our best to minimize the harm to participants.

Interviews

We chose to conduct semi-structured interviews to provide interviewees with enough freedom to elaborate on the topic and create opportunities to gain extra information that might not be asked in solidly framed and restricted questions while controlling the orientation of the interviews. We prepared by developing an interview guide as a mean to gather data to answer our research questions and created four main themes that operationalize our research question: the personal demographics of the participants that indicate their basic capitals, their stories of living and finding housing (difficult experience), strategies used to find housing, and the effect on participants' daily life. Each theme also involved specific sub-questions in promoting consistency between the interviews (see Appendix C).

The participants were recruited through snowball sampling via our personal network. After these international students volunteered to participate, we reached out and scheduled time for interviews. All interviews were conducted in each researcher's home on June 17 or 19, 2022. In total, three participants who identified themselves as female bachelor students took part in the interviews.

In preparation for and during the interviews, we explained the purpose of the research to the participants. We also asked permission to record the interview while ensuring confidentiality. Moreover, we also kept participants'

personal information and experiences anonymous to protect their privacy and make sure there would be no potential harm to our participants in the future.

Analysis

We applied framework analysis when analyzing collected data, aiming to develop concepts and identify related themes to the research question based on existing data (Bryman, 2021). We approached it using the following steps:

1. Familiarization: read transcripts and field notes repeatedly.
2. Identify thematic framework: based on step 1 and existing literature, identify important sub-themes, and combine them into key themes.
3. Indexing: select the fragments in collected data related to the themes and code them.
4. Summarizing: combine and summarize codes into comprehensive findings, presenting them in a matrix (see Appendix E).
5. Interpretation: describe the cases, create typologies of the study groups and categories of themes, and link the typologies and categories to develop interpretations and explanations of the research question (Seidman, 2006).

Findings: "Make the Vulnerable More Vulnerable"

Observations and interviews show that international students have very limited access to various types of capital, and these constraints often accumulate, making them a vulnerable group in Amsterdam's rental market that does not match the preferences of renters. In the following subsections, their cultural, economic, and social capitals will be elaborated respectively to show this conclusion.

Cultural Capital: International Students as 'Foreigners and Strangers'

As a young group coming to a foreign country, limited understandings of the emerging environment and unmatched cultural capital often restrict the means for international students to find housing and exclude them from many landlords' considerations. All interviewees mentioned that they had never had this experience of finding their own housing in the countries they had lived in before, and they perceived the condition of student housing in the Netherlands as very special compared to other countries. One interviewee mentioned that:

> *"I think I can understand why it is more difficult for students to find a house, because most of them are in the Netherlands, which is a special situation. I think compared with other countries and schools, most undergraduate schools and universities will provide accommodation for students, so students themselves do not have the trouble of finding a house…[Finding housing by themselves] is not something that students in other countries will experience, but many students in Amsterdam are experiencing this thing…" (for full transcripts see Appendix D)*

Thus, without similar housing experience and prior knowledge of the country's rental market, international students are highly disadvantaged. This makes them need to spend a lot of time and energy to access the required knowledge, which is often inefficient and arduous.

Besides, language barriers are also a recurring topic among respondents. As some landlords cannot communicate fluently in English, it is difficult for international students to establish good relationships with the landlord and obtain necessary housing information. One interviewee recounted her experience of being rejected by a landlord, which she attributed mainly to her inability to communicate fluently with the landlord.

> *"I didn't expect that he would speak Dutch to me offline as well. I really couldn't do it. Then I used my broken Dutch. Then he used his broken English. We barely communicated with each other…"*

In observation, we also noticed that agents would communicate with Dutch-speaking tenants for a longer time, which not only means that the tenants can get more in-depth information from the agents but also exclude the English-speaking tenants. It also suggests that the agents can learn more about Dutch-speaking tenants smoothly and efficiently, which results in deeper relationships between Dutch landlords and tenants and the preference of Dutch applicants. Therefore, as 'foreigners' and 'strangers' in Dutch housing markets, international students face disproportionate restrictions and difficulties in finding housing, resulting in a very unpopular and vulnerable position.

Economic Capital: International Students as 'Grantees and the Unemployed'

International students often rely on parental support or student loans to pay their rent, which leaves them with relatively limited economic capital. All respondents depended primarily on their parents' financial support to pay their rent. Although they indicated that financial support was adequate, they still held a relatively limited budget for renting, restricting certain types of housing international students could choose in already tense housing markets. Also, the interviewees stated that although they originally had a limited budget, in the end, they had to raise their budget to pay what they felt was "a ridiculous amount of money" for rent to continue their lives in Amsterdam.

> *"It is just so hard to find a place that I would almost accept anything. I have felt that when I have looked for places to stay, the longer it takes the more desperate you get, haha. You just want your basic needs met. I like where I live now, but we also pay a ridiculous amount of money."*

Moreover, some criteria for selecting tenants in the Dutch housing market exclude international students from candidates, even when they can pay a high rent. In observations, despite the agents not showing visibly different reactions to the reviewers' dressing and talking, they show primary interest in whether tenants have a stable job – almost all the tenants were asked in the first place. The agency said that the landlord wanted to rent the studio to someone with a stable job, although there was an international student who was willing to pay a year's rent in advance. In the interviews with the private landlord, international students were asked to provide proof of their parents' monthly income when applying, which must be more than 3.5 times the monthly rent. When failing to meet these 'hard criteria', international students are excluded from the selection process at an early stage, further

shrinking the pool of available rooms. As a result, as grantees and the unemployed, opportunities for international students to apply for and be selected for rental housing are becoming disproportionately limited.

Social Capital: International Students as 'Newcomers and Hippies'

In addition to cultural differences and financial constraints, international students also lack matched social capital with landlords. As newcomers, international students have not yet established their social network in Amsterdam, making it difficult for them to access private listings that have been negotiated privately through friends. Two interviewees indicated that they ended up finding their homes through friends or family:

> *"If my mother didn't know any friends here, I guess I'm still looking for a house, and I'm sure I haven't found a suitable one yet, because I have to rely on lottery systems, and I may not be able to get it, so I think my mother's relationship has saved me a lot of trouble."*

Therefore, most international students who cannot rely on personal networks will miss many potential opportunities and choices. Furthermore, the social status of international students in the rental market is aggravated by landlords' stereotypes and a lack of knowledge and social connections of international students. One interviewee mentioned that some landlords hold the perception that:

> *"[international students] may not be mature enough and not thoughtful enough. When the time comes, it may be easy to have a party, and then make noises in the room. They will have more hidden dangers than those who work more steadily".*

In this case, as lacking knowledge and connection of international students, landlords often perceived international students as 'immature hippies' who are potentially less stable and more dangerous regarding renting housing. Based on such a perception, international students were put in a very unpleasant social position that many landlords avoid, resulting in fewer options and higher possibilities of rejection.

The Impact on International Students' Daily Life

During interviews, respondents also mentioned that the struggles they experienced had a considerable effect on their mental health. All interviewees expressed intense anxiety while looking for housing, realizing how hard it is to find and fearing not finding comfortable living spaces.

> *"Already when I was still living in the student housing, I was stressed and anxious knowing that it was only a one-year contract and that I would have to find something else, unable to move back there."*

This is an important consideration given that students often already experience stress in their daily life. All the attention required to find accommodation also occupied the energy students need to possess to focus on their studies. As described by one interviewee:

> "*At the very beginning, there was a lot of anxiety, which would make me feel anxious all the time, including when I was in class at school, I would look through the website, because my friends were also looking through while in class.*"

This shows that the process of finding housing and the accompanied struggles significantly impact international students' daily life. The uncertainty and time-consuming process of looking for accommodation make students stressed and anxious, which negatively influences their mental health as well as their ability to focus on their studies or other essential parts of daily life.

Conclusion & Discussion: From Now to the Future – Finding Housing With Limited Capitals and the Future Research Orientation

In conclusion, international students' limited cultural, economic, and social capital makes them face disproportionate difficulties in Amsterdam housing markets, limiting their housing options, lowering their social position in Amsterdam housing markets, and significantly affecting their psychological well-being. The results coincide with and thus confirm the conclusion of two empirical studies by Fang and van Liempt (2020) and Hochstenbach and Boterman (2015). Furthermore, the lens of capital theory allows us to analyze the rental experience of international students more systematically from the perspective of different capitals, demonstrating that capital does influence international students' disproportionately difficult experiences in the Amsterdam housing market. However, there are still some limitations in this research. Since we adopted convenient sampling, the findings relatively lack generalizability. Particularly, all three researchers and interviewees identified themselves as females. Thus, this study does not capture the potential differences that international students of different genders contain in Amsterdam housing markets and also did not move further to find potential solutions for the problematic situations. Besides, all respondents are also bachelor students, which means that they have identical institutional cultural capital. Hence, our research also does not capture the potential impact of institutional cultural capital on international students' experience in the Amsterdam housing market (i.e., do bachelor students face different challenges compared to master students?) Therefore, for future research, scholars can further examine international students' renting experiences in the Netherlands from multidimensions (e.g., gender and different institutional cultural capitals) using a more generalizable sampling method and try to explore more on the possible practical solutions for this social issue.

Conflict of Interests

No potential conflict of interest was reported by the authors.

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Appendix A: Focus list of the observations

Focus actors	International students	Landlord
Focus activity	International students' behavior, showing their capital	Landlord's reaction to international students based on their capitals
More specifically	- Clothes - Way of talking - Body languages	- Behavior when knowing the viewers are international students - Questions asked during viewing, showing the selection standards

Appendix B: field notes of the observation

Observation 1: Thursday June 16, 2022

An international student: female, blonde hair, white T-shirt, blue jeans → very casual compared to a working professional who dresses in a suit → less social capital?

She looks around the house carefully, pulls out the drawers and checks them out. And politely reconfirmed the rent and the details of the house to the agent in English → the agency asks her if she works or not → she said no

Agent: male, blonde hair, black suit → very professional, no expression during the whole viewing even when he knew that the tenant is an international student→ want to be natural and show no preference?

Ask almost every tenant who talks to him if she/he is working → show the preference of working professional

Talk with Dutch speaking tenants for a longer time in Dutch→ language barrier?

Sometimes he requires repetition from English speaking tenants → not very good at speaking English?

The tenant said that she loves this studio and is willing to pay a one year rental fee ahead → the agent said no, she cannot do that.

Observation 2: Friday June 17, 2022

Landlord: female, black hair, wear a pair of glasses, pink long sleeves,

Introduce us about every room and details of the apartment first, then start the interview. She provided tea to us during the interview → show friendliness and kindness.

Ask us to do a brief introduction about ourselves – where we come from, our professionals, what we study, our previous experience of finding housing, our financial source, our feeling of the house. Did not show specifical reaction after knowing we are international students.

Calculate utility with us together after we asked some specific information about the apartment, ask us if there is anything else want to ask

Told us some requirement of living if we rent this apartment → cleanness, did not change the decorations —> she will send cleaner every month to check if there is anything wrong → mention a story of her previous tenant destroyed her floor and she felt unhappy about that —> very care about cleanness and tidiness

Ask us to write a specific proposal after the housing viewing, providing income proofs of our parents, which should be more than 3.5 times of the rental price. Our parents also need to send her an email to confirm that they are willing to pay the rental fee and they are allowed us to rent this apartment → specific and strict financial requirement

keep a friend atmosphere until the end of the interview and she said that it is very glad to talk with us → did not show preference if she is willing to rent to us though

We said goodbye to her and next pairs of tenants have already been waiting outside the apartment → competition is very high and a lot of people are interested in the apartment

Appendix C: List of questions of the interview

Introduction:

This is an interview about the experience of international students finding housing in Amsterdam, and it is part of the course Amsterdam Research Project. In this interview, we will discuss the topic related to your experience of finding housing to rent in Amsterdam.

As I am interested in your opinion, there are no right or wrong answers. You can say anything related to the questions I ask you.

The interview and questions we discuss are only for research purposes. Your answer will be kept confidentially and I will process your identity anonymously. In order to gain more precise data, I will record the audio of the interview, but no worries I will also keep the audio confidentially and delete it after the assignment is over. Therefore, you do not have to worry that someone else will see and know the content of the interview. This interview will take 20-30 minutes, and I will start to record the audio right now. Is there anything else you want to know about the interview?

1. Basic information for the interviewee: financial situation (work, loan, parents?), gender race, country, bachelor/master, age

2. How is the living situation right now?

-Probing: Are you satisfied with the situation right now? How does it compare to the expectation and your living experience before in your home country?

-Probing: How did you find it? How long?

3**. Are you looking for housing right now for next semester? How is the experience (budget, type of housing, place, feelings, time) different from the experience of finding the current housing ?**

-Probing: What do you think of your experience compared to your peers?

-Probing: How do you think your personal characteristics (i.e., economic and social capitals) affect your experience?

4**. What kind of strategy did you use to look for new housing?**

5. How does this process affect your daily life?

- compare different experience

-mental situation

-education

Appendix D: Transcripts of the interviews

Interview 1: conducted by Yuerong on June 17, 2022, in interviewer's house

A:interviewer B: interviewee

Before recording, we got to know each other's names, and I made a statement about the confidentiality of the interview and permission to record and introduced the topic of the interview (see the interview guide for these). After receiving permission, I started the recording, and the content is as follows.

A: The recording has begun. Yeah, no problem.

So now let's start with some basic personal information, the first one is your financial situation, are you working now?

B: I think I'm doing some part-time jobs.

A: Okay, is it convenient to say something about your current income range per month?

B: I will take a look at it. Okay, I did a comic translation before, and that was based on my workload. I worked until November. Then I might earn more than 2000 yuan [around 285 euro per month] a month maximum, and a few hundred yuan [dozens of euro] minimum. Then I lost some time because of my study, so I stopped this work.

Then in February, I found a new job, mainly to teach some Chinese students in the United States about some competitions, and then to tutor them in writing and so on. At least 1500 RMB [around 214 euro] minimum a month, more like June, it may be about 10000 yuan [around 1428 euro] maximum like in June, but on average, it may be about 3000 or 4000 RMB [around 500 euro].

A: It's pretty good. And is there a student loan or something?

B: No.

A: Do your parents support your study and life now?

B: Very supportive.

A: They have, for example, they give you certain amount of money every month, or you can use it anyway.

B: No. They haven't given me any money yet [the interviewee brought some money from her parents when she came to Amsterdam], but if I don't have any money, they will transfer to me at any time.

A: Okay. It seems like you do not have any trouble in your finance.

B: No. I do not.

A: Okay. Then your gender is?

B: Female.

A: Then we are all Asian and Chinese.

B: Yeah.

A: Okay. Then are you studying bachelor or master now?

B: Bachelor.

A: Okay, may I know your current age?

B: 20.

A: Okay, I'm 20, too. We're both very young. Haha. Okay, then I am going to ask something related to housing. First, how is your living situation right now?

B: Very intense and very competitive, if you do not want to find an agency to find a house, that is, purely rely on students through a variety of rental websites to contact the landlord, it will be very stressful.

Because now a lot of people contact the landlord, the landlord will not pay attention to you, and then you may send email to 100 landlords and every 20 landlords back to you, only 10 may be able to really make an appointment to see the house. If you go to all the house you successfully make an appointment, the result is still

that the possibility that the landlord will choose you is very small, so the probability of successfully renting a housing will be very small, yes.

A: This description should be that you are looking for a house in the future, right?

B: Yes.

A: Okay. In fact, what I want to ask is what do you think of the place where you live now?

B: Oh. I think I live very well, because I am in the first year, so I have university to help me arrange my housing, so I actually do not stress at all. Very chill. And because its [rental] price is very low. I do not have any pressure.

A: Yes, that is to say, at that time, your school arranged a house for you. It felt good. Are you satisfied with the place where you live now?

B: Quite satisfied, the transportation and so on were also in line with some of my expectations, the budget did not exceed some of my expectations at that time, and I chose shared room, so I did not know the situation of my roommate at all, but I actually got along with her quite well. I think it is a rare opportunity, because not all situations can be so harmonious with an unknown roommate.

A: Yes, I'm glad to hear that. As you just said, I think the place you live right now meet the expectation you had before you came here, for example, in your country of origin.

B: I think it's only possible to exceed my expectations. Yes, it must be satisfied.

A: Great to hear that! So the school helped you find it. At that time, how long did you start to apply for this thing, and then how long did the school assign it to you?

B: I need to apply for some types of houses from my university. First, choose the type. The housing was from some agencies, and then the school will arrange houses from these agencies, and then we need compete for houses. Anyway, I remember that my house was arranged in June. Then it may be a month since I first operated this thing related to the house, but there is no pressure. The school will send me an email when I should do something, and then I will do it according to the link.

A: That sounds pretty good.

B: Yeah.

A: Then let's go back to what you just said. You are looking for a house now, and then you encounter these difficult things. That is to say, this time it sounds very different from what you experienced before. Is it going to be a lot of trouble this time?

B: It's very troublesome.

A: I am sorry to hear that, can you tell me specifically, for example, what your budget looks like this time? And what kind of house are you looking for, and what kind of place are you looking for?

B: My initial budget was based on my present house. I added 100 euro to my maximum budget. Now my house here is 450 all-inclusive, and then my budget is 550 all-inclusive. But I didn't specifically consider the place at that time, because I was a person who cared more about money, so no matter how far the place, as long as it is below 550 euro is fine for me.

Then I went to look for it. I started to look at the house in March, but I actually began to concentrate on a large number and all kinds of house-hunting in April.

Then I mainly communicate on Kamernet, because I think it is a very simple and efficient way to communicate directly with the landlord. I don't want to find an agency, and then I think a studio for ordinary students is a little expensive, because the studio here cost at least 700 euros or more, although I am also looking at it, including some of the lottery websites like Holland2Stay, Student Experience. I also occasionally participate in them, but in fact, I may not really win the lottery, or I may not go to live. So I still put my whole focus on websites like Kamernt or Woning365 or Hausing, because those websites can basically get in touch with the landlord directly, and then I mainly communicate there.Then I began to look at houses in April. Sometimes I went to see houses offline, and then I gradually realized the dangers of society. I once found a very good house at Muiderpoort. Oh I forgot to tell you the area I wanted to live in, because my school was at Weesperstraat, and then I still focused on the way to school. So I think as long as it is convenient to go to my school, of course, it would be better if the location could be closer.

So I saw a house at Muiderpoort, which was probably 2 kilometers away from the school. The transportation there was also very convenient. At that time, it was 600 to 650 euros, which was also an all-inclusive price. I felt that it was beyond my upper limit, but it is not an unacceptable state.Then I went to find the landlord. As a result, the landlord and I communicated in Dutch at that time online, but I had no problem using Google translate. We had no problem typing. I didn't expect that he would speak Dutch to me offline as well. I really couldn't do it. Then I used my broken Dutch. Then he used his broken English.We barely communicated with each other, and we felt that the communication was OK, including some basic information. But he also told me at that time that there were hundreds of replies after he released the post of the housing. There were six people who came to see the house today, and he would make a decision tomorrow.

So he told me that although I met all the conditions at present, he would make a final decision according to the length of time you stayed in the Netherlands. Then I know the game is over as I stay here for one year. Finally, he sent me an email back, that is to say, he had chosen a person who had lived in Haarlem for three years, and he just moved to Amsterdam. Then he chose that kind of person, and then he gave me a feeling that oh shit, looking at the house does not mean that you can have the house.

So after that time, I increased the frequency of my house visits, in order to get to know different landlords. I also encountered some very difficult problem, especially there were always some Middle Eastern or non-Dutch landlords, which always gave me a feeling of not being very reliable.

First of all, from the language communication, some landlords are not good at English, there are some basic information I need to know, but there is no way to get it from the landlord's mouth, so I will be more worried. It finally let me realize a point that if you really want to rent a house from the landlord, it's better to find a ‘Dutch’

landlord. I slowly summed it up by myself by looking for a lot of housing. I think it's a waste of time and energy, but there's no way to avoid it to know this strategy.

Yes, this is probably the case, and then my budget rose from the original 550 to maybe six or seven hundred, because it was probably already May at that time, and I still didn't find a suitable house at all, and I had gone through about five or six times of failure in April.

Then at that time, my roommate was also looking for a house, and then she made some progress, which gave me some peer pressure and made me think that I need to find my house well. Then at that time, I thin maybe I need to raise my budget first, find a plan B first, and then I have more freedom. So at that time, my budget increased naturally.

But after that, I found that it didn't give me any effect in essence, because if I went up 100 or 200 euros, it would be like six or seven hundred, but six or seven hundred is actually a more subtle price. Generally, I feel that the better house is more than seven or eight hundred, but I can't accept the price. So in fact, my so-called increasing one or two hundred euro didn't really help me solve any problems, and then my roommate and I found another house. Originally, we wanted to split bills, split bills according to the size of the room, and then maybe I only paid five or six hundred yuan. But in the end, it was also because of some reasons, the landlord didn't choose us at all.

Then from then on, I began to think about whether I should continue to rise a little more. But at that time, I met a Chinese landlord. We have a website called Gogodutch. It is equivalent to a platform for Chinese landlords and tenants to share information, similar to Kamernet, but only for Chinese people.

So I got in touch with a Chinese landlord in the southeast. There was a room near Bijmer. The room was about the same size as my present room, and it was not all free of water and electricity. I went to see the house. At that time, I thought it was all good. I made a deal with the landlord, and then I said I was going to move there. Then I had backup in my heart.

Then I thought that now I have a plan B, then I can adjust my focus and find the house I want to go to. Later, I also heard some communication from some people, which gave me a feeling that Bijmer was still a little unsafe. Although I didn't really care about the safety factor, there were people talking about it all the time. Then I thought okay, let's pay attention to it and see if there are any houses in other places. So my focus changed from price to location, and then because of a plan B, my budget immediately went down to four or five hundred.

Then my current situation is that I have found a house, and now I'm going to talk about the process of finding that house. Later, I saw a landlord posted a room on Kamernet, and I think that place is very good, in the neighborhood of de Baarsjes. Then I learned before that de Baarsjes and de Jordaan are the oldest and most convenient communities for all kinds of entertainment activities in Amsterdam, and then I felt that especially due to my third year's plan, I was not sure if I would stay in Amsterdam, so I thought maybe I could live in the city center in the last year of Amsterdam .I feel the place will be prosperous, so I went to see the house, and then unexpectedly, the landlord and I were also very compatible. The Dutch landlord was also surprisingly interested in some Chinese things. The landlord told me that 140 people replied after he sent the notice that night, and the

next day there were seven or eight people, including me to view the house. But he decided to sign the contract with me. The room is about 10 square meters. It's not very big. It is not as big as my current room, but it's enough. The view of my room is very good. The community is also very good, and the transportation is very convenient.Then the price is 600, and then the utilities are all included, but it's not a studio, so it doesn't have a bathroom and shower, and the kitchen is shared with the people on the floor.

Then there is a sink in the room, which I think meets my most basic standards. I am not a very picky person in life, so I think it is OK for me, and then I compared it with the house I found before. Then I think maybe based on my characteristics, I would prefer to go to the city center. Then I also thought that in fact, 600 euro and electricity charges are all included and 500 euro and electricity charges are not included... the final result may be almost the same, and the transportation fee for living in this place may also be lower, because I could ride a lot, and then I settled it down with the Dutch landlord. I signed the contract on June 14 and 15. So that is to say, it took about two and a half or more than three months to find a house from looking for a house, and then the main contact during this period was on Kamernet and woning365.

I also specially looked at the landlords I contacted in my comments after signing the contract a few days ago. I contacted 170 landlords, that is, those I am interested in the house and send messages, and then there may be only sixty or seventy landlords who reply to my messages, and there are only 50 landlord who can make an appointment with and discuss continually. And then I actually ended up looking at maybe 20 houses, one of them is my present house, and I think it is also very lucky. I don't know if I can get through it again next year. But anyway, this thing is over this year, and I think it is not easy.

A: Thank you for your hard work. Congratulations, I feel that it is quite predestined. It is quite a lucky thing to find this landlord, but listening to you, I feel that this process is very painful.

B: Yes.

A: Does this process have any impact on your daily life? For instance, when you are looking for a house, what's the impact on your mood?

B: At the very beginning, there was a lot of anxiety, which would make me feel anxious all the time, including when I was in class at school, I would look through the website, because my friends were also looking through while in class, you know?

It's very terrible you know. And their budget is even lower. They may have budget of three or four hundred. They looked through those seven or eight hundred houses there. Then I said, "What are you doing? Are you just looking through things when you have nothing to do?" Since you will not rent these house. They said no, they wanted to find three or four hundred houses, but they couldn't find them, and then they went to look through websites again. So at the beginning, I spent a lot of time looking at houses and understanding the situation, especially some rental websites like Pararius and Funda first, I think I can use them well. However, later, I found that I might not be very eligible on these website, so I wasted a lot of time. So I think at the beginning, it really made me spend a lot of sleep time. There are also some things that I might have wanted to watch or had fun with my mobile phone. Anyway, I wasted some playtime. Then later, I was actually looking at my peers, that is, I

would like my pace to be the same as my peers, or faster than my peers. But I don't think I want to lose to my peers. I am such a person.. I don't know how to sum up this situation, but anyway, it's such a situation. I think it's more...[A: competitive]. Yes.

Then slowly when I realized that some people around me had found a house because they have much higher budget, so they could find it, or they were still struggling to find one like me, then I slowly put my heart down, because I thought that at least I had seen a lot of houses compared with them, and I had more experience than them.Then I got sick in May. I was looking for housing in May, but I didn't spend so much time. Then in June, I felt that the foundation laid in April had been well developed. Then I basically once I saw an email now, I sent my fixed introduction directly within 10 seconds, and then I waited for a reply directly. Then the landlord replied and immediately added me, we immediately began to chat, to determine all kinds of basic information I want to know, so basically will not waste time, and the time to see the house is also a kind of enjoyment now.

It is a state of complete enjoyment to know the landlord about the neighborhood in Amsterdam, just like looking at the scenery.

It is also mainly because of the plan B in the southeast I just told you.

It was the plan B of the landlord in the southeast, so there was no pressure to do anything, and then I felt that there was no loss if I could not get this good one. It was such a state, right, so it didn't bring me any trouble or anxiety later. So I felt anxious at the beginning, but once laid the foundation, the situation would be a little better.

A: Yes, and if I understand it correctly, it's mainly because there is a backup option.

B: Yes, I think the backup is very important. It was it that greatly influenced my budget and my strategy of looking at the house later. And the frequency I look for another house and and how often I look for all kinds of rooms, because when you have a plan b, it is really different, yes.

A: Anyway, I'm glad to hear that you're not so painful now, and do you think your personal characteristics have affected the experiences you encountered when you were looking for the house?

B: I think definitely, my mbti is estp, I am a very, although when I am alone or with a very familiar person, I will be more introvert, because my energy is limited. I will use it where I should use it, so it is often with strangers, because I have a special meaning to show that I am very active. Although I am not even so active, so often when I look at the house, I presented the landlord a very outgoing image, and then because my ‘ST’ I am a relatively utilitarian person, so I tend to quickly make clear all the information I want to make clear. I will not immediately show my love or dislike for a house to the landlord. But when I have confirmed the basic information and I think there is no problem, I will immediately change my attitude, and then go to praise the house.

So I think my personality can make me communicate with the landlord quickly and effectively to a large extent, and then it is often because of my easy-going personality. After confirming that I don't have all the information I want, I begin to how my love to the house very much. The landlord is generally not alert to me. Because some landlords will be more vigilant about it, that is, they are afraid that the resident can't pay the rent or something,

especially I won't provide some of my parents' financial proof. it is such a hidden danger, but I feel that it may be because I usually talk to them. I seemed to be a very safe girl, so they didn't question some of my financial situations.

A: Great to hear. Do you think, for example, your financial situation and as a student, in the Dutch rental market, will have either good or bad impact to you?

B: I don't quite understand the meaning.

A: That is to say, because you said before that you were on Funda and Pararius, you think you are not eligible, that is, why do you think you are not eligible?

B: I think I can understand why it is more difficult for students to find a house, because most of them are in the Netherlands, which is a special situation. I think compared with other countries and schools, most undergraduate schools and universities will provide accommodation for students, so students themselves do not have the trouble of finding a house. It takes only one year to find a house for a master's degree student, so it's actually very shot, so the budget could be higher. It doesn't matter.

But for undergraduates, it is a relatively long-term thing, so students will naturally care about the money, but the agency is not stupid, since he has the money of working people to earn, why should he put the risk on students, he does not want to take this risk, so there are some houses he set up a income requirement or certain range of professions, the students are out of that. I think it is understandable, but I the overall situation of renting a house is also very unfriendly to students. At the beginning, I used Facebook to find a lot of rooms, and then I met a lot of scammers. And at first, because I was under a lot of pressure, I am not stupid so I certainly will not give him money, but I really want to pay a money to see the house or at least I have that kind of feeling, there is already that kind of feeling of helplessness, so in fact I think this situation is very dangerous. Obviously students are the most vulnerable group in Amsterdam, however, the situation of renting housing in Amsterdam is the most disadvantageous to students, which will make the most vulnerable people more vulnerable, so for students, they either have to have a strength, for example, they have money or their parents are willing to give higher money. Otherwise, they may suffer some relative compromises, either to compromise the price and compromise the place, or even some of my friends have been cheated, have this kind of experience, I think it is quite bad, because this is not something that students in other countries will experience, but many students in Amsterdam are experiencing this thing.

A: Yes, so you think that it is actually because of the money.

B: I think in the final analysis, it is money, but it is because that house is still in short supply, so prices went up.

A: Then the students don't have so much money, so this happens. In addition to the problem of money, for example, let's imagine a situation where there is a working professionals who can afford the rent, and there is a student whose parents are relatively rich, so he can also afford the rent. Which one do you think the landlord will choose in the end?

B: I will choose a person who has a job, just simply, because Ir especially feel that there is a job, and the people whose job can cover the rent will be more stable, while the student has his proof, but it is just a proof. It doesn't mean that all the money in his proof can be used to pay. And it may include a reason of the age of students, that is, they may not be mature enough and not thoughtful enough. When the time comes, it may be easy to have a party, and then make noises in the room. They will have more hidden dangers than those who work more steadily.

A: Yeah. So after talking about so many negative things, let's go back to some positive things. You also mentioned a lot of strategies you used to find a house. What do you think to sum up? What strategies do you think you used when you were looking for a house? And what do you think is beneficial to use?

B: First of all, I think the first thing is to understand, to give myself a list, to figure out what my expectation is. Like me, I only have three priorities. The first is the price, the second is convenient transportation, and the third is the distance. For example, in terms of transportation, if you live far away, but the transportation is very convenient, for example, it takes 10 minutes to go directly by subway, I can accept that situation.

But anyway, to sum up, the first thing is to determine what you want, and then find a house according to your price, because I started to do a lot of useless work, I don't know what I want, I just look for it casually, and when I find it, I see that this is a little bad, that is a little bad. Later, I slowly formed a train of thought about what I wanted.

So in fact, at the very beginning, I spent a lot of time looking blindly, and there was no need to waste that time.

So the first is to determine your own preferences, and then the second is to work in multiple ways. Don't rule out the possibility of the websites you know at the very beginning. Try them all. Of course, there is also a very annoying thing. Many houses need to pay membership cost. So at that time, I was also a very stingy person. I saw a lot of websites need a membership, and I didn't do it, but my roommate had a website that she might want to pay 100 euros for a place, and she had registered it, so I was thinking, for example, if my roommate found a house from that kind of website, maybe it means that the website is useful. Maybe at that time I went to register again. I just do not want to pay all of them first, but I paid part of them selectively, and then I went to practice, and then since I had this opportunity, with these memberships, I quickly opened up and contacted landlords, instead of thinking about putting my own requirements very high. In that case, time waits for no one.

Yes, and then the last one, regarding some suggestions about transaction payment and communication with the landlord. Anyway, I try to take all the relevant content into account, such as some calculations of gas, charges, for example, if you use too much or how to be fined, including some very small things, such as whether nails can be nailed in the house. Although this kind of thing seems to be very small, it is a terrible thing that the landlord may not be satisfied and the deposit will not be returned directly.

Including the last point, I also think that the most important point here is to meet with the landlord. I personally think that it is very important to meet with the landlord and understand what kind of person the landlord is, because no matter it is some communication between you and the landlord in the future, including some things about your rent payment, as well as the possibility of finding a house or something else in the future, it is

inseparable from the landlord. For example, when I first started, the landlord asked me to pay a deposit the same day when I sign the contract, I am afraid that if the landlord is a liar, then I must determine the reliability of the landlord and his credibility. So after that, I asked if he can send me the ID and the certificate of his property ownership, and so on. I wanted to have some information about him. What I was thinking at that time was that if he was a liar, then I would sue him. At least I had his information or something. I was prepared for the worst.

So as a student, we must try our best to take these things into account, because the first time a student looks for a house, there must be a lot of things that he does not know, and then he realizes that it is very important. We must try our best to determine the credibility of the landlord. It is very challenging, but it is very good as a preparation for the future.

A: Okay! Thank you so much for your sharing. I think it is abundant enough. Well, thank you very much for your participation. And congratulations, it's not easy for you to finally find a house. I hope that after we finish this research, maybe this situation can be improved a little. Then I hope you can find a house more easily in the future, and you can find a house faster.

B: Yes. I hope so. Thank you!

Interview 2: conducted by Rachel on June 19, 2022, in interviewer's house

Interviewee：KK (female)

By filling in my student number, I declare that I will not use the personal information I have obtained in the context of the **rental experiences** project for other purposes than this research and that I will do everything in my power to protect the privacy of the respondents.

Introduction interview (Rachel): Hi! KK, thank you for participating in this interview. My name is Rachel. This survey is part of the course Amsterdam Research Project. In this course, we'll discuss people's rental experiences . Because we are interested in your opinion, there is no right or wrong answer. You may answer in your own words only.

The questions I will ask will be used for research purposes only. Your answers will be confidential and will be handled anonymously. So you don't have to worry that other people will see your answers. The interview will take about 25 minutes. Is there anything else you would like to know?

KK: Nope.

Rachel: Ok,now I would like to ask some personal questions. Where are you from?

KK:What do you want to talk about? Do you want to talk about the country or the city.

Rachel:The country.

KK: China.

Rachel: Okay, where do you live now?

KK: Live in Amsterdam.

Rachel: OK. Which university are you studying now? What's your major?

KK: At the University of Amsterdam. Majoring in Media and culture, undergraduate.

Rachel: What about your age?

KK: My age is 20.

Rachel: Okay, what's your current financial situation? Do you have a job, or do you borrow money to go to school or do you rely on your parents?

KK: I don't have a job. I just rely on my parents for support.

Rachel: OK, OK, are you satisfied with your living situation in Amsterdam now?

KK: Not bad, I think there should be how to look at it from which aspects are you satisfied?

Rachel: For example, before you came to Amsterdam from China, what were your expectations for Amsterdam when you were in China? Then you can compare it again. Do you think it is better than before, or is it better than before, or is it different from what you imagined?

KK: Before I came here, I thought Amsterdam should have a lot of things to play, but after I came here, I found that there were no entertainment activities.

Rachel: It seems to be in the country.

KK: Lots of entertainment.

Rachel: And then there's no.

KK: There is no KTV or anything.

Rachel: Understand. Everyone knows that.

KK: Okay, then I think the cost of living is not low, but it's just right.

Rachel: Where do you live now?

KK: I live in the city, but not in the city center, but it is the scope of the city.

Rachel: How did you find the house you live in now?

KK: At that time, I saw that the school could apply for student accommodation. Then I paid the application fee on the platform of the school, and then I queued up, and then I chose a category. Then I was assigned to the house.

Rachel: How long is your housing contract?

KK: One year is from the end of August last year to the middle of August this year.

Rachel: All right. Which means you're moving out after the middle of August, right? Yes. Have you found the house where you will live next semester?

KK: Found it.

Rachel: How did you find it? How much budget did you give at that time?

KK: When I started looking for it, the budget was below 1000, which was more than 700 to more than 900.

Then I went to a lot of online platforms, like funda. What else is holland2stay? I've been looking for it for a long time. Did not find the right, and then found that the monthly rent is not cheap, and many people want to grab the house can not grab.Well, then I gave up the hope of looking for a house on the Internet. Then I asked my mother. I told my mother that I couldn't find a house. Then my mother said that she happened to have a friend here who could help me to ask. Then she had a friend who happened to have a vacant house and said she could rent it to me. Well, then there is an apartment. I'm going to live alone. Then the price she offers is 1300. I'll pay for water and electricity for a month. I don't think I can find it even if I keep looking for it. I just think it's okay.

Rachel: The house you found is now that your lease can be renewed indefinitely, right? As long as the landlord doesn't kick you out, you can keep going, right?

KK: Yes. As long as he has no other use, he should be able to live together.

Rachel: How did you feel when you were looking for this house? For example, if you compare your peers around you, because everyone seems to be looking for a house, what do you think is the difference between your experience of looking for a house and others?

KK: I think compared to those who are still looking for a house, I already feel very lucky, because Amsterdam's house is really hard to find, and some of the prices are not suitable, or the location is not suitable, like our school students must want to live in a convenient transportation. Then there are some supermarkets around, which is a convenient area. Then it can't be too far from the school.

So when I was looking for a house, I saw that it was difficult for them to find a house, because many people needed to rent a house. Then basically, all the students wanted a more affordable one. Anyway, I think either the location is not good or the price is not good. Anyway, I think the rental market of Amsterdam still lacks houses. It is really a very difficult thing.

Rachel: I see, because I just heard you say that your house was found through someone your mother knew, not like other students, who seemed to be looking for it on other platforms. How do you think your own personal and social capital, for example, how will your mother affect your experience of looking for a house?

KK: She saved me a lot of trouble, because if my mother didn't know any friends here, I guess I'm still looking for a house, and I'm sure I haven't found a suitable one yet, because I have to rely on robbery, and I may not be able to get it, so I think my mother's relationship has saved me a lot of trouble. Then let's talk about the house we found, because the landlord is Chinese, and then it's easier to communicate.

Rachel: It sounds like it's relatively easy for you to find a house, isn't it? How do you think your house-hunting affects your daily life? Do you think this is a special experience?

KK: Yes, because I have never done this kind of thing by myself in China before. At the beginning, I was very confused when I was looking for a house, and then I needed to know a lot about it, not only the location, but also the decoration equipment or water, electricity and coal at home.

Rachel: Understand.

KK: Then in the process, I learned something about renting. Discovery is not an easy thing, and it needs to be considered very carefully.

Rachel: Did your mental condition change during the time you found a house and then found a house again? Or is it no different from usual?

KK: At the beginning, I looked for a house by myself for about a week, and then I didn't find the right one, including reading a lot of websites. Then I was very anxious at that time, because housing was really a very realistic problem. It was impossible to give up like this. I said that if I didn't look for it, there would be no place to live. So I was very anxious at that time. Then I was anxious later.I just mentioned it to my mother casually. I said that it was too hard to find a house here, and I really couldn't find it. Well, then I heard that my mother had a friend who had a house for rent. At first, I was worried about whether the house was suitable or not.

So I went to see the house first, and I thought the location was OK, and then the price was not too high, and then if I found the house later, the landlord was very nice, and then I felt much more relaxed. I didn't have to spend a lot of energy to find the house, and I didn't have to feel very anxious and nervous.

Rachel: Understand. That's true, because you found a house through your mother's introduction, then you assume that if you don't go through this channel, then you need to find a new house independently, and then live in Amsterdam what kind of strategy do you think you will use to find the house you want to live in?

KK: I must have googled some good rental sites. Well, then I will ask our Chinese students to see what experience they have in renting a house or what good recommendations they have. Then if I can't find it, I may go directly to the offline intermediary company to ask if they have a suitable house for rent and sale.Uh.

Rachel: Okay, fine. Are there any classmates around you who are troubled by the situation of finding a house? Did you, for example, accompany them to look for a house, and then in the process of looking for a house, did you find anything interesting?

KK: Yes, I think they discriminate against Chinese students. Or international students. For example, when I accompanied my friend to look for a house, I found that the landlord of many houses was unwilling to rent them to students, or needed a guarantor, but many students could not find a guarantor who had a long-term residence in the local area but had an income.So I think this is a very tricky threshold set by the landlord. I think the essence is that he doesn't want to rent this house to foreign students. So I think it is even more difficult for students to find a house. Then I have seen the house later, that is, if the landlord is also Chinese, there will be some other requirements, such as the starting date of rent, and then the rent. Anyway, I think it's a very difficult process, because it takes a lot of effort to negotiate with the landlord, because a lot of things need to be negotiated. Then some landlords are in a hurry to rent out the house, and they hope to rent it as soon as possible, so I think renting is still a very big thing.

What can I say. I had a friend who saw a Chinese landlord on the social platform at that time. Then he saw that the location of the house was good, and the surrounding environment was also good, but the price was a little expensive. It's really a little expensive for students, and then I went to see the house, and I was very satisfied after seeing the house, and then I discussed the rent and the rent date.The landlord is very anxious to rent the house, so it is required to start renting in early June, the earlier the better. But if the student lives in the first year, because it is the school house, he can only return the rent in August. If the rent starts in June, it will be equivalent to paying the rent on both sides, which is not cost-effective.

Yes, and then I discussed with the landlord for a long time, and then the landlord said he would go back and think about it, but in the end he didn't take the house, because the landlord didn't want to extend the lease of his house.Even at the end, both parties agreed to take a step back, that is, to rent from mid-July, but the landlord was still unwilling, so it was a pity that he did not rent the house in the end.

Rachel: Yeah, that sounds really sad.

KK: Is it a sad story?

Rachel: It's a very sad story. I hope everyone can find their favorite apartment as soon as possible. Ok, today's interview is almost like this. Thank you for your sharing. We will talk again next time. Okay, thank you, okay, do you have any questions?

KK: No more.

Rachel: All right, have a nice life.

Interview 3: conducted by Signe on June 19, 2022, in interviewer's house

Interviewer: Thank you so much for taking your time to let me interview you and participate in this research.

Interviewee: No problem.

Interviewer: So I am going to ask you a few questions about your thoughts and experiences of living as a student in Amsterdam, and the ability to find housing here. It is going to take about 20 to 30 minutes.

Interviewee: Yes, that is fine.

Interviewer: To begin I would just like you to share some basic demographics about yourself, how old you are, where you are from, what you are studying…

Interviewee: Well, I am 22 years old and I am a third year psychology bachelor student from Germany. Studying here in Amsterdam.

Interviewer: Okay, and may I know your gender and what your source of income is?

Interviewee: Female, and my main income is my student finances.

Interviewer: Alright, as you already know I would like to talk to you about your experiences of living in Amsterdam and finding accommodation as a student. So I am wondering, what does your current living situation look like?

Interviewee: Right now I live in an apartment with a friend of mine who also studies psychology, that is how we know each other. We live together in an two-bedroom apartment in kind of the West of Amsterdam.

Interviewer: Okay and when did you move in there?

Interviewee: We moved in in the beginning of the school year, the beginning of last semester, in September.

Interviewer: And you are finishing your bachelor's degree, so you have been here in Amsterdam for three years?

Interviewee: Yes exactly.

Interviewer: So where did you live before you moved into this apartment?

Interviewee: Well I have lived in a few places here in Amsterdam. Last year I lived at The Student Hotel. I lived there for a year. It is like a hotel that also provides one-year-long contracts to students. Before that, my first year, I also lived at another Student Hotel. It was very shortly because I moved there right before covid came and closed down everything. And when school became online I went back home basically. I still wanted to come back to Amsterdam last year so then I moved back to The Student Hotel.

Interviewer: And how do the expectations you had before you started studying here compare to your living experience and your experience of finding housing?

Interviewee: I mean… I would say I was definitely unaware of how hard it is to find housing in Amsterdam before moving here. I had no idea. For example, I lived in an Airbnb my first months in Amsterdam because I could not find anywhere else to live. I knew the university provides a few housing places but I did not get anything from the school. I feel like I looked up every place that accommodates students but I think everything was already full. I was even going to FaceBook groups and stuff and I did come in contact with some people there but nothing led to anything. I am almost happy it didn not because looking back it feels like it was a bit of an unsafe situation for me who was new to the city and did not really know anyone here before moving here. It was a pretty vulnerable position.

Interviewer: So you are saying that it was much harder to find housing than what you first thought it would be?

Interviewee: Yes exactly.

Interviewer: And you mentioned that you were first staying in an Airbnb looking for somewhere to live, how did you go by to find the housing you ended up moving to eventually?

Interviewee: I guess I was kind of lucky that someone moved out after the semester had started and there was a room available. I was able to move into this student corridor with a shared kitchen. At that moment I also knew someone that lived in that same building already and I visited her there before, so I was a bit familiar with the place. It was much further away from the center than the Airbnb was, kind of in the outskirts of Amsterdam West. But it is not like there were a lot of options. The apartment I stayed at first was really dirty and run down as well as being super expensive, I was excited when I got to move. But then came Covid so I went back home pretty quickly after that. In one way it was pretty lucky I feel with Covid. Because so many left, so when I moved back the second year when school was still online, I guess not as many came back and it was much easier to find housing. I got this student housing, also in a corridor but in the center of Amsterdam. If that would not have been available I do not know if I would have come back while school was still online. It was pretty lucky in that sense. But yeah I was only allowed to stay there for a year, so for this year I had to find something else. Me and a friend started looking together and moved into the apartment we now live in.

Interviewer: You explained several struggles with finding housing, how do you think that experience compares to those of your peers or other students? Have you seen anyone else have different experiences?

Interviewee: From what I have heard and talked to, I feel like everyone is having the same struggles. I feel like everyone is always talking about how hard and how expensive it is to live in Amsterdam, especially as a student. I feel like many of us share that together.

Interviewer: And how do you think that your personal characteristics have affected your experience and ability to find housing?

Interviewee: I am not sure. In the place I have lived I do not think it really affected. It may have affected my experience with the places I never moved to, because I clearly did not end up there, I could not. I do not have a job, lots of people just rent out to people with jobs or master students. I guess that was a big thing.

Interviewer: Do you think that affected your strategy while looking for housing?

Interviewee: I feel like my options were limited to begin with. There is only so many places that do rent out to students. I do not know.

Interviewer: And you are about to graduate from your bachelors now, right?

Interviewee: Yes I have literally just finished.

Interviewer: Are you planning on continuing to live in Amsterdam for the upcoming year?

Interviewee: No it is not my current plan.

Interviewer: Do you think the decision to not stay here is influenced by your struggles finding somewhere to live?

Interviewee: Mhm, no. I mean it is hard to tell because I would not know. If I had a different experience, I do not know how that would have possibly changed me. I do not really think so.

Interviewer: And if you were to look for new housing in Amsterdam right now, do you think your experience would be different from when you first moved here?

Interviewee: I think it would be very different. I know more about the city and I know people that live here now, compared to when I first moved here. So I think that would make it easier. Like how I am currently living with one of my friends, I think that was easier than being by yourself. It would probably make it easier in the future.

Interviewer: Do you think your preferences of what you are looking for in an accommodation have changed with your time here?

Interviewee: Mhm, no… Or maybe. I think maybe my preferences have gotten lower or weaker, because I just know that there are not that many options.

Interviewer: What do you mean by your preferences getting lower or weaker?

Interviewee: It is just so hard to find a place that I would almost accept anything. I have felt that when I have looked for places to stay, the longer it takes the more desperate you get, haha. You just want your basic needs met. Like I like where I live now but we also pay a ridiculous amount of money. Since it is so hard to find a place people are also willing to pay more.

Interviewer: You said your main income is student finances, is that how you finance your housing?

Interviewee: Yes, my parents also supported me when I for example was staying in the Airbnb when I first got here. I think they were also really worried about me not having anywhere to live.

Interviewer: The current place you live, how did you find that?

Interviewee: As I said, me and a friend decided to look together because it would probably be easier to find something when we are two to pay rent, compared to just one. I think it would be impossible for me to find an apartment I could afford by myself. We decided to look together and we probably used every website there was to seek out accommodations. We did it all during the summer and we met with a few landlords. We were first given one option that we ended up saying no too because we really did not like the location and it was still super expensive. We hoped to, and thought that we could probably find a better place. But then it became really stressful because we did not find anything. They would always end up picking someone else. Even though we had a quite high budget. Eventually, through a personal contact of a friend of ours, knew someone that was about to rent out an apartment. We were able to set up a meeting with them. It was this couple who was renting out a place and it was the first time they did that, which maybe put us in a better position. Because of this personal contact we were able to meet with them before they had put the apartment out on the market. They were actually still renovating when we moved in. It was completely livable, but the renovation was not finished yet, but we were really desperate to move in. School was about to start and we did not want to be homeless. Yeah… it was stressful and stuff. Kind of discouraging with all the landlords that reject you. But I am happy how it ended up in the end.

Interviewer: You thought it was stressful and discouraging, how did that affect you at the time being? How did it affect your daily life at the time?

Interviewee: Like the stress?

Interviewer: Yes for example, do you feel like it reduced your wellbeing?

Interviewee: Oh yeah of course. Already when I was still living in the student housing I was stressed and anxious knowing that it was only a one-year contract and that I would have to find something else, unable to move back there. Already then I was stressed and anxious about it.

Interviewer: Did it have any effect on your educational attainment or other parts of your life?

Interviewee: I am not sure, I do not think so. Maybe it did affect my motivation and stuff, for a bit. Yeah, it is just another struggle to deal with on top of all the other stresses of studying and moving to another country.

Interviewer: Alright, thank you so much for taking part in this interview and this research. It has been lovely to talk to you, thank you for sharing your experiences and thoughts.

Interviewee: No worries, it was nice to talk about.

Interviewer: Thank you so much.

Interviewee: Thank you.

Appendix E: Matrix analysis

	Theme 1: cultural capital	Theme 2: economic capital	Theme 3: social capital	Theme 4: impact on daily life
Interviewee 1	"I didn't expect that he would speak Dutch to me offline as well. I really couldn't do it. Then I used my broken Dutch. Then he used his broken English,We barely communicated with each other…" (p. 6) "From the language communication, some landlords are not good at English, there are some basic information I need to know, but there is no way to get it from the landlord's mouth, so I will be more worried." (p. 6) "The Dutch landlord was also surprisingly interested in some Chinese things." (p. 8)	"I think a studio for ordinary students is a little expensive, because the studio here cost at least 700 euros or more." (p. 5) "I feel that the better house is more than seven or eight hundred, but I can't accept the price." (p. 7) "But for undergraduates, it is a relatively long-term thing, so students will naturally care about the money." (p. 12)	"So I got in touch with a Chinese landlord in the southeast. There was a room near Bijmer. The room was about the same size as my present room, and it was not all free of water and electricity. I went to see the house. At that time, I thought it was all good. I made a deal with the landlord, and then I said I was going to move there. Then I had backup in my heart." (p. 7) "And it may include a reason of the age of students, that is, they may not be mature enough and not thoughtful enough. When the time comes, it may be easy to have a party, and then make noises in the	"Very intense and very competitive…it will be very stressful." (p. 3) "my budget rose from the original 550 to maybe six or seven hundred, because it was probably already May at that time, and I still didn't find a suitable house at all, and I had gone through about five or six times of failure in April." (p. 7) "Peer pressure" (p. 7) "At the very beginning, there was a lot of anxiety, which would make me feel anxious all the time." (p. 9)

	"Because most of them are in the Netherlands, which is a special situation. I think compared with other countries and schools, most undergraduate schools and universities will provide accommodation for students, so students themselves do not have the trouble of finding a house." (p. 12)		room." (p. 13-14)	
Interviewee 2	"Then let's talk about the house we found, because the landlord is Chinese, and then it's easier to communicate." (p. 5)	"When I started looking for it, the budget was below 1000, which was more than 700 to more than 900…I've been looking for it for a long time. Did not find the right, and then found that the monthly rent is not cheap, and many people want to grab the house can not grab.Well, then I	"Then I asked my mother. I told my mother that I couldn't find a house. Then my mother said that she happened to have a friend here who could help me to ask. Then she had a friend who happened to have a vacant house and said she could rent it to me." (p. 4) "She saved me a lot	"Then I was very anxious at that time, because housing was really a very realistic problem." (p. 5)

		gave up the hope of looking for a house on the Internet." (p. 3-4) "I found that the landlord of many houses was unwilling to rent them to students, or needed a guarantor, but many students could not find a guarantor who had a long-term residence in the local area but had an income.So I think this is a very tricky threshold set by the landlord." (p. 6)	of trouble, because if my mother didn't know any friends here, I guess I'm still looking for a house, and I'm sure I haven't found a suitable one yet, because I have to rely on robbery, and I may not be able to get it, so I think my mother's relationship has saved me a lot of trouble." (p. 5) " I think the essence is that he doesn't want to rent this house to foreign students. So I think it is even more difficult for students to find a house." (p. 6)	
Interviewee 3	"I am almost happy it didn not because looking back it feels like it was a bit of an unsafe situation for me who was new to the city and did not really know anyone	"The apartment I stayed at first was really dirty and run down as well as being super expensive" (p. 3) "You just want	"I do not have a job, lots of people just rent out to people with jobs or master students. I guess that was a big thing." (p. 3)	"I lived in an Airbnb my first months in Amsterdam because I could not find anywhere else to live." (p. 2)

	here before moving here. It was a pretty vulnerable position." (p. 2)	your basic needs met. Like I like where I live now but we also pay a ridiculous amount of money." (p. 5)	"I feel like my options were limited to begin with. There is only so many places that do rent out to students. I do not know." (p. 4) "Even though we had a quite high budget. Eventually, through a personal contact of a friend of ours, knew someone that was about to rent out an apartment. We were able to set up a meeting with them. It was this couple who was renting out a place and it was the first time they did that, which maybe put us in a better position. Because of this personal contact we were able to meet with them before they had put the apartment out on the market." (p. 5)	"I think maybe my preferences have gotten lower or weaker, because I just know that there are not that many options." (p. 4) "It is just so hard to find a place that I would almost accept anything. I have felt that when I have looked for places to stay, the longer it takes the more desperate you get, haha." (p. 5)