

MASTER

Is splitting the solution?

A study of older and younger people's considerations regarding living in a split house

Sijlmans, P.L.H.M.

Award date:
2022

[Link to publication](#)

Disclaimer

This document contains a student thesis (bachelor's or master's), as authored by a student at Eindhoven University of Technology. Student theses are made available in the TU/e repository upon obtaining the required degree. The grade received is not published on the document as presented in the repository. The required complexity or quality of research of student theses may vary by program, and the required minimum study period may vary in duration.

General rights

Copyright and moral rights for the publications made accessible in the public portal are retained by the authors and/or other copyright owners and it is a condition of accessing publications that users recognise and abide by the legal requirements associated with these rights.

- Users may download and print one copy of any publication from the public portal for the purpose of private study or research.
- You may not further distribute the material or use it for any profit-making activity or commercial gain

Take down policy

If you believe that this document breaches copyright please contact us providing details, and we will remove access to the work immediately and investigate your claim.

Is splitting the solution?

A study of older and younger people's considerations regarding living in a split house

PLHM Sijlmans
Student Architecture, Building and Planning / Urban Systems & Real Estate
Technische Universiteit Eindhoven

Dr. Ir. P.E.W (Pauline) van den Berg, Technische Universiteit Eindhoven
Ir. S.J.E. (Stephan) Maussen MRE, Technische Universiteit Eindhoven
Prof. dr. T.A. (Theo) Arentze, Technische Universiteit Eindhoven

Eindhoven, juni 2022

I. Preface

This thesis is the final result of my graduation project for the master Architecture, Building and Planning - Urban Systems and Real Estate at the Eindhoven University of Technology. The ageing population in the Netherlands, combined with the problems on the housing market that make it difficult for young people to find a home, is creating a major problem. This research deals with these problems: not only the problems experienced by the older people, but also the problems experienced by young people. It examines whether splitting up the houses in which the older people live in order to create independent living spaces for young people could offer a solution to help young people find affordable housing and ensure that older people have help close at hand.

I would like to thank Amanda Schiltmans of Stichting Statiegeld op Jeugd for giving me the opportunity to investigate what considerations people have when splitting their home and living in a split house. I would also like to thank my supervisors P.E.W. van den Berg, S.J.E. Maussen and T.A. Arentze for their guidance, support and patience during this graduation process.

Pauline Sijlmans
Oisterwijk, Juni 2022

II. Summary

Introduction

The aging of the Dutch population is in full swing. The prognosis is that around 2040 4.8 million people will be 65 years or older, which is approximately 27% of the Dutch population. These older adults prefer to stay at home for as long as possible, as they want to be in charge of their own lives. This is also encouraged by the Dutch government, by making it possible to get more help in the neighbourhood. As a result, older people are making increased use of care and support at home. This is not only preferred by the older adults, but also beneficial for society. Healthcare expenditure for people living at home are lower than for people living in a nursing home. Many older people can continue to live independently in their own homes if they receive help from informal caregivers, their social network, and occasionally go to the doctor. However, the older people themselves want to be able to say what they need help with and how much help they want to receive. In the future, the aging of the population will reduce the number of people providing informal care and the number of people who need informal care will increase.

In addition, the problems on the housing market are making it increasingly difficult for young people to find a place of their own. The housing market is congested, there is a shortage of housing and prices continue to rise. Currently, potential buyers can choose from 1.8 homes and there is little supply in the rental segment either. The lack of supply in all segments of both owner-occupied and rental housing ensures that the flow both within and between the segments is completely paralysed. Young people would prefer to start renting, but the high rents and low availability make it difficult. The chance of them finding an affordable rental home is small and they cannot save up when it comes to more expensive homes.

Towns and villages are rapidly ageing, as young people are unable to find a home, which means that facilities are also changing. For example, schools will disappear when there are almost no children left in a village and home care will return, because there is more demand for it. However, villages or cities without schools are not a place where young people settle down and without natural growth, the population will also decrease. This also has consequences for employment, because where fewer people live, often less work remains. As a result, even more young people will move away, and the facilities will decrease even further. The ageing of the population therefore also has an impact on the quality of life in villages and cities.

These developments are why solutions will have to be devised in which the older adults can continue to live in their trusted environment for a long time on their own, possibly with care and support. In addition, there are also solutions needed for creating affordable owner-occupied and rented homes for young people. Stichting Statiegeld op Jeugd came up with a solution that can benefit both older and younger people, namely 'Duo Wonen'. By splitting the older people's home into two independent living units, a home is created where the older person can grow old independently and where help is close by and a home where the younger person can build his or her own future.

The 'Duo Wonen' concept of the Stichting Statiegeld op Jeugd offers a solution to the problems of older and young adults. However, there must of course be an interest in splitting homes for the older people and it is important to know what considerations the older people have in splitting homes. It is also important that the split house can meet the housing needs of young people and that they are willing to live in a split house. Therefore, research must be done on this topic.

That is why the following question has been formulated as the main question of this study:

“To what extent can splitting up houses offer a solution to the shortage of affordable housing for young people and the demand for help from the older people so that they can continue to live independently for longer?”

In order to answer this question, several sub-questions have been prepared:

1. *“To what extent are older adults open to splitting their homes to create affordable housing for younger people and which points of consideration do they have?”*
2. *“To what extent can independent living in a split house meet the housing needs of young people?”*
3. *“To what extent do the older adults want to receive help from the young people with whom they share a roof, what kind of help do they like to receive and what are they willing to give for that help?”*
4. *“To what extent are young people willing to offer help to older adults with whom they share a roof, what kind of help are they willing to offer and what do they want in exchange?”*

Literature research

The literature investigates why the Dutch population is ageing so fast, which area is ageing the fastest, what kind of care the Dutch older people use and the current living situation of these older people. The literature research also investigates why there are fewer young people in the Netherlands, where these young people live, what the current living situation of these young adults is, what their housing requirements are and what their struggles are in the current housing market. In addition, research has been carried out in the literature into various housing concepts, what advantages and disadvantages the residents experience from these concepts and what lessons can be learned from this. Finally, we looked at people's motivation for choosing to share or split housing. These motivations can be divided into three categories, namely financial, social and practical aspects.

Methodology

For this research, a semi-structured interview method is used because of its exploratory nature. In this way, a clear picture of the criteria and preconditions can be formed because the interviewer can get more explanation about the points of consideration that the participants put up for questioning. The interviews for both the older and young adults were structured according to the input from the conceptual model, as can be seen in figure II.1.

The interviews were conducted by telephone between July 2020 and November 2021 with two different target groups. The first target group are people aged 60 and over, homeowners and living in a village. Part of the group was already familiar with the concept of ‘Duo Wonen’ by Stichting Statiegeld op Jeugd prior to the interview and part of the group was not. The other target group are young people between the ages of 18 and 30 who are looking for a home. Of this group, no one is familiar with the concept of ‘Duo Wonen’ by Stichting Statiegeld op Jeugd.

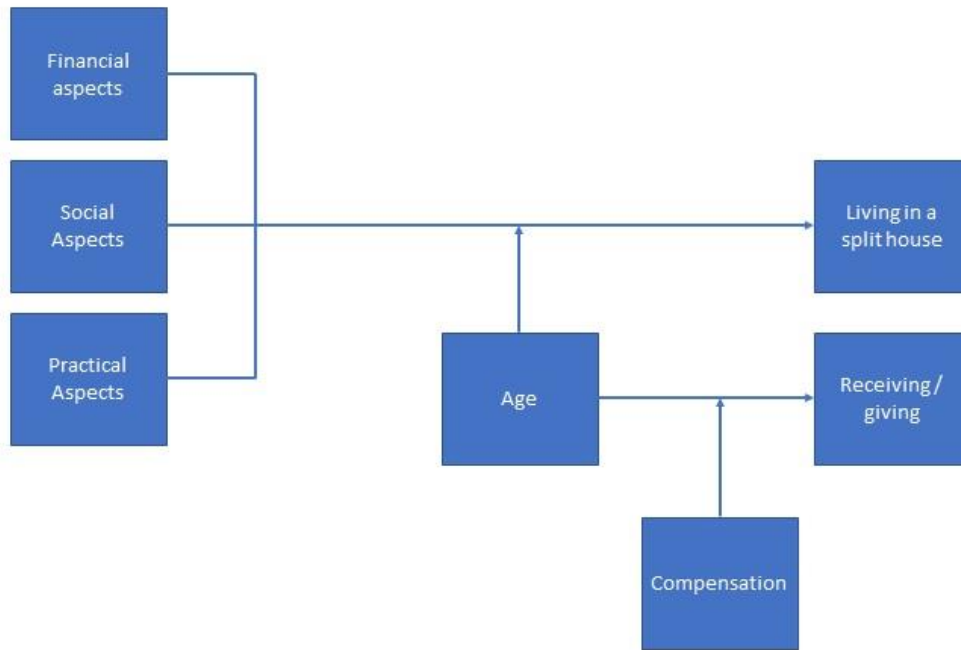


Figure II0.1 Conceptual model

Results

The results from the interviews of the elderly and young people are shown in tables 0.1, 0.2, 0.3 and 0.4. Tables 0.1 and 0.2 are the points of consideration regarding living in a split house and the tables 0.3 and 0.4 are points of consideration regarding receiving and giving help.

Table 0.1 Points of consideration by the older adults regarding splitting their house

Financial
1. Many respondents think splitting the house could contribute to create affordable housing
2. A few respondents think it is a nice supplement to their pension
3. Several respondents are concerned about the high costs of reconstruction
4. More information is needed in order to get financial aid from the bank
5. More information is needed on the cost-effectiveness of splitting the house
Social
1. Many respondents find it important to continue to live independent in their house
2. Some respondents like the idea to have someone around if something goes wrong
3. A few respondents find it important to keep the liveliness of the neighbourhood
4. Some respondents are afraid of high levels of social control (privacy)
5. A couple of respondents would like to have a click with one another
6. A few respondents are concerned about the feeling of being a guest in your own home (privacy)
7. More information is needed on the duration of the living arrangement
8. A respondent is wondering if the house should only be split with young people
9. Some respondents need to split the house before a certain point in life or age
Practical
1. Many respondents find it hard to imagine if their house is suitable to split
2. The image on split houses should be better and more well known
3. More information is needed on rules and regulations regarding the house
4. More information is needed on why to opt to split a house when moving

Table 0.2 Points of consideration by young people regarding living in split houses

Financial
6. Many respondents prefer to buy a house
7. A lot of respondents are considering living in a split house to save money
8. Many respondents consider renting due to the current housing market
9. More information is needed on the possibility of buying the split-up part of the house
Social
11. Some respondents are afraid that living in a split house feels not like a place to themselves (privacy)
12. A few respondents are concerned about the feeling of being a guest in your own home (privacy)
13. A couple of respondents are concerned about the nuisance from one another
14. Some respondents are afraid of high levels of social control (privacy)
15. A few respondents consider it important to deal responsibly with the people with whom they are splitting a house
Practical
5. The image on split houses should be better and more well known
6. Some respondents are afraid that in order to make the house their own they have to own it
7. A few respondents find it hard to imagine that there are different types of split houses
8. Some respondents would like to have a garden in a split house
9. A couple of respondents are concerned about 'growing' in a split house

Table 0.3 Points of considerations by the older adults regarding receiving help

Help
1. Many respondents have not thought about getting help when they are older
2. A lot of respondents want to do everything independent for as long as possible
3. Many respondents want to receive help when they need it
4. More information is needed on the different help people need
5. Some respondents are unaware about what kind of technology will be available in the future
6. A few respondents are unaware about what kind of services will be available in the future
Compensation
1. Many respondents find it important that it is giving and taking
2. Some respondents find it easier to ask for help when it is compensated
3. A few respondents find it important that the compensation is depending on the task

Table 0.4 Points of consideration by young people regarding helping the older adults

Help
7. Many respondents would like to decide for themselves with what they will help
8. Some respondents would like to have a click with one another
9. A few respondents are concerned people become depend on them
10. Some respondents are afraid it will become an obligation
11. A lot of respondents would like to offer the help in a flexible way
Compensation
4. If the respondents can combine small tasks with their own tasks which do not necessarily need to be compensated
5. Some respondents indicate that when the help is compensated it provides extra motivation

Discussion

In the discussion, the results of the older and younger people are compared.

Points of consideration regarding living in a split house

In the first category, financial, it turns out that the older people would like to create affordable housing for young people and that young people are looking for affordable housing. Both older and younger people believe that splitting homes can contribute to this. Furthermore, it appears that the older people are mainly concerned about the costs of the split and the return on this investment. The young people indicate that they are mainly looking for owner-occupied houses, but that an affordable house is also attractive because it allows them to save money. In the social category, it seems that both parties are particularly concerned about their privacy when it comes to living in a split house. Nuisance from each other, social control and the feeling of being a guest in one's own home are therefore points of consideration that are mentioned. However, the experiences of other housing concepts show that in reality, this is not how it is experienced. Furthermore, the older adults also see the positive side in that they can continue to live at home for longer and keep a liveable neighbourhood. In the last category practical aspects, it turns out that both parties do not have a clear image of a split house. The older people are mainly concerned with whether it is possible for their house, and the younger people mainly want it to meet their living requirements.

Points of consideration regarding help tasks

The older people are willing to receive help and the younger people have no problem offering it, but both parties indicate that it must be done in a flexible way and that no dependency may arise. The older people also indicate that they want to continue to do everything themselves for as long as possible and the younger people indicate that they prefer to combine help with their own tasks. Whereas the older people find it easier to ask for help when it is a give-and-take principle and are therefore pleased to give something in return for the help provided, this is not a requirement for the younger people, but they do indicate that it provides motivation to do so.

Conclusions and recommendations

Conclusions

The sub-questions can be answered with results from the interviews. These are needed to answer the research question "*To what extent can the splitting of housing provide a solution to the shortage of affordable housing for young people and the demand for assistance from the older people to enable them to live independently for longer?*". The answer to this question is that the splitting of housing can indeed provide a solution to the shortage of affordable housing for young people and the demand for assistance from the older people to enable them to live independently for longer, provided that the points for consideration are taken into account.

Recommendations

There are recommendations made regarding the points of consideration and regarding further research. The most important recommendations with regard to the points of attention are that project advisory organisations should be set up that can advise and supervise the splitting of houses. These project advisory organisations must ensure that awareness of the splitting of homes is increased, so that more people recognise it and have a better image of it. The advisory organisations must also set up a platform where people can research in an accessible way whether their home is suitable to be split up and make it possible to get in touch with a consultancy agency to help them with this. In addition, these project organisations can also facilitate a trial home in which the older and younger people can live. They can also keep track of the demand from young people and help the older people to adapt the offer accordingly. It is important to manage expectations, and the advisory organisation can help with this as well. In addition, it is important to inform the right target groups in time. Finally, it is also important to make the assistance optional.

The recommendations for further research are that the next research should be more diverse and have more participants, in order to get a more accurate impression. It is also important to investigate at

what age older people are open to this, in order to inform people as specifically as possible about the possibilities, but also to find out what the points of consideration of this group are. Finally, it is important to investigate whether it can be applied on a larger scale than just individual homes.

All in all, this study has provided insight in the willingness of older people to splits their house and the considerations they have with regard to living in a split house. It also provides an insight that split houses can meet the housing needs of young people and that they are willing to live in a split house and the considerations they have regarding living in a split house. In addition, the study found that splitting homes does offer a solution in reducing the shortage of affordable housing for young people. It also offers a solution to the demand from the older people to be able to live independently at home for longer. For both solutions, however, the points of consideration must be taken into account in order to offer a solution.

III. Table of Contents

I.	Preface	III
II.	Summary	V
III.	Table of Contents	XI
1.	Introduction	1
2.	Literature Research	5
2.1	Older adults	5
2.2	Young adults	11
2.3	Housing concepts	15
2.4	Resume	21
3.	Methodology	25
4.	Results	29
4.1	Points of consideration by older adults regarding splitting their house	29
4.2	Points of consideration by older adults regarding receiving help	35
4.3	Points of consideration by young adults regarding living in a split house	40
4.4	Points of consideration by young adults regarding helping the older adults	44
5.	Discussion	47
5.1	Comparing points of consideration regarding living in a split house	47
5.2	Comparing points of consideration regarding help tasks	51
6.	Conclusions and Recommendations	54
6.1	Research gap	54
6.2	Conclusions	54
6.3	Recommendations	56
7.	Bibliography	61

1. Introduction

This first chapter discusses the design of the study on willingness to live in a split house and the points of consideration for both older and younger people. First of all, the reason and relevance of the research are discussed and then a research question with sub-questions is formulated. This introduction concludes with an explanation of the research approach.

Background information

The aging of the Netherlands is in full swing. There are currently almost 3.2 million people over the age of 65 years old, which is equivalent to 18% of the total Dutch population (Kooiman, de Jong, Huisman, van Duin, & Stoeldraijer, 2016). The prognosis is that this will only increase in the coming years. At the “peak” of the aging of the population, around 2040, the Netherlands will have 4.8 million people over the age of 65 years, which then equals to approximately 27% of the population (Kooiman et al., 2016). That is more than a quarter of the population in the Netherlands. These older adults prefer to stay at home for as long as possible, in their own home and not in a nursing home. The percentage of people over 75 years old who live in a nursing home has fallen sharply in recent years, from 16% in 1995 to 8% in 2018 (Ministerie van Volksgezondheid Welzijn en Sport, 2018). This means that 92% of all over-75s still live at home. It is expected that this will decrease further in the coming years, to 5-6%. Not only does this trend show that the government is encouraging people to live longer at home by making it possible to get more help in their own neighbourhood, but it also shows the development that older people increasingly want to be in charge of their own lives (Ministerie van Volksgezondheid Welzijn en Sport, 2018). As a result, the older people are making increasing use of care and support at home.

As mentioned above, more and more older people prefer to live independently at home for longer. This is not only beneficial for the older person, but also for society. Research by the Dutch Healthcare Authority shows that in 2018 6% of the older people live in a nursing home, this is about 189,000 older people (Nederlandse Zorgautoriteit, 2018). On the other hand, 40% of all health care expenditure goes to the older people in a nursing home. In addition, the average healthcare expenditure for the older people living independently at home shows a downward trend. That is why the average healthcare costs for the older adults have decreased between 2013 and 2015. This is partly explained by the fact that older people live at home longer.

The older adults have a strong need to remain in control and therefore want to do everything on their own for as long as possible, like living independently at home. Many older people can continue to live independently in their own homes if they receive help from informal caregivers and their social network, have household help and occasionally go to the doctor (Ministerie van Volksgezondheid Welzijn en Sport, 2018). The older people want to have a say in what they get help with and how much help they want to receive. Many older people do not want to be completely dependent on family or caregivers. In the Netherlands there are 4.4 million adults who provide informal care to their partner, family, friend or neighbour. In the future, the aging of the population will reduce the number of people providing informal care and the number of people who need informal care will increase. In addition, many informal caregivers are already overburdened by the complex demand for care in which they lack knowledge and skills, the combination of tasks with work or care for children and the lack of knowledge of support options (Ministerie van Volksgezondheid Welzijn en Sport, 2018).

In addition to the people over 75 who are living independently at home, there are “empty nesters”. The “empty nesters” are people aged 55 to 75 without children living at home according to Springco (2018). They have a crucial position within the flow-through process on the housing market according to the results (Springco, 2018). If households cannot move on to their preferred home, the housing market becomes clogged. Among the “empty nesters”, the majority lives with pleasure in their home, but 35% are inclined to relocate. More than half of the people who are inclined to relocate are looking for a comfortable home in their own neighbourhood (Springco, 2018). In addition, the empty nesters

indicate that the higher the age, the more often, now or in the long term, there is a need for extra care.

The clogging up of the housing market is not the only problem facing the housing market, there is also a housing shortage, prices are rising sharply, and the affordability of housing is beginning to be compromised. The longer the housing shortage persists, the longer and faster prices will rise. All these problems also involve some risks. For example, as a result of the clogging up of the housing market, less residential space will become available on the market (Clark & Deurloo, 2006), the risk of prices rising too steeply is that when the market reverses, the decline will be all the greater (ten Hag & Roetert, 2019) and consumers will slowly start to lose confidence (ten Hag & Roetert, 2019).

In the first quarter of 2022, the average selling price of a house in the Netherlands is €428.000, which is 13.7% higher than in the same period a year earlier (NVM, 2022a). During this period, a potential buyer has a choice of 1.8 houses on average, which is 0.5 more than in the previous quarter. Nevertheless, 19% fewer houses were sold in the first quarter of 2022 than a year earlier. In the non-regulated rental sector, the average rental price of a new home rose by 4.3% to €15,71 per m² and the rental price of an existing home rose by 10.6% to €14,27 per m² (NVM, 2022b). Compared to the first quarter of 2021, the number of registered transactions of rental housing decreased by 30%. According to NVM chairman Onno Hoes, the lack of supply in all segments of both owner-occupied and rental housing ensures that the flow both within and between the segments is completely paralysed (van der Lee, 2022).

Starters on the housing market are very much affected by the current situation on the housing market. Many young people prefer to rent a house before they buy (de Vries, 2019). Not only do most young people earn too much for a social rental home, but there are also long waiting times at housing corporations and the chance of actually getting a house is small. The number of responses from house seekers is often over 100 on a house offered for rent (van de Lustgraaf, 2019). If young people choose to rent privately, they often must spend so much that they can no longer save. That is why many young people increasingly look directly at a house for sale. However, this does not always offer a solution. For example, young buyers up to the age of 25 often look for a house between €100,000 and €300,000 (Julen, 2020). Young people under the age of 25 cannot get a house for sale if they do not have their own money. The fact that they need extra financial means is not only due to the increased house prices, but also to outbid the asking price. In addition, the tightening of the rules on buying a house has also contributed to young people under 25 buying less. In parallel, there have been many private investors who have bought properties to rent out, as interest rates are low and rents are high (de Vries, 2019). This also affects young people between the ages of 25 and 35. However, this group often buys a house together, which makes this less noticeable in the figures (Julen, 2020). Buying a house on a salary is hardly ever done anymore.

Towns and villages are rapidly ageing, as young people are unable to find a home, which means that facilities are also changing (CBS, 2016). For example, schools will disappear when there are almost no children left in a village and home care will return, because there is more demand for it. However, villages or cities without schools are not a place where young people settle down and without natural growth, the population will also decrease. This also has consequences for employment, because where fewer people live, often less work remains. As a result, even more young people will move away, and the facilities will decrease even further. The ageing of the population therefore also has an impact on the quality of life in villages and cities.

Due to all these developments, the Netherlands faces a major challenge. That is why solutions will have to be devised in which the older adults can continue to live in their trusted environment for a long time on their own, possibly with care and support. In addition, solutions are also needed for creating affordable owner-occupied and rented homes for young people. Stichting Statiegeld op Jeugd has

devised a solution that can be used as one of the answers to these problems 'Duo Wonen'. The foundation focuses on Son en Breugel and sees that there are many older people living in a detached house, who only or mainly use the ground floor. By splitting the house, two independent living spaces can be formed. In addition, the young adults can support the older adults by performing tasks, possibly for a fee. This solution can be applied throughout the Netherlands, because this situation applies in many cities and villages in the Netherlands.

The idea of splitting a home into several fully independent homes is not new. After the Second World War there was a great demand for affordable housing and the solution was to find the duplex home (Zuithoff, 2006). (Zuithoff, 2006). Duplex homes were single-family homes that were (temporarily) horizontally or vertically split into two independent dwellings. Later this could be undone, and the house became a "normal" single-family house again. However, in the duplex house the social possibilities, such as informal care tasks, that are possible with this form of living are not considered.

Research gap

Older people want to continue living at home independently for longer and young people want access to the housing market. The 'Duo Wonen' concept of the Stichting Statiegeld op Jeugd is a good solution for this. However, there must of course be an interest in splitting homes for the older people and it is important to know what considerations the older people have in splitting homes. It is also important that the split house can meet the housing needs of young people and that they are willing to live in a split house. Therefore, research has to be done on this topic. Nowadays, there is more research into what is needed to split up a house, but not yet into the motivation and considerations of the future residents.

Research questions

The aim of this study is therefore to find out what the considerations of the older and younger adults are on this "new" living situation among older adults and young adults, whereby by splitting the home the older adults can stay at home longer in their own home and an independent home is created for young adults. That is why the following question has been formulated as the main question of this study:

"To what extent can splitting up houses offer a solution to the shortage of affordable housing for young people and the demand for help from the older people so that they can continue to live independently for longer?"

In order to answer this question, several sub-questions have been prepared:

5. *"To what extent are older adults open to splitting their homes to create affordable housing for younger people and which points of consideration do they have?"*
6. *"To what extent can independent living in a split house meet the housing needs of young people?"*
7. *"To what extent do the older adults want to receive help from the young people with whom they share a roof, what kind of help do they like to receive and what are they willing to give for that help?"*
8. *"To what extent are young people willing to offer help to older adults with whom they share a roof, what kind of help are they willing to offer and what do they want in exchange?"*

Societal relevance

This study, which looks at the interest in splitting up homes, is socially relevant because it is economically more beneficial for society if older people can stay at home longer than when they go to a nursing home. With a view to the future, where the aging population is increasing rapidly, it is therefore important to investigate whether this possible solution can contribute to the older people living at home for longer. For the older adults in society, it is not only rewarding that it costs less to

stay at home longer, but also that they can continue to live at home longer as desired by them. In addition, splitting homes can contribute even more to society. By splitting an existing home into several independent homes, the housing supply on the housing market is supplemented without major changes. This will reduce the pressure on the housing market and the housing prices. This may make it easier for young people to enter the housing market. Finally, society can benefit from this research, because this research is also looking into the social possibilities of splitting a home. If the young people in the split houses are willing to perform help tasks for the older adults, then the pressure on informal caregivers will not only decrease, but there are extra caregivers for the older people. Finally, retaining and attracting young people can have a positive effect on the liveability of villages and cities.

Scientific relevance

If a solution is devised for a problem, the inventor is always convinced of the solution. However, it is of course necessary to investigate whether the solution is indeed as good as expected. In other words, what are the considerations from other people regarding the solution? In the past there were solutions as duplex homes to reduce the housing shortage. Hereby single-family homes were split horizontally or vertically into two independent homes. However, there are more aspects to this possible solution than purely splitting the property that has not yet been investigated. This study therefore will look at the extent to which the older adults are willing to split their home into two independent homes and what their considerations are and to what extent they expect something in return. In addition, this study will also look at the extent to which young people want to live in an independent split home and what their considerations are and to what extent they want to do something in return in the form of help.

Research approach

A split house is not a new concept but splitting up existing houses so that older people can continue to live independently for a longer and an independent house becomes available for young people is new. There is no suitable dataset for market research and whether this concept can benefit both the older and younger people. Because there is no dataset available, the choice was made to conduct interviews with older and younger people in this research. In order to be able to draw up the questions for the interview, more information on the subject is needed. For this reason, a literature review will first follow. The literature study first looks at older adults, why is the Netherlands ageing so quick, where do these older people live, what do these older people need and how do these older people live. Next, the literature study focuses on young people. Why are there fewer young people, where do these young people live, how do these young people live and how would they like to live. Finally, the literature study looks at the living concepts that combine the living of older and younger people.

After the literature review in chapter 2, the interview guide will be discussed in chapter 3. In this guide the questions to be answered during the interviews are determined. It also determines what requirements the people being interviewed must meet and what information is sought. Furthermore, it also determines how the interviews are conducted and what requirements it must meet. Then the interviews are analysed, and the results discussed in chapter 4. The results are discussed in chapter 5. Here the considerations from the older people will be compared to the considerations of the younger people. Finally, a conclusion is drawn from the results in chapter 6 in which the main and sub questions are answered and recommendations are given.

2. Literature Research

This chapter will first look at the target group older adults. It will look at why the Netherlands is ageing so fast, where they live, what these older people need and how they live. Next, the literature research focuses on the target group young adults. Why are there fewer young people, where do they live, how do these young people live and how would they like to live. Finally, the literature study looks at the living concepts that combine the living of older and younger people.

2.1 Older adults

As mentioned above, this part is aimed at the older adults. It addresses why the Netherlands is ageing so fast, where these older people live, what they need (in the future) and how they live.

Aging

As mentioned earlier in this report, the population of the Netherlands is aging. But what does that mean? In short, aging is a trend where the percentage of people aged 65 years and over increases compared to the percentage of working aged population, age 20 till 64. The ratio between older adults and the working aged population has changed (CBS, 2016). The number of older people in the Netherlands is growing from more than 2.5 million over-65s in 2010, to 4.7 million over-65s in 2040, according to Duin & Stoeldraijer (2013), which is an increase of 2.2 million people over 65 in 30 years. Viewed in percentages, the group of people aged 65 and over represent 15% of the population in 2010 and will increase to 26% in 2040. This is expected to fall only slightly in the future, to 25% according to Duin & Stoeldraijer (2013).

In addition, the Netherlands is not only aging rapidly, but the number of people over 80 is also increasing. So not only more older people are coming, but these older people are also getting older. The prognosis shows that the number of people in the 80-plus age group will increase sharply from the mid-20s of this century. In 2017 this age group represents around a quarter of the older people, but this will be around 45% in the 2050s. To give a picture, the forecast is that in 2055 there will be 2.0 million people over 80. That the number of older people is increasing in the population structure and the proportion of people over 75 in the total population is increasing is called double aging.

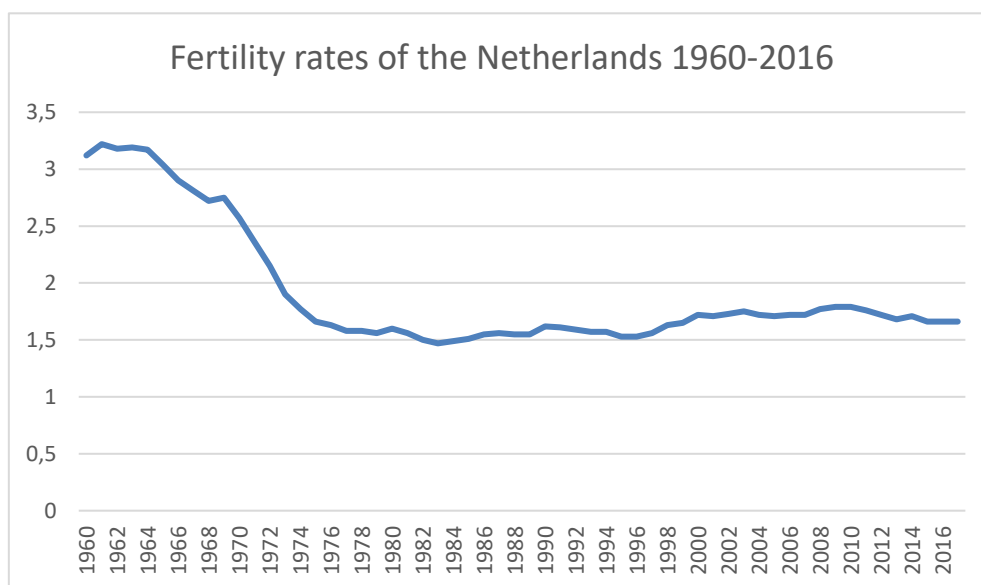


Figure 2.0.1 Fertility rates of the Netherlands from 1960 till 2016 (Source: Worldbank, 2019)

This double aging has two causes. To begin with, the number of children born in the last century has fallen sharply, as can be seen in figure 2.1. About 2.4 million children were born in the Netherlands

after the Second World War. This generation is also called the baby boom generation. This strong growth of the population lasted until the 1960s (van der Bie & Latten, 2012). In the early 1960s the total fertility rate (TFR) was 3.2 births per woman (Worldbank, 2019). By approving the birth control pill by the Food and Drug Administration (FDA) in America in 1960, the pill became available within regular health care on medical indication (Mens, 2008). This changed the height of the total fertility rate dramatically in the early 1970s, because from 1969 everyone in the Netherlands could obtain reliable birth control pill and in 1971 the birth control pill was even included in the health insurance package. The number of teenage pregnancies, young mothers (under 25 years of age) and pregnancies of old mothers (over 40 years of age) in particular fell sharply. The period after this sharp decrease in births per woman, the TFR remained somewhat the same, namely around 1.7 births per woman. In 2016, the TFR was 1.66 births per woman. Because there are fewer births than people who turn 65, the Dutch population is aging. The first baby boomers passed the age of 65 in 2011, and that will only increase in the coming years, so that the population will continue to age.

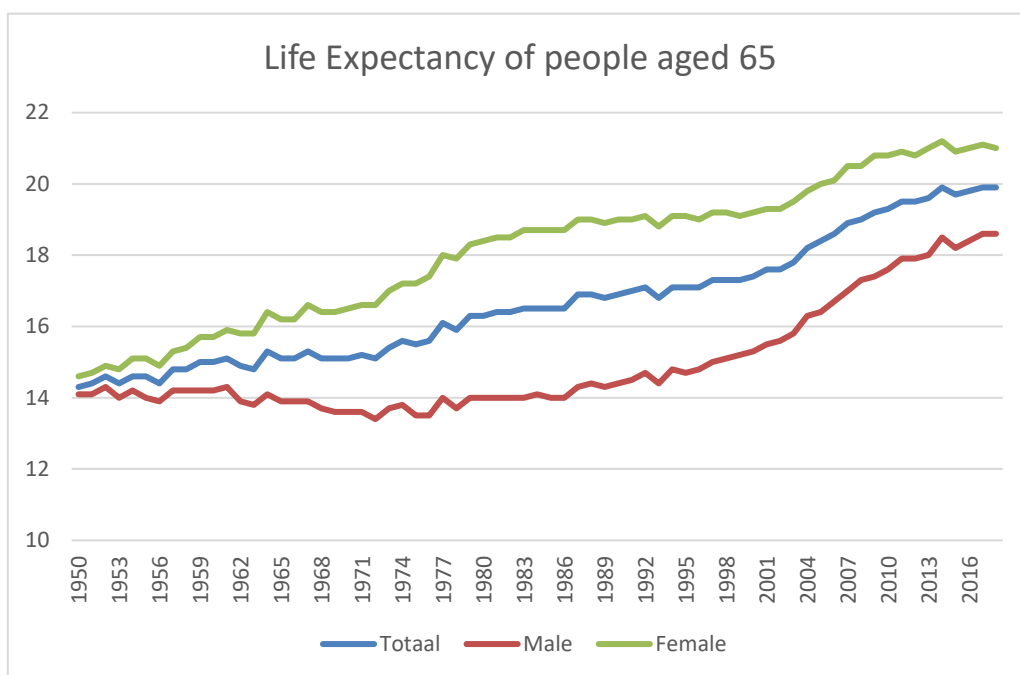


Figure 2.0.2 Life expectancy of people aged 65 (Source: CBS, 2019)

The second cause of double aging can be traced to the ever-higher life expectancy. The life expectancy of 65-year-olds in the Netherlands has been increasing since 1950 according to the CBS (2019). At birth in 1950 the age expectation of men was 79.1 and for women 79.6. In 2018 this had already risen to 83.6 years for men and 86 years for women. The increase in life expectancy does not increase evenly over the years, as can be seen in figure 2.2. A relatively high mortality can lead to a limited increase or even a decrease in life expectancy in that year (CBS, 2019a). The current prognosis is that life expectancy in 2025 will have increased to 85.25 years, 86.41 years in 2030 and 87.45 years in 2040. That life expectancy is getting higher due to increased prosperity and better healthcare (Chorus, Gijsbers, Staalduinen, & Wevers, 2011). Cardiovascular diseases in particular are easier to treat than in the past, which means that people die less quickly and live longer (CBS, 2016).

Aging per area

The aging population described above concerns national averages. The aging population will be perceptible at different rates in different regions. In regions where the aging population is large, population decline is also taking place. This population decrease is caused by the relatively large

number of older people living there, due to the selective departure of young adults and families in combination with a small influx of young people (Kooiman et al., 2016). Because young people in these areas leave for the city to study, the older adults are left. This also changes the facilities in these areas (CBS, 2016). For example, schools will disappear, and home care will then be returned. Changing and disappearing facilities also has an impact on employment, because where fewer people live, less work often remains and as a result even more young people move away from these areas (CBS, 2016).

In 2016, Zeeuws-Vlaanderen is the most aging region with almost 24% people over 65. The forecast shows that this percentage will increase to 29% in 2030 according to Kooiman et al. (2016). The east of Groningen, Delfzijl and the Achterhoek will also be aging just as fast as Zeeuws-Vlaanderen. In addition, this prognosis also shows that the provinces of Limburg, Drenthe and the rest of Zeeland are and will continue to age strongly. This in contrast to Flevoland, this region was the least grey in 2016. Here 12% of the inhabitants were 65-plus in 2015. In the past decades, mainly young families have moved to this province (Kooiman et al., 2016). However, a relatively large group of residents who are now middle-aged will turn 65 in the coming years. As a result, the number of people over 65 will increase to 20% in 2030. By that time, Flevoland will no longer be the greenest region, but Greater Amsterdam. The aging population is increasing more slowly here, because there is a constant influx of young adults from home and abroad and many babies are born (Kooiman et al., 2016). This also applies to The Hague, Utrecht, Delft, Groningen city and Westland. The regional differences will increase over the coming years as the regions with relatively many over-65s continue to age faster on average than relatively young regions.

The situation is therefore mainly due to differences in municipal size: large cities are aging but slightly, medium-sized municipalities are aging somewhat more and smaller municipalities are aging strongly (Kooiman et al., 2016). The number of older people is also increasing in large cities, but the rate of aging is considerably lower than in the smaller municipalities. As a result, the contrast between city and countryside is increasing: in 2030, around 25% of the inhabitants of small municipalities will be over 65, compared to 15% in the big cities (Kooiman et al., 2016).

Care Demand

Because the Netherlands is double aging, there are not only more older people, but also more older people over 75 years of age. Research from the Dutch Healthcare Authority (Nederlandse Zorgautoriteit, 2018) shows that people over 65 are not a heterogeneous population. The group varies from vital older people who (almost) do not need care to older people with severe disabilities that prevent them from living independently. The Dutch Healthcare Authority has divided this over 6 care steps, ranked from relatively light to heavy care and support.

The vital older adults are covered by the first care step (Nederlandse Zorgautoriteit, 2018). They live independently, only occasionally go to the doctor or pharmacy for medicines. Of all health care spending on people over 65 years of age, 1% goes to this step. In care step two, older people living independently at home make use of specialist medical care due to an acute demand for care, chronic illness or specialist mental health care. To this step goes 24% of healthcare spending's (Nederlandse Zorgautoriteit, 2018). From the third step onwards, the older adults are slightly dependent on care or support and therefore make use of Social Support Act care (Nederlandse Zorgautoriteit, 2018). This care concerns medical aids, facilities, domestic help or other care for which a personal contribution is mandatory. Only 2% of the healthcare expenditures goes to step 3. Care step 4 uses professional care, this care or support still falls under slight dependence (Nederlandse Zorgautoriteit, 2018). This concerns personal care and neighbourhood nursing, rehabilitation care or a first line stay. A first-line residence is usually intended for short-term medical care but is not a medical specialist. To this step goes 8% of the expenditures. Care step 5 is very similar to care step 4 but is then of a structural nature (Nederlandse Zorgautoriteit, 2018). The older people in this step are therefore dependent on care or support. Although it is very similar to step 4, 24% of all spending's go to step 5. The last care step

includes the older adults who are admitted to an intramural institution or who receive a complete package at home (Nederlandse Zorgautoriteit, 2018). A complete package at home includes ward nursing, home care, day care for adults, transportation to treatment and counselling, meals, household help, staying in guest care to temporarily provide informal caregivers and specialized treatments. Although only 6% of all people over 65 years old are in this step, 40% of the expenditures goes to this step.

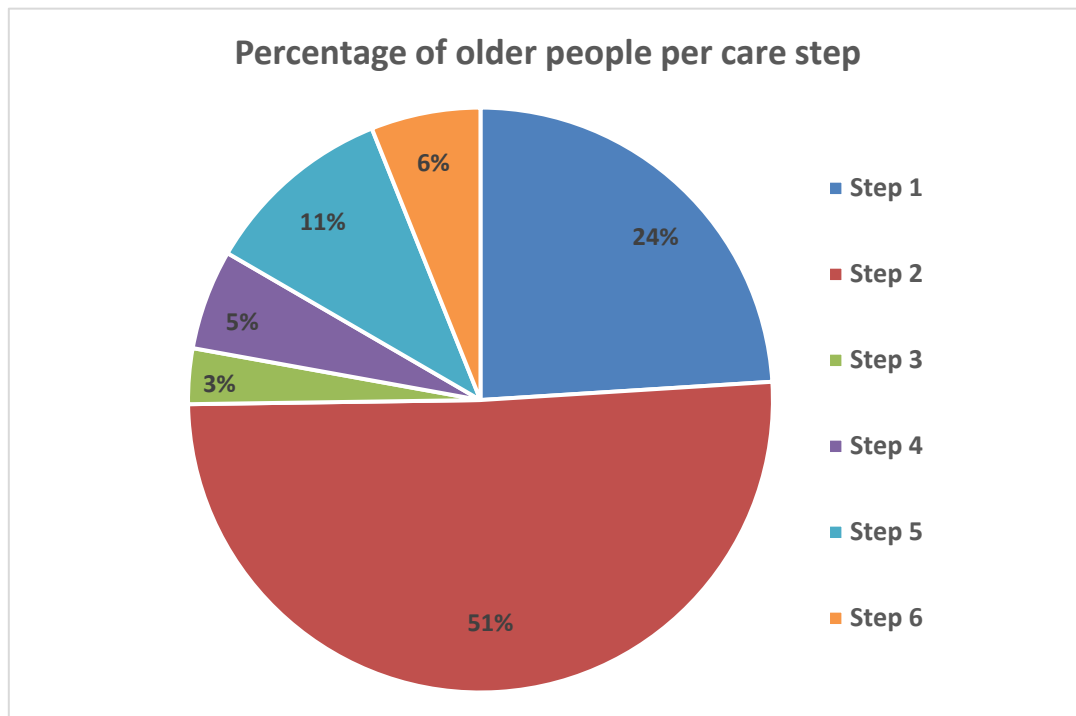


Figure 2.0.3 Percentage of older people per care step (Source: Nederlandse Zorgautoriteit, 2018)

The classification of care steps is set up in such a way that the use of care in the highest step determines which step applies (Nederlandse Zorgautoriteit, 2018). However, care and support from previous care steps can also be used. Figure 2.3 shows how the older people are divided over the care steps. Most of the older adults, namely 75%, still live independently and do not make structural use of district nursing or long-term care. Only a small proportion of the over-65s, 6%, no longer live independently in their own home and are completely dependent on care.

As the number of older people living at home is increasing, the appeal to informal caregivers is also increasing considerably (Ministerie van Volksgezondheid Welzijn en Sport, 2018). This is especially true for people who help someone with dementia, a mental illness or a terminal illness. These caregivers are coming under increasing pressure and for around 10% of caregivers this has become too much, they are overburdened. Many of the caregivers combine care with their work or education, children and social life. The number of informal caregivers will decrease in the future. Whereas there are now 15 potential informal caregivers aged 50-75 who are ready for every 85-year-old, this will only be 6 in 2040. Particularly in areas that are aging rapidly, such as Zeeuws-Vlaanderen and South Limburg, the number of potential caregivers will decrease sharply.

Living situation

The older adults are expected to live independently at home for longer. The fact that the government is making considerable efforts in this regard is also reflected in the fall in the number of places in care homes (Groot, Dam, & Daalhuizen, 2013). Although the amount of older people increases in the Netherlands, the number of places fell from 150,000 to 105,000 in the period 1980-2005. Now that

the emphasis for older people is increasingly shifting to independent living at home for longer, the need for care is also increasingly shifting to the regular housing market.

The WoonOnderzoek Nederland 2018 shows that in 2018 55% of all households over the age of 65 live in an owner occupied a house, this has increased by 7 percentage points compared to 2012 (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 2018). As more and more older people own their own homes, the responsibility for home adaptations increasingly falls on the homeowners themselves. Research by Groot et al. shows that the older people are hardly willing, inclined or even unable to invest in home adaptations and major maintenance of their own homes.

The percentage of older households in social housing has actually decreased since 2012 from 40% to 35%, while this has remained the same for private rent (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 2018). The decreasing percentage of older people in a social rental home is a relative development, in absolute terms the number of older people in both the social and private rental sector as in the owner-occupied sector increased. The rising trend in the owner-occupied sector is likely to continue over the next 15 years, as the current number of 50-64 year-olds living in owner-occupied homes is larger. On average, 65-74-year old people have been living in the same house for 25 years, compared to 27 years for those over 75 years. In the owner-occupied sector, the older adults live on average longer in their homes than in the rental sector, both private and corporation.

In 2012, more than 72% of older people aged between 65 and 75 live in single-family homes (Groot et al., 2013). This decreases as households get older, for example, only 43% of people over 85 still live in a single-family home. The study by Groot et al. (2013) also shows that about half of the households between the ages of 55 and 64 live in a home that is suitable for independent living. This is approximately 60% for the 65-74 age group, 75% for the over-75s and 80% for the over-85s. In an absolute sense, this means that 190,000 75-plus households live in a home that is not specifically suitable for older people. A suitable home for older adults means that it is a zero-stairs home: a home where the resident does not have to go up or down stairs to get to the front door and whose kitchen, living room, bathroom and at least one bedroom are located on the same floor (Groot et al., 2013). In addition, a home must also be conveniently located in relation to local shops and care and welfare facilities. However, a single-family home does not have to be immediately labelled as unsuitable. For example, adjustments such as a ramp to the front door, a stair lift, widening doors and adjustments to the kitchen or bathroom can ensure that the older people can continue to live. However, by 2040 when the aging of the population is at its maximum, the number of households of 75 years and over living in unsuitable homes to live independently is predicted to rise to more than 400.000 (Groot et al., 2013).

The percentage of older people who want to "definitely" move is 3%, regardless of age or living situation (Groot et al., 2013). Half of the households between 65 and 75 who prefer an owner-occupied home choose a single-family home suitable for older households and the other half choose an apartment. Of the households of this age who want to rent, more and more often opt for an apartment. Households over 75 years of age, regardless of the preference for purchase or rent, mainly opt for an apartment.

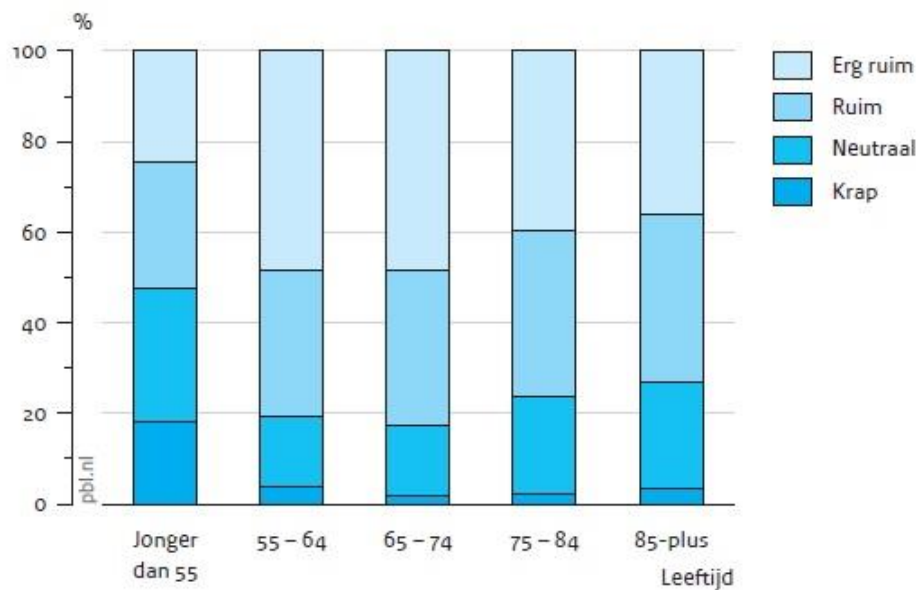


Figure 2.0.4 Occupancy by age (Source: Groot et al., 2013)

Research by Clark & Deurloo (2006) shows that due to the longer life expectancy of people in the Netherlands, many older people stay in their homes for a long time, despite the fact that the need for so much space has disappeared. Their research used a variant of the stress index for dwellings. A distinction was made between 4 levels, where the difference between the number of rooms and the number of persons in the house indicates whether the house is cramped, neutral, spacious or very spacious (Clark & Deurloo, 2006). Neutral living is defined when there is one room more in the house than the number of occupants. A cramped dwelling is defined as all accommodations with less space than a neutral dwelling. Spacious houses have 2 rooms more than the number of people living in the house and a very spacious house has more than 3 rooms more than the number of occupants. More than three-quarters of the older households, both single and couple households, live in a spacious to very spacious home as can be seen in figure 2.4. Furthermore, the research shows that these older households are not willing to just give up their spacious homes. They want to keep this extra living space as long as possible, until they are more or less forced to do so for health reasons.

Furthermore, forecasts from the CBS indicate that the number of households will continue to rise until 2040, mainly due to the increase in the number of single-person households of people over 65 (CBS, 2015). This is partly because the baby boom generation is aging and partly because the older people continue to live independently at home longer than in the past. The number of single-person households is mainly caused by older people who are widowed and in the future by divorces.

Growing old in your own home does not only depend on the suitability of the home itself, but also on the immediate environment. At an older age, facilities such as local shops and public green areas are becoming increasingly important. It is also important that daily activities and social contacts are present in the immediate vicinity, in particular if health is deteriorating and the older adults cannot travel as far away from home (Groot et al., 2013).

2.2 Young adults

The Netherlands has not had negative growth rates for a single year since 1850 (Ekamper et al., 2003). In 1946 the Netherlands grew the fastest, namely 2.56 percent, also called the "baby boom". Until 1970, the Netherlands grew mainly through natural growth. More children were born than people died. In addition, the contribution from foreign migration was about the same, there was even a regular departure surplus. This changed after 1970, on the one hand because fewer children were born alive and on the other hand because the migration balance increased. Because fewer and fewer children have been born alive since 1970, the Netherlands is not only aging, but there are also fewer young people. It is dangerous that the percentage of young people in relation to the group of working people is decreasing.

Until 2014, the natural growth is still more important than the immigration balance for total population growth (Ekamper et al., 2003). However, this has shifted since 2014, see figure 2.5. Since then, the growth of the Netherlands has mainly been determined by the immigration balance. The immigration balance is higher than the number of children born alive. More children are born in the city than in villages. This is mainly caused by the births in migrant families (Steenbekkers, Vermeij, & Houwelingen, 2017).

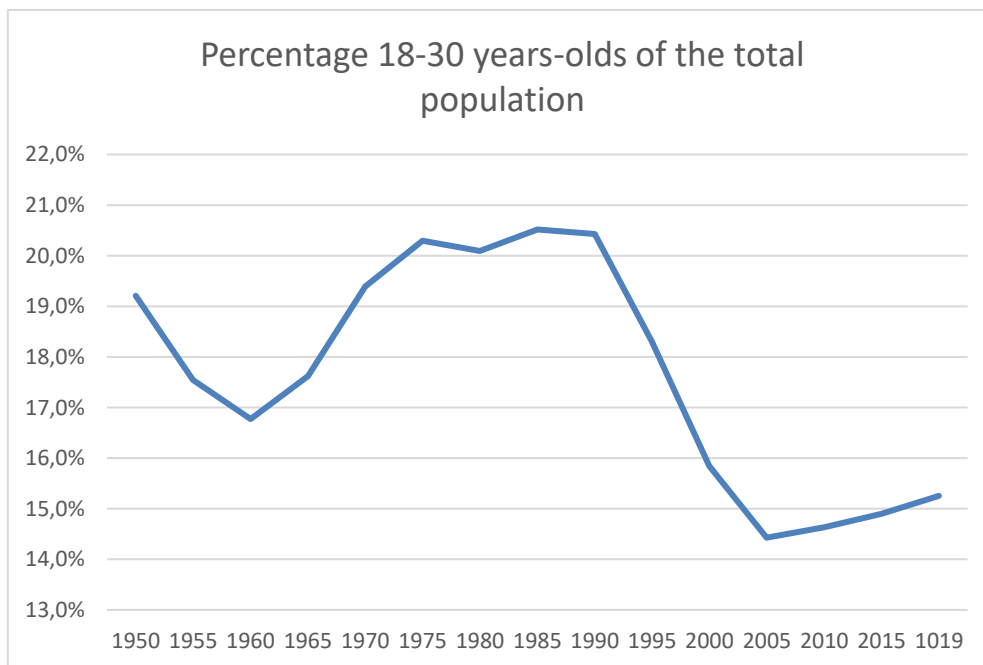


Figure 2.0.5 Percentage of 18 till 30 years-olds of the total population (Source: CBS-Statline, 2021)

That the population has had less natural growth since the 70s of the last century can also be seen in figure 2.6. Not only the number of young people is declining, but also the percentage of young people in relation to the entire population (CBS-Statline, 2021). The graph shows that around the 90s the percentage of young people has fallen and remains roughly the same after 2000. The fact that the current percentage of young people is not decreasing further can be explained by the fact that it is not only formed by natural growth, but also by the immigrants in this age category. The prognosis is that the birth rate will not rise in the coming years and that the decreasing proportion of young people in the population will increase in the Netherlands. The percentage of young adults will therefore fall.

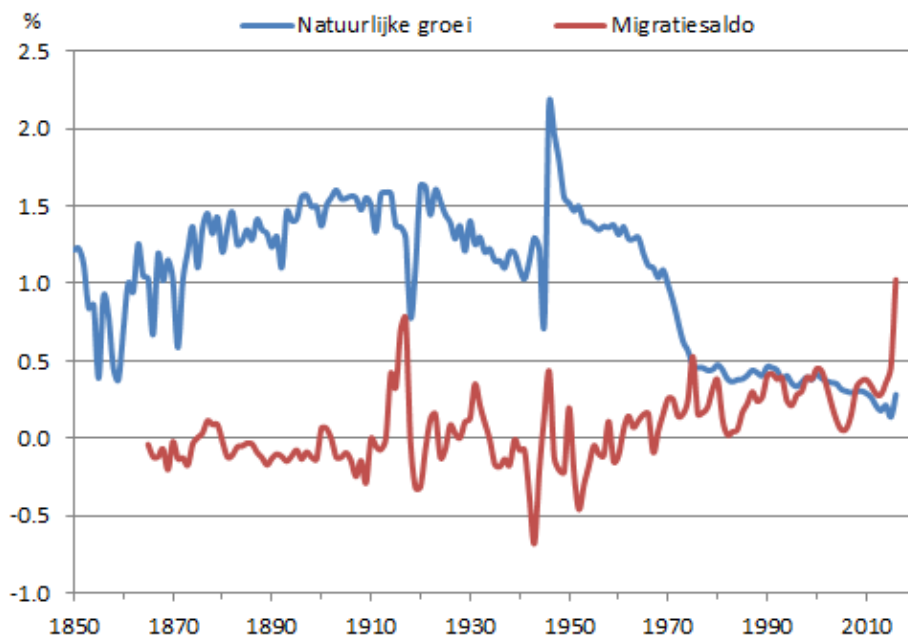


Figure 2.0.6 Natural growth (= natuurlijke groei) versus migration balance (= migratiesaldo). The blue line shows natural growth, and the red line shows the migration balance (Source: Ekamper et al., 2003)

Youth per area

Many young people move to the Randstad and major cities (Steenbekkers et al., 2017). They see opportunities there not only in terms of education and work, but also in terms of living and finding a suitable life partner. Because of all the opportunities that the city offers, the young adults do not move back to the village where they come from. Young people therefore increasingly live in cities and in large villages near cities than in other villages. These other villages can be divided into small villages near the city, small remote villages and large remote villages. Particularly in the remote villages, also referred to as rural areas, has been a structural decline in the proportion of young adults.

However, research by the BPD (2019) among young people who want to live on their own or are tempted to move shows that about half of them live in urban areas. Of these young people, born between 1980 and 2000, about 20% live in the four major cities and the other 30% live in central cities. The other half of these young people therefore live in villages or rural areas.

Housing situation

Research by van der Valk (2015) shows that in 2012 about 60 percent of people in their early twenties, under the age of 23, still live at home with their parents and 40 percent are still studying. The number of people in their mid-twenties living at home and the amount that is studying has halved. By the time the people in their twenties are almost 30, less than 10% still live at home and about 5% are still studying. People in their late twenties increasingly live together, namely 6 out of 10 (van der Valk, 2015). The stage of life in their twenties therefore strongly determines what kind of environment they live in. This is because people in their twenties who live at home with their parents live less often in urban areas than young people who live on their own. The living environment of people in their twenties who live on their own and who are still studying is very different from that of non-students and people in their twenties who are living at home, because they mainly live in strongly or very strongly urban areas. This can be explained by the fact that many colleges and universities are in (very) urban areas.

Of the young people who live on their own, the vast majority live in an apartment or flat for up to 25 years (van der Valk, 2015). After that, they slowly move into a ground-connected home. Slightly more than half of the older people in their twenties live in a ground-attached house. In addition, between twenty and thirty there is a transition from rented to owner-occupied housing. Among the young people in their twenties, an owner-occupied house is still an exception, while by the age of thirty, almost half have an owner-occupied house.

Among the people in their twenties, a few transitions can be seen. On the one hand, they follow the process of living with a parent, to a rented house and then to a private home. This applies to both apartments and ground-floor dwellings (van der Valk, 2015). On the other hand, the forming of relationships is also visible, first many young people live on their own and then together. It is likely that households that expand, e.g. from single to couple, will need more space (Clark & Deurloo, 2006). They are then out of balance in their housing consumption and therefore feel the need to look for a new home that better meets the new demand for more space.

However, research by Van den Berg & van Gaalen (2018) shows that since the introduction of the new loan system, it has become more difficult for young people to live on their own. Young people only leave home when they have more financial means of their own. Data from CBS (2019) show that young people studying in 2016 will on average start living independently one year later than in 2012. On average, working young people will also leave home later than in 2012, namely 0.7 years.

Housing preferences

A survey by BPD (2019) among millennials (born between 1980 and 2000) shows that about half live in urban areas, 20% in the four largest cities and 30% in medium-sized cities. The other half live in a village or rural area. The rest of the research focuses on millennials who tend to move and form an independent household after the move. Among the millennials with a tendency to move, the desire to move to urban areas is just as great as the desire to move to a village or rural area. For the young millennials, born after 1990, 43% want to move to the city and 44% to a village. For the older millennials, born between 1980-1990, 42% would like to move to urban areas and 39% to villages or rural areas. The preference to live in urban areas is stronger among young people who grew up in the city themselves. This is the same with the preference of young people to live in rural areas. Most millennials want to live where they grew up, but there are also 'new villagers' (9%) and 'new city dwellers' (20%).

Furthermore, research by van Zwetselaar & Goetgeluk (1994), van der Hoeven, (2013) and Besselink (2015) show that there is often a (large) difference between housing needs of young people and the housing they actually have. When young people are asked to describe their housing preferences, they often mention an ideal image. This often fits with the life cycle career and the goals that are pursued in life. However, because young people today have a stronger need to develop themselves and enjoy life than in the past, they have built up less wealth as starters. Because of this, the combination of all living wishes, or the ideal image, is often not feasible for starters. In that case, the ideal situation will have to be adjusted, based on the possibilities and restrictions that arise from the supply on the housing market and from personal possibilities. Adjusting the ideal situation then also leads to an aspirational situation. With this aspirational image, starters can then actively look for a home. Even this aspiration will not always be realised. The difference between the aspirational situation and the actual housing situation is the concessions that first-time buyers make to their housing requirements. These concessions can be physical characteristics, location characteristics, form of ownership and price level. The extent to which the realised dwelling satisfies the aspiration often depends in the first instance on the financial resources of the future household. Furthermore, young people often base their housing preferences on experiences in and around their parental home.

Finally, van der Hoeven (2013) indicates that the most important housing wishes of starters relate to: the type of house, the size, the form of ownership, the price and the location of the house. The most important housing desire that starters (would rather) not make concessions in relate to the region and the city of residence where they want to live. Research by Besselink (2015) shows that, in addition, few concessions are made on the financial front.

Current challenges

There are several problems affecting the housing market in the Netherlands. There is too little circulation in the market which leads to clogging (Clark & Deurloo, 2006), there are too few homes available (NVM, 2020), prices are rising sharply (NVM, 2020), and affordability is becoming less and less (ten Hag & Roetert, 2019). The longer there is a shortage of housing, the longer and harder prices will continue to rise. Many estate agents no longer talk about an asking price, but about a starting price or offer from price onwards (ten Hag & Roetert, 2019). Fewer households will circulate the housing market. Therefore, the National Housing Agenda states that an average of 75,000 homes will have to be built annually until 2025 in order to solve the housing shortage (MVGGM, 2019). The number of permits issued between 2016 and 2018 has risen sharply, but it has not yet reached the desired level of 75,000 homes per year. In 2019, too, the target number of permits will not be met, and for the coming years it is very doubtful whether the shortage of homes can be solved by new construction. This is because builders have a shortage of manpower and materials, municipalities are less likely to issue building permits because there are too few new building sites and because the planning capacity is insufficient and the environmental measures surrounding the nitrogen and PFAS problems will also result in fewer building permits being issued (MVGGM, 2019).

As a result, the housing market has entered a kind of vicious circle, as a result of which fewer and fewer people will have access to the owner-occupied housing market in particular (NVM, 2020). This group often includes young people, who not only start on the housing market but also often on the labour market. Not only is the supply very limited for the group of buyers with about one and a half times a modal income, but the threshold for financing is also very high for them. Since the recovery of the housing market after the economic crisis in 2013, the rules surrounding mortgage applications have been tightened considerably (ING, 2016). For example, the loan to value ratio has been tightened up and the buyer's costs can no longer be co-financed; the buyer must now invest them himself. In addition, the income standard has been tightened, as a result of which the amount that can be borrowed has been reduced. The redemption free mortgage has also been abolished. This means that the entire mortgage must be repaid in order to deduct the interest from the tax. Elderly people who move on often take their redemption-free mortgage with them to the next home (ING, 2016). This is possible for up to 50% of the value of the new home. These elderly people benefit from this, because they do not have to repay part of the mortgage but are allowed to deduct the interest from the tax.

Furthermore, the employment of the young people also affects their chances on the housing market. Many young people have a flex-work contract or are self-employed (ING, 2016). Although there are possibilities to obtain a mortgage with this, a permanent contract still ensures more success. Finally, in recent years, more and more young people have started an HBO or university education. As a result, they study longer and only enter the labour market at a later age.

2.3 Housing concepts

In this section, different forms of living will be looked at. First of all, the advantages and disadvantages of forms of housing that can accommodate both the older and younger people will be discussed, then the possibilities for the older people only will be examined and finally a study of new forms of housing will be made.

Duo Wonen

The 'Duo Wonen' concept by Stichting Statiegeld op Jeugd is aimed at older people who want to continue living at home independently in their own familiar surroundings and younger people who are looking for their own home (Stichting Statiegeld op Jeugd, 2019). By splitting the home of these older people into two fully independent living units, one unit is created for the older people themselves which is suitable for independent aging and an extra unit is created where a younger person can live. This creates a win-win situation in which young people have their own living space where they can build their own future and the older people have "help" in the neighbourhood for tasks they can no longer carry out themselves. On the one hand, the young people pay an affordable rent to the older people with whom they live in the split house, but on the other hand, they can turn part of the rent into a 'savings account' by helping the older adults with the tasks they can no longer perform themselves.

Duplex houses

After the Second World War, the Netherlands was in ruins and housing was in short supply. The government wanted to solve the public housing problem quickly by means of the duplex house. The duplex house was developed in 1949. The concept behind this type of house is that it is actually a single-family dwelling that is temporarily divided into two units (Engelsman, 2012). The idea was that after a number of years, when enough dwellings are available, the dwellings could be merged again into a single-family dwelling. The split dwellings could meet certain minimum requirements of the building permit at the time and, as a complete dwelling, all requirements. A temporary housing permit was therefore issued for the duplex house, namely for 10 years. Although the duplex house was far from ideal, it was nevertheless a sustainable solution to the short-term public housing problem. A duplex house would serve for 10 years in a subdivided form, and after it was discontinued, for another 40 years as a single-family dwelling. In the case of the duplex house, two types of splitting occurred, namely the horizontal and the vertical splitting - see figure 2.7. The advantages and disadvantages can be seen in table 2.1.

Table 2.1 Advantages and Disadvantages of Duplex houses

Advantages of Duplex houses	Elderly	Young people
Two fully independent residences with privacy	x	x
Sustainable for the future		x
Disadvantages of Duplex houses		
Not many left	x	x

Take home a student and Kangaroo Housing

Under the slogan "Would you like to adopt a student?" MeglioMilano asked lonely older people in Milan, Italy's most expensive city, if they had affordable housing for young people (Charlton, 2018). Since 2004, more than 600 pairings have been created. The students pay part of the expenses, perform household chores and spend time with their hosts. This creates what the president of MeglioMilano calls a "virtuous circle"; the retired hosts receive camaraderie and at the same time the young people have a quiet study environment. According to the president of MeglioMilano, it is a mutually beneficial initiative because it promotes solidarity by bringing two generations together.

However, there are also challenges to sharing housing (Charlton, 2018): some find it difficult to adjust to sharing a space, expectations are not always aligned or they feel uncomfortable addressing issues such as cleaning or house rules. The students participating in the programme in Milan say that the most notable advantages of sharing accommodation are that they can gain knowledge from a different generation to their own, they feel useful and can learn something about the city from their hosts. Other benefits also mentioned by both students and their hosts are low costs of housing, increasing well-being, companionship with each other and avoiding costs for health and care services.

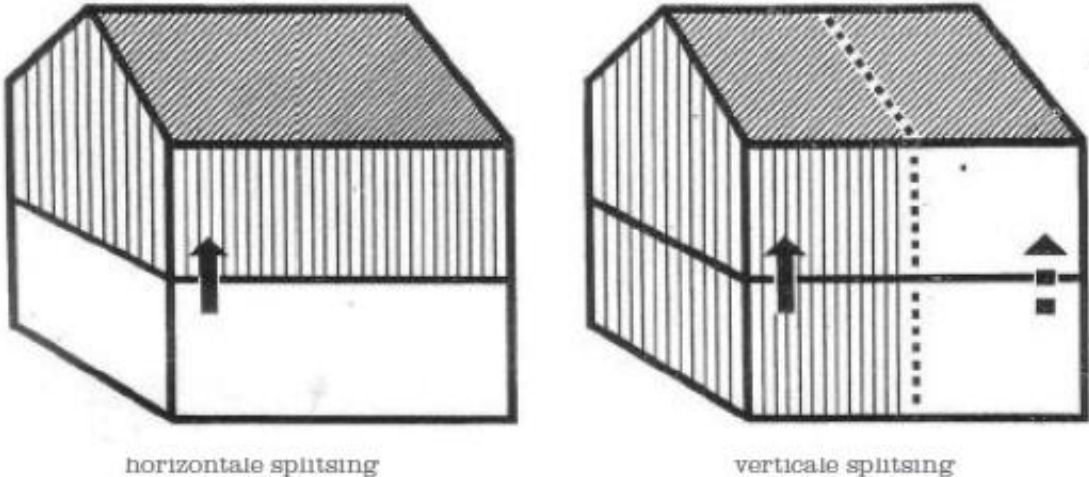


Figure 2.0.7 Two types of duplex house divisions, left: horizontal, right: vertical. (Source: Engelsman, 2012)

In the Netherlands there are also initiatives like the one in Milan, this is also known as kangaroo housing (Killock, 2014). Here, students, young professionals or essential workers can be provided with free accommodation by elderly people in exchange for basic care and support. This can of course also be with a family member, such as an adult child. The downside of this approach is that, depending on the design and layout of the house, in some cases there may be a lack of privacy between the older and younger adult. If this were taken into account in the design phase of some housing projects, this relationship could be better facilitated. In addition, this is less common among family members, unless it is really necessary. An adult child usually does not want to live with an older relative and the older relative may feel that they will be less independent and do not want to be a burden. The advantages and disadvantages of kangaroo housing can be seen in table 2.2.

Table 2.2 Advantages and Disadvantages of Kangaroo Housing

Advantages of Kangaroo Housing	Elderly	Young people
Gain knowledge from a different generation	x	x
Low cost of housing	x	x
Increasing well-being	x	x
Companionship	x	x
Feeling useful		x
Avoiding cost for health and care services	x	
Disadvantages of Kangaroo Housing		
Adjusting to sharing space	x	x
Expectation not aligned	x	x
Uncomfortable addressing issues	X	x
Lack of privacy	x	x

'Samen & Anders'

In the Netherlands, the 'Samen & Anders' (Together & Different) concept originated with the housing corporation Laurens Wonen (Witter, 2019). In terms of its rationale, it can be compared to kangaroo housing, but in this concept each resident has his or her own independent dwelling in a larger complex. In 'Samen & Anders', 66 younger tenants live in a complex in Rotterdam, a mix of socially and financially vulnerable and less vulnerable people. In addition, 170 residents live in the nursing home. Young and old live together in a complex. Tenants rent a studio and pay an average of €400 per month, including service costs and energy, and in return the tenants do at least 10 hours a month for the other residents, the building or the concept. There are 16 residences per floor, each with one communal living room. The idea behind this concept is that everyone has their own strengths and can therefore be of service to others in various ways. Research by Laurens Wonen also shows that this concept contributes to the quality of life of the residents; the quality-of-life rating went from 4.3 to 8.5 (Witter, 2019).

Besides 'Samen & Anders', there are other parties that offer similar concepts. For example, there is also Humanitas Deventer (Rabobank, 2018), where 6 young people live among the elderly. They are expected to do volunteer work for at least 30 hours a month, or as they call it themselves, "be a good neighbour" for the other residents. In addition, these young people are also expected to help out with the evening meal at agreed times. In exchange for all these actions, they do not have to pay rent. Socius also offers young people affordable housing where young and old live under one roof in the Saffier. In the Saffier, residents are invited to contribute to a lively community, but are not obliged to do so.

Residential centre Vreedeberg also offers accommodation to 5 students (Rabobank, 2018). In exchange for 20 hours of voluntary work, they receive living space at low rent, spread throughout the house. At Vreedenhoff residential care centre, the idea is that residents and students can learn from each other. The selection process to come and live here is therefore strict. The students have a solicitation interview with a committee, which consists of residents, employees, managers and members of the client council.

For all concepts, the students have to take into account the elderly, so that they do not experience any inconvenience from each other. After all, both groups have a very different rhythm. In general, it can be said that all these concepts come down to the same thing. Students are offered affordable housing in exchange for voluntary work. The advantages and disadvantages of 'Samen & Anders' can be seen in table 2.3

Table 2.3 Advantages and Disadvantages of 'Samen & Anders'

Advantages of 'Samen & Anders'	Elderly	Young people
Low cost of housing		x
Quality of life	x	x
Individual homes	x	x
Disadvantages of 'Samen & Anders'		
Volunteer work		x
Different rhythm	x	x

Granny annexe

A granny annexe is an independent flat adjoined to the family property (Killock, 2014). In this way, the elderly family member maintains their independence and privacy, but there is always someone close by. This can be applied at different stages of the elderly relative's life. For example, it can be used in the phase when the elderly person is still vital to support the family, for example by cooking or taking care of the children, or in the phase when the elderly person is less vital, and the family can support the elderly person by cooking and providing other supportive tasks.

This type of housing is a traditional model and has the advantages of independence, in-kind care and, depending on the family composition and the layout of the home, it offers opportunities for flexible social interaction (Killock, 2014). In addition, it is still accessible to caregivers. When the annexe becomes vacant, the space retains its flexibility; it can easily be put to another use, such as office space, or it can be rented out as a rental apartment. The problem, however, is that many people do not have a house or land large enough for a granny annexe. There are also families who do not want to live so close to each other. Many adults would like to live near their parents, but not adjacent or even together in the house. The advantages and disadvantages of the granny annexe can be seen in table 2.4.

Table 2.4 Advantages and Disadvantages of Granny Annexe

Advantages of Granny annexe	Elderly	Family
Two fully independent residences with privacy	x	x
Flexible social interaction	x	x
Avoiding cost for health and care services	x	x
Flexible space		x
Disadvantages of Granny annexe		
Not many adults want to live with their parents/children	x	x
The amount of space required		x

Cohousing

Cohousing is a concept that has attracted the attention of various specialities over the past decades (Killock, 2014). Cohousing is a way of living where people are offered privacy, independence and their own home within a group of homes. Individual projects vary, but in all cases, residents share a common space that is organised and managed by the group itself. Cohousing can be multigenerational, i.e., projects where the elderly and families live in the same group, but it can also be aimed at adults who prefer to live in a child-free group. Not only does the composition of a cohousing group vary, but so does its size. Cohousing has become a popular option in modern society because it allows residents to maintain as high a level of privacy and independence as desired, but it also offers many opportunities for residents to get along with each other.

In the Netherlands, cohousing has existed since 1969, when Lies van den Donk-van Dooremaal placed an advertisement in the newspaper to find out if people were interested in setting up a cohousing with her (Killock, 2014). This resulted in 'Centraal Wonen Hilversum', a project of 50 houses in the social sector with shared facilities. Since the first cohousing, many variants have emerged. One example is collective private commissioning with communal space. These are (mostly) small-scale housing projects that are developed by a group of future residents themselves. The advantages and disadvantages of cohousing can be seen in table 2.5.

In addition, research into co-housing in America by Angela Sanguinetti (Sanguinetti, 2016) shows that few young people live in intergenerational co-housing projects. Less than 10% of the residents in co-housing projects are between 20 and 30 years old. On the other hand, there are many older adults living in co-housing projects, about 60% of the residents are 50 years or older. It also appears that among the elderly, there are mainly white females living in co-housing projects.

Anne Glass' research (Glass, 2016) into the benefits of co-housing in the US shows that there will be fewer traditional carers in the future and that alternatives must therefore be considered. One solution would be to help peers. Anne Glass has therefore looked at the benefits of living in elder co-housing projects and the challenges involved. The challenges are living in a community, because not everyone is made to live in a community and wants to participate in activities that are organised. Future proofing is also an aspect to take into account, it is important that there is a diversity of ages living in a co-housing, so that not everyone becomes fully dependent at the same time. Finally, it is important to

consider how much care is expected of each other and to what extent it is feasible to continue living at home. However, there are also many advantages to living in (elder) co-housing and reasons why people choose this way of living, such as less depression and loneliness, feeling of safety, supporting each other, but also fewer and shorter hospital and nursing home stays.

Emma Garland's research (Garland, 2018) into the lessons to be learned from other co-housing projects also shows that when setting up an intergenerational co-housing project, it is important to think in advance about why this project should be set up and what it can achieve. It is also important to find the right residents, because it only works if everyone has the same mindset and commitment. In addition, the selection criteria, whether the residents match and whether everyone follows the same rules and has the same expectations must also be considered.

Furthermore, research by Jung Shin Choi (Choi, 2013) into the motivation for moving to a co-housing community in Sweden shows that the most important motivation emerged in the categories of safety and ideological reasons. People choose to live in a co-housing project to have good contact with the other residents by sharing and doing activities. In addition, age, family size and life stage also play an important role in the motivation to live in co-housing. Residents in the mixed cohousing are motivated by practical reasons such as the physical characteristics of a house adapted to children and family size, while in 40+ cohousing the motivation revolves around social interaction with neighbours and a home that is suitable for the life course. It is therefore important that the design of the co-housing is tailored to the specific needs of the residents in different stages of life.

Table 2.5 Advantages and Disadvantages of Cohousing

Advantages of Cohousing	Elderly	Others
Fully independent residences with privacy	x	x
Shared living spaces	x	x
Less depression and loneliness	x	x
Feeling of safety	x	x
Mutual support	x	x
Fewer and shorter hospital and nursing home stays	x	
Disadvantages of Cohousing		
Joint responsibility for shared spaces	x	x
Few young people	x	x
Living in a community	x	x
Future proofing	x	x
Finding the right residents	x	x
Following the same rules and having the same expectations	x	x

Almshouses

Another form of housing are almshouses. These houses originated in the early 14th century as accommodation for unmarried elderly people (Ensie, 2019). These almshouses were mainly founded by wealthy families, the residents paid little or no rent and received a weekly allowance. These courtyard houses are scarce and often restricted to specific applicants in agreement with the wishes of the original benefactor (Killock, 2014). As a result, it is often not an option for many older people. Although the houses are old, the quality of construction is often relatively high and in many cases, they have been adapted and modernised. What is striking is that all almshouses have a similar layout and planning, consisting of a number of small units around a (partially) enclosed garden, often in the form of a quadrangle. Because the buildings are often old, they are usually centrally located in an urban area.

These almshouses are considered a success because they offer a good location and have a layout that promotes a social and supportive environment, such as a central communal garden and a common room (Killock, 2014). The main problem is that there are not many almshouses left and they cannot survive without a sponsor or government support. In addition, many almshouses are being sold to private individuals. Because of their central location, they yield a high price. In some cases, these revenues are used to finance new developments, but often these are located on the outskirts of urban areas where the land is cheaper, and the location is less connected to the central area. The advantages and disadvantages of almshouses can be seen in table 2.6.

Table 2.6 Advantages and Disadvantages of Almshouses

Advantages of Almshouses
Fully independent residences with privacy
Low cost of housing
Promotes social and supportive environment
Disadvantages of Almshouses
Not many left
More often on the outskirts of the city

Retirement villages

A retirement village is also a form of housing for the elderly (Killock, 2014). This is a popular form of housing, particularly in the United States. In many of these retirement villages, a high degree of privacy is possible, but there are also many opportunities to socialise with people of a similar age. The design of the retirement villages can be very different. The largest retirement village in the world is in the United States, where more than 18,000 elderly people live. Many critics compare this retirement village to a Disneyland for the elderly, because it is even designed with a theme. Other criticism is that this is often an option only for wealthy seniors, as the annual costs are very high. Furthermore, critics also point out that in this way the elderly are no longer part of mainstream society, and the elderly are therefore individualised. The advantages and disadvantages of retirement villages can be seen in table 2.7.

Nursing and care homes

Finally, there are nursing homes and care homes. However, this form of housing is often reserved for severely dependent elderly people. There will always be a need for nursing homes for people who require a very high level of care, but this option should only be considered when it is absolutely necessary (Killock, 2014). Nursing homes can be considered the most institutionalised option for an elderly person and can be very expensive. Many care homes have a sense of institutionalisation, although some of the better homes take great care in both management and design to reduce this. The problem is that regular care homes are already expensive, and the better ones are often even more so. It is also common for residents to become institutionalised in this environment, making them less independent and less physically and mentally active. In addition, many nursing homes and care homes have regulations on the furniture and other personal belongings that residents may take with them, which means that the environment does not always feel like home. The advantages and disadvantages of nursing and care homes can be seen in table 2.8.

Table 2.7 Advantages and Disadvantages of Retirement villages

Advantages of Retirement villages
Fully independent residences with privacy
Socialise with people of similar age

Disadvantages of Retirement villages
Not in the Netherlands
High cost of housing
No longer part of mainstream society

Table 2.8 Advantages and Disadvantages of nursing and care homes

Advantages of Nursing and care homes
Very high level of care
Disadvantages of Nursing and care homes
Only for severe dependent elderly
High cost of housing
Does not feel like home

Research on dividing and sharing a house

In many of the above-mentioned types of housing, the sharing of a room or the entire house and the splitting of a house are occurring. Housing corporation Zayaz Woningcorporatie (2019) conducted research among 614 people into new forms of living in which splitting or sharing a dwelling is possible; 552 of these people completed the research in full. The fully completed surveys show that 26% of participants are interested in sharing their homes; 63% may be interested. There is more interest in splitting homes, as almost 60% of the participants said they were interested and another 33% might be interested. It is striking that the older the participants are, the less interested they are in splitting or sharing a home. The most recurrent reason for wanting to share a home is needing a home quickly. This is followed by sharing costs, such as energy bills and groceries. Then comes the desire to live with others and to share a house with a friend who is not a partner. Finally, there are also a number of people who give sustainability and informal care as reasons.

Furthermore, this study by Zayaz Woningcorporatie (2019) also shows why people are searching for shared or split housing. The reasons can be divided into several groups. The first group of reasons is financial. The reasons mentioned here are that housing costs and/or private rent is too expensive, it is cheaper and more environment-friendly to share/split a house and people do not want to spend such a large part of their income on rent. The second category is social. Here, arguments are given such as communal living, doing things together, enjoying living with others and providing informal care for relatives. The last group is the house. Here, reasons such as needing a home quickly, extreme pressure to find a home, needing a smaller or compact home and that this would be the new or 'different' way of living, because something needs to change in the current housing market.

2.4 Resume

The population of the Netherlands is aging. Forecasted is that the percentage of people aged 65 years and over will increase to 26% in 2040. The aging population will be perceptible at different rates in different regions. The situation is therefore mainly due to differences in municipal size: large cities are aging but slightly, medium-sized municipalities are aging somewhat more and smaller municipalities are aging strongly. This leads to a change of facilities in these areas and a decrease in the quality of life. Most of the elderly, namely 75%, still live independently and do not make structural use of district nursing or long-term care. Of all households over the age of 65, 55% lives in an owner-occupied house. This percentage will only continue to increase over the next 15 years. Between the ages of 65-75 more than 80% of the households live spacious or even very spacious. These elderly households are not willing to give up their spacious homes, they want to keep this extra space as long as possible, until

they are more or less forced to do so for health reasons. In addition, the number of households over 75 living in unsuitable housing for the elderly will rise to 400 000 by 2040.

As fewer children have been born since 1970, the Netherlands is not only ageing, but there are also less and less young people. Many of these young people move to the Randstad and major cities. They see opportunities there not only in terms of education and work, but also in terms of living and finding a suitable life partner. Because of all the opportunities that the city offers, young people increasingly live in cities and in large villages near cities than in other villages. Among young people up to 23 years of age, more than half still live at home with their parents, but this decreases as they get older. Up to the age of 25, young people often live in a flat or studio, but as they grow older, this shifts to ground-level housing. When young people want to live on their own, they often have an ideal image of what their home should look like. In many cases, this is not feasible for starters and the search is adjusted based on the possibilities and restrictions that arise from the housing market and from personal possibilities, the aspirational situation. The difference between the aspirational situation and the house they actually have are the concessions that are done. The most important housing wishes of starters relate to type of housing, size, form of ownership, price and location. The housing requirements for which concessions are made least frequently are location and price. Young people who want to enter the housing market now face the following problems: there is a great shortage of housing, the housing market is congested, house prices are rising fast, and affordability is decreasing. As a result, it is becoming increasingly difficult to find work and there is less and less choice, both in terms of owner-occupied and rented homes.

Furthermore, different forms of housing for the elderly and young people were considered. The first is 'Duo Wonen' by Stichting Statiegeld op Jeugd. This concept is aimed at older people who want to continue living at home independently for longer. By splitting the home of the older person, two completely independent living units are created, one for the older person and one for a younger person. In this way, a home is created for the younger person and, for the older person, there is always someone close by who can help. Then there is the duplex house. The concept behind this type of house is that it is actually a single-family dwelling that is temporarily divided into two units. The idea was that after a number of years, when enough dwellings are available, the dwellings could be merged again into a single-family dwelling. In the case of the duplex house, two types of splitting occurred, namely the horizontal and the vertical splitting.

There are also forms where the elderly and the young live together under one roof, such as kangaroo housing, take home a student and Samen en Anders (Together and Different). In take a student home, the young adult rents one (or more) rooms from the older person. In the kangaroo housing concept, room(s) are exchanged for basic care and support. In these concepts, neither the young person nor the older person has an independent home of their own. This is different in the Samen en Anders (Together and Different) concept, where young people live in a care home and have an independent living space. The institution that rents the space determines whether this is in exchange for basic care and support or whether a low rent must also be paid. A similar concept to the one above is the granny annexe, where an independent flat is added to the family property.

In addition, there are also forms of living on a larger scale, such as almshouses and cohousing. Both offer housing to multiple households by combining independent and autonomous housing with communal facilities. Many lessons can be learned from the experiences and studies of co-housing. For example, it is important to think in advance about why a co-housing is being set up and what the purpose of this co-housing is, so that this can be taken into account in the design. It is also important to have all the residents on the same page beforehand with regard to rules and manners and the expectations of living in co-housing. Finally, we also looked at housing for the elderly only, such as retirement homes and nursing homes. Whereas in the first concept, forms of independence are still expected, everything is in place to make living for the elderly as easy as possible. The last concept

assumes that the elderly can no longer live independently. The tables below, table 2.9 and 2.10 , give an overview of all the advantages and disadvantages of the different concepts discussed. There are no known advantages and disadvantages of the 'Duo Wonen' concept for the older and younger people, only the goals of the foundation that came up with the concept. This will be investigated by means of interviews with the older and younger people. The next chapter will deal with how these interviews were set up and conducted.

Table 2.9 Advantages of the different concepts

Advantages	Elderly	Young people
Duplex houses		
Two fully independent residences with privacy	x	X
Sustainable for the future		X
Take home a student / Kangaroo Housing		
Gain knowledge from a different generation	x	X
Low cost of housing	x	X
Increasing well-being	x	X
Companionship	x	X
Feeling useful		X
Avoiding cost for health and care services	x	
'Samen & Anders'		
Low cost of housing		X
Quality of life	x	X
Individual homes	x	X
Granny annexe		
Two fully independent residences with privacy	x	X
Flexible social interaction	x	X
Avoiding cost for health and care services	x	X
Flexible space		X
Cohousing		
Fully independent residences with privacy	x	x
Shared living spaces	x	x
Less depression and loneliness	x	x
Feeling of safety	x	x
Mutual support	x	x
Fewer and shorter hospital and nursing home stays	x	
Almhouses		
Fully independent residences with privacy	x	
Low cost of housing	x	
Promotes social and supportive environment	x	
Retirement villages		
Fully independent residences with privacy	x	
Socialise with people of similar age	x	
Nursing and care homes		
Very high level of care	x	

Table 2.10 Disadvantages of the different concepts

Disadvantages	Elderly	Young People
Duplex houses		
Not many left	X	X
Take home a student / Kangaroo Housing		
Adjusting to sharing space	X	X
Expectation not aligned	X	X
Uncomfortable addressing issues	X	X
Lack of privacy	X	X
'Samen & Anders'		
Volunteer work		X
Different rhythm	X	X
Granny annexe		
Not many adults want to live with their parents/children	X	X
The amount of space required		X
Cohousing		
Joint responsibility for shared spaces	X	X
Few young people	X	X
Living in a community	X	X
Future proofing	X	X
Finding the right residents	X	X
Following the same rules and having the same expectations	X	X
Almhouses		
Not many left	X	
More often on the outskirts of the city	X	
Retirement villages		
Not in the Netherlands	X	
High cost of housing	X	
No longer part of mainstream society	X	
Nursing and care homes		
Only for severe dependent elderly	X	
High cost of housing	X	
Does not feel like home	X	

3. Methodology

In the practical part of this research, interviews have been held with older people in order to establish what points of consideration these older adults have when asked about splitting their house and what kind of help they would like to receive from the person to whom they rent the split house. Interviews have also been held with young people to establish their points of consideration regarding living in a split house, and what kind of help they would like to provide for the person they rent from. The first part of this chapter discusses the type of interview and the interview design. This is followed by the description of the sample of the interviewees, and finally the data collection procedure.

Design of interview

A semi-structured interview method was chosen because of its exploratory nature. This means that a number of predetermined topics are addressed during the interview in a systematic and consistent order. Moreover, with this approach, the interviewer has the freedom to elaborate on the questions. In this way, a clear picture of the criteria and preconditions can be formed because the interviewer can get more explanation about the points of consideration that the participants put up for questioning. The semi-structured interviews are conducted entirely by telephone for the older adults' target group as well as for the young people. Because of COVID-19, we opted for telephone interviews. Both target groups were taken into account when making the choices for a semi-structured interview and for conducting the interviews by telephone. Due to the COVID-19 pandemic and its restrictions it was not possible to do the interviews face-to-face. By using telephone interviews, there was still the opportunity to ask for a more detailed response than if an online questionnaire had been used.

Interview questionnaire

The survey consists of two different questionnaires, one for the older adults and one for the younger adults. The questionnaires are structured as can be seen in table 3.1. The conceptual model, shown in Figure 3.1, shows which variables influence the considerations of living in a split house.

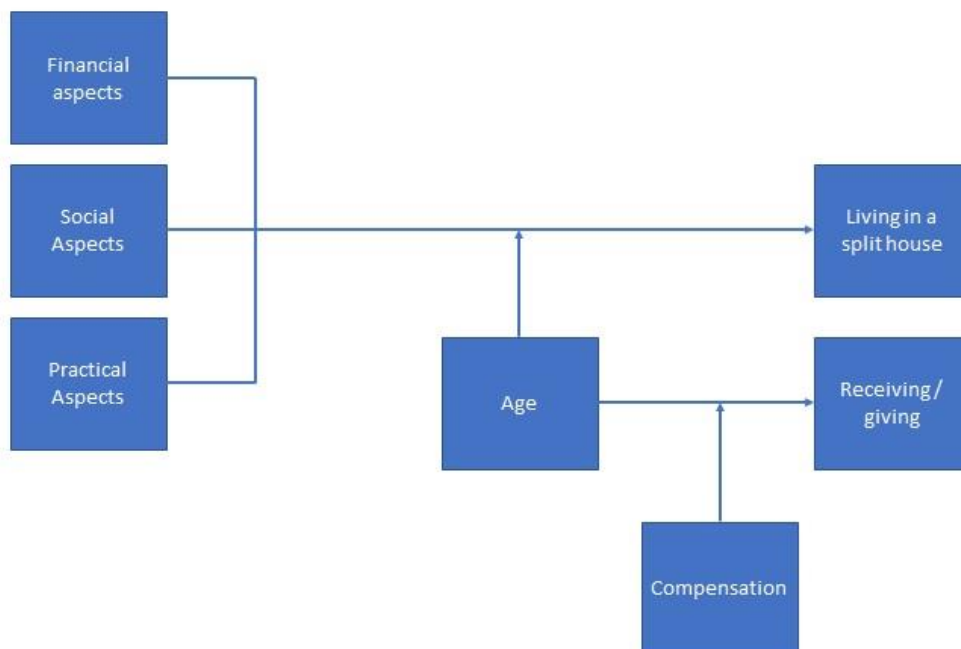


Figure 3.1 Conceptual model

As shown in table 3.1, in the interviews, several topics have been addressed for both the older and the younger people. For both the older and the younger people, the interview starts with an explanation of what the people are participating in. For both, general questions follow, such as what the age of the respondent is, what is their gender and for the young people also the question of what they do in daily life and what kind of education they have attended. This is followed by the section on the current living situation of the respondents. For older people, the questions consist of what their household is like and how long they have lived in their current home. For young people, the questions are whether they were born in a village or a city and what kind of home they are living in at the moment. This is followed by the satisfaction section, in which both older and younger people are asked how satisfied they are with their current home and surroundings by grading them and explain what needs to change in order for the home and its surroundings to improve the level of satisfaction it is currently at. For the older adults, this is followed by a section on how they would like to see their living situation in the future, do they already use assistance and what should be added in the future, have they thought about where and how they would like to live if they become more dependent on care and do they want to continue living in their own home if that is possible. For the young people, it is about living in the near future, are they inclined to move, would they like to live in a village or town, rent or buy and in what kind of property.

In order to be able to ask the rest of the interview questions, some additional information about splitting up houses is given to both the older and younger people. The additional information for the older adults is:

“Explanation of a split home: Consider, for example, that you can divide your house into two independent homes. Everything is adapted to the care needs of the future, so that you can grow old in your own home and your own environment. No rooms or amenities are shared. So, they are really two individual residences. The other independent unit is rented out at an affordable price to a young person, so that they too can find a place on the housing market.”

For the young adults, the explanation was practically the same:

“Explanation of a split home: Suppose there are older people living at a location where you would wish to live, and they have spare space in their house that they are not utilising. They decide to separate their house to create two independent properties. No rooms or amenities are shared with the other. So, they really are two individual residences. In this way, the older person can grow old in their own home and surroundings and an affordable home becomes available.”

Then both the older and younger people are asked how they feel about it. Would the older adults like to split up their houses and would the young people like to live in such a split house? And then the older people were asked if they would like the young people to help them with tasks in and around the house and what they would be willing to give them. Finally, for the young people, whether they would like to help the older adults with these tasks and what they would receive in return.

First, the interviews with the older people were conducted. They did not receive the questionnaire prior to the interview, so they could not prepare for the interview. The interviews took place in the period from July 2020 to January 2021 and were conducted by telephone in connection with COVID-19 and lasted 20 minutes on average. Afterwards, the interviews were conducted with the young people. They also did not receive a questionnaire prior to the interview. These interviews were conducted in the period between April 2021 and November 2021. The telephone interviews lasted an average of 30 minutes.

Table 3.1 Questionnaire structures of both interviews

Questionnaire Older Adults	Questionnaire Young Adults
Introduction	Introduction
Interviewer introduces herself, explains what the research is about and what the research is for	Interviewer introduces herself, explains what the research is about and what the research is for
General questions	General questions
Gender, age	Gender, age, daily activity, education
Current living situation	Current living situation
Household composition, how long someone has been living in the house, how satisfied are older people with their house and surroundings, what would they like to change for the house and surroundings	Where were you born, where do you live now, what kind of house do you live in, how satisfied are younger people with their house and surroundings, what would they like to change for the house and surroundings
Ideas about future living	Ideas about future living
<ul style="list-style-type: none"> • Do you receive help? • Living intentions when health deteriorates 	<ul style="list-style-type: none"> • Intention to move • Housing requirements
Explanation of splitting houses	Explanation of splitting houses
Brief explanation of what a split house is and what it can look like	Brief explanation of what a split house is and what it can look like
Points of consideration	Points of consideration
Would you consider splitting your house and why (not)? <ul style="list-style-type: none"> - Financial - Social - Practical 	Would you consider living in a split house and why (not)? <ul style="list-style-type: none"> - Financial - Social - Practical
Opinions on help	Opinions on help
Would you like to receive help? <ul style="list-style-type: none"> • How often? • What kind of chores? 	Would you like to offer help? <ul style="list-style-type: none"> • How often? • What kind of chores?

Selection of older adults

The target group of older people can be divided into two groups, namely the group of older people who are already familiar with the concept of the foundation “*Statiegeld op Jeugd*”, and the older people who are not yet familiar with this concept. The older adults who are already familiar with the concept have been supplied by the chairman of the foundation and have given her permission to share their personal information with the interviewer in order to participate in the research. The older adults who are not yet familiar with the concept are from the interviewer's own contact list. In table 3.2 an overview of all the older adults who have participated is given. All these respondents are over 60 years of age, live in a village and are homeowners. Of the total of 15 participants there were 6 female participants and 9 male, 7 were already familiar with the concept, 9 were between 60-70 years old, 4 were between 70-80 years old and two were older than 80 years old. Eight of the respondents are not familiar with the concept of Stichting Statiegeld op Jeugd, the other seven were.

Table 3.2 Overview of participating older adults

Respondent	Sex	Age	Familiar with concept
RS01	Female	60-70	No
RS02	Male	60-70	No
RS03	Female	70-80	No
RS04	Female	60-70	No
RS05	Female	60-70	No
RS06	Female	80+	No
RS07	Male	80+	No
RS08	Male	60-70	No
RS09	Male	70-80	Yes
RS10	Male	60-70	Yes
RS11	Male	60-70	Yes
RS12	Female	60-70	Yes
RS13	Male	70-80	Yes
RS14	Male	70-80	Yes
RS15	Male	60-70	Yes

Selection of younger adults

The selection criteria of the younger people are that they are between the age of 18 and 30 years old and they are planning to move in the (near) future. The young people selected for the telephone interviews are contacts of the interviewer. None of the participants are familiar with the concept of the foundation “*Statiegeld op Jeugd*”. As can be seen in table 3.3, of the in total 17 participants 5 participants were male and 12 were female, one was between the age of 18 and 21, 7 were between the age of 22 and 25 and 9 were between the age of 26 and 30 years old.

Table 3.3 Overview of participating young adults

Respondent	Sex	Age
RY01	Female	22-25
RY02	Male	26-30
RY03	Female	26-30
RY04	Female	26-30
RY05	Female	22-25
RF06	Male	22-25
RY07	Female	22-25
RY08	Female	18-21
RY09	Male	26-30
RY10	Female	22-25
RY11	Female	22-25
RY12	Male	26-30
RY13	Male	26-30
RY14	Female	26-30
RY15	Female	22-25
RY16	Female	26-30
RY17	Female	26-30

4. Results

This chapter describes the results of this study. The purpose of this study is to gain insight into the points of consideration of both older and younger people when living in a split house and regarding receiving or giving help.

4.1 Points of consideration by the older adults regarding splitting their house

This section will look at the points of consideration raised by the older adults regarding splitting their house. There are three groups of criteria for opting for this type of housing, namely financial, social and practical. This categorization also appeared useful to describe the point of consideration by the older adults regarding splitting their house.

Financial

All respondents indicated that they were very positive about splitting the house in order to create affordable housing for young people. Although many older people say they think this is a good idea, they are cautious and have many points of consideration. The positive points of consideration that the older respondents have with regard to splitting the house will be discussed first. One of the respondents, for example, said that he was positive about splitting the house because it would help to create affordable housing for young people (**Financial 1**). He also says that it is a relatively easy thing for them to do.

"In order to create affordable living space for young people, we don't really need to rebuild anything. We live in a detached house with a separate garage. In the garage, we have a kitchen, bathroom and a bedroom on the top floor. Currently, it is only used to sleep in when one of the children comes home for the weekend. If we wanted to, we could rent out the garage." (RS08)

As this respondent indicated, it is a relatively easy process for him to split up their home. This may therefore also play a positive role in the consideration of splitting the home.

Another respondent who was positive about splitting her house said:

"I live alone and currently have a lot of space left over in the house that I don't use, if I could rent it out it would be a nice bonus to supplement my pension. I don't want to move to a smaller house, because I can't live anywhere cheaper than I do now in my own house. Besides that, I enjoy living in this house and would like to continue living here in the future." (RS01)

For the respondent, the supplement to her pension (**Financial 2**) was a positive consideration in splitting her home to create affordable housing. Especially because it would be a win-win situation for her. She can continue to live independently in her own home and the space she does not use now provides an extra supplement to her pension. Besides these advantages of splitting the house, the older respondents also have other points of consideration. Among the older people interviewed who were already familiar with the concept of Stichting Statiegeld op Jeugd, two respondents were already in the process of splitting their home and a third had already sorted everything out to be able to split the house. The respondents who have already split their home both indicated that because of the shortage of building materials and personnel in the construction industry, the reconstruction of the house to be split was very expensive (**Financial 3**). They have therefore carried out many parts of the reconstruction themselves.

One of the respondents' states:

"For me, the high cost of building materials and tradesmen are the reason I have not yet started to split my home. I can't pay for it out of my own pocket, but the bank won't help me finance this project." (RS15)

This respondent therefore states that he is already working on the process of splitting the house, but that for now it remains an idea, because the bank does not want to finance it (**Financial 4**).

Even among respondents who were not yet familiar with the concept of Stichting Statiegeld op Jeugd, but who are positive about splitting their home, there are points of consideration regarding the financial aspect. The respondent says:

"When we bought this house, we already arranged the house in such a way that it could be split up. So downstairs we already have a room which is now an office, that could be made into a bedroom with bathroom en-suite. The upstairs area would have to be converted to accommodate a kitchen and to prevent you from going from one house to the other. The idea was that we could rent out the upper floor to supplement our pension. However, we are now in doubt as to whether we will be doing this in the coming years. Because the costs of reconstruction are very high, and we do not know whether we will earn that back in the renting out or whether we would rather sell the house as it is now and move to a smaller house that is suitable for older adults." (RS03)

What this respondent says is that she now hesitates to split her home, because she does not know how cost-effective it is to split the house (**Financial 5**). It is very expensive to renovate the house in such a way as to create two completely independent residences and she does not know whether she will be able to earn that back. Therefore, they hesitate between splitting the house and selling it and moving to a home suitable for seniors.

Social

In the social category, too, the positive points of consideration are mentioned first. Almost all older people indicate that they want to continue living independently in their own home for as long as possible and if this can be extended by splitting the home (**Social 1**), they are certainly open to this possibility. The older respondents also indicate that it appeals to them that there is someone around if something goes wrong with them (**Social 2**). In addition, the older people also indicated that they would like to prevent the neighbourhood from becoming too old and thus affecting the liveliness of the area (**Social 3**). The older respondents liked the idea that splitting up the house would mean that young people would continue to live in the neighbourhood.

Yet many of the older adults also express concerns about privacy. One of the respondents immediately indicated that she was positive about wanting to split up the home in order to create affordable living space for young people, as long as she did not know the person who moves in. As this respondent says:

"I absolutely do not want someone from the family or someone I know to live there. Then you see too much of each other and the social control is too great, I don't want that in my own house. With a stranger, you have less of that, then you are both more concerned with yourself. You both have your own lives, and it is therefore less personal." (RS05)

This respondent therefore indicated that she would rather have a stranger living in the split-up part of the home, because then there would be less social control (**Social 4**) than when a known person lives there. Another respondent also indicates not to want to split the house with family:

"I just mustn't think about my children or grandchildren coming to live with me, then everything I do will be watched, I wouldn't want that." (RS03)

On the other hand, there were also respondents who said exactly the opposite. That they would like family or acquaintances with whom they have a click in the split house to move in. These respondents already lived with a family member under a (split) roof. The respondent states:

"Because I now live with my sister and her husband in a split house, that goes well. So, if I didn't live under the same roof with my sister, I would certainly want to do that with someone else from the family or someone I know. Preferably not with a stranger, because you do see a lot of each other." (RS04)

Another respondent says:

"Now my son lives at my house and we both have no privacy. If the house had been split, we could both have our own lives, so we wouldn't see everything from each other and be on each other's lips, but he could easily keep an eye on things to make sure nothing goes wrong. If the house had been split into two independent units it would have been quite possible for another person to live there as carer, you would both have your own home." (RS06)

This also applies to this respondent:

"My daughter came back to live with me after she lived on her own during her studies, but now we both have no privacy in our own home. She is also looking for affordable housing in the village where we live, but just can't find it. I would like to split my home if it would mean that she could have her own affordable home." (RS15)

Where the first two respondents would not dream of living in a split house with someone from their family or circle of acquaintances, the others would. In addition, the other respondents would prefer to split up with someone they have a click with, someone they feel comfortable with (**Social 5**). This is, of course, each respondent's own choice. It would therefore be good if both landlord and tenant could indicate a preference for who they would like to be matched with, so that everyone has a free choice.

One respondent took a negative view of home splitting because it brought back negative memories for her:

"When my parents were young, just after the Second World War, there was a huge housing shortage. The municipality would visit your home to see what space you needed and the space you didn't need was confiscated. Other people were then put up there until a place of their own was found. But also, my own experience as a student living in a room with a landlady contributes to this. There was very little privacy, because when I wanted to go somewhere, I always had to tell them where I was going, with whom and what time I would be home again. In the evening, you were not allowed to just go out and not until very late. As a woman, you were not just allowed to have visitors and if there were any, they were watched very carefully. Let me put it this way: there was a lot of social control and very little privacy." (RS12)

This respondent says that she has the feeling of being a guest in her own home (**Social 6**) and of being subject to a great deal of social control. However, this respondent's image was not based on self-contained residences but on living with others in an existing home. In the case of a split house, everyone has their own home and the occupants do not need to have excessive contact with each other, unless they want to. In essence, these occupants are just neighbours to each other.

In addition to privacy, there are other points of consideration in this category. Although RS08 indicates that he is very positive about splitting the house, he does say that he only wants this for temporary periods (**Social 7**). This could be for example for students doing a (graduation) internship in the region, exchange students or expats working here for a predetermined period. On the one hand, to see if they like the split living, if that is the case, they can either get more temporary tenants or they can still choose to rent it out for a longer period. If this is not the case, then the occupants have tried it out temporarily and do not have to re-let the split section after this period. They also know that if they don't like the situation, it is only for a temporary period and the agreement can be terminated after the agreed time. On the other hand, it also gives them the advantage that if they decide to move anyway instead of growing old in this house, they can sell the house without taking the tenant into account. In contrast to this respondent, respondent RS06 indicated that she did not want the tenant in the split-off house to change all the time. She indicated that she was a bit older and did not want to see new faces every year.

One of the respondents indicates that he was so positive about splitting his house that he has even taken the step of splitting his house. However, he is currently not renting the split house to a young person, but to a middle-aged man. He knows this man through acquaintances, this man has just divorced and was looking for an affordable place to live in the neighbourhood. For this respondent this is a good solution, as he points out:

"For us it doesn't necessarily have to be a young person, as long as it is someone who is vital." (RS14)

The most important aspect for this respondent was not that the person coming to live in the split house is a younger person, but that this person is vital and can get around better than he can (**Social 8**).

In addition, the respondents aged over 80 (RS06 and RS07) indicate that they look positively on the idea of splitting the home, but that they are at an age where they are no longer going to do this themselves. In this case, RS06 expressed the thought that if her health or mental condition continued to deteriorate, continuing to live independently in her current home would no longer be an option. Respondent RS07 also says that the next step for them will no longer be living independently. So, these respondents see the advantages of splitting the home and could certainly benefit from it, but they also indicate that there is a possibility that they will no longer be living independently by the time the whole process of splitting the home is completed. Therefore, it makes sense to promote the split house at an earlier stage (**Social 9**), to people who are still vital in life, so that they can benefit from it when things get more difficult, and they do not have to take the step.

Practical

Finally, there is the category house. There are many older people who wonder whether the house they live in is suitable for splitting (**Practical 1**). A number of these older people are positive about the idea of splitting the home, but are not sure whether this is possible in the home they live in. One of the respondents said:

"With the current layout of my home, I can't imagine that it would be possible to turn it into two independent homes unless the whole layout of the house is changed." (RS01)

Another respondent also indicates:

"I can't really imagine how a separate dwelling could be made into an apartment upstairs in this house. Downstairs there is enough space to create a bedroom and bathroom, but I can't imagine how a completely 'separate' living space could be created upstairs. The space is there, but I just can't imagine it." (RS02)

So, for these two respondents it is difficult to imagine splitting the house they are currently living in into two independent units (**Practical 2**). This applies to more respondents than just the two mentioned above. Because these respondents cannot imagine splitting their home, it is a concept they would not quickly consider of their own accord. This can be remedied by showing good examples of different types of homes.

Another respondent was also positive about splitting up dwellings, but in the case of this respondent, this was not possible because the dwelling had already been split up. This respondent said:

"I live in my own parental home, which is a large farmhouse on the edge of the village. When my parents died, I inherited the house with my sister, and we decided to live in it together. We then split the farm in half and now each has a completely separate house and garden. If I had had the whole farm myself, I would certainly have split it, because in terms of space, we have more than enough on half." (RS04)

Respondent RS13 was also positive about the concept of splitting homes to create affordable housing for young people, but it is just not possible in his home. And even though respondent RS13 was positive about the concept of splitting homes to create affordable housing for young people, it is simply not possible at his house. So, both RS04 and RS13 think it's a good idea, but they can't take part in it. The fact that not every house is suitable for splitting is therefore also an issue that should be taken into account.

Not only is not every house suitable for splitting, but there are also houses that are subject to rules and regulations (**Practical 3**). One of the respondents indicated that it was not feasible to split the house into two independent units. The respondent said:

"The house we live in was built in 1620 and is therefore registered as a national monument and as a listed building. Because of the rules that apply, it is not permitted to make major changes to the house. In addition, the house was completely renovated in 1850 and split into two independent residences. Before that, this house, together with that of the neighbours, was a brothel. Our house was the part where the general areas and the rooms for prostitutes were, and the neighbour's house was where all the rooms for the staff were located." (RS07)

Respondent RS09 also said that the rules that applied to his home made it illegal to split up the property. However, respondent RS09 is not open to splitting his home either. In his case, there was no need to split up his home in order to be able to grow old in his own home, as he already lived in a home for senior citizens.

Finally, one of the respondents indicated that when she retires, she would like to move to a new place. She indicated that when she moves, she will take the type of house into consideration. It is likely that

she will look for a house that is suitable to live in independently for as long as possible. The fact that they will be moving in the coming future ensures that they can make a choice based on the long term. She says:

"Because we are now choosing a home to grow old in, thinking about splitting doesn't make much sense to us. If we did want to split up in the future, we would have to look for a house that was too big for us and then spend a lot of money on renovating it to create two independent residences." (RS12)

This respondent says that when they are going to look for a suitable home to grow old in, they do not want to look for a house that is too big for her and her partner, so that it can be split up into two independent homes. It would take extra effort, work and expenses to split the house, whereas now they can just choose a ready-made house suitable for senior citizens (**Practical 4**).

Resume

Although many respondents are positive about splitting their homes to create affordable housing for younger people, they are also cautious. The older people therefore have many considerations, as shown in table 4.1. Not only the idea that in this manner they can continue to live independently in their own home and familiar surroundings appeals to the respondents, but also the advantage that there is someone around if something goes wrong appeals to many older people. In addition, there are also respondents who considered it important that the neighbourhood keeps its liveliness and to create affordable housing for young people. The additional income is also seen as a positive side effect of splitting the home by the older adults.

However, respondents who are already working on or considering the idea of splitting the house said that the costs involved are very high. Both the cost of the materials and the man-hours needed to do it. How expensive a remodelling is depends on the current layout of the house, for some of the respondents it will be less expensive as for others. These costs cannot yet be financed by the bank, for example. For respondents, it is therefore important to think about the costs of renovation, whether it is worth renovating and whether they can finance the renovation or whether it might be better to move to a home that is suitable for growing old in. In addition, respondents are concerned about whether they will have a return on the estimated investment.

Privacy is also a frequently mentioned consideration. Many respondents also wanted to have a say in who would live in the split house; where one respondent would like an unknown guest, another would like a family member or someone they knew, someone they have a click with. They further state that they feel there would be a lot of social control when living in a split house and would feel like a guest in their own house. There were also other points of consideration, such as the duration of the splitting and that splitting does not have to be suitable only with a young person. Respondents over 80 years of age also indicated that it was too late for them to take such a step; there was little chance of them being able to use it for a long time and they should have done so at an earlier age.

In addition, there are also a number of respondents who cannot imagine how their home could be split up or whether it is possible to split up their home. There were also respondents who indicated that it was not possible with their home, because it had already been split up once, for example, or due to rules and regulations concerning the house, it is not possible. Finally, there is also a point of consideration that refers to choosing a home to split rather than a home suitable for older people when moving.

Table 4.1 Points of consideration by the older adults regarding splitting their house

Financial	#
1. The respondents think splitting the house could contribute to create affordable housing	6
2. The respondents think it is a nice supplement to their pension	2
3. Respondents are concerned about the high costs of reconstruction	4
4. More information is needed in order to get financial aid from the bank	2
5. More information is needed on the cost-effectiveness of splitting the house	1
Social	
1. Respondents find it important to continue to live independent in their house	5
2. Respondents like the idea to have someone around if something goes wrong	3
3. Respondents find it important to keep the liveliness of the neighbourhood	2
4. The respondents are afraid of high levels of social control (privacy)	3
5. Respondents would like to have a click with one another	4
6. The respondents are concerned about the feeling of being a guest in your own home (privacy)	3
7. More information is needed on the duration of the living arrangement	3
8. Respondents are wondering if the house should only be split with young people	1
9. Respondents need to split the house before a certain point in life or age	2
Practical	
1. Respondents find it hard to imagine if their house is suitable to split	3
2. The image on split houses should be better and more well known	4
3. More information is needed on rules and regulations regarding the house	3
4. More information is needed on why to opt to split a house when moving	1

4.2 Points of consideration by young adults regarding living in split houses

This section looks at the points of consideration of young people (between 18 and 30 years old) when asked whether they would be open to living in a split house and whether a split house could meet their housing needs. In this section, the same three groups of criteria will be used as in section 4.1, namely financial, social, and housing. Of the 17 respondents, 8 are open to living in a split house and 2 are hesitant, but not negative about it.

Financial

It is increasingly difficult for young people to get started in the current housing market, both renting and buying, as is explained in the literature review in chapter 2. When the young respondents were asked whether they were looking for a house to rent or to buy, the majority indicated that they were looking for a house to buy (**Financial 6**), namely 10 out of 17 respondents. Of the respondents who indicated that they would like to buy a house, a number of them also indicated that they see buying a house as an investment. They indicate that they see this not only as an investment in the future, but also as an investment in themselves. There are also a few respondents who indicated that they are looking for a rental property but would prefer to buy if they have the opportunity to do so. They indicated that, on their own, they were not financially able to buy a house in the current housing market. One of the respondents said that he does not believe that people voluntarily choose to rent for a longer period of time.

"I don't believe that there are people who choose to rent something, but that it is often a solution born out of necessity. In this day and age, there are many people who want to buy, but can't do it financially, so they rent something." (RY13)

Thus, this respondent indicated that people who rent would also prefer to buy but are unable to do so. This is true for some of the respondents. These respondents have difficulty entering the housing market in the current situation, which is why they would be willing to live in a split house. Many young

people say that by living in a split house with an affordable rent, they have an opportunity to save money to buy a house one day (**Financial 7**). For example, one of the respondents says that she is currently living at home with her parents and is fine with that as long as she is studying. However, when her studies are finished, she would like to live on her own and have a more independent life. Ideally, she would like to buy a house in the village and, if possible, a detached house. However, in the current housing market, this is something that she knows is not easy. She says about that:

"I am single and when I get my first job, in the current housing market, I won't earn enough money to buy a house by myself. Now I live at home, and I have already started saving, but it won't be enough. If I can't find anything suitable to buy by then, I would be quite open to renting something (temporarily) in this way. Then I can still live independently and keep saving until I do find something suitable to buy." (RY01)

Another respondent is already actively looking for an apartment to rent, because her rental contract will expire soon. Now she lives in a room with shared facilities. This respondent works full-time and now that she is no longer studying and is a bit older, she would like to have her own place to live. Because of the current situation in the housing market, her only option is to rent very expensive housing. The chance of finding affordable housing is therefore the reason for her to consider living in a split house.

"For me, it mainly depends on what the house looks like. But if the house is a bit modern, I would certainly consider it, because you can compare the situation with a small apartment complex. I would consider that at this age, but not before. Now I have more of a sense of responsibility towards the landlord, for example I wouldn't have all the parties and invite people. Of course, it is also an advantage that it is affordable, and you can save a bit. The flats that are available now are almost all too expensive for me to afford on my own." (RY03)

Whereas the first respondent indicates that buying a house on her own will be very difficult, the other respondent says that in this housing market it is also very difficult to rent a house on your own. Of course, this applies not only to these two respondents, but to many single people. One of the other respondents indicated that this was also the case for her. The current housing market is for her also one of the reasons for choosing to live in a split house (**Financial 8**). For her, it is also true that she works and would like to have her own place, but simply cannot find an affordable one. That is also the reason why she still lives with her parents. Then she can save more easily instead of having to pay too much in rent on her own. Her parents also see the problems of the current housing market and realise that they themselves are in a luxurious situation. This respondent has therefore already brainstormed with her parents about the possibility of splitting up the house they currently live in.

Among the respondents, there were also a number of young people who indicated that they would be interested in buying the split-off part of the house (**Financial 9**). One of the respondents' states:

"If I can buy something in a location that I like, that meets my living requirements and is in my price range, then I would be quite open to it if that is a split house. Then maybe that's the way I can still buy a property on my own." (RY15)

Another respondent also indicates that the owner-occupied house could be a split house. He then reasons:

"A home is a home." (RY09)

So, both respondents really see living in a split house as living in a fully independent house, and therefore being able to buy it as well. The fact that the property has been split up is therefore not a problem.

Social

Then there is the social category. A majority say they are open to living in a split house. However, a number of respondents state that they consider this to be a temporary solution (**Social 10**). They see this as a suitable option, as they then have independent housing and an affordable rent. The young people also say that this is a way to enter the housing market, so that they can eventually move on. One of the respondents also states:

"My boyfriend and I would like to start living together in the near future, but we would like to rent first to see if it works out together. If we do that in an affordable split house, then we can also save up. Ultimately, if it all continues to go well, we would prefer to buy a house together." (RY16)

Whereas this respondent indicated that she sees this as a good way to enter the housing market together with her boyfriend, one of the other respondents indicated that she would opt for this concept on her own. However, both respondents indicated that it was temporary, a way to save for their next step. Of course, in the current housing market it is difficult to indicate what is temporary, in terms of wanting to move to a (different) home. The respondent says:

"I would be open to living in a split house, but I think that would only be temporary. I can imagine that after a while you'd be done with that too and would like to have more of a place of your own." (RY07)

In saying this, the respondent also pointed out the following point of consideration, namely that she did not see living in a split house as a place for herself (**Social 11**). It wasn't just this respondent who couldn't get a clear picture of living in a split house. Other respondents also had problems with this and therefore indicated that they were not sure whether this concept was right for them. They are concerned about their privacy if they choose this housing concept. One of the respondents does not yet know what his future looks like and would therefore like to continue renting for a while. Preferably a two-room flat, but it can also be a bit bigger, as long as it is affordable. He cannot imagine a split house, so that is a reason for him not to go for it so quickly. The respondent says about this:

"I just can't imagine it very well yet, I have the idea that I would feel like a guest with these people." (RY02)

While this respondent indicated that she felt like a guest at home (**Social 12**), there were also other points of consideration regarding privacy. One of the respondents says:

"In this day and age with the current standards of comfort and regulations, it is very difficult to split an existing home into two independent homes where you do not have any nuisance from each other, especially acoustically." (RY13)

For this respondent, the possibility of nuisance from one another (**Social 13**) was one of the reasons he is not open to living in a split house. For another respondent, privacy was also one of the reasons not to opt for a split house in the future. She says:

"I now rent a family home in the village and if I ever move again I would prefer to live in a detached house, nice and rural, somewhere where nobody can see my place."

Where I am not being monitored all day long. That's why I wouldn't choose a split house, because then I still wouldn't have any real privacy." (RY11)

This respondent therefore indicated that she wanted more privacy in her next home, less social control from neighbours or the neighbourhood (**Social 14**). In addition to the points of consideration regarding privacy, one of the respondents also indicated that she would do this now at this age, but not when she was younger. She indicates that she shows more responsible behaviour and is more considerate of the people around her (**Social 15**). Of course, it is good that the respondent is aware of this, but it is a consideration to keep in mind.

Practical

Finally, there is the category house. There are many young adults who do not know what to expect in a split house, they cannot form an image of a split house. This is already evident in the social category. One of the respondents said that he would not readily choose to live in a split house because he could not picture it and would feel like a guest. Another respondent also found it difficult to form an image of a split house, saying:

"I would be quite open to living in a split house, but it would have to be two separate houses, because I would like to keep our privacy." (RY16)

So, both respondents do not necessarily have a negative view of living in a split house, but because they cannot picture a split house and living in such a house, they would not easily choose it (**Practical 5**). It is therefore important that when a split house is offered, it is clearly indicated how the house is separated and that they really are two completely independent houses.

There are also a number of young people who consider it important to be able to buy the house. One of the respondents says:

"We like to do DIY and when we move in together, we really want to make our house our own. In a rented house, you are less likely to do this, and it is not always allowed." (RY05)

So, she says it is important for them to own the house in order to make the house their own (**Practical 6**). All other points of consideration are also related to the housing preferences of the young adults. When asked what the housing preferences of the young people are, most young people say they want to live in a single-family dwelling, as shown in figure 4.3. Even though most young people say they want to live in a single-family home, it is not the case that there is no demand for the other types of housing. This indicates that the demand for types of housing is different (**Practical 7**). Most of the respondents who said they wanted to live in a single-family home said they chose this because of the added benefit of a garden. One of the respondents said:

"A garden is very important to me. I have two dogs and am currently still living with my parents. They have a large garden and so the dogs have enough space, but when I have my own home, I want to have enough space for my dogs as well." (RY05)

Other respondents, also indicate they would like to have a garden at their next house (**Practical 8**). Having a garden is often only available in a single-family house. In addition, there are respondents who indicate that they are looking for a single-family home, because they want 'grow' in it (**Practical 9**). This may be because of pets or starting a family.

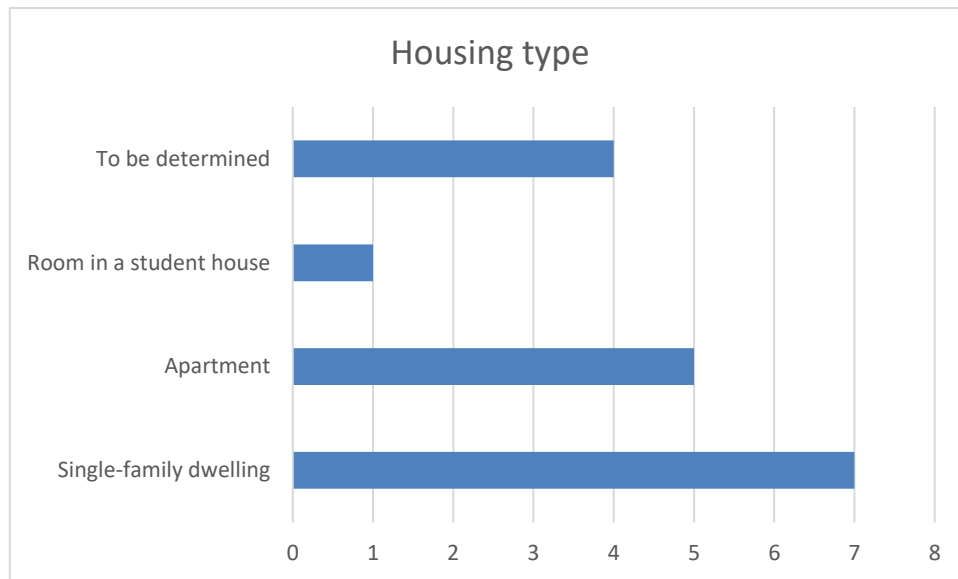


Figure 4.1 Demand for housing type

Resume

Although many young people are open to living in a split house, there are also a number of points of consideration from the point of view of young people, as can be seen in table 4.2. Young people say that they are open to living in a split house, because in this way they can save money for their future. Due to the situation on the current housing market, this would otherwise not be possible. Young people also say that the shortage and therefore high prices on the current housing market are a reason for choosing a split house. For that reason, some young people indicate that they are also open to buying a split house. The majority of the young adults also indicate that they would rather buy than rent a house.

However, many young people say that they see living in a split house as a temporary solution. Still, the young people see many concerns regarding privacy. Because the young people cannot get a good picture of a split house, they have the feeling that they are guests in their own house or that their house is not really theirs. In addition, they are also afraid that living in a split house will cause a lot of inconvenience, especially in terms of noise, because of the level of luxury we are used to at present. Furthermore, the young people think that when they live in a split house, there is social control.

Finally, young people also say that they would rather buy a house because they can then make it their own, that a rented house will never be completely theirs. It does not really matter what type of house that is, because there is demand for both single-family houses and apartments. However, some young people indicate that they would prefer to live in a single-family house, because they would then have a garden and opportunities to expand their household.

Table 4.2 Points of consideration by the young adults regarding splitting their house

Financial	#
6. The respondents prefer to buy a house	11
7. Respondents are considering living in a split house to save money	8
8. Respondents consider renting due to the current housing market	4
9. More information is needed on the possibility of buying the split-up part of the house	1
Social	
10. More information is needed on the duration of the living arrangements	3
11. The respondents are afraid that living in a split house feels not like a place to themselves (privacy)	4
12. The respondents are concerned about the feeling of being a guest in your own home (privacy)	4
13. The respondents are concerned about the nuisance from one another	3
14. The respondents are afraid of high levels of social control (privacy)	5
15. Respondents consider it important to deal responsibly with the people with whom they are splitting a house	1
Practical	
5. The image on split houses should be better and more well known	6
6. Respondents are afraid that in order to make the house their own they have to own it	2
7. Respondents find it hard to imagine that there are different types of split houses	4
8. Respondents would like to have a garden in a split house	2
9. Respondents are concerned about 'growing' in a split house	1

4.3 Points of consideration by the older adults regarding receiving help

This section looks at the points of consideration that the older adults, who are open to the idea of splitting their home, encounter when they are asked whether they would like to receive help.

Receiving help

Most of the senior respondents indicate that they would like to receive help from the person with whom they would be splitting up their house, namely 14 out of the 15 respondents. However, the question of what kind of help they would like to receive is more difficult to answer. This is partly due to the fact that many older people have not yet given much thought to getting help when they get older (**Help 1**). As shown in figure 4.1, 7 out of 15 respondents have thought about how they would like to live in the future when they are older and only 5 out of 15 respondents have thought about what kind of help they would like to receive when they are older. This does not only influence the answer to the question of what kind of help they would like to receive, but also in what frequency they would like to receive it.

What the older adults have thought about is that they only want to receive help when they need it. As long as the older adults are still able to carry out the tasks themselves, they would prefer to continue to do so for as long as possible (**Help 2**). The fact that older people prefer to do everything themselves for as long as possible also corresponds to the findings from the literature study.

Figure x shows all assistance tasks that the older adults would like to receive and how often these are mentioned by the older adults. Many of the respondents said that they only wanted to receive this help when they could no longer perform these tasks themselves. A few statements on the question whether the respondent would like to receive help are:

"I only want to receive help when I can no longer do it myself"(RS01)

"Only when there is something wrong with me so that I can no longer do it myself" (RS02)

"As long as I can still do it myself, I don't need help" (RS05)

"That depends on how much I still can and want to do myself" (RS13)

In addition, respondents also indicated that they only want to receive the help when they need it (**Help 3**). The garden, for example, does not always need attention at fixed times; it will need a major overhaul in spring and autumn and a bit of tidying up in summer. With shopping, you don't know in advance when you won't be able to do it yourself, because of illness or due to the weather, or when you forget to take something with you. One of the few tasks that do return with regularity is the container.

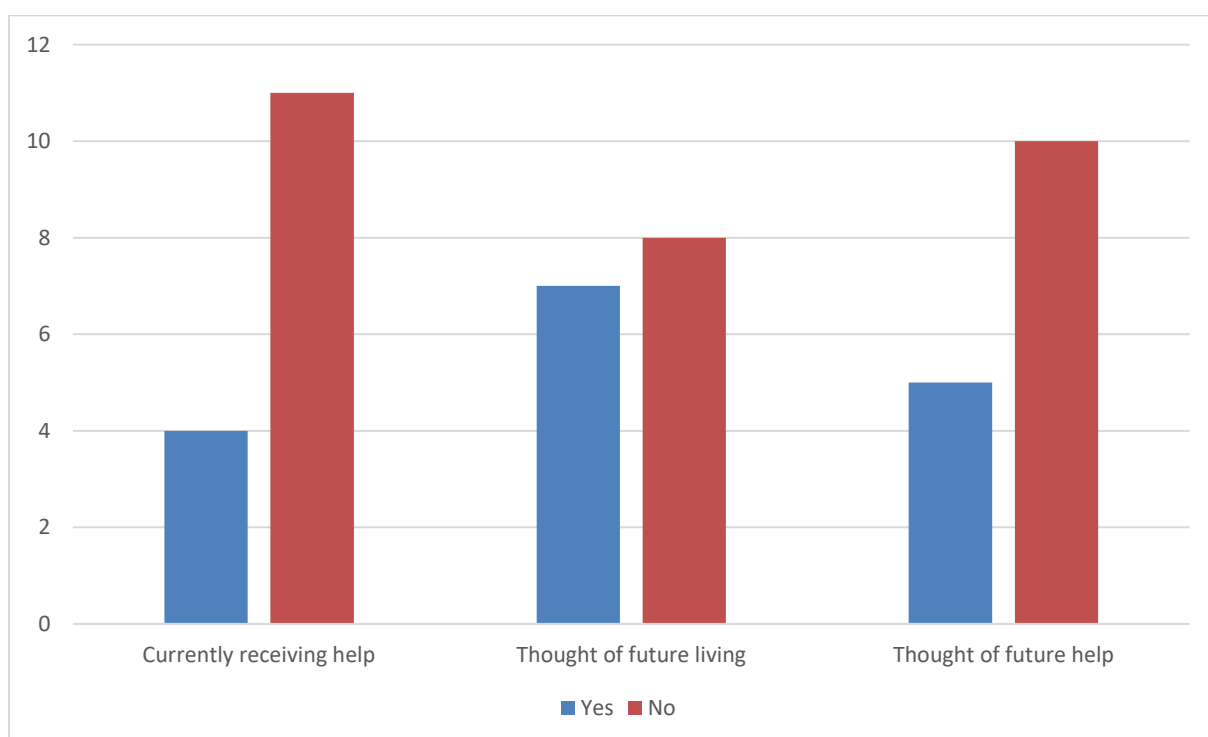


Figure 4.2 Amount of older adults that thought about receiving help in the future

In particular, the over-80s indicated that they already received quite a lot of help and were very satisfied with it, and that they would not want this to be replaced by the young people with whom they would be sharing the house. Both the respondents over-80s employed a maid and a gardener, but they knew of other tasks that could be carried out by the young people. For example, one of the respondents gave the following thought:

"My wife is starting to suffer from dementia and gets very restless if she has to stay home alone. Now in times of Corona, she cannot always go everywhere with me, and I have to make sure that there is someone who stays with her if I have to go out for a while. If there is someone around, with whom she has a click, who wants to come and sit with her from time to time, that would of course be helpful" (RS07)

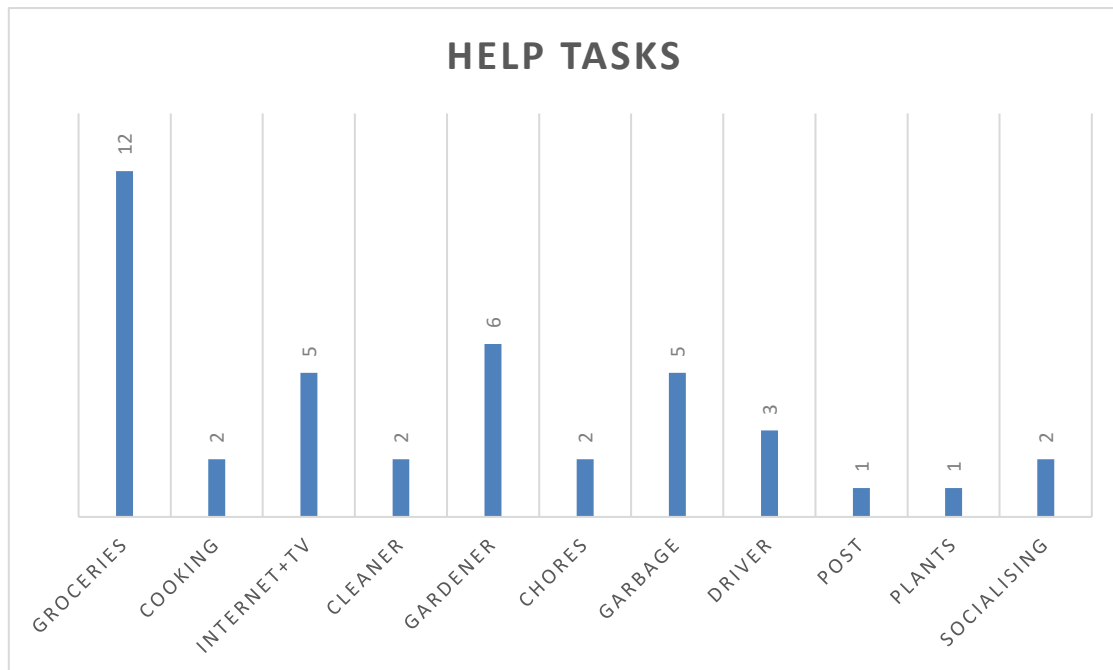


Figure 4.3 Help tasks the older adults want to receive

The demand for help will be different for everyone (**Help 4**); while the 80-year-olds indicated that they received a lot of help, there were also many respondents who indicate that they do not (want to) receive any help at all yet. In addition, each household will have its own set of tasks. One of the respondents indicates that he travels a lot and that someone has to take care of the mail and the plants.

Another factor is that many older people cannot imagine what help they will need later on and what help will be available. As one of the respondents said:

"Of course, you hope to be able to continue to do everything independently for as long as possible. I also find it very difficult to think about what kind of help I might need at that time. I had a stroke a few years ago and am now very tired, but since I don't work anymore, I have all day to do everything in and around the house at my own pace. But who knows what I will still be able to do in 10 years' time? I also find it hard to imagine what kind of help will be available by then, say in 15- or 20-years' time. We now order Hello Fresh boxes, for example, which didn't exist 15 years ago. Now you can also have all your other groceries delivered to your home via your phone or computer." (RS08)

Of course, it is difficult to say what the future will hold in terms of innovation in (elderly) care (**Help 5**). In particular, the great advances in technology make it difficult to predict what resources we will have in the future. For example, older people can now use a smartphone or tablet to make video calls, use apps to do their shopping, play games with others, set medication alerts, and keep track of appointments with family caregivers via a platform. Apple also has a fall detection function on the Apple Watch, which raises the alarm when the wearer has a hard fall and gives the option of calling the emergency services. If the wearer does not take any action and does not move, the emergency services will be called automatically after a certain period of time. In addition, there are services that make it easier to live independently for longer (**Help 6**), such as ready-made meals delivered to the home and delivery of groceries. These are some examples that are available today but could not have been imagined 20 years ago.

Compensation

The fact that the older adults do not expect young people to do this purely out of the goodness of their hearts is also evident from the reactions of the older people. All the older people indicate that they think it is “give and take” or “quid pro quo” (**Compensation 1**). The older adults also indicate that they would find it easier to ask for help in return (**Compensation 2**). One of the respondents’ states:

“If the young person does an errand once, I don't necessarily have to do anything in return. But if the young person helps out once a week or spends a lot of time doing so, then something should definitely be given in return. I do think it depends on the size of the task what kind of consideration is offered.” (RS02)

For the older people who are not familiar with the concept of Foundation ‘Statiegeld op Jeugd’, they indicate that they do feel that a quid pro quo or discount on rent is justified, depending on the size and frequency of the helping task performed (**Compensation 3**). One of the older respondents also said that it is easier to ask for help when you know that there is something in return. The older adult respondent says:

“I think that I personally would also ask for and accept help from someone more easily if I knew that there was something in it for me. If I just had to ask someone, I would feel burdened, but if I knew that they would get something in return, I would do it more easily.” (RS05)

For the older adults who are familiar with the concept of Stichting Statiegeld op Jeugd, the answers were given with the savings system of the foundation in mind. The concept behind the ‘Statiegeld op Jeugd’ foundation is that older people split their houses to create affordable living space for younger people. These young people then offer help to the older people, who in return save a pre-determined amount for each task or hour that the young person has helped. When the young person moves to a new home, he or she receives his or her savings to finance, for example, a renovation in his or her new home.

Resume

Even though almost all older adults indicate that they would like to receive help, not a lot of older adults have thought about getting help when they are older. The only thing they have all thought about is that they want to do everything themselves for as long as possible. The older people have other points of consideration as well, as shown in table 4.3. Most older people indicate that they would like to receive help with the shopping, internet and television, the garden and taking out the trash. The older people also only want help with these tasks when they need it, they would like the help to be flexible. Furthermore, the older people indicate that the demand for help will be different for everyone. The young people could do these help tasks in cooperation with the informal carers. The young people could do these help tasks in cooperation with the informal carers, this could then reduce the pressure on the informal carers. In addition, the older people also point out that they are not sure what the future will bring in terms of technology and services that can help them live independently for longer.

The older respondents also do not expect the young people to do this for free. They all indicated that it is a matter of giving and taking and that asking for help will be easier when it is compensated. The older respondents who were not familiar with the concept of the foundation ‘Statiegeld op Jeugd’ indicated that the compensation depends on the amount of help provided. They think that when very little help is given, there should not necessarily be anything in return, but if the help is structural or takes more time, a discount on the rent should be given. For those respondents who were familiar with the ‘Duo Wonen’ concept of the foundation ‘Statiegeld op Jeugd’, the rule is that they stick to the reward that goes with the concept.

Table 4.3 Points of consideration by the older adults regarding receiving help

Help	#
1. Respondents have not thought about getting help when they are older	10
2. The respondents want to do everything independent for as long as possible	10
3. Respondents want to receive help when they need it	8
4. More information is needed on the different help people need	10
5. The respondents are unaware about what kind of technology will be available in the future	4
6. The respondents are unaware about what kind of services will be available in the future	3
Compensation	
1. Respondents find it important that it is giving and taking	9
2. Respondents find it easier to ask for help when it is compensated	6
3. Respondents find it important that the compensation is depending on the task	4

4.4 Points of consideration by the young adults regarding helping the older adults

This section focuses on the question of whether young people (between the age of 18 and 30 years old) would be open to helping the older adults with whom they are splitting a home and what their points of consideration would be.

Helping the older adults

Of all the young people who took part in the interview, 10 were open to living in a split house and 9 of these young people said that they would like to provide assistance to the older people with whom they split a house. With an imposing majority being open to this, it can be said that this is a positive outcome. However, one respondent replied that she was not open to carrying out tasks for the older people with whom she would be splitting a house. She said about this:

“I work 40-hour weeks and I am busy enough with that. I don't have the time or the desire to do extra 'work' on top of that.” (RY15)

The other nine respondents who indicated that they would be open to performing assistance tasks indicated that they would like to help with groceries, cooking, internet and TV, and chores, as shown in Figure X. However, everyone has their own preferences that they would like to help with (**Help 7**).

One of the respondents has doubts not only about living in a split house, but also about performing the assistance tasks. He therefore indicates that it depends on the people he splits the house with (**Help 8**).

“For me, it depends entirely on the people, how well I get on with them, how the click is. If the click is good, I would be prepared to do it, but then it depends entirely on the tasks they need help with. Maybe I would look at it with them per week, doing the shopping for instance, or gardening for instance, just what they need help with at that moment. I especially want it not to be a real obligatory task, that people are completely dependent on me for that one particular task.” (RY02)

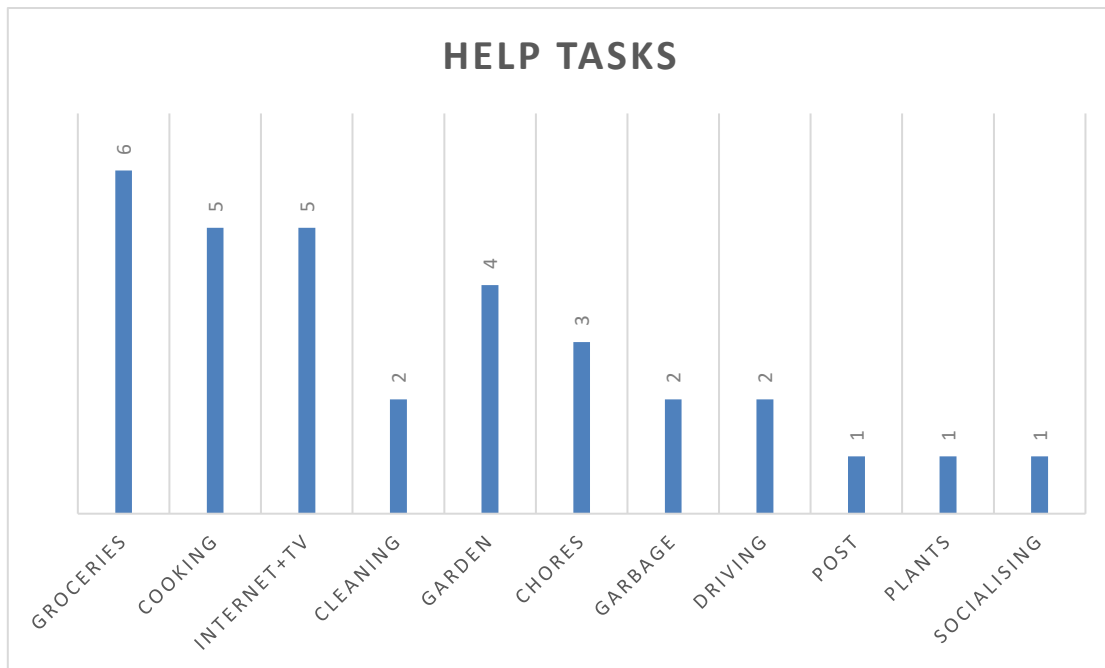


Figure 4.1 Help tasks the young adults would like to perform

With this, the respondent also indicates a point of consideration: he does not want people to become dependent on him (**Help 9**). He does not want people to be dependent on him, and he does not want to feel burdened when he leaves or when he moves out of the split house, because the older adults would then have a problem. In addition, the respondent also indicates that he wanted to offer help in a flexible manner, so that it does not become an obligation (**Help 10**).

Another respondent also indicates that she would like to offer help in a flexible way. She says:

“When I go shopping for myself, I can easily bring something for other people. It's a small effort to call or stop by and ask if they need anything. When I am at home, they can always call or drop in if they have questions about the TV or problems with their phone or other electronics. This also applies to when they need to go somewhere and they don't have a car or don't want to drive themselves, if I have the time, I'm always willing to help, but when it suits me, and I do not need to change my whole schedule.” (RY03)

This also applies to this respondent, who also wants to perform help tasks that she can easily combine with things she has to do herself anyway (**Help 11**). As she says:

“It is a small effort to cook for someone else instead of for myself, or to take something extra when I am out shopping.” (RY07)

Compensation

So young people are indeed willing to help the older people, but mainly with tasks that are convenient to them. What is striking about this is that a number of younger respondents would be willing to do this even without payment for the tasks carried out, because for them it is a small effort to do it quickly on the side (**Compensation 4**). However, the young people who would also do it for free say that if the help offered is compensated, it provides extra motivation to help (**Compensation 5**). The young people see a reduction in rent in exchange for the help offered as a good solution. One of the respondents said:

“If I know that I am getting paid for it, it is also less of a problem if you spend a bit more time doing it, because then you are not doing it for nothing. If they ask you to help out in the garden one morning, you might not feel like it, but if at the end of the month you have to pay less rent because of it, that's still a good thing and you have some money left over to do something nice with.” (RY01)

Resume

The young people are certainly open to helping the older people with whom they are splitting the house with help tasks. However, the young people also have several points of consideration regarding helping the older adults as shown in table 4.4. They do indicate that they will do it more easily if there is a click with the older person and if the tasks are easy to combine with tasks, they would already do for themselves, such as grocery shopping. However, the young people also state that they like to offer help flexibly, at times that suit them, and they do not want the older adults to become dependent on their help, so no permanent tasks. The young people do not want to feel burdened when it is not convenient.

The young people also say that they would do the tasks that they can easily combine with tasks that they do for themselves if there were no compensation, but that compensation does provide more motivation to help. They also say that when they receive a reduction in rent, they are more open to doing tasks that take up more time.

Table 4.4 Points of consideration by the young adults regarding helping the older adults

Help	#
7. Respondents would like to decide for themselves with what they will help	6
8. Respondents would like to have a click with one another	2
9. Respondents are concerned people become depend on them	3
10. Respondents are afraid it will become an obligation	3
11. Respondents would like to offer the help in a flexible way	6
Compensation	
4. If the respondents can combine small tasks with their own tasks which do not necessarily need to be compensated	4
5. Respondents indicate that when the help is compensated is provides extra motivation	3

5. Discussion

This chapter will discuss the findings of this study. First, the points of consideration of the older and younger people will be compared and the similarities and differences between the two target groups will be described. In addition, a comparison will be made with the literature from chapter 2.

5.1 Comparing point of consideration regarding living in a split house

Both the older and young adults have indicated that they are open to live in a split house. However, both parties did have some points of consideration regarding living in a split house. Again, these points are discussed in three categories financial, social and practical.

Financial

The first comparisons are made in the financial category. Parts of tables 4.1 and 4.3 with points of consideration of the older adults, from chapter 4.1, and the young adults, from chapter 4.3, regarding living in a split house are merged into table 5.1. At first glance, it seems that the older adults and the young adults do not have any common points of considerations. However, the older people and the younger ones do have similarities. For one thing, the older people indicate that they want to create affordable housing for young people (**Financial 1**), and young people indicate that they are looking for affordable housing (**Financial 7**). Both older and younger people believe that splitting homes can contribute to this. In addition, for many older people it is cheaper to stay in their current home than to move. The national housing agenda states that 75,000 homes must be built annually in order to counter the housing shortage. However, research by MVGM (2019) shows that this quota has not been reached in recent years and will not be reached in the future by new construction alone. The splitting of homes can therefore be a good solution for realising additional housing. For young people, on the other hand, it offers an opportunity to enter the housing market.

For the older adults, there is also the positive motivation of additional income when splitting their homes (**Financial 2**). However, before they receive this extra income, they will first have to split up their house and that is costing money. The older adults possess the property and therefore face financial risks when they split up their home. That is where the other financial points of consideration come from (**Financial numbers 3, 4 and 5**). The high cost of the materials required to split the house and the high hourly wages of the workers make the house split expensive. This is in line with findings from MVGM (2019). They also state that building is getting more and more expensive due to the shortage of manpower and materials. How expensive the separation is depends on the house and its layout and how much people are able to do themselves. As the bank has not yet approved financing for the reconstruction of the split house, the owners have to finance the reconstruction themselves. Therefore, one of the important considerations of the older people is whether it is suitable to divide your house and rent out part of it if the renovation is so expensive (**Financial 5**). In addition, the emphasis has shifted from a house as a home or a roof over people's heads to a house as an investment, and so the older people want to earn back the cost of renovation.

For young adults, the most important thing is that they would like to buy a house, see **financial point 6 and 9** in table 5.1. They therefore indicate that, if a split house meets their housing requirements, they would also like to buy it if the opportunity is available. The interviews were mainly with young people from North Brabant, and it may be that young people in other areas have a different attitude towards renting. That young adults prefer to buy a house is in direct contrast to the findings of de Vries (2019), who indicates that young people prefer to rent before they buy. But it is in line with findings from Jeannine Julen (2020). She states that when young people choose to rent, their only option is to rent in the private sector. However, the rent prices in the private sector are so high, young people can no longer save money. That is why many young people look directly at a house to buy. Splitting homes would create affordable rental housing and make it easier for young people to rent again before they decide to buy. However, it must be taken into account that young people choose this way of living not

only because of the affordable rent, as **financial points 7 and 8** suggest, but also because they like living in a split house.

Table 5.1 Financial points of consideration

Financial points of consideration	Older	Young
1. The respondents think splitting the house could contribute to create affordable housing	X	
2. The respondents think it is a nice supplement to their pension	X	
3. Respondents are concerned about the high costs of reconstruction	X	
4. More information is needed in order to get financial aid from the bank	X	
5. More information is needed on the cost-effectiveness of splitting the house	X	
6. The respondents prefer to buy a house		X
7. Respondents are considering living in a split house to save money		X
8. Respondents consider renting due to the current housing market		X
9. More information is needed on the possibility of buying the split-up part of the house		X

Social

In the group of social points of consideration, see table 5.2, both the older and young adults indicate that they have concerns regarding privacy. Both parties indicate that they will feel like guests in their own homes (**Social 6 and 12**) and that social control will be high (**Social 4 and 14**), that they will be constantly watched. This can partly be explained by the fact that both the older and the younger generations indicate that they do not have a good idea about living in a split house. In the housing concept of Take Home a Student (Charlton, 2018), a mutually beneficial initiative between retired hosts and students, both parties experienced a lack of privacy. However, in this concept the older and younger people do not have their own independent homes, but the younger person lives with the older person. In the other housing concepts such as "Samen & Anders", granny annexe and cohousing where the residents all have an independent home, the residents experience no lack of privacy.

Both older and younger people also have considerations about the duration of the contract (**Social 7 and 10**). Young people indicate that when they rent a split house at an affordable rent, they do so to be able to save for a house to buy. This is in line with the findings of Clark & Deurloo (2006) who studied the housing career of young people. They state that young people follow a pattern from living at home with their parents, to renting a house and finally to buying one. If they can buy the split house, they will be living there for a longer period of time. Among the older adults, two groups can be distinguished. One group indicates that they rent out the split house for longer periods, so that they do not see different faces every time. The other group says they want to do it for temporary periods, so that if they don't like it, they can stop quickly.

There are also points of consideration only to the older adults, the first three of which are positive (**Social 1,2 and 3**). The older people say that they would like to be able to live independently in their own home for as long as possible and if this can be extended by dividing the home, they are certainly open to this. This is in line with the findings of the Ministerie van Volksgezondheid Welzijn en Sport (2018)) who studied the prolonged independent living of the older people at home. They conclude that older adults have a strong need to remain in control and therefore want to live independently at home for as long as possible. They also like the idea that there is someone around if something goes wrong, for example when they fall. The older adults also indicate that they find it important that the neighbourhood remains liveable. Research by CBS (2016) shows that when neighbourhoods age strongly, the facilities change and the quality of living declines. The older people therefore indicate that they would like to split up their homes so that more young people can come and live in the neighbourhood and so that the quality of life is maintained. In addition, research by de Groot et al.

(2013) shows that growing old in one's own home is not only dependent on the home itself, but also on the local facilities, such as shops and social contacts.

The older people also think it is important that there is a click with the younger ones (**Social 5**). They expect that when there is a click with the young people, living in a split house will be more pleasant. Research by Jung Shin Choi (2013) on the motivation to live in co-housing also shows that older people's motivation is based on social interactions with neighbours and a home that is suitable for growing old in. By splitting the home, the elderly make their home suitable for growing old in and thus seek social interaction with their neighbours, in this case with whom they split their home.

The older people also indicate that the most important thing for them is that the person who comes to live in the split house is vital, that it does not necessarily have to be a young person, but someone more vital than themselves (**Social 8**). Anne Glass's research (2016) into co-housing for the elderly shows that future proofing is a development to be taken into account. It is important to have different ages together so that the residents experience support from each other, but this is not possible if both residents become dependent on each other at the same time. Finally, it also appears that there comes an age when older people still see the advantages of this concept and would be open to living like this but have reached an age when it is too invasive for them to reconstruct or no longer makes sense to do so in their own home (**Social 9**).

The young people also have their own points of consideration. In addition to the privacy issues that both older and younger people have, younger people also have other privacy concerns. They indicate that they feel like a guest in their own home, but that they also have the idea that a split house does not belong to them (**Social 11**). That it will never quite feel like an independent house. In the housing concepts where older and younger people live together under one roof, without each having a completely independent home, such as take home a student and kangaroo housing, both parties indicate that they experience a lack of privacy. However, once both parties have a fully independent dwelling, in none of the living concepts do either party report a lack of privacy. In addition, the young people also expect to experience nuisance in a split house (**Social 13**). That with our current standard of comfort and rules, it will be very difficult to turn one dwelling into two independent units without causing noise or another form of nuisance. However, it is possible, but it requires extra attention and investment.

Finally, the young people also say that living in a split house comes with a certain responsibility (**Social 15**); that the activities they undertake must be taken into account, so that they do not cause any nuisance or other problems. This is in line with findings from Rabobank (2018) who studied older and younger people together under one roof. This shows that the older people in particular are concerned about nuisance. Young people often have a different rhythm than the elderly. That is why it is important that clear arrangements are made in advance.

Table 5.2 Social points of consideration

Social points of consideration	Older	Young
1. It is important to continue to live independent in their house	X	
2. It is important to have someone around if something goes wrong	X	
3. It is important to keep the liveliness of the neighbourhood	X	
4 - 14. The respondents are afraid of high levels of social control (privacy)	X	X
5. It is important to the respondents to have a click with one another	X	
6 - 12. The respondents are concerned about the feeling of being a guest in your own home (privacy)	X	X
7 – 10. More information is needed on the duration of the living arrangement	X	X
8. It is unclear if it is possible to split a house with other people than young people	X	

9. It is important to split the house before a certain point in life or age	X	
11. The respondents are afraid that living in a split house feels not like a place to themselves (privacy)		X
13. The respondents are concerned about the nuisance from one another (privacy)		X
15. Respondents consider it important to deal responsibly with the people with whom they are splitting a house		X

Practical

Finally, there is the group of points of consideration regarding housing. In table 5.3, all the points of consideration regarding housing are gathered. The most important thing that stands out here is that both older and young adults do not have a (good) idea of what a split house really is (**practical 2 and 5**). If both parties do not have a clear image of what living in a split house is like, the older people will be less likely to choose to actually split their house and the young people will not intentionally choose to live in a split house either.

In addition, the older people also indicate that they do not know whether their house is suitable for splitting (**practical 1**). This may partly be because the older adults do not have an image of a split house, but also because they do not know what requirements are necessary to be able to split up a house. The older people also say that not all of them live in a suitable home for splitting, because the rules and regulations prohibit it (**practical 3**). This applies, among other places, to homes for senior citizens and homes with a monumental status. In addition, research by Groot et al. (2013) shows that the older people are hardly willing or inclined, and in some cases not even able, to invest in home adjustments and major home maintenance.

Finally, the older people also mention that when their future plan is to move to a house suitable for senior citizens, it is not logical to look for a house that can be split up (**practical 4**). They indicate that when they move into senior housing, there is room for other people to move on to the housing market. That the older people then go to a home that is meant for them, instead of 'occupying' a home that is no longer meant for them. However, research by Groot et al. (2013) shows that the older people are very much reluctant to move; less than 5% of the over-65s moved house in 2011. The prognosis is that, due to the increase in home ownership and the objective of the central government to have older people live independently for as long as possible, the reluctance to move will decrease further. In addition, research by Clark & Deurloo (2006) also shows that many older people do not want to give up the extra space they have in the house just like that and they only want to move to a smaller house if they are more or less forced to do so by their health.

For young people, the points of consideration are all related to their housing needs, because they do not yet own a home and are searching for one or are planning to move to another home. However, the literature by van Zwetselaar & Goetgeluk (1994), van der Hoeven (2013) and Besselink (2015) shows that there are different phases of housing preferences. The first phase is the ideal image, but this is often not attainable. Then comes phase 2, the aspirational image. The ideal situation will have to be adjusted, based on the possibilities and restrictions that arise from the supply on the housing market and from personal possibilities. The final phase is the actual housing situation. The difference between the aspirational situation and the actual housing situation is the concessions that first-time buyers make to their housing requirements. In this study, the phases were not taken into account and so both ideal images and aspirational images were included. Research by Jung Shin Choi (2013) into the motivation to live in co-housing also shows that young people are often motivated by practical reasons, such as the physical characteristics of the home.

Young people say that they have the idea that they have to own a house to be able to make it your own (**practical 6**), that if you rent, the house will never be completely your own. What type of home that is, varies a great deal. The majority is looking for a single-family house, but there are also many young people looking for a flat (**practical 7**). In order to accommodate these requirements, it is important that the supply is varied, so that everyone will be able to find something to their liking. The young people who are looking for a single-family house often do so in order to have a garden or to be able to 'grow' (**practical 8 and 9**). Having a garden does not only have to be a possibility when living in a single-family house, one can also consider splitting up the garden when splitting up the house.

This is generally in line with the findings of van der Hoeven (2013), who indicates that the most important housing preferences of young people are the type of home, the size of the home, the form of ownership, the price of the home and the location. According to van der Hoeven (2013) and Besselink (2015), the housing requirements that young people are not prepared to compromise on are the location of the home and the price of the home.

Table 5.3 Points of consideration regarding the house

Points of consideration regarding the practical aspects	Older	Young
1. Residents find it hard to imagine if their house is suitable to split	X	
2 - 5. The image on split houses should be better and more well known	X	X
3. More information is needed on rules and regulations regarding the house	X	
4. More information is needed on why to opt to split a house when moving	X	
6. Respondents are afraid that in order to make the house their own they have to own it		X
7. Respondents find it hard to imagine that there are different types of split houses		X
8. Respondents would like to have a garden in a split house		X
9. Respondents are concerned about 'growing' in a split house		X

5.2 Comparing points of consideration regarding help tasks

The older adults have indicated that they are open to receiving help and the young adults have indicated that they are open to offering help. However, both parties did have some points of consideration regarding the help tasks. The points are discussed in the categories help tasks and compensation.

Help tasks

The older adults have indicated that they would like to receive help from the young adults with whom they are splitting a house, and the young adults have indicated that they would like to provide help to the older adults with whom they are splitting a house. Table 5.4 compares all the points of consideration of the older and the young adults. Here, too, there do not seem to be any immediate similarities between the older and younger people, yet there are. For example, the older people indicate that they would like to receive help when they need it (**Help 3**), and the younger people indicate that they would like to provide help when it is convenient for them (**Help 12**). In other words, the help must be flexible. For the older people, this is in line with findings from the Ministerie van Volksgezondheid Welzijn en Sport (2018). This is because it shows that the older adults have a strong urge to be in control of their own lives.

It is important for the older adults that the help is flexible, because they have not yet thought about the help they might need when they are older (**Help 1**). They also indicate that they want to do everything themselves for as long as possible (**Help 2**), that they do not want to be dependent on others if they can still do it themselves. This is also in line with the findings of the Ministerie van

Volksgezondheid Welzijn en Sport (2018). Again, the older people have a strong urge to retain control over their own lives. They want to decide for themselves what help they will get and how much help they will get, because they do not want to become dependent on family or informal carers.

Which tasks the older adults need help with therefore depends on what they can no longer do themselves and is therefore different for each person (**Help 4**). For older people who already receive help from informal caregivers, the youth can support these caregivers (**Help 5**). For many informal carers, this would be a very welcome relief, as the findings of the Ministerie van Volksgezondheid Welzijn en Sport (2018) also indicate that many informal carers become or are overstrained by the complex demand for help in which they lack the knowledge and skills. In addition, informal carers have to combine this help with work and caring for their own household and children.

Furthermore, the older adults also indicate that they find it difficult to think about help in the future, because they do not yet know what services and technologies will be available in the future (**Help 6 and 7**). The fact that there is a lack of knowledge about the support options that may be available for older people living at home is also demonstrated by the study conducted by Ministerie van Volksgezondheid Welzijn en Sport (2018).

For the young people, offering help flexibly is important because they do not want the older people to become dependent on them (**Help 10**). If they always help with a fixed task at a fixed time, the older adults get used to it and become dependent on it. This indirectly forces the young people to always take this into account and they don't want that because it makes it an obligation (**Help 11**). In addition, the young people indicate that when there is a good click with the older people, they do not mind offering help to them (**Help 9**). The young people also prefer to be able to decide for themselves which tasks they want to help with and would like to combine this with the tasks they already have to do for themselves (**Help 8**).

Table 5.4 Points of consideration regarding help

Points of consideration regarding help	Older	Young
1. Respondents have not thought about getting help when they are older	X	
2. The respondents want to do everything independent for as long as possible	X	
3. Respondents want to receive help when they need it	X	
4. More information is needed on the different help people need	X	
5. The respondents are unaware about what kind of technology will be available in the future	X	
6. The respondents are unaware about what kind of services will be available in the future	X	
7. The respondents would like to decide for themselves with what they will help		X
8. Respondents would like to have a click with one another		X
9. Respondents are concerned people become depend on them		X
10. Respondents are afraid it will become an obligation		X
11. Respondents would like to offer the help in a flexible way		X

Compensation

When it comes to compensation for help, the older and younger people are somewhat less aligned, see table 5.5. The older people indicate that they find it easy to ask for help when there is a compensation in return (**Compensation 2**). They state that it should be a give and take principle and that they do not only want to take (**Compensation 1**). They do however indicate that the compensation depends on the task; a small task that takes little time requires a different compensation than a task that is heavy or takes a lot of time (**Compensation 3**). On the other hand, the young people indicate that especially the smaller tasks that take little time or that they can easily combine with their own

tasks do not necessarily need to be compensated (**Compensation 4**). They consider it a small effort to add these tasks if they can help someone by doing so. They do indicate that compensation offers more motivation to help (**Compensation 5**), especially with heavier tasks or tasks that take more time.

Table 5.5 Points of consideration regarding compensation

Points of consideration regarding compensation	Older	Young
1. Respondents find it important that it is giving and taking	X	
2. Respondents find it easier to ask for help when it is compensated	X	
3. Respondents find it important that the compensation is depending on the task	X	
4. If the respondents can combine small tasks with their own tasks which do not necessarily need to be compensated		X
5. Respondents indicate that when the help is compensated is provides extra motivation		X

6. Conclusions and recommendations

This chapter will first look back at why this research is needed, then it will answer the sub-questions and the research question. Recommendations will also be made regarding the points of interest and the research and finally, what this research contributes to the existing knowledge and literature will be explained.

6.1 Research gap

Older people want to continue living at home independently for longer in a lively neighbourhood and young people want access to the housing market in an affordable home. Due to the housing shortage in the Netherlands, which cannot be solved by building new homes alone, additional solutions will be required. One solution that can ensure that the older people can continue to live at home in a liveable environment and young people can enter the housing market in an affordable home is 'Duo Wonen' by Stichting Statiegeld op Jeugd. This involves older people splitting their homes into two independent units, ensuring that they can grow old in a suitable home and that a younger person can move into the split home. However, there must of course be an interest in splitting homes by the older people and it is important to know what considerations the older people have in splitting homes. It is also important that the split house can meet the housing needs of young people and that they are willing to live in a split house. Therefore, research has to be done on this topic. Nowadays, there is more research into what is needed to split up a house, but not yet into the motivation and considerations of the future residents.

6.2 Conclusions

The sub-questions will be answered first and on the basis of these answers the research question will be answered.

Sub-question 1

The first sub-question that is answered is *“To what extent are older adults open to splitting their homes to create affordable housing for younger people and which points of consideration do they have?”*. Older people are certainly open to the idea of splitting their homes to create affordable housing for younger people. However, the older people do have some considerations of both positive and negative character. They indicate that if they can continue to live independently in their own home for longer by splitting their home they would certainly do so. The fact that older people want to continue to live independently in their own home for as long as possible is also evident from the literature. The older people also like the idea that when someone lives in the split house there is always someone around when things go wrong, for example when they fall down. The older people also think it is important for the neighbourhood to remain liveable and therefore think it is important for young people to settle in the neighbourhood. In addition, the idea of an additional supplement to their pension is also a motivation for the older adults to consider splitting their home. The older people also note that when splitting the home, it does not necessarily have to be a young person who comes to live there, but that the most important thing is that the person who comes to live there is vital.

Yet there are also considerations that older people encounter that prevent them from immediately choosing to split their home. In particular, the fact that older people cannot form a good perception of a split house causes them to be somewhat hesitant. The lack of a proper image also leads to concerns about privacy, for example. In addition, older people find it difficult to assess whether their home would be suitable to be split up. The high cost of renovating the home also causes a lot of consideration. As long as the bank does not provide financing, the older people will have to pay for it themselves. They then wonder if renting out the split-up part of the house will generate enough income to recoup this investment. Furthermore, there are also homes that do not comply with the rules and regulations, making it not an option for the residents of these homes.

Sub-question 2

When looking at the sub-question *“To what extent can independent living in a split house meet the housing needs of young people?”*, the first thing to do is to find out what housing wishes young people have. The majority of young people indicate that they would like to buy a house, but for many young people it is not feasible to buy a house on the current housing market, even with two incomes. Also, a small majority indicates that they are looking for a single-family house, followed shortly after by a flat. The young people indicate that they would like to live in a single-family house, because they would like to have a garden.

Research by van Zwetselaar & Goetgeluk (1994), van der Hoeven (2013) and Besselink (2015) shows that young people often give an ideal situation when asked what their housing wishes are, but that this is often not feasible. When young people start looking for a home, they adjust their housing preferences to a more feasible alternative, an aspirational image. There may also be differences between the home they eventually buy or rent and the aspirational image, which are usually concessions. These concessions can be physical characteristics, location characteristics, form of ownership and price level. Finally, van der Hoeven (2013) indicates that the most important housing wishes of starters relate to: the type of house, the size, the form of ownership, the price and the location of the house. The most important housing desire that starters (would rather) not make concessions in relate to the region and the city of residence where they want to live. Research by Besselink (2015) shows that, in addition, few concessions are made on the financial front.

The most important housing requirements for young people are therefore the location and the price of the dwelling. If these variables of the split house correspond with the young people's housing preferences, the other housing preferences are of minor importance. If there are more similarities between the split house and the housing preferences of the young people, it will also satisfy the young people's wishes even better. Young people also say that, in the current housing market, they should be happy at all if they can get a house and are therefore open to living in a split house. If they can rent this split house at an affordable price, they have the opportunity to save up for the next step. However, there are also considerations that make young people hesitant about living in a split house. They see living in a split house purely as a temporary solution. This is mainly because the young people do not have a clear vision of living in a split house. They indicate that they do not feel that the house is all theirs, that they will always be a guest in their own house and that the older people will keep an eye on them, so there is a high degree of social control. They also indicate that because of the current level of luxury we are used to, they expect to experience a lot of nuisances, especially in the area of noise.

Sub-question 3

The third sub-question that needs to be answered is *“To what extent do the older adults want to receive help from the young people with whom they share a roof, what kind of help do they like to receive and what are they willing to give for that help?”*. Older people are more hesitant to accept help from young people. The idea that they can get help appeals to them, but they would rather not give up control. The older people want to continue to do everything they can for themselves for as long as possible. They do indicate that in the long run they would like to receive help with the groceries, internet and television, gardening and taking out the containers. The older people also say that they do not want to receive help at fixed times, but only when they need it, and that the help should therefore be flexible.

However, many older people have not yet thought specifically about getting older and what their future will look like. This is partly due to the fact that older people do not know what to expect in terms of service and technology in the future. Current developments in the technological market and services aimed at older people are also making it easier for them to live at home independently for longer without help.

In addition, the older ones would like to compensate the younger ones for their time and effort. They also say that it is easier to ask someone for help, because it then becomes a question of give and take.

Sub-question 4

Finally, there is the sub-question "*To what extent are young people willing to offer help to older adults with whom they share a roof, what kind of help are they willing to offer and what do they want in exchange?*". The young people are very open to offering help to the older people with whom they share a house, especially if they feel a click with these older people. They prefer to carry out small tasks that they can combine with their own duties. However, they do indicate that they want to offer their help in a flexible way, so that it does not become an obligation, and no one becomes dependent on them. So preferably no fixed tasks or times.

What the young people want in return is actually not very much. They say that they want to carry out the helping tasks without any compensation. They do say that if there is compensation for the help, it provides extra motivation to do these helpings. The young people also say that when they receive a reduction in rent, they are more open to doing tasks that take up more time.

Research question

On the basis of the sub-questions answered, an answer to the research question can also be formulated. Therefore, the answer to the question "*To what extent can the splitting of housing provide a solution to the shortage of affordable housing for young people and the demand for assistance from the elderly to enable them to live independently for longer?*" is that the splitting of housing can indeed provide a solution to the shortage of affordable housing for young people and the demand for assistance from the elderly to enable them to live independently for longer, provided that the points for consideration are taken into account.

6.3 Recommendations

As a result of the results, discussion and conclusions on both the research and sub-questions, a number of recommendations can be made with regard to the points of consideration for the older and young adults. There are also recommendations regarding further research.

Recommendations regarding the points of consideration

The first recommendation is to establish an organisation or platform that will combine the supply and demand of living in a split house. The following recommendations are therefore made for project advise organisations which must be established.

Make a split property more well-known

What is a split house, what does a split house look like and what are the opportunities? Both the older and the younger adults do not have a clear image of a split house, points of consideration 2 and 5 regarding the practical aspects. When more people know about split houses and the opportunities that come with a split house, more people will be open to split their house or live in a split house. In addition, both parties now have different points of consideration that make them hesitant to live in a split house. When the image of a split house is better known, many of the concerns will also be removed. A platform should be created where house splitting is more widely known and supported by means of floor plans, drawings, photos or other visual material of different forms of split houses. In addition, consider holding a viewing day in different successfully split houses for people who are interested.

Informative tools

When more people have a good idea of 'Duo Wonen', more people will be interested in living in a split house. It is important that people who are interested in splitting up their home can quickly find the right information they are looking for. This platform should provide a low-threshold way of examining

whether it is possible to split up the house. It may include, for example, examples of different forms of split houses, rules and regulations that a property must comply with, calculation tools to work out what the split house must roughly cost and tips on financing the renovation. In addition, it is also important that there is an easily accessible connection to a research and consultancy firm where older people can direct their questions. After all, the older people are open to splitting up their homes but will not easily take the first step themselves. They will need help to both investigate the possibilities and be advised on how to go about dividing their home. This can help with points of consideration financial 1,3,4 and 5 and practical aspects 1 and 3.

Trial living

To ensure that the older people know what they are getting into before they split up their home and that the younger people know what they are getting into when they move into a split home, it is wise if they have somewhere to trial. The support organisations can opt to invest in a split house that can be used as an example during orientation sessions and can also serve as a trial home for people who are really interested. Alternatively, they can use a house that has already been divided for people for whom they have mediated and, by mutual agreement, perhaps also for trial living. This can help alleviate privacy considerations, social points of consideration 4, 5, 11, 12, 13 and 14.

Regulate supply

It is also important that the project advise organisations inventorize the housing needs of young people who are interested in living in a split house. This can be taken into account when splitting up the home of the older adults. Location and price are important housing requirements for young people that they are not quick to compromise on. The organisation can then make an inventory of where the young people would like to live and what the maximum price is that they are willing to pay. If the organisation has mapped out where there is the most demand for living in a split house and where there is no demand, they can also advise interested parties whether the split house will be a success or not and what price they can ask for it. Of course, this can also be applied to other housing requirements, such as size, type of house or form of ownership. When the wishes of the young people are taken into account, points of consideration regarding the practical aspects 7 and 8, regarding different types of split houses and having a garden, also fall away.

Expectation management

The next recommendation for the organisation is that they should take on a mediating role, or appoint a party to act as mediator, between the supply and the demand side. When both parties choose to live in a split house, it is important that both parties know what to expect and where to turn if anything happens. There is also the risk that young people will choose to live in a split house because it is difficult to get a house and it is also affordable. The organisation could help by letting people apply for living in a split house and by offering guidelines on what to pay attention during such an application. Furthermore, the organisation can also play a mediating role in conflicts between the older and younger people. Managing expectations can help with points of consideration financial 7 and 8, regarding living in a split house in order to save money or due to the situation on the housing market, and social 5,7,13 and 15, regarding having a click with one another, nuisance, responsible behaviour and the duration of the living arrangements.

It is also important to agree on the compensation on the help tasks when entering into the contract. It is important to have good agreements about the rate per task or time unit as well as who has supervision over the administration and payment of the compensation, point of consideration regarding compensation 3,4 and 5.

Start informing in time

Splitting up your house is not an impulsive decision; it is a well-considered decision on which people first thoroughly orient themselves. Not only is it a major renovation involving substantial costs, but

afterwards people 'share' their home with someone else. These are often no longer projects that people undertake when they are already housebound, but actually need to be undertaken when they are still vital, social point of consideration 9. Therefore, it is important that the organisation informs the right target groups with the right information. When older people are at the point in their lives where they could use the extra help close to home and then have to start thinking about splitting up the home, they are too late. In addition, informing the right target group in time can also ensure that more elderly people can continue to live independently in their own homes for longer and that the neighbourhood remains liveable, social points of consideration 1 and 3.

Make help optional

Older people want to remain independent and in control of their own lives for as long as possible, and therefore do not want to accept help that they do not actually need. Many older people have also not thought about what help they might need in the future. For this reason, it is also advisable for the help tasks to be optional. Both parties can agree up front on the possibility of help and activate it when needed. In addition, each person's needs vary and cannot always be agreed in advance.

Recommendations regarding further research

More diversity and participants

Finally, there are recommendations to be made with regard to the research, the execution and the follow-up. For example, the group of young people surveyed is not very diverse; they all live in the province of North Brabant, but they are not representative for the entire population of the Netherlands. Therefore, it is important that in a next study more participants with a greater diversity in living environment participate. This will give a more representative indication of whether young people throughout the Netherlands would be open to living in a split house. Include not only the Randstad, where it is very difficult to find a house, but also the shrinking regions. Young people who are looking for a house in the city also say they are open to this housing concept. So perhaps it is also a solution for small and medium-sized towns that are aging rapidly, and perhaps the splitting of houses can also be applied outside villages. Therefore, include older people from outside the villages in subsequent research.

Determine target groups

As mentioned in a previous recommendation, it is also important to investigate for which ages splitting the house makes the most sense. Elderly people over eighty indicate that they would be open to living in this way, but that they will not facilitate it themselves. But at what age do people opt for it and how can you best educate people in this demographic? This also applies to young people, at what age or stage are young people most open to living in a split house and how can you best reach this target group?

Larger scale

Finally, the splitting of houses is a way to increase the housing stock, without having to build more houses. However, it will not provide real alleviation of the current housing shortage on this scale. Therefore, it should be investigated whether it is possible to split up houses on a larger scale, for example at housing associations or other parties.

To conclude

Although more research is needed, this study has provided an insight into the willingness of older people to split their house and the considerations they have with regard to living in a split house. It also provides an insight that split houses can meet the housing needs of young people and that they are willing to live in a split house and the considerations they have regarding living in a split house. In addition, the study found that splitting homes does offer a solution in reducing the shortage of affordable housing for young people. It also offers a solution to the demand from the older people to

be able to live independently at home for longer. For both solutions, however, the points of consideration must be taken into account in order to offer a solution.

7. Bibliografy

- Besselink, J.M.A. (2015). *Hoogopgeleide starters op de woningmarkt in de regio Eindhoven*. Technische Universiteit Eindhoven. <https://research.tue.nl/en/studentTheses/hoogopgeleide-starters-op-de-woningmarkt-in-regio-eindhoven>
- BPD. (2019). *Drie feiten over millennials en starters op de woningmarkt*. BPD. <https://www.bpd.nl/media/1ajka3cy/bpd-onderzoek-millennials-woningmarkt.pdf>
- CBS-Statline. (2021). *Bevolking; geslacht, leeftijd en burgerlijke staat, 1 januari*. CBS-Statline. Retrieved January 10, 2022 from <https://opendata.cbs.nl/statline/#/CBS/nl/dataset/7461bev/table?dl=1EFBB>
- CBS. (2015). *Tot 2040 verdubbelt het aantal alleenwonende tachtigplussers*. CBS.nl. Retrieved March 3, 2020 from <https://www.cbs.nl/nl-nl/nieuws/2015/51/tot-2040-verdubbelt-het-aantal-alleenwonende-tachtigplussers>
- CBS. (2016). *Vergrijzing*. CBS.nl. Retrieved March 3, 2020 from <https://www.cbs.nl/nl-nl/visualisatie/2016/6/vergrijzing>
- CBS. (2019a). *Prognose levensverwachting 65-jarigen*. CBS.nl. Retrieved March 3, 2020 from <https://www.cbs.nl/nl-nl/nieuws/2019/44/prognose-levensverwachting-65-jarigen#id=undefined>
- CBS. (2019b). *Studerende en Werkende jongeren gaan later uit huis*. CBS.nl. Retrieved March 3, 2020 from <https://www.cbs.nl/nl-nl/nieuws/2019/06/studerende-en-werkende-jongeren-gaan-later-uit-huis>
- Charlton, E. (2018). *Students in Milan are moving in with the elderly to fight loneliness and save money*. Weforum.org. Retrieved February 24, 2022 from <https://www.weforum.org/agenda/2018/11/why-some-students-in-milan-are-moving-in-with-elderly-people/>
- Choi, J.S. (2013) Why Do People Move to Cohousing Communities in Sweden? - Are there any Significant Differences Between the +40 Cohousing and the Mixed-Age Cohousing? *Architectural Research*, 15(2), 77-86
http://ocean.kisti.re.kr/downfile/volume/aik/DHGCFS/2013/v15n2/DHGCFS_2013_v15n2_77.pdf
- Chorus, A., Gijsbers, G., Staalduinen, W. Van, & Wevers, C. (2011). *Het succes van de vergrijzing: Een visie op de toekomst van werk, wonen, zorg en voorzieningen*. TNO. https://hcss.nl/wp-content/uploads/2012/08/Strategy_Change_WEB_Rapport_09_Vergrijzing.pdf
- Clark, W. A. V., & Deurloo, M. C. (2006). Aging in place and housing over-consumption. *Journal of Housing and the Built Environment*, 21(3), 257–270. <https://doi.org/10.1007/s10901-006-9048-3>
- de Vries, P. (2019). *2019 crisisjaar voor koopstarters*. Binnenlands Bestuur Kadaster. Retrieved March 16, 2020 from <https://www.binnenlandsbestuur.nl/ruimte-en-milieu/kennispartners/kadaster/2019-crisisjaar-voor-koopstarters.10043085.lynkx>
- Duin, C., & Stoeldraijer, L. (2013). *Bevolkingsprognose 2012–2060: Langer leven, langer werken*. CBS.nl. Retrieved March 24, 2020 from <http://www.cbs.nl/NR/rdonlyres/AFA62B47-7DAE-4737->

[92C2-D3D490432D94/0/20131101b15art.pdf%5Cnhttp://scholar.google.com/scholar?hl=en&btnG=Search&q=intitle:Bevolkingsprognose+2012-2060:+langer+leven,+langer+werken#0](https://scholar.google.com/scholar?hl=en&btnG=Search&q=intitle:Bevolkingsprognose+2012-2060:+langer+leven,+langer+werken#0)

Ekamper, P., Erf, R. van der, Gaag, N. van der, Henkens, K., Imhoff, E. van, & Poppel, F. van. (2003). *Bevolkingsatlas van Nederland - Demografische ontwikkelingen van 1850 tot heden*. NIDI. <https://publ.nidi.nl/output/2003/nidi-2003-bevolkingsatlas.pdf>

Engelsman, S. (2012). *Duplexwoning analyse*. Hogeschool Rotterdam. <https://hbo-kennisbank.nl/resolve/hogeschoolrotterdam/eyJ1IjogImh0dHBzOi8vc3VyZnNoYXJla2l0Lm5sL29iamVjdHN0b3JlLzhjM2UxNGMzLTdkMGYtNDk2Yi1hM2M5LWNjOTVjMDA2MzkwOSIsICJoljogIjRhNTNhYmI2ZjM0NmFiOWFhYjk4ZGQzZTA0ZmMxNDVmZDZiNTQ5OThiYWQ0YzJkOTU4YjNjZTFhYTg0YWVhYTUifQ==>

Ensie. (2019). *Hofjeswoningen*. Retrieved March 16, 2022 from <https://www.ensie.nl/collectie-nederland/hofjeswoningen>

Garland, E. (2018). *Learning from Intergenerational Housing Projects in the USA*. Churchillfellowship.org. https://media.churchillfellowship.org/documents/Garland_E_Report_2016_Final.pdf

Glass, A.P. (2016). *Elder Cohousing in the US – an Overview* [video]. University of North Carolina Wilmington. <https://uncw.mediasite.mcnc.org/mediasite/Play/f54895dcaa934b829075b66b6eff9d581d>

Groot, C. De, Dam, F. Van, & Daalhuizen, F. (2013). *Vergrijzing en woningmarkt*. PBL.nl http://www.pbl.nl/sites/default/files/cms/publicaties/PBL_2013_Vergrijzing_en_woningmarkt_1105.pdf

ING. (2016). *Woningmarkt herstelt , maar jongeren blijven achter*. ING.nl Retrieved March 21, 2020 from <https://www.ing.nl/particulier/economischbureau/archief/archiefeconomischeberichten/2016/03/Woningmarkt herstelt jongeren blijven achter.html>

Julen, J. (2020). *Segregatie op de woningmarkt veel starters kunnen geen huis kopen zonder eigen geld*. Trouw. Retrieved September 24, 2020 from <https://www.trouw.nl/economie/segregatie-op-de-woningmarkt-veel-starters-kunnen-geen-huis-kopen-zonder-eigen-geld~b7e95573/>

Killock, J. (2014). *Is cohousing a suitable housing typology for an ageing population within the UK?* RIBA Boyd Auger Scholarship. Retrieved from <https://publication/doi/10.1007/978-1-4899-1504-7>

Kooiman, N., de Jong, A., Huisman, C., van Duin, C., & Stoeldraijer, L. (2016). *PBL/CBS Regionale bevolkings- en huishoudensprognose 2016–2040*. PBL/CBS. <https://www.pbl.nl/sites/default/files/downloads/pbl2019-pbl-cbs-regionale-bev-en-hhprognose-2016-2040-monitoring-3813.pdf>

Mens, J. M. A. (2008). Verstandige gezinsplanning: Niet te laat, maar ook niet te vroeg kinderen krijgen. *Nederlands Tijdschrift Voor Geneeskunde*, 152(38), 1507-1512. <https://pure.knaw.nl/portal/nl/publications/verstandige-gezinsplanning-niet-te-laat-maar-ook-niet-te-vroeg-ki>

Ministerie van Binnenlandse Zaken en Koninkrijksrelaties. (2018). *Ruimte voor wonen*. Rijksoverheid.nl. Retrieved from <https://www.rijksoverheid.nl/documenten/rapporten/2019/05/28/ruimte-voor-wonen>

[kernpublicatie-woon-2018](#)

- Ministerie van Volksgezondheid Welzijn en Sport. (2018). *Programma Langer Thuis*. Rijksoverheid.nl Retrieved from <https://www.rijksoverheid.nl/documenten/rapporten/2018/06/15/programma-langer-thuis>
- MVGM. (2019). *Woningmarktrapportage Q3 2019*. MVGM.nl. <https://www.vastgoedinvesteren.nl/Portals/0/Proposition/12/Public/Documents/Marktrapportage%20wonen%20Q3%202019%20MVGM.pdf?ver=3j0TbNwiEgjtASrQmTkqSw%3D%3D>
- Nederlandse Zorgautoriteit. (2018). *Zorg voor ouderen 2018*. Rijksoverheid.nl Retrieved from <https://www.rijksoverheid.nl/binaries/rijksoverheid/documenten/rapporten/2018/04/19/monitor-zorg-voor-ouderen-2018/monitor-zorg-voor-ouderen-2018.pdf>.
- NVM. (2020). *Persbericht NVM Woningmarktcijfers 4e kwartaal 2019*. NVM.nl. Retrieved March 16, 2020 from <https://www.nvm.nl/marktinformatie/marktinformatie>
- NVM. (2022a). *Marktinformatie koopwoningen*. Retrieved April 4, 2022, from <https://www.nvm.nl/wonen/marktinformatie/>
- NVM. (2022b). *Marktinformatie vrije sector huur*. NVM.nl Retrieved June 8, 2022, from <https://www.nvm.nl/wonen/marktinformatie/huurmarkt/>
- Rabobank. (2018). *Studenten en ouderen onder één dak: zo lukt het wel*. Rabobank.nl Retrieved March 24, 2020 from <https://www.ikwoonleefzorg.nl/hulp-en-zorg/studenten-en-ouderen-onder-een-dak-zo-lukt-het-wel>
- Sanguinetti, A. (2016). *Seniors in Intergenerational Cohousing – Findings from a National Study* [video]. University of North Carolina Wilmington. <https://uncw.mediasite.mcnc.org/mediasite/Play/8b9e97fa58884b0396bd66a4bc6d22381d>
- Springco. (2018). *Samenvatting rapportage De Grote Omgevingstest in de provincie Zuid Holland*. Spring-co.nl <https://www.spring-co.nl/wp-content/uploads/2018/12/Samenvatting-rapportage-De-Grote-Omgevingstest-2018.pdf>
- Steenbekkers, A., Vermeij, L., & Houweligen, P. Van. (2017). *Dorpsleven tussen stad en land*. SCP.nl. <https://www.scp.nl/binaries/scp/documenten/publicaties/2017/03/30/dorpsleven-tussen-stad-en-land/Dorpsleven+tussen+stad+en+land.pdf>
- Stichting Statiegeld op Jeugd. (2019). *Duo-wonen; laat de vergrijzing kantelen!* Retrieved June 8, 2022, from <https://www.st-soj.nl/>
- ten Hag, M. J., & Roetert, W. D. (2019). *Woningmarkt rapportage, 4e kwartaal 2018*. Retrieved from <https://books.ipskampprinting.nl/thesis/527746-Hag>
- van de Lustgraaf, R. (2019). *Het tekort aan sociale huurwoningen groeit overal*. Trouw. Retrieved March 16, 2020 from <https://www.trouw.nl/economie/het-tekort-aan-sociale-huurwoningen-groeit-overal~b882afc3/>
- van den Berg, L., & van Gaalen, R. (2018). *Studeren en uit huis gaan nog haalbaar?* CBS.nl. https://www.cbs.nl/-/media/_pdf/2018/04/2018st01-studeren-en-uit-huis-gaan-nog-haalbaar.pdf
- van der Bie, R., & Latten, J. (2012). *Babyboomers: indrukken vanuit de statistiek*. CBS.nl https://www.cbs.nl/-/media/_pdf/in-de-klas/gereedschappen/babyboomers.pdf

- van der Hoeven, B. J. (2013). *Klaar voor de start?!... afwegingen tussen de woonwensen van koopstarters in landelijke gebieden*. Technische universiteit Eindhoven.
<https://research.tue.nl/nl/studentTheses/klaar-voor-de-start>
- van der Lee, M. (2022). *Doorstroming vrije sector loopt volledig spaak*. NVM.nl. Retrieved June 8, 2022, from <https://www.nvm.nl/nieuws/2022/huurwoningmarkt-q1-2022/>
- van der Valk, J. (2015). *De leefomgeving van twintigers*. CBS.nl. <https://www.cbs.nl/-/media/imported/documents/2015/10/2015-de-leefomgeving-van-twintigers.pdf?la=nl-nl>
- van Zwetselaar, M., & Goetgeluk, R. (1994). Decision plan nets of housing choice: A critical evaluation of the reliability and validity of this technique. *Netherlands Journal of Housing and the Built Environment*, 9(3), 247–264. <https://doi.org/10.1007/BF02496999>
- Witter, Y. (2019). *Bij Samen & Anders telt iedereen mee*. Zorgsaamwonen.nl Retrieved February 24, 2022 from <https://www.zorgsaamwonen.nl/artikel/bij-samen-anders-telt-iedereen-mee>
- Worldbank. (2019). *Fertility rate, total (births per woman)*. Retrieved March 16, 2020 from <https://data.worldbank.org/indicator/SP.DYN.TFRT.IN?locations=NL>
- Zayaz Woningcorporatie. (2019). *Onderzoek over woning splitsen en woning delen*. Zayaz.nl. <https://www.zayaz.nl/Media/010357f1-ae16-418f-86a1-cad1b02d5e7f/original/resultaten-onderzoek-woning-splitsen--delen-oktober-2019.pdf/>
- Zuithoff, Y. (2006). *Duplexwoningen*. Hogeschool Rotterdam.
https://studenttheses.uu.nl/bitstream/handle/20.500.12932/1445/Duplexwoningen%3B%20Verleden%2C%20Heden%2C%20Toekomst_.pdf?sequence=1&isAllowed=y