

Beyond the Brick: The Impact of Housing Compatibility on Student Wellbeing & Retention in the Netherlands (2026)



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Beyond the Brick: The Impact of Housing Compatibility on Student Wellbeing & Retention in the Netherlands (2026)	0
An internal research study conducted by Domu Match	0
Executive Summary: The Invisible Crisis of the Knowledge Economy	3
The Macro-Economic Imperative: Human Capital at Risk	5
The Valuation of the Student Body	5
The Cost of Attrition and "Churn"	6
The Macro-Economic Threat of Contraction	7
The Housing Market in 2025-2026: A Structural Failure	9
The "Discouraged Seeker" Phenomenon	9
The Regulatory Stranglehold and Private Sector Collapse	9
Regional Deep Dive: The Geography of Scarcity	10
Amsterdam: The Epicenter of Exclusion	10
Tilburg: A Market at the Tipping Point	11
Breda: The Rising Pressure	11
The Mental Health Crisis: The Silent Variable	13
The Loneliness Epidemic and Housing Type	13
The "Thuis Voelen" Factor	13
Substance Use as a Coping Mechanism	13
The Compatibility Crisis: The Social Infrastructure Failure	15
The Prevalence of Conflict	15
The "Forced Choice" Market Failure	15
The Academic Impact of Domestic Stress	15
International Students: The Canary in the Coal Mine	17
The Retention Deficit	17

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Vulnerability to Exploitation and Scams	17
The "Eindhoven Effect"	17
Institutional Strategies: The Ambition-Reality Gap	19
Breda University of Applied Sciences (BUas): The Human-Centred Strategy	19
Tilburg University: Caring and Connected	19
The Strategic Gap	20
Social Infrastructure as a Solution	21
The Domu Match Case: Algorithmic Compatibility	21
Reforming the Rent Allowance (Huurtoeslag)	21
Conclusion and Recommendations	21
Works cited	24

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Executive Summary: The Invisible Crisis of the Knowledge Economy

In the academic year 2025-2026, the Netherlands stands at a precarious juncture within the global knowledge economy. The nation's higher education system, historically a beacon of accessibility and quality, faces a convergence of systemic pressures that threaten its stability and its ability to attract and retain the human capital essential for future economic growth. This report, titled Beyond the Brick, posits that the prevailing discourse surrounding student housing - which has traditionally focused almost exclusively on the quantitative availability of physical units, or "bricks" - is fundamentally insufficient to address the complex, multi-layered challenges of the contemporary academic environment. While the sheer scarcity of housing remains a critical bottleneck, as exhaustively documented in the Landelijke Monitor Studentenhuisvesting (LMS) 2025, a secondary, equally potent crisis of compatibility and social infrastructure has emerged, one that operates silently but devastatingly on student wellbeing and academic retention.¹

The data synthesized in this White Paper draws from a triangulation of high-level sources: the quantitative housing market analyses of Kences/ABF Research, the epidemiological mental health monitoring of the RIVM and Trimbos Institute, the economic impact studies of the CPB (Netherlands Bureau for Economic Policy Analysis) and Nuffic, and the strategic foresight documents of leading Dutch institutions such as Breda University of Applied Sciences (BUas), Tilburg University, and the University of Amsterdam (UvA). The synthesis of these diverse datasets reveals a stark correlation between housing precarity - manifested not only as homelessness but as incompatible, high-stress, and socially isolating living environments - and the deterioration of student mental health, leading to academic attrition and significant economic loss.

The 2025/2026 academic year has exposed the rise of the "discouraged student." Data from the LMS 2025 indicates that the percentage of students living away from home has plummeted from 59% eight years ago to 49% in 2025, a shift driven not by a change in preference but by a collapse in market accessibility and hope.¹ This housing paralysis is occurring simultaneously with a mental health crisis where a considerable percentage of

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students report severe loneliness and pressure to perform, conditions exacerbated by the living environment.¹

Financially, the stakes of this crisis are profound and underappreciated. The economic value of an international non-EEA university graduate to the Dutch treasury is calculated at approximately €96,300 in net present value.¹ Consequently, the "churn" caused by housing-induced dropout, study delays, or early departure from the Netherlands represents a hemorrhage of human capital and potential fiscal revenue estimated in the billions of euros annually.⁴

This report argues that solving the housing crisis requires a paradigm shift: moving beyond the mere construction of units toward the engineering of compatible, supportive social infrastructures. By aligning housing strategies with student wellbeing Key Performance Indicators (KPIs) and leveraging data-driven compatibility matching, stakeholders can transform student housing from a logistical liability into a strategic asset for retention, wellbeing, and economic resilience.

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The Macro-Economic Imperative: Human Capital at Risk

To understand the urgency of the housing compatibility crisis, one must first contextualize the student not merely as a consumer of education, but as a vital economic unit within the Dutch fiscal framework. The Dutch higher education system acts as a primary engine for the knowledge economy, importing talent and refining domestic human capital. The efficiency of this engine is contingent upon retention - the ability to keep students enrolled through graduation and, subsequently, to retain them in the Dutch labor market. Housing acts as the physical and social anchor for this retention; when the anchor fails, the economic vessel drifts.

The Valuation of the Student Body

Calculations by the Centraal Planbureau (CPB) provide a rigorous fiscal baseline for the value of higher education students. These calculations utilize the net present value (NPV) of future government revenues (taxes, premiums) minus expenditures (education funding, healthcare, social security) over the lifecycle of the individual. The data reveals a stark differentiation based on origin and level of education, highlighting the immense value - and risk - associated with the international student population.

As illustrated in the data, international students generally bring more benefits than costs to the Dutch state budget. This positive balance applies to both students from the European Economic Area (EEA) and non-EEA countries, though the mechanisms differ significantly. Non-EEA students yield the highest net benefit. This is primarily because the Dutch state provides no direct government contribution (*rijksbijdrage*) for their education; these students pay institutional tuition fees that cover the full cost of their schooling. Furthermore, recent trends indicate that non-EEA students have a higher propensity to remain in the Netherlands to work after graduation compared to their EEA counterparts, thereby contributing to the tax base for a longer duration.¹

Table 1: Average Net Economic Value of Graduates to the Dutch Treasury (NPV)

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Student Origin	Education Level	Net Economic Value (NPV)	Primary Drivers of Value
Non-EEA	University (WO)	€96,300	High tuition (no subsidy), high stay rate, high labor participation.
Non-EEA	Higher Prof. Ed (HBO)	€68,500	High tuition, strong labor market integration in technical fields.
EEA	University (WO)	€16,900	Lower tuition (subsidized), lower stay rate than non-EEA.
EEA	Higher Prof. Ed (HBO)	€5,000	Lower tuition, moderate stay rate.

Source: CPB Notitie, Economic Effects of Internationalization ¹

The disparity in value is striking. A single non-EEA university graduate represents nearly €100,000 in net value to the state. Consequently, the attrition of these students - whether through academic dropout during the first year or emigration immediately following graduation - represents a significant destruction of potential value. The CPB emphasizes that the total economic impact is heavily dependent on two specific factors: the stay rate (blijfkans) and labor market participation.¹ If housing shortages or social exclusion force these students to leave, the return on the educational infrastructure investment is nullified.

The Cost of Attrition and "Churn"

The financial implications of student dropout extend beyond the macro-economic tax calculations to the immediate balance sheets of the universities themselves. Dutch higher education funding is partially performance-based, contingent upon students completing their

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degrees. When a student drops out, the institution loses not only the tuition revenue but also the performance-linked component of the government funding.

For the academic year 2025-2026, the statutory tuition fee (wettelijk collegegeld) for EEA students is set at €2,601.⁵ However, for non-EEA students, the financial stakes are exponentially higher. Institutions charge institutional fees (instellingscollegegeld) to cover the full cost of education. For example, at Tilburg University, a non-EEA student in a Data Science Bachelor's program pays €18,000 per year, and a Business student pays €13,400.⁶ At Avans University of Applied Sciences, the rate is €10,308.⁷

A "churn" event - where a student discontinues their studies due to an inability to find housing or severe dissatisfaction with their living situation - results in an immediate revenue loss of €10,000 to €22,000 per year for the institution, multiplied by the remaining years of the degree. When aggregated across the sector, the failure to retain international students due to housing factors creates a budgetary hole that runs into the millions. This transforms student housing from a peripheral "facility" issue into a core financial risk management issue for University Boards.¹

The Macro-Economic Threat of Contraction

Recent policy debates in the Netherlands have centered on curbing international student intake to alleviate pressure on housing and public services. However, research by SEO Economic Research commissioned by major Randstad universities suggests this approach is economically perilous. The contraction of international student numbers could cost the Dutch economy between **€3.9 billion and €4.8 billion annually** in lost Gross Domestic Product (GDP).⁴

This loss is concentrated in high-demand sectors such as technology, engineering, and business services, where labor shortages are acute. The housing crisis, therefore, acts as a brake on the national economy. If the "brick" shortage cannot be solved rapidly enough to accommodate the talent required by the labor market, the alternative is to optimize the compatibility and retention of the students the system can accommodate. Every student who leaves due to a negative housing experience helps validate the projection of billions in

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economic loss.

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The Housing Market in 2025-2026: A Structural Failure

The physical reality within which these economic dynamics play out is one of profound scarcity. The *Landelijke Monitor Studentenhuisvesting (LMS)* 2025 provides a comprehensive audit of the market, revealing a landscape where supply is not only insufficient but actively contracting due to regulatory headwinds.

The "Discouraged Seeker" Phenomenon

In the academic year 2024-2025, the Netherlands accommodated 727,400 HBO and WO students, alongside 466,800 MBO students.¹ However, the most alarming statistic from the LMS 2025 is not the total number of students, but the shift in their living situations. Eight years prior to the 2025 report, 59% of students lived away from home or were actively seeking to do so. By 2025, this figure had dropped to 49%.³

This decline does not reflect a decreased desire for independence. Rather, it indicates the emergence of the "**discouraged seeker**". The percentage of students actively searching for a room has collapsed to just 5%, suggesting that a significant portion of the student population has internalized the impossibility of the market and resigned themselves to living at home.³ This "invisible demand" masks the true extent of the shortage and suggests that the official shortage figures - projected to rise to over 60,000 units in high-demand scenarios - are conservative estimates.⁹

The Regulatory Stranglehold and Private Sector Collapse

The 2025/2026 housing crisis is distinct from previous shortages because it is driven by a structural contraction of the existing stock, rather than merely a lag in new construction. The private rental sector, which historically provided a flexible buffer for student housing, has seen a massive sell-off. Between the 2023-2024 and 2024-2025 academic years, the number of students living in private rentals decreased by **17,800**.¹⁰

This exodus of private landlords is attributed to a "cocktail" of government policies intended to protect tenants and regulate the market, which have had the unintended

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consequence of rendering student room rentals financially unviable for many owners.

- **Fiscal Changes (Box 3):** The taxation of assets in 'Box 3' has been adjusted, increasing the tax burden on rental properties and reducing the return on investment for small-scale landlords.
- **The Affordable Rent Act (*Wet betaalbare huur*):** This legislation expanded the point-based rent control system (Woningwaarderingsstelsel or WWS) to the mid-market sector. For student housing, often consisting of individual rooms with shared facilities (onzelfstandige woonruimte), this severely caps the maximum rent a landlord can legally charge.
- **Purchase Protection (*Opkoopbescherming*):** Many municipalities have implemented bans on "buy-to-let" purchases to protect starter homes, which effectively blocks the creation of new student houses by private investors.

The result is that landlords are selling properties to owner-occupiers, permanently removing them from the student housing stock. In Amsterdam alone, 2,080 student rooms disappeared from the private market in a single year.¹¹ This structural reduction in "bricks" means that the remaining stock must be utilized with extreme efficiency to maintain any semblance of market equilibrium.

Regional Deep Dive: The Geography of Scarcity

The intensity of the housing crisis varies significantly across the Netherlands, creating a fragmented landscape of opportunity and exclusion. The LMS uses a "Drukindicator" (Pressure Indicator) to classify cities.

Amsterdam: The Epicenter of Exclusion

Amsterdam represents the extreme edge of the crisis. Classified as a "Very Tight" market (++), the capital faces a structural shortage that is exacerbated by the massive sell-off of private units.¹² The city acts as a magnet for international talent - 40% of international graduates work in the region five years after graduation - yet it cannot house the students it attracts.¹ The shortage here is existential for the city's status as a knowledge hub; without housing, the pipeline of talent to the Zuidas business district and the Science Park innovation



ecosystem is choked.

Tilburg: A Market at the Tipping Point

Tilburg offers a contrasting narrative. In the 2025 monitor, it is classified as "Balanced" (o) or "Tight" (+), depending on the sub-sector.¹² However, this balance is precarious. Analysis suggests Tilburg is at high risk of rapidly increasing shortages due to a high dependency on the shrinking private rental sector and a new-build pipeline that is insufficient to offset the loss of existing stock.¹³ This makes Tilburg a critical case study for "preventative" housing strategies; intervention is needed now to prevent it from becoming the next Amsterdam.

Breda: The Rising Pressure

Breda is categorized as a "Tight" (+) market.¹² As the home of Breda University of Applied Sciences (BUas), which has a strategic goal of maintaining a 30% international student body, the pressure on Breda's housing market is directly linked to the institution's internationalization strategy.¹ Interestingly, Breda was one of the few cities to see a slight decrease in rental prices (-4.4%) in late 2025, a deviation from the national trend that warrants close monitoring to determine if it signals a market correction or a degradation in stock quality.¹⁴

Table 2: Student Housing Market Pressure by City (2025)

City	Market Pressure (Drukindicator)	Private Sector Trend	Strategic Risk
Amsterdam	++ (Very High)	Massive contraction (-2,080 units)	Talent repulsion due to unavailability.
Tilburg	o / + (Balanced/Tight)	High dependency, shrinking supply	Future bottleneck if new build lags.
Breda	+ (Tight)	Price fluctuation, supply tightening	Impact on international recruitment targets.

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Source: Landelijke Monitor Studentenhuisvesting 2025¹¹

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The Mental Health Crisis: The Silent Variable

While the "brick" shortage dominates headlines, a parallel crisis of mental wellbeing is unfolding behind closed doors. The *Monitor Mentale gezondheid en Middelengebruik Studenten (MMMS) 2025*, conducted by the RIVM and Trimbos Institute, reveals that the housing environment is a primary determinant of student mental health.

The Loneliness Epidemic and Housing Type

The 2025 monitor data indicates that a "considerable percentage" of students report feelings of severe loneliness (sterk eenzaam), alongside anxiety and depression.¹ Crucially, the data establishes a link between housing type and loneliness. Research indicates that students living in self-contained studios - often the preferred product for new commercial developments due to the availability of rent allowance (huurtoeslag) - experience loneliness at significantly higher rates (75%) compared to those in shared housing.¹⁵

This creates a perverse policy incentive structure. The Dutch rent allowance system financially rewards students for living in isolation (studios) while penalizing those in shared accommodation (rooms with shared facilities), which are generally not eligible for subsidies. Consequently, the fiscal architecture of student housing is actively contributing to the loneliness epidemic, driving students into physically superior but socially isolating units.

The "Thuis Voelen" Factor

The MMMS 2025 explicitly identifies "feeling at home" (je thuis voelen) and "being able to be yourself" as key protective factors for mental health.¹ This nebulous concept of "home" is difficult to quantify but essential to retention. It is not merely about having a roof; it is about the social safety of the living environment. Students who feel unsafe or unwelcome in their living situation - whether due to discrimination, conflict, or isolation - report significantly lower mental wellbeing scores.

Substance Use as a Coping Mechanism

The living environment also influences risk behaviors. The monitor notes that students living in student houses consume more alcohol and substances than those living at home.¹

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While this can be a function of the social culture of student life, it also presents a risk factor when combined with high stress. The correlation between societal stress (financial worries, housing insecurity) and increased substance use suggests that for many students, the student house is not a sanctuary but a pressure cooker. The "toxic" side of shared living - peer pressure, lack of privacy, and noise - can degrade mental health just as effectively as isolation.

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The Compatibility Crisis: The Social Infrastructure Failure

If the "brick" crisis is about quantity, the "compatibility" crisis is about quality. The data suggests that simply placing students in shared housing is not a guaranteed solution to loneliness; it must be the right shared housing.

The Prevalence of Conflict

Research from the Domu Match platform highlights a staggering statistic: 47.9% of people report roommate conflict.² This is not a marginal issue; nearly half of all students in shared living situations experience friction significant enough to report. These conflicts typically arise from fundamental lifestyle incompatibilities:

- Cleanliness Standards: Disagreements over hygiene are the leading cause of domestic tension.
- Daily Rhythms: Mismatches in sleep/wake cycles disrupt rest and study capability.
- Social Tolerance: Differences in expectations regarding visitors, parties, and noise.¹

The "Forced Choice" Market Failure

The high rate of conflict is a direct downstream effect of the housing shortage detailed in Chapter 2. In a market characterized by extreme scarcity (Amsterdam, Utrecht), students lose the agency to select compatible housemates. They are victims of a "Forced Choice" dynamic: they must accept the first available room or face homelessness. This desperation prevents the vetting processes that would naturally occur in a balanced market. Students move in with strangers without assessing compatibility, leading inevitably to friction, stress, and eventual "churn."

The Academic Impact of Domestic Stress

The consequences of this incompatibility are academic. The Domu Match research links roommate conflict directly to "emotional stress" and "lower academic performance".² A student living in a conflict-ridden house carries a cognitive load that detracts from their studies. The home environment, which should be a place of recovery and focus, becomes a

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source of anxiety. This domestic stress is a hidden driver of study delay (studievertraging), as students struggle to focus, and dropout (uitval), as the combined pressure of academic and domestic stress becomes untenable.

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International Students: The Canary in the Coal Mine

International students represent the demographic most vulnerable to the intersecting crises of housing shortage and compatibility. They are the "canaries in the coal mine" for the Dutch higher education system; their failure to integrate or retain often signals deeper systemic failures.

The Retention Deficit

The "stay rate" of international graduates is a critical metric for the Dutch knowledge economy. Data from Nuffic indicates that five years after graduation, only roughly 25% of international graduates remain in the Netherlands.¹ This means that three-quarters of the talent imported and educated by Dutch institutions leaves the country, taking their human capital with them.

While reasons for leaving vary, housing and social integration are dominant factors. Nuffic research indicates that 51% of graduates who leave do so because they cannot find suitable work, but the decision to stay is heavily influenced by "quality of life" and "social integration".¹⁶ Without a stable home and a supportive social network, the barrier to leaving is non-existent.

Vulnerability to Exploitation and Scams

International students navigate the housing market with a severe information asymmetry. They lack the social networks of Dutch students and are often forced to secure housing remotely before arrival. This makes them prime targets for scams and exploitation in the private market. The Domu Match research emphasizes the need for verification and safety in the housing search, noting that the current "wild west" nature of the market disproportionately harms internationals, further eroding their sense of safety and belonging.²

The "Eindhoven Effect"

Interestingly, regional differences in stay rates offer clues to potential solutions. International graduates from institutions in Eindhoven have the highest stay rates in the Netherlands.¹ This is likely driven by the tight integration of the Technical University with the

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local high-tech ecosystem (ASML, Philips), which provides a clear pathway from housing to employment. It suggests that where "social infrastructure" (employment networks, housing, community) is aligned, retention improves.

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Institutional Strategies: The Ambition-Reality Gap

Dutch universities are not blind to these challenges. A review of strategic plans for the 2025-2030 period reveals a sector striving to be "human-centered" and "caring," yet struggling to reconcile these values with the harsh realities of the housing market.

Breda University of Applied Sciences (BUas): The Human-Centred Strategy

The BUas Strategic Direction 2026-2029 is explicitly built around the concept of a "human-centred institution."

- **KPIs:** The strategy targets a 30% international student body and prioritizes "quality over quantity," implying a focus on retention and student success rather than mass growth.¹
- **Wellbeing:** The plan emphasizes a "close-knit and safe community" where students are "known, supported, and seen".¹ This focus on the "human scale" is a direct strategic counter-measure to the anonymity and isolation that breeds dropout.
- **Social Infrastructure:** BUas views its campus not just as classrooms but as a "vibrant and green" social space designed to facilitate connection.¹ This is an acknowledgment that the institution must provide the social glue that the housing market often fails to provide.

Tilburg University: Caring and Connected

Tilburg University's Weaving Minds & Characters strategy (towards 2027) elevates "Caring" to a core institutional value.

- **Program for Academic Study Success (PASS):** This program has been extended to explicitly include student well-being and resiliency, recognizing that academic success cannot be decoupled from mental health.¹⁷
- **Inclusivity:** The strategy focuses on creating a "welcoming and inclusive" culture for international staff and students, acknowledging that retention requires active effort in social integration.¹⁸



The Strategic Gap

Despite these noble ambitions, a gap remains. Universities can control the campus environment, but they have limited control over the domestic environment where students spend the majority of their time. A "caring" university policy is undermined if the student returns home to a 6-square-meter room with hostile housemates or faces eviction. The strategic goal of "wellbeing" is thus held hostage by the housing market. To close this gap, institutions must extend their duty of care "Beyond the Brick," influencing the quality of the living environment through social infrastructure interventions.



Social Infrastructure as a Solution

If the construction of new physical units ("bricks") is constrained by nitrogen regulations, financing costs, and planning delays, the sector must look to "social infrastructure" to optimize the existing stock.

The Domu Match Case: Algorithmic Compatibility

The Domu Match concept represents a technological intervention in the social infrastructure of housing. By utilizing algorithm-based matching that weights lifestyle behaviors (cleanliness, rhythm, social tolerance), such platforms aim to engineer compatibility before the lease is signed.²

- **Retention Tool:** Reducing roommate conflict is presented not just as a convenience, but as a retention tool. By lowering the 47.9% conflict rate, institutions can reduce "churn" and the administrative burden of mediating disputes.²
- **Safety Layer:** Implementing ID verification (e.g., via Persona) adds a layer of trust that is currently missing from platforms like Facebook, specifically protecting vulnerable international students.²

Reforming the Rent Allowance (Huurtoeslag)

A critical policy intervention lies in the reform of the rent allowance. Currently, the system incentivizes the construction of studios (which are eligible for subsidies) over rooms with shared facilities (which often are not). To combat loneliness, the fiscal incentive structure must be realigned to support shared living, which fosters community and social resilience. The "social infrastructure" of the tax code must change to value connection over isolation.

Conclusion and Recommendations

The student housing crisis of 2026 is a complex ecosystem of failure. It is a failure of supply (the brick shortage), a failure of market dynamics (the discouraged seeker), a failure of mental health support (the loneliness epidemic), and a failure of compatibility (the conflict crisis). However, viewed through the lens of economic value and retention, it also presents an



opportunity.

The data confirms that housing is the foundation of the student experience. When that foundation is unstable, the academic and economic superstructure falters. The loss of a single non-EEA student represents a nearly €100,000 write-down for the Dutch economy. Therefore, housing policy is economic policy, and it is education policy.

To bridge the gap between the grim reality of 2026 and the "human-centred" visions of 2030, this report recommends:

1. **Invest in Social Infrastructure:** Universities must actively facilitate housing compatibility. Whether through partnerships with platforms like Domu Match or internal systems, they must take responsibility for the social viability of student housing, not just the physical availability.
2. **Harmonize Policy:** The Ministry of Education (OCW) and the Ministry of Housing (VRO) must align their objectives. Curbing international student intake while simultaneously failing to provide housing for those who do come is a recipe for economic loss.
3. **Re-incentivize Shared Living:** Policy should encourage the development of units that foster community. The rent allowance system needs to be adapted to support unself-contained units (onstandige woonruimten) to combat the loneliness epidemic associated with studio living.
4. **Integrate Housing and Mental Health Strategies:** Student psychologists, academic counselors, and housing officers should not operate in silos. Housing stress should be treated as a primary risk indicator for academic dropout and addressed with holistic support.

In 2026, the Netherlands cannot afford to build just bricks. It must build communities. The retention of the next generation of talent depends on it.

Table 3: The Cost of Inaction – Projected vs. Potential Outcomes

Metric	Current Trajectory	Strategic Goal	Impact
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	(2026)	(2030)	
Housing Shortage	26,000 - 63,200 units	Balanced Market	Reduction in "Discouraged Seekers"
Roommate Conflict	47.9%	< 20%	Improved Mental Health / GPA
International Stay Rate	~25% (5 years)	> 35%	Billions in added GDP
Student Loneliness	High (Studio prevalence)	Reduced (Community Focus)	Lower Healthcare Costs / Higher Retention

Source: Synthesized from LMS 2025 forecasts ⁹, Domu Match data ², and Nuffic Stay Rate analysis.¹



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