



CONFLICTING FRAMES OF COMPLIANCE

A Frame Analysis of Compliance with the Recovery and
Resilience Facility and the Housing Market in the
Netherlands

Jinke Oostvogel
7353499

Master Thesis final version – 28 June 2023

Word count: 21569
Supervisor: Prof. dr. M. Haverland
Second reader: Dr. P. Tuytens

Executive summary

This thesis conducts a frame analysis to systematically map the frames used in the political debate about compliance with the Recovery and Resilience Facility (RRF) in the Netherlands, using housing in the Netherlands as a case. The Netherlands lobbied for strict fiscal rules and compliance with the Country Specific Recommendations (CSRs) for other Member States, yet Dutch compliance is low. There is tension caused by the conflicting attitude the Netherlands had toward strict compliance with CSRs for other Member States while not wanting to be confronted with the same strict requirements themselves. Notably, for the housing crisis, the mortgage interest deductibility and the issue of private debt are not addressed in the Dutch Recovery and Resilience Plan (RRP). The frame analysis is conducted by abductively analyzing parliamentary plenary debates between January 1st and July 8th, 2022. This period was selected because it starts with the establishment of a new parliament and ends with the submittal of the RRP, thus being the period in which the RRP was created and debated. The current analysis integrates several frame elements from multiple academic disciplines and sources, namely frame type, (de)politicizing, the type of usage, and the type of logic. This thesis thereby creates a new, systematic method for frame analysis in public administration. The thesis finds that the debate can be divided into 1) frames employed by the coalition to justify their policies through depoliticizing, emphasis frames, legitimizing usage, and justification logic; and 2) frames employed by the opposition to criticize a) the coalition policies, and/or b) European economic governance and integration. The opposition parties use politicizing, emphasis frames, cognitive usage, and influence logic to this end. This thesis contributes an integrated and practical framework for frame analysis to public administration scholars and a systematic overview of the conflicting debate for practitioners.

Index

EXECUTIVE SUMMARY	2
1. INTRODUCTION.....	4
1.1 RESEARCH PUZZLE	4
1.2 AIM AND RESEARCH QUESTION	6
1.3 RELEVANCE	7
2. THEORETICAL FRAMEWORK.....	9
2.1 EUROPEAN ECONOMIC GOVERNANCE	9
2.2 THE DUTCH CONTEXT	10
2.3 FRAMING.....	13
3. METHODS	17
3.1 FRAMEWORK, ASSUMPTIONS, AND POSITIONALITY	17
3.2 RESEARCH DESIGN	17
3.3 CASE SELECTION	22
3.4 DATA GENERATION AND SAMPLING METHODS	22
3.5 ANALYSIS	23
3.6 RESEARCH QUALITY AND ETHICS	24
4. RESULTS	26
4.1 OVERVIEW OF ACTORS AND FRAME STRUCTURE	26
4.2 OVERVIEW OF FRAME CONTENT	30
4.3 FRAMING IN THE DEBATE ON RRF COMPLIANCE AND THE HOUSING MARKET	43
5. CONCLUSION	45
6. DISCUSSION.....	46
REFERENCES	50
APPENDICES.....	53
APPENDIX A: CSRs 2019.....	53
APPENDIX B: CSRs 2020.....	55
APPENDIX C: THE DUTCH RECOVERY AND RESILIENCE PLAN	56
APPENDIX D: COUNCIL IMPLEMENTING DECISION.....	61
APPENDIX E: COMMISSION PRESS REACTION	64
APPENDIX F: LIST OF ANALYZED DOCUMENTS.....	65
APPENDIX G: LIST OF CODES	66

Conflicting Frames of Compliance: A Frame Analysis of Compliance with the Recovery and Resilience Facility and the Housing Market in the Netherlands

1. Introduction

1.1 Research puzzle

The European Semester, a supranational governance model responsive to socioeconomic challenges, was first founded in 2011 in response to the economic crisis of 2008-2013 (Bekker, 2021). The Semester unites the Stability and Growth Pact (SGP) and the Macroeconomic Imbalance Procedure (MIP), thus aiming to improve national compliance with European fiscal rules and thereby strengthening the economic and financial position of Member States in a single frame of coordinated activities (Bekker, 2021). As part of the Semester, each Member State receives country-specific recommendations (CSRs) to implement or reform national policies. The European Union (EU) has introduced the Recovery and Resilience Facility (RRF) in the wake of the COVID-19 pandemic as a new phase in the evolution of the European Semester (Bekker, 2021).

Member States may submit a plan to gain access to the RRF funds and loans. This money needs to be used for national public investments and reforms that make the EU as a whole more climate-neutral, digitalized, and resilient (Bekker, 2021). The plan for the RRF must show compliance with the CSRs to be approved. To illustrate, an important recommendation for the Netherlands is to abolish the mortgage interest deductibility (van de Wiel, 2021). This tax deductibility has been a point of discussion in the EU for some years, due to the problem of private debt accumulation. The Commission links this deductibility to the problems of the Dutch housing market. Due to the linkage between the RRF and the CSRs, the Netherlands was asked to abolish the mortgage interest deductibility to be eligible for the RRF. The European Union can thereby exercise and supervise national fiscal policy formation; however, there is some room for alterations at the national level to ensure realistic long-term solutions and compliance (Bekker, 2021). Surprisingly, in the submitted Recovery and Resilience Plan (RRP), the Netherlands does not abolish this deductibility, yet the plan was approved by the EU (Ministerie van Financiën, 2022; Council of the European Union, 2022)

The Netherlands positions itself as a frugal (i.e., fiscally conservative) country at the European level, with its financial affairs sufficiently in order, to be able to impose financial strictness in other Member States as well (Bekker, 2021; Vanhercke & Verdun, 2021). The Netherlands is a wealthy country within the EU, so in return for their financial contributions, they ask for sound fiscal policies from other Member States. A perspective that may explain this position is that the Netherlands would benefit from more lenient measures at the national level, but similarly from stricter policies in other countries. One clause that the Netherlands specifically wanted to include in the RRF – being one of the

leading ‘frugals’ to propose this clause – is that if a Member State does not satisfactorily fulfill relevant milestones and targets, the country may be referred to the European Council to intervene in and supervise the implementation (De Witte, 2021). However, this appears to conflict with the attitude the Netherlands has toward its compliance with the CSRs.

The Netherlands, when seen as one national actor at the European level, has long been a proponent of strict rules for the fiscal discipline of other Members States, one such example being the strict compliance with the CSRs to obtain the RRF funds. However, the Dutch RRP does not follow all CSRs. The Netherlands has advocated for more lenience in the RRF for themselves (Vanhercke & Verdun, 2021), thereby trying to leverage their wealthy position in the EU to obtain funds from the RRF without fully complying with all CSRs. Notably, the mortgage interest deductibility is not abolished in the RRP (Ministerie van Financiën, 2022), even though this was an important CSR for the European Commission to increase economic and social resilience related to housing policies (European Commission, 2022a). Instead, the Netherlands relies on other CSRs to get the RRP approved, giving and taking at different points. This might be seen as noncompliance with the Semester. This is a remarkable development, given the strictness in compliance the Netherlands propagated for other Members States, specifically the Southern European countries (Nguyen & Redeker, 2022). This attitude is conflicting. The Netherlands wants strict compliance requirements for other Members States, knowing they will be confronted with and bounded by the same requirements.

A possible explanation for these conflicting positions can be found in Nguyen & Redeker (2022), who argue that the RRF is less favorable for the Netherlands than for other Members States. They state that there are fewer direct monetary benefits for the Netherlands, which is instead paying more for the benefit of other Members States. However, since support levels within the Netherlands for the EU and the perception of its economic benefits differ greatly (Anderson & Reichert, 1995), this argument is tricky. There are other incentives for European economic integration besides direct monetary benefit (Iversen, Soskice & Hope, 2016; Lahusen & Grasso, 2018). The Netherlands thus appears inconsistent regarding the strictness of compliance with the CSRs. This raises the question of how the Netherlands deals with this tension. It is relevant to see how parliament is dealing with this and how different parties are framing the situation. This may shed light on how actors within the Netherlands leverage frames in the national political debate to influence the debate on the RRF.

Within the Netherlands, different parties and members of parliament are lobbying for different levels of European integration. Political parties in the Netherlands vary greatly in their attitude towards the European Union (Bijmans, 2021; Vollaard & Voerman, 2017): the pro-European parties are the Europhile parties, those most in favor of integration (D66, Groenlinks, and Volt), followed by Europragmatic parties (VVD, CDA, PvdA, and DENK), then the soft Eurosceptic parties (ChristenUnie, SGP, SP, PvdD, BBB, and 50Plus), followed by the hard Eurosceptic parties (PVV, FVD, and JA21). Therefore, different attitudes toward compliance with the CSRs may be expected at the national level. Frame analysis is needed to determine which frames were employed and by which actors in the debate

in the Netherlands regarding the RRF. This can shed light on the Netherlands' compliance with the Semester. There are political dynamics within the Netherlands that push for more integration and compliance with the CSRs, as well as for less integration and other reforms instead. Different political parties reference the EU as either positive or negative to further their view on the issue. For the RRP, this can create dynamics where actors give and take to get the RRP approved.

The issue presented here is an empirical divergence puzzle, which suggests the case is different from what might be expected (Day & Koivu, 2019), due to the conflicting stance adopted by the Netherlands. The Netherlands is seemingly a proponent for both strict compliance with the CSRs for other Member States, as well as for more lenient compliance with their own CSRs. It is thus unclear whether the Netherlands aims for strict compliance with the European Semester or not. The Netherlands advocated for strict compliance for other Member States but is trying to get around these strict requirements themselves. Since European economic integration procedures and policy measures have a significant impact on European Solidarity (Lahusen & Grasso, 2018), it is important for the Netherlands to comply with the Semester if they expect this from other Member States. In this thesis, I will study frames pertaining to compliance with the RRF in the Netherlands, by applying a frame analysis to the case of the housing market in the debate on the CSRs and the development of the Dutch RRP. The CSRs provided by the Commission as part of the Semester must be incorporated into the RRP to obtain the funds from the RRF, thereby linking the RRF with compliance with the Semester.

This is also a technique puzzle that entails solving an issue through a novel application of a method, as my aim is to elaborate on this issue by applying this method (Day & Koivu, 2019). Frame analysis, although popular in language and communication studies and political science, is relatively underused in the discipline of public administration. The method is mostly systematically developed in communication studies, such as in Allen (2017), or sociology such as in Goffman (1986). If a frame analysis is applied, public administration scholars typically use the work of Schön and Rein (van Hulst & Yanow, 2016). However, the authors do not offer a specific framework for systematizing the method. I aim to further develop the method of frame analysis for public administration by applying a novel approach to this case. The Netherlands, as one of the frugal four and with an inconsistent attitude, is a relevant case to apply a frame analysis to study compliance with the CSRs. This method enables me to investigate how actors in the Netherlands deal with and respond to the RRF. Frame analysis is thus a relevant and suitable method to explore the tension caused by the conflicting attitudes in this case.

1.2 Aim and research question

The main objective of this thesis is to bring more insight and overview into the political debate in the Netherlands about the RRF, using housing as a case study. The eligibility for RRF funds is contingent upon the translation and implementation of the CSRs into national policies, part of which the Netherlands intends to allocate for housing-related purposes. While the Netherlands has adhered to

certain CSRs, it has disregarded others. Given the recent submission of the Dutch RRF, this thesis aims to systematically analyze the frames employed by various actors in the debates regarding the implementation of CSRs and the RRF. The housing market serves as an illustrative case for this debate, particularly due to the politically contested recommendation to abolish mortgage interest deductibility. To this end, the following research question will be answered in this thesis:

What frames are used in parliamentary debates in the Netherlands about the RRF and CSRs related to housing?

To answer the question, the thesis is divided as follows: Chapter 2 of this thesis elaborates on the literature review. Chapter 3 encompasses the methods and research design. Chapter 4 contains the empirical results of the analysis, followed by a conclusion in Chapter 5 and a discussion in Chapter 6.

1.3 Relevance

The scientific relevance of this thesis is encompassed in the technique puzzle and application of the frame analysis method. This method is very promising, as it allows scholars to understand and map debates, actors, and framing effects. Frame analysis is mostly systematically developed in communication literature; see for instance the methodological handbook by Allen (2017). However, this method is currently underused in public administration. In policy studies, the method is often not concretely systematized (see e.g., Goffman, 1986; and van Hulst & Yanow, 2016). With the implementation of the RRF being a current issue that is ongoing as of writing this thesis, this topic is emerging and relevant. At this point, it is helpful to academia and practitioners to provide an overview of the political debate. Frame analysis is a rigorous method that allows us to not only systematically analyze what frames are used, when, how, and by whom, it becomes possible to map out the debate leading to new insights into compliance with the Semester. This could lead to a better understanding of why the Netherlands' compliance with the Semester has significantly fluctuated (Efstathiou & Wolff, 2018). Additionally, this thesis takes important steps necessary to further systematize and develop the method for use in public administration literature.

This is related to the societal relevance of this thesis, encompassed in the empirical divergence puzzle. It is important to have more knowledge about the frames used in discussions regarding European economic governance because there is a shift from national to local and European governance (Jessop, 2013). Simultaneously, there are political parties in the Netherlands that are outspokenly Eurosceptic. To understand this shift towards European integration and governance better, as well as perceptions and preferences on this topic, a frame analysis provides insight into the political debate. Because from a European financial stability perspective, it can be important to push for reforms that lead to more investment and consumption in countries such as the Netherlands, to ensure reforms in other countries

can be implemented (Nguyen & Redeker, 2022). The Netherlands, through economic growth and prosperity, can generate more money to invest in the EU, as well as create economic overflow effects. This means that strengthening the housing market is not only important to Dutch citizens, but to the European Union and all other Members States, for the success of the RRF and Semester. However, more European economic integration is not the preference of all actors within the Netherlands. Moreover, the attitude the Netherlands has at the European level on the topic of compliance with CSRs is conflicting. The Netherlands asked for strict compliance from other Member States, knowing they will be confronted with the same requirements. So how does the Netherlands deal with this and with ‘controversial’ CSRs such as abolishing the mortgage interest deductibility in particular? Frame analysis is necessary to investigate this inconsistency. This case study can further inform the political and societal debate on this issue, by showing how the Netherlands deals with it at the national level. Because if the Netherlands does not comply with the CSRs, it seems conflicted to demand this from other Members States. This might lessen the Netherlands’ credibility and bargaining position in the future and evoke criticisms from other Member States about how CSRs are followed. This might lead to a push for stricter compliance and supervision by the Commission.

2. Theoretical framework

2.1 European economic governance

Europeanisation is the national adaptation of a Member State's policies to European models, logics, or constraints (Jacquot & Woll, 2003). This can provide an opportunity for national actors to reform themselves, their practices, and policies (Jacquot & Woll, 2003). National institutions and political actors can significantly influence how European integration plays out in the national context (Jacquot & Woll, 2003). The main motivation for individual Member States to engage in European economic governance is to achieve national political and economic benefits (Iversen, Soskice & Hope, 2016). As a result, wealthier economies like the Netherlands often have less incentive for integration compared to other Member States (Iversen et al., 2016). The Semester is therefore designed as 'Goldilocks' governance, meaning it is not too soft but not too hard either (Vanhercke & Verdun, 2021). The Semester provides structure but is not very intrusive (Vanhercke & Verdun, 2021). However, the effect is that those in favor of more European economic governance consider the Semester too lenient, while those in favor of less integration find the Semester too stringent (Vanhercke & Verdun, 2021). The Netherlands, being one of the Frugal Four (alongside Austria, Sweden, and Denmark), led a coalition to propagate more accountability of individual Members States for compliance (Vanhercke & Verdun, 2021). The Semester's predecessors, such as the SGP, have impacted the idea of European solidarity due to bail-out policies without a communitarization of debts, thereby mainly burdening less financially stable Member States through strict austerity measures (Lahusen & Grasso, 2018). Compliance with the RRF and the Semester may thus benefit European solidarity. To this end, it is imperative for countries such as the Netherlands to comply with the Semester if they want other countries to comply as well.

The RRF, a system of loans and funds in place for Members States to recover after the COVID-19 pandemic, is linked with compliance with the Semester due to the obligation to follow CSRs to receive the funds. Additionally, the Commission needs to approve and supervise the implementation of the RRF. The EU has little say over the national adaptation of policy areas of the Semester by design; the RRF therefore provides a conditional set of rules and a framework for surveillance based on compliance with each Member State's CSRs (Vanhercke & Verdun, 2021). The RRF therefore significantly boosts the Commission's ability to push some countries into compliance with CSRs in the coming years (Vanhercke & Verdun, 2021). The Netherlands' compliance with the Semester has fluctuated, but increased over time, implying it is more a matter of time than willingness (Efstathiou & Wolff, 2018). The link with the RRF may therefore increase compliance. This would entail more reform of national policies directed towards European integration in solidarity with other Members States. Cottarelli (2021) states that the conditionality of linking the RRF to the CSRs is less salient to realize compliance than country ownership for northern Member States such as the Netherlands. This implies that for the Netherlands it is more important to feel responsible for compliance with the CSRs than linking them to the RRF. Since the Netherlands pushed for strictness regarding compliance with the

CSRs for other Members States, by effect this same strictness will apply to the Netherlands as one of the EU countries.

2.2 The Dutch context

2.2.1 Introduction to the case

In 2017, Stef Blok, then minister of Housing in the Netherlands, announced the Dutch housing market was completed, and as such, a ministry of Housing was no longer needed (Boelhouwer & van der Heijden, 2022). At the time, there was no longer a housing shortage because the economic crisis of 2009 led to a stark decrease in demand for owner-occupied housing and housing prices. For comparison, the nominal housing prices in the Netherlands dropped by 21% in the period 2008-2013, while housing prices in other countries began to rise again (Boelhouwer, 2017). Since the 1990s, the Dutch central government has taken an increasingly small role in the housing market, instead focusing on deregulation, decentralization, privatization, and reduced government subsidies for housing construction (Boelhouwer & van der Heijden, 2022). Land revenues, an important cornerstone in the financing of the housing market therefore fell away in 2008, meaning it was no longer profitable to build houses (Boelhouwer & van der Heijden, 2022). During that period, the responsibility for housing construction primarily rested with municipalities, and the Dutch parliament's pro-cyclical response resulted in a housing shortage.

The *Hervormingsagenda Woningmarkt* (Reform agenda housing market) from 2013 onwards, as well as the introduction of the *Woningwet* (Housing law) in 2015, continued the decentralization, deregulation, and privatization started in the 1990s (Boelhouwer & van der Heijden, 2022). In these policies, several changes were introduced (Boelhouwer & van der Heijden, 2022): housing corporations were limited to housing low-income groups, a high tax for rental houses was introduced, and the deregulated free rental sector was stimulated to house middle to high-income groups. These policies led Stef Blok to announce the housing sector was completed but they have not led to a significant increase in housing production (Boelhouwer & van der Heijden, 2022). The problems the Dutch housing market faces today include, among other things, a shortage of houses, an unfortunate market position for middle incomes, and a lack of appropriate housing for starters and the elderly (Boelhouwer & van der Heijden, 2022). These problems show that the housing market in the Netherlands is not complete. On the contrary, the problems have led to the Housing Crisis, a crisis recognized both societally and politically. The housing crisis has sparked debates and protests and ultimately resulted in the (re-)establishment of the Ministry of Housing and Spatial Planning, with Hugo de Jonge as responsible minister (*H.M. (Hugo) de Jonge*, 2022; Remie, 2022).

One of the issues of the housing market is the shortage of houses in the Netherlands, leading to an overheated housing market and thus sharp price increases (Boelhouwer & van der Heijden, 2022; CorporatieNL, 2022; De Nederlandsche Bank, 2023). The Netherlands has seen one of the strongest increases in housing prices in the EU, with an increase of 15% in 2021 across the country (European

Commission, 2022e). Over the last 5 years, the average increase in housing prices was 8% per year (De Nederlandsche Bank, 2023). The lack of available and affordable housing means the housing market is overheated, locked, and movement is restricted, causing people to be unable to find suitable housing (CorporatieNL, 2022). A connected problem is that many Dutch citizens must resort to debt-financed housing (De Nederlandsche Bank, 2023; CorporatieNL, 2022). Due to low interest rates and tax benefits, such as the mortgage interest deductibility, it has become attractive for many people to take on a significant mortgage, possibly financing 100% of their home with private debt (De Nederlandsche Bank, 2023; CorporatieNL, 2022).

The mortgage interest deductibility is a central aspect of housing in the Netherlands, which is a long-standing issue for the EU (European Commission, 2022a). The deductibility allows households to deduct mortgage interest payments from their taxable income, thereby encouraging debt-financed homeownership. The deductibility is in the process of being gradually phased out, but still a factor in the standstill of the housing market as it causes a surge in prices and leads to a “buy-now, sell-later” attitude (European Commission, 2022a). This debt-financed market structurally drives up housing prices even more, especially because people offer more on a home due to the shortage of available housing (De Nederlandsche Bank, 2023; CorporatieNL, 2022). This has caused a large amount of private debt to accumulate in the Netherlands, significantly more than in other European countries (De Nederlandsche Bank, 2023; CorporatieNL, 2022). This is potentially dangerous to homeowners because it makes them financially vulnerable in the event of house price corrections due to the relatively high borrowing limits for residential mortgages (European Commission, 2022a). Moreover, it causes strong fluctuations in our economy (De Nederlandsche Bank, 2023; CorporatieNL, 2022). The Netherlands, with significantly more private debt than other Members States, by extension, can cause fluctuations in the European economy (European Commission, 2019). This is therefore an issue that potentially concerns the entire EU, meaning it is in the Netherlands’ best interest to have its affairs in order. The potentially negative and overflowing effect of the Dutch on the European economy is noted in the CSR’s, as well as the Commission’s request that the Netherlands takes this concern to heart and transform it into policy (European Commission, 2019). See Appendix A.

An important solution to the issues of the housing market is to build new homes. However, this does not stop the drastic price increases (De Nederlandsche Bank, 2023; CorporatieNL, 2022). Therefore, an important facet in strengthening the housing market is to ensure affordability and limit price increases by taking fiscal measures to limit debt-financed homeownership (De Nederlandsche Bank, 2023; CorporatieNL, 2022). Important measures include phasing out tax benefits for homeowners, ensuring stricter rules and regulations for private loans and mortgages, and avoiding measures that increase risky spending space for starters compared to their income (De Nederlandsche Bank, 2023). It is important to implement fiscal policies that limit private debt, such as abolishing the mortgage interest deductibility. This has been a topic of discussion with the European Commission for several years, the Netherlands being unique in its debt-financed tax benefits and large amounts of private

debt to finance homeownership, see Appendix A and B. Addressing housing issues will require significant financial resources. To this end, the Netherlands will be eligible for funds from the European Union if certain criteria are met, just like the other Members States (European Commission, 2022c; Ministerie van Financiën, 2022). The Netherlands intends to allocate €538 million, earmarked for economic and social resilience in the RRF, towards addressing housing-related issues (*Recovery and resilience plan for the Netherlands*, z.d.; Ministerie van Financiën, 2022).

2.2.2 Reforms in the Netherlands

The housing market issues explained in the paragraph above are also addressed in the CSRs for the Netherlands due to their effect on economic and social resilience. Consequently, they must be addressed in the RRP, see Appendix C. In the Netherlands, the Council of State is tasked with the fiscal monitoring of compliance with European budgetary rules and policies (European Commission, 2022b; European Commission, 2022e). Since the Netherlands shows resilience and rapid and strong economic recovery in post-pandemic times, the Dutch economy is expected to continue to grow in 2023, leaving room to invest in relevant societal challenges such as housing (European Commission, 2022e). The RRP therefore addresses the housing market, among other things, to increase economic and social resilience (Ministerie van Financiën, 2022). The Dutch government considers an ambitious investment in housing necessary for a sustainable economic future of the Netherlands, which does justice to the CSRs for the Netherlands (Ministerie van Financiën, 2022). This expenditure will cause a short-term deterioration in public finances; however, the government considers this necessary concerning the urgency of the investment to solve the crises, such as the problems related to housing (Ministerie van Financiën, 2022; European Commission, 2022e). The investment encompasses the building of up to 100,000 additional homes per year and is incorporated in the RRP, which contributes to the implementation of and compliance with the CSRs for the Netherlands (Ministerie van Financiën, 2022).

The CSRs for the Netherlands specifically stress the importance of investing in the housing market (European Commission, 2022e). Approval for the funds allocated in the RRF is based on approval of the RRP, in which each country must show compliance with the CSRs for 2019 and 2020, see Appendix A and B. The problems of private debt and the housing crisis go hand in hand in the Netherlands, leading to inequalities and instability in the housing market (European Commission, 2019; 2020). In the CSRs of 2019 is stated that the EU recommends the Netherlands to abolish the mortgage interest deductibility and to develop the rental market to nudge towards renting rather than buying homes. Based on this, the concrete recommendation in 2019 is to use fiscal measures to no longer reward and finance private debt. In both the 2019 and 2020 CSRs, the need to build new additional homes is recognized, but not incorporated in the final recommendations (European Commission, 2019; 2020).

In the RRP, the Netherlands asks for €4.7 billion in grants, not loans, of the RRF to comply with the CSRs (European Commission, 2022c; Ministerie van Financiën, 2022). Of these funds, €538 million

will be allocated to tackle issues in the housing market (European Commission, 2022c; Ministerie van Financiën, 2022). Notably, abolishing the mortgage interest deductibility is not part of the plan, but other fiscal measures to limit debt-financed homeownership are included. Furthermore, in the RRP, the Netherlands wants to abolish the *Jubelton*, a measure which would increase wealth taxation equality. Moreover, the plan commits to building more affordable homes, as well as measures to strengthen the middle segment of the rental market. In the response to the plan, it is reiterated that high private debt and distortions in the housing market are longstanding issues that cause macroeconomic imbalances and vulnerabilities for citizens and that the Council has recommended reducing debt bias for households and distortions in the housing market (Council of the European Union, 2022), see Appendix D. Even without abolishing the mortgage interest deductibility, the European Commission reacted positively, stating that the planned reforms of the housing market would be sufficient (European Commission 2022c; 2022d), see Appendix E.

2.3 Framing

A frame is a socially shared organizing principle that symbolically shapes discourse and public opinions by creating and promoting a particular point of view (Allen, 2017). Frames thus serve as a heuristic by transforming fragmented symbolic resources into a coherent structure that presents complex political, social, cultural, or economic issues (Allen, 2017). Frame analysis can be used to study rhetorical and ideological sense-making processes (Allen, 2017). A frame is a static construct which guides social realities and reflects actors' perceptions of reality (van Hulst & Yanow, 2014). The process of framing is the interactive, intersubjective process of frame construction, which engages in selecting, naming, categorizing, and storytelling (van Hulst & Yanow, 2014). In this process, framing and the frame-maker's identities are intertwined (van Hulst & Yanow, 2014). Framing is thus a social and political process (van Hulst & Yanow, 2014). A frame can represent an issue in different ways, as they differ in content and their effect on people's opinions and judgment (Oxley, 2020). By doing so, a frame is a way of conveying a certain truth to a specific public. Frames can thus be used to influence political debates and public opinion (Oxley, 2020). Frames are made up of multiple elements that create a coherent whole, such as specific vocabularies, the dialectic they present, and a particular call to action (Allen, 2017; Jacquot & Woll, 2003).

Frames can thus be used to undermine European credibility through systemic criticism of existing discourses (Pirro & van Kessel, 2018). Frames may be employed by Eurosceptic actors at the national level to further their interests, convince voters of a Eurosceptic attitude, and make a specific call to action. Therefore, Euroscepticism in frames is an important element to incorporate in this thesis. The far-right, Eurosceptic political party *the PVV* has entered mainstream politics in the Netherlands, a traditionally Europhile country (Pirro, Taggart & van Kessel, 2018). Since 2017, far-right newcomer *FVD* has similarly gained prominence as a Eurosceptic party (Pirro et al., 2018). This highlights that

Eurosceptic frames have gotten more prominence in Dutch politics (Pirro et al., 2018). In the event of a crisis, these Eurosceptic parties generally take the situation as an opportunity to politicize and reiterate their objections to European integration, thereby using the crisis to spread Eurosceptic frames (Pirro et al., 2018). A crisis can increase the salience and volume of existing Eurosceptic discourses by framing the issue as a threat to national sovereignty and/or cultural homogeneity, or as causing malign socioeconomic consequences (Pirro et al., 2018). Politicizing is thus an important element in framing an issue (Bressanelli, Koop & Reh, 2020). The housing market may thus illustrate the use of Eurosceptic frames, as it is called a crisis in the societal debate. Euroscepticism can be used to undermine the European Commission to change or soften policies and recommendations (Baerg & Hallerberg, 2016), which may be accomplished through Eurosceptic framing. More powerful Member States with more Eurosceptic populations are also more successful in weakening the Commission's warnings or recommendations (Baerg & Hallerberg, 2016). Extending this argument, a Eurosceptic frame can thus potentially be used to diminish the need for the Netherlands to comply with the CSRs, for instance, the abolishing of the mortgage interest deductibility.

The elements that makeup frames are defined as concepts in Table 1 below. This list is not exhaustive, nor does it cover all sensitizing concepts described by the authors used. I choose to only incorporate the concepts relevant to the current thesis. Table 1 encompasses politicizing and depoliticizing, based on Bressanelli et al. (2020) and Pirro et al. (2018). The type of frame is discussed, as it is important to study what is and what is not incorporated in the frame (Allen, 2017; Oxley, 2020). Furthermore, the usage and logic of the frame are discussed, as a frame posits a certain call to action based on the framing of the issue (Jacquot & Woll, 2003). Lastly, Euroscepticism is discussed as it is relevant to the current topic (Pirro et al., 2018), since this thesis contains a European dimension (Jacquot & Woll, 2003; Oxley, 2020).

Table 1: Definitions

Concepts	Definition
Discursive references	<i>“Rhetoric figures aiming at invoking a positive or negative association.” (Jacquot & Woll, 2003, p. 8)</i>
Politicizing	<i>“To not shy away from visibility, polarisation and broad engagement; instead, they are targeted precisely at reinforcing one or all of these dimensions. To do so, actors opt for more transparent decision-making, open arenas up to participation and scrutiny by the wider public, civil society and political parties; allow visible conflict in their negotiation behaviour; are more outward- oriented; and present outcomes as primarily responsive to salient public issues.” (Bressanelli et al., 2020, p. 336)</i>
Depoliticizing	<i>“Aim to ‘reclaim the shadow’; that is, while recognising the need to intervene, they are targeted at making the new conflict of integration deliberately and explicitly less visible, less polarising and less salient. To do so, actors turn to decision-arenas that are secluded and reserved for narrow special interests and epistemic communities; when visible conflict occurs, negotiations display consensus-seeking behaviour, with wider communication conducted in technical terms; and actors produce outcomes that are problem-driven and presented as output- oriented and responsible.” (Bressanelli et al., 2020, p. 335)</i>
Emphasis frame	<i>“Presents an issue or political choice by emphasizing certain relevant features and ignoring others. This type of frame “suggests what [a] controversy is about, the essence of the issue [and] generally implies a policy direction or implicit answer to what should be done about the issue”. Put another way, emphasis frames “provide meaning to an issue and suggest how to understand and think about it” (Oxley, 2020 p. 3).</i>
Equivalence frame	<i>“Characterize an issue or decision choice via different yet logically equivalent presentations. [...] The equivalency emerges because the expected outcome of these proposals are identical in terms of how many people are likely to survive the disease outbreak (i.e., out of 600 people, one frame states that 200 people will live, the other that 400 will die). Equivalency framing can also be present in descriptions of national or local conditions, such as characterizing a labor market as having a 5% unemployment rate versus a 95% employment rate or stating that 40% of a community’s residents have been vaccinated or, alternatively, that 60% have not been vaccinated.” (Oxley, 2020, p.3)</i>
Cognitive usage	<i>“Cognitive usage covers, first, the understanding and interpretation of a political subject. Secondly, it applies to the diffusion of specific ideas which provide a framework for understanding and deliberating over a certain subject. Eventually, cognitive usage provides the vectors for persuasion within a policy discussion.” (Jacquot & Woll, 2003, p. 7)</i>
Legitimizing usage	<i>“The reference to Europe as a way of legitimising national public policies. The function of this type of usage is to increase or renew the public acceptance of a policy decision at the national level.” (Jacquot & Woll, 2003, p. 7)</i>

Influence logic	<i>“The goal is to act on the content or orientation of a political issue, more generally speaking, to weigh on a political stake. As the name indicates, wanting to gain political influence is the specific goal aimed at through strategic or cognitive means.” (Jacquot & Woll, 2003, p. 9)</i>
Positioning logic	<i>“The goal is to position oneself more advantageously in the political process. In the context of political groups wishing to reinforce their access to the political game, or more precisely in the political network that develops around a political issue, this logic is very common.” (Jacquot & Woll, 2003, p. 9)</i>
Justification logic	<i>“Relates exclusively to cases where the political decision has already been taken and needs to be justified. Justification logic is most often tied to the political objective of gaining support for a political choice that has already been made.” (Jacquot & Woll, 2003, p. 9)</i>
Expressing Euroscepticism	<i>“Populists criticised European integration for its malign socioeconomic consequences, its threat to national sovereignty or cultural homogeneity, the creation of an illegitimate supranational system of governance, or a combination of the above.” (Pirro et al., 2018, p. 381)</i>

3. Methods

3.1 Framework, assumptions, and positionality

The epistemological framework underlying this thesis is interpretivism because I, as a researcher, have a large role in interpreting, understanding, and presenting the data analysis and subsequent results (Clark, Foster, Sloan & Bryman, 2021). Framing is a process of socialization in which actors at different levels frame issues and policies in such a way to be able to convince others of their truth. It is assumed that there is not one external and objective reality about the nature of the housing market or the preferred level of compliance with the CSRs; this will differ per actor and reasoning as they contain political decisions based on differences in interpretations. The frames may be presented as objective truths, however, what truth actors aim to convey with frames and why is a matter of interpretation. A frequent criticism of interpretive research is the lack of openness and standardization, which I mitigate by being accountable and transparent (Boeije, 2009). To remain neutral and objective, I have kept a clear audit trail during the data generation and analysis, as well as the choices behind decisions made during this process. These memos are shared with the thesis supervisor and are available on request. I have adopted a reflexive attitude by keeping methodological and analytical memos. This allowed me to understand my positionality and role in the generation and interpretation of the data, as well as to situate the results where necessary. For example, in the operationalization and results section, I explain which part of the quotes illustrate the concepts that are researched and why quotes are chosen. Moreover, I explain in the results section how patterns emerged during the analysis. In this way, I aim to be more objective as a researcher.

3.2 Research design

The empirical part of this thesis consists of a qualitative frame analysis, which offers a methodological tool to explore processes of meaning-making and influencing by different actors (Allen, 2017). A frame is not objective or neutral but an act of sense-making that imposes a certain logic on the audience and can thus be used strategically and politically (Allen, 2017). Hence, frame analysis cannot be used to deduce causality, but instead, it can be used to generate a plausible account of why a frame is employed by an actor in a specific context (Allen, 2017). In this thesis, I derived inspiration from both the cognitive and interactive theories of frames, which entails that a frame is a heuristic to organize and interpret reality (Dewulf et al., 2009). Framing is then seen as the process of applying frames to a certain situation (Dewulf et al., 2009). Frames are inherently biased in this perspective. Hence, the focus of this thesis is the content of the frames in the debate regarding the RRF with the housing market as a case. I aimed to interpret their substance, infer which actors hold specific frames, and analyze their usage in processes of interaction and debate (Dewulf et al., 2009; van Hulst & Yanow, 2016). With this methodology, I aimed to understand the frames used regarding the housing market and the overarching issue of

compliance with the CSRs. The most important steps in both framing and frame analysis are selecting certain elements, naming them, and categorizing them (van Hulst & Yanow, 2016).

The benefit of this design is that it provides a systematic overview to explore conceptions actors hold about the case (Dewulf et al., 2009). This allows an understanding of when and how frames are employed. Frame analysis is thus an important methodological tool for understanding social and political issues, which has great practical utility (van Hulst & Yanow, 2016). However, there are also some criticisms and limitations to this approach. First, frame analysis can be criticized for freezing interpretations of reality into a singular form and not paying enough attention to the existence of multiple realities (Mills, Durepos & Wiebe, 2010). I tried to mitigate this concern by analyzing the usage and logic of action of the frame to interpret the intent behind the usage of the frame of a certain actor. By systematically presenting this, the larger picture of the discussion becomes clear. Second, there is the potential issue of misunderstanding and misframing (Mills et al., 2010). I tried to mitigate this risk by keeping a clear audit trail of my data, interpretations, and analytical decisions. This is woven into the results of this thesis; the documents are available upon request. Although this thesis is interpretive, this attention to transparency and accountability benefits the neutrality and objectivity of the results. By providing a consistent overview with sufficient descriptions, I aim to build a plausible account of the different frames.

3.2.1 Operationalization

Table 2 below explains the operationalization of the concepts used to guide the empirical analysis. The concepts and definitions from Table 1 are operationalized and illustrated with quotes to explain why the code is applicable. Each segment was assessed and coded as a) either politicizing or depoliticizing; b) either an emphasis or equivalence frame; c) either cognitive usage or legitimizing usage; d) either influence logic, positioning logic, or justification logic. In this way, each segment received at least four codes because these concepts are exclusive. To illustrate, a segment cannot be both politicizing and depoliticizing, meaning it is one or the other. A segment does not, however, always contain clear argumentative discursive references or an explicit Eurosceptic or pro-European attitude. These codes were attributed where the specific text fragment contains this. Moreover, it became clear during analysis that there is a bit of a grey area between Euroscepticism, pro-Europeanism, and support or disapproval of the RRP. Therefore, to do justice to this, new codes were added, making it a scale of support rather than a binary division of Europhile or Eurosceptic. Additionally, during the coding process, new codes were inductively developed to characterize the data. This was mostly used to assess the content of the segments, order the data, and make it possible to find relevant excerpts.

Table 2: Operationalization of concepts

Concepts	Operationalization	Example	Explanation
Discursive references	I will use this code for a segment that uses language in an argumentative, poetic manner used to get the point across fervently or vehemently.	<i>“This corona recovery fund is a wolf in sheep's clothing. It is planned economic red in a green climate jacket. It is a watermelon.”</i> (van Houwelingen, FVD)	This segment uses analogies like ‘the RRF is a watermelon’ to discredit the RRF in an argumentative, poetic manner. This way, the actor tries to convince others with his language.
Politicizing	I will use this code for a segment that engages with the debate and the issue, attempting to make it heated, controversial, or salient.	<i>“Let's go back for a moment to what this is all about. We are talking about savings of very normal people. The wealth in the Netherlands is in pensions and in houses. If you say that we have to tax wealth, you are actually saying: we are going to make housing more expensive and tax pensions more heavily.”</i> (Rutte, VVD)	This segment invites conflict by engaging with the issue in a way that not everyone will agree with the point made, by saying ‘we are making housing more expensive.’ The issue is made salient and controversial by inviting others to engage with the issue as well and share the opinion that this way of taxing wealth is undesirable.
Depoliticizing	I will use this code for a segment that tries to diminish the debate and issue, attempting to make it less heated, controversial, or salient.	<i>“Then, of course, there is wealth inequality. We do do something about that, including through "the expanded gift exemption for owner-occupied housing," so I'll put it officially. Others refer to it with a more populist term.”</i> (Rutte, VVD)	This segment diminishes the importance of the debate by using neutral, formal language instead of engaging and debating. For instance, by saying ‘others use populist terms’, this evokes the feeling that this statement is formal and correct. Moreover, the actor presents this statement as solution-oriented by saying they do something and are working on it in a way that is beneficial to everyone.
Emphasis frame	I will use this code for a segment that highlights specific information to inform and steer the debate, thereby ‘ignoring’ other information.	<i>“We are concerned about the low buffers of many households in relation to high debt burdens. There is often no room for setbacks.”</i> (van Dijk, CDA)	This segment suggests an emphasis on housing that is about private debt, ignoring other aspects, such as the shortage of housing. By saying there is no room for setbacks and they are concerned, it is emphasized that this is the core of the problem.
Equivalence frame	I will use this code for a segment that presents two instances as different yet logically equivalent, whereas they might not be, or it might lead to presenting the instances as a binary and ignoring other options.	<i>“[...] I would distinguish between, on the one hand, the investments that are being proposed and, on the other hand, the reforms that the administration wants to implement, whether or not under pressure from Brussels.”</i> (Alkaya, SP)	This segment is an emphasis frame because it posits the RRP as being either proposed investments or reforms awaiting implementation without another option. Here, they are seen as logically equivalent binary options.

Cognitive usage	I will use this code for a segment that tries to influence and steer the debate by presenting the issue and information in a specific manner.	<i>“The money to invest in such useful and necessary things, which is really just our own money, we do not just get from Brussels. For that, we have to meet their political demands and make the reforms they deem desirable.”</i> (Alkaya, SP)	This segment illustrates cognitive usage because it tries to steer the understanding of the RRF as not being money from Brussel but Dutch money, as well as having the conditionality that we must meet Brussel’s demands. By steering in this way, the actor tries to shape the vectors on which the debate is based, as opponents must now counter these claims.
Legitimizing usage	I will use this code for a segment where the EU is used to justify policy or decision-making.	<i>“We are not giving other countries the opportunity to earn from us. For that, such a Recovery and Resilience Fund is crucial. All Member States should contribute to it and benefit from it. The Netherlands must also have its share in it.”</i> (van der Lee, Groenlinks)	This segment is used to try to increase acceptance of the RRF at the national level by appealing to European logic and the benefit of the EU. The logic is that the EU is ultimately beneficial and all Member States, including the Netherlands, are responsible for its success. This evokes the sentiment that if the Netherlands wants to reap the benefits, it must share in the expenses.
Influence logic	I will use this code for a segment that presents a specific orientation or call to action on the issue, attempting to steer the debate in a specific direction, for instance, by presenting information.	<i>“Nevertheless, my input today will be critical. This is really about the process that was followed. The Netherlands wore very big pants when it came to this Recovery Fund. The Netherlands demanded reforms, demanded new plans. And now it is the case that the Netherlands, as the only one of the Member States, has not yet submitted a plan.”</i> (van der Lee, Groenlinks)	This quote uses cognitive means, namely trying to situate and steer the debate by emphasizing the Netherlands demanded reforms, to gain influence in the debate. This is to convince others of the frame that the Dutch RRP and the process of writing it are inadequate. This is done by saying the Netherlands is the only country that has not submitted a plan.
Positioning logic	I will use this code for a segment that contains the actor positioning themselves more advantageously in the debate by strengthening their discursive, cognitive, or power position.	<i>“Precisely in order to get this done, I have spent the last few months negotiating and doing everything possible to reach good agreements. These are agreements and ambitions that sometimes extend beyond one cabinet term.”</i> (Hermans, VVD)	Here, the actor states that he did his best and worked very hard to negotiate, to position himself advantageously. In this way, the actor tries to convey to others it is not his fault that not every issue can be solved, because they did try to reach good agreements and instead it extends beyond this cabinet term.
Justification logic	I will use this code for a segment where a policy or decision is justified by presenting it as fact, solution, or referencing the EU.	<i>“The coalition agreement showed much ambition in these areas for investment and reform. It is good to see that for that ambition the stick of the Recovery Fund is now in place [...]”</i> (de Jong, D66)	This segment shows the actor trying to gain support for a policy that is already written, namely the coalition agreement and RRP, by explaining it is very positive and ambitious.

Expressing Euroscepticism	I will use this code for a segment if a) there is a reference to malign socioeconomic effects due to the EU; b) if the segment expresses the loss of national sovereignty to an (illegitimate) supranational EU; and/or c) if the segment expresses a loss of national cultural identity due to the EU.	<i>“With membership in the European Union under current conditions, more and more Dutch money is flowing across the border.”</i> (Ephraim, Groep van Haga)	This segment shows Euroscepticism concerning the malign socioeconomic effects of the EU to discredit the EU, the RRF, and European discourse. The actor implies that Dutch money that could be used nationally is flowing to other Member States.
Expressing pro-Europeanism	I will use this code for a segment that explicitly expresses support for European economic governance and European institutions.	<i>“I mentioned in the introduction that we see the importance of the RRF precisely to facilitate economic convergence and reform.”</i> (Kaag, D66)	This segment illustrates a positive attitude about using the RRF for more European convergence. Indicating a wish for more European convergence shows a pro-European attitude.
Expressing support	I will use this code when a segment expresses support for the RRP and/or RRF and by extension the coalition agreement.	<i>“Volt hopes that the cabinet will work on the opportunity to fulfill the ambition for a Dutch leading role in Europe. This should include an ambitious and transparent recovery plan [...]”</i> (Dassen, Volt)	This segment shows support for the idea of the RRF for the Netherlands by saying they want a leading role and the wish for the plan to be extensive and ambitious. This indicates support.
Expressing critique	I will use this code when a segment expresses critique/disapproval for the RRP and/or RRF and by extension the coalition agreement.	<i>“And to get that back, we have to meet all kinds of strict conditions and requirements. On top of that, all these nonsensical measures were already planned. So even without this plan, this plan would be implemented.”</i> (van Dijck, PVV)	This illustrates a critique of the measures proposed in the RRP for not being extensive enough and not solving issues, thereby indicating a criticism of the RRF, as well as the Dutch RRP. The actor calls it nonsensical to this end.

Note: all example quotes are derived from empirical analysis and are translated from Dutch to English using DeepL translate.

3.3 Case selection

The case selected in this thesis to analyze compliance with the CSRs is the housing market in the Netherlands. It is necessary to select a case to analyze the debate about the Semester and RRF, rather than studying the debate on this topic at large because some initial exploratory searches already generated many results, which would be difficult to analyze in depth within a limited timeframe. To illustrate, by using the engine Nexis Uni and applying the filters ‘news’, ‘Dutch’, and ‘after 19 February 2021’, which is the date the RRF entered into force, and only searching for “herstelfonds AND EU” generated more than 3100 results of news articles alone, not including political documents. Additionally, the topics debated vary greatly, ranging from climate issues to digitalization. Studying the debate on the RRF in general would thus imply a broader and more superficial focus rather than an in-depth analysis using a case. Moreover, this broad focus would imply seeing the Netherlands as a singular national actor operating at the European level. Nexis Uni was used to search for the relevance of certain cases, of which the housing market was ultimately selected due to relevance and available information.

A longstanding topic of debate in the Netherlands’ compliance with the Semester has been the recommendation to abolish the mortgage interest deductibility in relation to housing policies. Now that the Semester is connected to the RRF and the RRF funds may be used to cope with housing issues, compliance with this recommendation becomes more salient. However, this has not been without debate in the Netherlands; different actors within the Netherlands argue for their perspectives on the issue and its solution by employing a certain frame of the situation. Therefore, this is a fitting case to illustrate frames regarding compliance with the RRF and Semester to illustrate opinions on European economic governance. An exploratory search for “herstelfonds AND woning AND Nederland” and “herstelfonds and hypotheekrenteaftrek” in Nexis Uni, with the same filters as above, generated around 200 results that appeared applicable and seemed to contain a clear connection with the housing market in the Netherlands and the European dimension. The case, therefore, appears exemplary in systematically mapping the debate.

3.4 Data generation and sampling methods

The frame analysis has been conducted through document analysis. The documents that were analyzed are parliamentary documents, specifically reports from plenary debates in the *Tweede Kamer*, which can be obtained from their website. Gaining permission or access to the data was therefore not a problem. Data generation and analysis occurred in an iterative process. To remain objective and transparent in the generation of data and selection of documents, I have kept a trail of the decision-making process to report on why certain items were included or excluded.

Relevant plenary debates from between January 1st and July 8th, 2022, were included in the analysis. The reason for this is that the current parliament, including the Ministry of Housing and Spatial Planning, was established in January 2022. The preceding resigned parliament did not want to make

decisions of importance, such as the RRP. The Dutch parliament submitted the plan on July 8th, 2022, thereby rendering plenary debates during this period most relevant. Search queries were initially based on the literature review and updated and finetuned as the data generation and analysis process continued and more theoretical sensitivity was achieved. All parliamentary debates were evaluated for fit to the research purpose and included or excluded and coded accordingly. If a strong connection between housing and a European fiscal dimension could not immediately be established, but the document appeared relevant, it was included in the database for initial rounds of coding to decide its fit at a later stage after more thorough reading. The search queries generated some debates about other Member States; these debates were not included. Only documents specifically about the Netherlands were included. The search queries on the website of the Tweede Kamer were: “hypotheekrenteaftrek”, “Herstelplan”, “Herstelfonds”, “Veerkrachtplan”, “Landenspecifieke aanbevelingen”, “Veerkrachtfaciliteit”, and “Herstel- and veerkrachtfaciliteit”. This generated 21 plenary debates that were potentially relevant, as they contained sensitizing concepts such as “woning”, “Europa”, “hypotheekrenteaftrek”, and “herstelplan”. After a critical reading, 9 documents were incorporated into the analysis and subsequently coded. These were debates about the concept RRP, the start of the new cabinet term, a verdict by the *Hoge Raad*, and a Eurotop. The full list of analyzed documents can be found in Appendix F.

3.5 Analysis

The data were analyzed using NVivo software. The process of analysis followed abductive reasoning. As I did not know the frames or actors beforehand, the process could not be deductive, and I needed to stay close to the data to guide analysis. However, a fully inductive process would lead to a lacking theoretical sensitivity, which is necessary to understand the nuances of the housing market and compliance with the Semester. To understand the connection between the national and European dimensions and to see them resonate in the data, I needed academic literature about frames and framing, as well as national and EU-level sources about the CSRs and housing. Data generation and analysis consisted of an iterative process involving several rounds of data generation and analysis, as well as continued theoretical finetuning and calibration to make sense of the data (Clark et al., 2021). Moreover, an iterative rather than a static process fits abductive reasoning better and vice versa (Boeije, 2009). Abductive reasoning entails seeking the most logical conclusion based on both available data and theory (Boeije, 2009). This process allowed me to remain sensitive to the data while simultaneously fostering theoretical sensitivity (Boeije, 2009).

Additional inductive coding allowed me to supplement the deductive codes listed in Table 2 with the content of the debate and thus the frames used. Examples of these codes are descriptive codes such as “hypotheekrenteaftrek” for segments where the mortgage interest deductibility was discussed and “rental housing market” for segments concerned with the rental market. The inductive codes also

contained more interpretive codes, for example, “blaming VVD” in instances where prime minister Rutte or his political party, the VVD, were directly blamed for causing the issues on the housing market and “not seeing the real problems” where an actor accuses another of not seeing the true problems and their causes in society. These codes were used to order the content of the data to formulate the frames. The codes are thus implicitly included in the results and the discussion of the frame content. A list of all the codes can be found in Appendix G.

To remain accountable and transparent, I have kept an audit trail of all decision-making, as well as a memo trail of theoretical, methodological, and analytical moments during analysis (Boeije, 2009). Not only is this preferential for objectivity, but it also fosters the process of realizing a conceptual leap grounded in abductive reasoning that connects data and theory (Klag & Langley, 2012). This allowed me to discern patterns emerging from the data. Lastly, it should be noted that the documents were not coded in their entirety. The debates were approximately between 15 and 75 pages long, of which not everything was about housing. Only relevant segments within the documents containing the connection between the housing market and the European dimension were coded.

3.6 Research quality and ethics

This thesis is a qualitative and interpretive research endeavor and should therefore not be judged based on the more positivist quality criterium of validity applicable to large-N quantitative research (Boeije, 2009; Clark et al., 2021). Instead, I will follow the quality criteria proposed by Brower, Abolafia, and Carr (2000), and invite the reader to judge this thesis based on its convincingness and its ability to foster an interpretive understanding of the studied case. First, I aim to convey a sense of *authenticity* in the representation of the data, by faithfully representing the perceptions of actors in the field, meaning the politicians in the plenary debates. I tried to build authenticity by presenting thick descriptions and quotes that illustrate how the case is layered to show my grasp of the data. Since this is my interpretation, I will express my voice in the methods and analysis to limit biases and be transparent in my role in the data generation and analysis process, so the reader does not have to take a leap of faith. This is visible in my discussion of the patterns in the data. Second, I aim to build a *plausible* account of the results and conclusions, so the results are reasonable and understandable. If the results at any point were contradicting, I reported on these findings and tried to situate them, as research is fallible and complex. In this way, I wanted to write a plausible story and establish a connection with the reader. The results may be deemed plausible if, according to abductive reasoning, the explanation seems logical based on empirical data and academic literature. Third, I aim to build a sense of *criticality* that entices the reader to use their own judgment in a critical evaluation of this thesis, as good research engages with the reader and invites the reader to formulate a judgment about the results. To this end, I aim to create new insights and understandings of the studied case by relating the results and conclusions to existing literature.

Instead of the criteria of generalizability and reliability that are common in large-N research, I propose to judge this thesis based on a set of more fitting criteria (Clark et al., 2021). First is *transferability*, which asks if findings are likely to apply to other contexts beyond this case study (Clark et al., 2021). Second, *dependability* asks if findings are likely to apply at other times (Clark et al., 2021). Since this thesis is a case study, it cannot be said for certain that the findings are likely to apply in other cases or at other times. For each case about European economic governance, actors and their interests may differ, and thus also their frames used. However, the housing market may serve as an exemplary case to foster more understanding of the wider debate in the Netherlands about the RRF and compliance with the Semester. These insights may be used to better understand the Netherlands' positioning in the EU at other times. Therefore, results can likely be generalized to the wider debate. I invite the reader to judge whether the findings apply to another case or context.

Lastly, I would like to elaborate on the ethics of this thesis. I am not working with sensitive topics, information, participants, or organizations (Boeije, 2009). This eliminates the need for informed consent of participants or extra precautions in the storage of sensitive information. The most important ethical considerations for this thesis are considerations of integrity and conducting good research (Boeije, 2009; Clark et al., 2021). Among other things, this is ensured through the criteria for research quality and avoiding plagiarism. Moreover, I remained transparent in my interpretations and avoided taking sides in the wider debate and instead reported on all frames accurately and truthfully (Clark et al., 2021). This thesis is not funded by any party, and I took the necessary precautions to safely store and distribute my work using the channels and software provided by Utrecht University.

4. Results

This chapter will set forth the results from the empirical analysis to develop an answer to the research question and illustrate what frames are used in the political debate about the RRF in the Netherlands, with the housing market as a case. During the analysis, multiple patterns appeared to emerge from the data. The results will be organized and elaborated according to these patterns. To start, there appears to be a distinction between the frames employed by the coalition and opposition parties. Additionally, there appear to be patterns according to who and in what configuration the framing elements were employed by the actors. In the continuance of this chapter, firstly, the structure of the frames will be systematically presented according to the frame elements explained in the operationalization. To this end, the number of times an element was used per parliament member was counted. Secondly, the content of the frames will be presented. In this second section, the meaning behind the operationalized concepts and how they are visible in the data will be elaborated. Moreover, I will pay attention to nuances of the frames employed by specific parties where applicable.

4.1 Overview of actors and frame structure

Table 3 shows the descriptive results of the analysis. For each actor, ordered according to the specific parliament member and their corresponding party, Table 3 shows how often the codes are attributed to fragments of the debate. This highlights multiple things. First, it shows which actors had a role in the debate on the RRF in relation to the housing market. Second, it shows how much the actor spoke on the subject. The more the actor spoke about the topic, the more segments were relevant to be coded, thus leading to more codes overall. To illustrate, Van der Plas (BBB) spoke less on the topic than Nijboer (PvdA). Third, Table 3 gives more insight into the structure of the frames used by the actors in the debate according to which frame elements were used and how often. For instance, Rutte (VVD) was more inclined to use depoliticizing frames, whereas Marijnissen (SP) was more inclined to use politicizing frames.

A pattern seems to be emerging from the data, whereby the actors from the coalition parties, VVD, D66, CDA, and Christenunie, are generally more inclined to use depoliticizing frames rather than politicizing frames. Furthermore, the coalition parties tend to use emphasis frames more often, although equivalence frames are also employed. Additionally, from Table 3, it becomes clear that the VVD, D66, CDA, and Christenunie are also more inclined than the opposition parties to use legitimizing usage, positioning logic, and justification logic. A possible explanation for these patterns can be derived from the data itself: in the documents, it becomes evident that the Dutch RRP is based on the coalition agreement, which was presented in January 2022. The allocated funds of the RRF were to be used to finance the plans from the coalition agreement. The reforms of the coalition agreement are in line with the obligation to make reforms that make Europe more resilient in the future after the pandemic, according to these parties. These patterns can be exemplified by a quote from Heinen (VVD):

“My argument is that some of the reforms needed to solve those problems have already been agreed upon in the coalition agreement. Some of them need to be implemented and some of them have already been implemented. Look at the country-specific recommendations. [...] But reforms are indeed also needed in the housing market, in social security or when it comes to tax avoidance. [...] That is also what this coalition agreement is pushing for. We have just started. We are a year in, so many policies still need to be implemented. But those plans have been agreed and laid down, and the cabinet is now going to work on them.”

This quote is evidence that the RRP is largely based on the coalition agreement. This quote shows a depoliticizing strategy because it is presented as a solution to the problems. An emphasis frame is visible in this quote because Heinen emphasizes that there are problems, but the coalition is attempting to create solutions. Furthermore, this quote is exemplary of cognitive usage, as Heinen attempts to use the frame to steer the debate in the direction that it is correct that not all policies have come to fruition but only because the policies need to be implemented to address the problems. He implies the foundation for this is laid in the RRP. Moreover, this is referenced in a way that shows justification logic. Heinen does this by mentioning that the plans are agreed upon, and now action will be taken, implying that even though the policies still need to be implemented, they will be beneficial for the housing market and make reforms that strengthen housing policies. In this way, Heinen tries to justify the RRP.

The opposition parties, on the other hand, use politicizing rather than depoliticizing frames. The latter is not used at all by the opposition parties in this dataset, a clear difference from the coalition parties. What is similar to the coalition parties is that the opposition parties tend to make more use of emphasis frames than equivalence frames. However, equivalence frames are also used. All actors combined tend to make use of emphasis frames more than equivalence frames. This may be relevant for the content of the frames. Potentially, this may be the case because actors try to frame the issue in such a way that other aspects are left out of the frame. Moreover, this may allude to the idea that it is not beneficial to compare cases and that it is instead more important for the actors to emphasize their problem definitions and counter other claims about the nature of the issue. Lastly, the opposition parties mostly use cognitive usage and influence logic. An explanation for these patterns may be that the opposition parties are responsible for critiquing the coalition parties, thereby trying to steer and influence the debate. Legitimizing usage is used twice to legitimize the RRF as a whole, not the RRP or coalition agreement, because the parties aim to criticize these. Moreover, the opposition parties did not formulate the RRP or corresponding policies; hence they have little use for justification logic to justify their decisions.

Cognitive usage and influence logic often appear to go hand in hand for both sides of parliament, as they are often used together in a frame. Going back to their definitions in Table 1, this does not seem surprising for frames used in a political debate. Cognitive usage of a frame, meaning to provide the basis

for understanding an issue in a certain way, can be achieved using influence logic as a call to action. Again, influence logic entails gaining political influence on an issue by weighing in on it. This combination seems to work well in a political debate to weigh in on and set the boundaries for the discussion of the issue. However, the content can be contrasted according to the frames employed by the coalition and opposition parties. What this entails and how this is visible in the data will be elaborated on in the next paragraph.

Table 3: Overview of actors and structure of frames used

Party	Name	Politicizing	Depoliticizing	Emphasis frame	Equivalence frame	Cognitive usage	Legitimizing usage	Influence logic	Positioning logic	Justification logic
BBB	van der Plas	1		1		1		1		
Bij1	Simons	2		1	1	2		2		
CDA	Heerma		2	2		2			2	
CDA	van Dijk	1		1		1		1		
Christenunie	Segers	1			1	1		1		
Christenunie	Grinwis	7	3	9	1	10		8	1	1
D66	De Jong		2	2		1	1	1		1
D66	Paternotte	1	2	3		3		1		2
D66	Kaag	7	10	12	5	12	5	5	3	9
Denk	Azarkan	7		6	2	8		8		
Fractie Den Haan	Den Haan	5		2	3	5		5		
FVD	Baudet	1			1	1		1		
FVD	van Houwelingen	2		2		2		2		
Groenlinks	van der Lee	2		1	1	1	1	1		1
Groenlinks	Maatoug	3		3		3		3		
Groenlinks	Klaver	5		2	3	5		5		
Groep van Haga	Ephraim	1			1	1		1		
Groep van Haga	van Haga	2		2		2		2		
Ja21	Goudzwaard	3		3		3		3	1	
lid Omtzigt	Omtzigt	5		3	2	5		5		
PvdA	Nijboer	8		7	1	7	1	7		1
PvdA	Ploumen	9		8	1	9		9		
PVV	Wilders	1			1	1		1		
PVV	van Dijk	8		7	1	8		8		
SP	Marijnissen	12		12		12		12		
SP	Alkaya	2		2	1	2		2		
Volt	Dassen	1		1		1		1		
Volt	Gundogan	1		1		1		1		
VVD	Hermans	2	3	4	1	5		1	3	1
VVD	Heinen	3	11	11	4	6	8	4	4	9
VVD	Rutte	2	19	21		19	2	8	3	10

4.2 Overview of frame content

To interpret the content of the frames and see what frames are used by whom and why, it is important to delve into the content of the frames now that the structure is systematically assessed. Table 4 summarizes the content of the frames employed by the actors, alphabetically grouped according to their political party with several exemplary quotes.¹ The quotes in Table 4 are chosen from all coded segments after data analysis. First, a selection was made according to which quotes best represented the essence of the debate according to the corresponding frame elements. Then, the most telling quotes were selected. I will now further discuss the content of the frames according to those employed by the coalition and opposition parties.

4.2.1 Coalition parties

A pattern emerges from the data, distinguishing the opposition from the coalition parties. A possible explanation may be that the coalition parties are expected to defend and justify the RRP as they are responsible for its decision-making and implementation. This especially holds true for the VVD, the party of prime minister Rutte, and D66, the party of vice-prime minister and Minister of Finances Kaag. The parties tend to use depoliticizing frames, where they either do not engage with issues such as the deductibility, or they argue that they are already working hard to solve these problems through solutions that have wide public support. In this way, they attempt to make the issues less salient by presenting their policies as solution oriented. Coalition parties VVD and D66 use depoliticizing, formal language to avoid conflict and blame, as can be illustrated by the following quote: *“I think it's fair to say that the coalition agreement has ambitious plans for the housing market. That includes increasing the supply of housing, including social rental housing, but also middle rental housing and affordable housing for sale.”* (Rutte, VVD). Here, Rutte calls the plan ambitious and posits multiple policies as solutions to the issues of the housing market. In this way, he attempts to make the RRP less controversial by presenting it as a solution to the problems.

Tied to this pattern is the use of emphasis frames, whereby an emphasis is placed in such a way that parts of the issue can be ignored. For the coalition parties, emphasis is often placed on the large investments for the building of houses as a solution to the housing issues, thereby ignoring underlying issues that are incorporated in the CSRs by the European Commission, such as private debt. This can be illustrated by the quote by De Jong (D66): *“I ask that question because we would like to see these plans implemented quickly.”*

¹ In this table, BBB is removed. The reason for this is that there was only one segment deemed relevant to be coded, which received four codes from the core categories of codes. However, it becomes clear that the issue of the RRF and housing are not as relevant for this party. It can be argued that the segment: *“Residents of the Netherlands. Today's young people have more debt than their parents did back then, partly due to the loan system. They also cannot get a house. These are two of many problems for young people.”* can be coded as an instance of positioning logic instead of influence logic because this statement allows for a favorable position for Van der Plas by showing her as in tune with society's problems. This shows that the party is mostly focused on other issues and debates. Since no other segments were coded, I have removed BBB from Table 4.

The coalition agreement showed a lot of ambition in these areas for investment and reform. It is good to see that for that ambition the stick of the Recovery Fund has now been placed.” De Jong emphasizes that the RRP contains ambitious plans for reforms, calling for large investments. Framing it in this way allows De Jong to ignore issues that receive less investment. He makes a point that the coalition is planning to invest to solve several issues, ignoring issues that do not receive funding.

These actors also employ legitimizing usage in their frames, generally leading to an outspoken pro-European attitude whereby they speak positively of the RRF, both for the Netherlands and Europe in general. Two important points, specifically for the VVD, are firstly that the reforms in the RRP were reforms they wanted to make anyway. Secondly, the VVD argues that it is not obligatory to fully comply with all CSRs. Taken together, these points imply there is no infringement on national sovereignty by the EU through the RRF. The coalition parties generally argue in the analyzed debates that the Netherlands is known for wise budgeting and prudent financial measures, of which the RRP is no exception. In these frames, the funds from the RRF are a welcome addition to fund the plans in the coalition agreement, which are presented as ambitious investments. These investments are presented as long-awaited and asked for by the EU to solve pressing societal issues such as those related to the housing market.

The coalition parties, specifically VVD and D66, stress that because the RRP contains ambitious investments to solve pressing issues and strengthen the housing market, it is not necessary to comply with all CSRs. Specifically, abolishing the mortgage interest deductibility is presented as not being a hard obligation to the EU nor a necessary or beneficial measure to solve the housing crisis. The coalition parties do not see the abolishment of this deductibility as an important solution. Instead, they see it as an unwelcome tax measure that does not solve problems in the housing market. Heinen (VVD) for instance states: *“I also saw that the bill for that is after that cabinet period, for example through the abolition of the mortgage interest deduction. So that's a bit of a cigar out of your own pocket if we're talking facts.”* And *“I think we can agree on general notions of what to tax and what not to tax, but if you look at the specifics, so you're talking about very normal people who are in a house and have a pension, whose politicians say: we should tax that. I'm just not in favor of that.”* These statements imply that the coalition can decide to comply or not to comply with CSRs if the overarching issues are addressed. The coalition parties argue that the funds are better used to build additional homes as a solution. Heinen argues here that abolishing the mortgage interest deductibility is not a wanted solution to the housing crisis and instead causes setbacks for Dutch citizens. It is not surprising that the coalition parties use justification logic to this end, since they made the plans and policies and are therefore the ones responsible for carrying them out and justifying them to parliament and society.

Through this argumentation, the actors in the coalition parties use framing to seemingly justify the conflicting attitude the Netherlands has taken toward compliance with CSRs. This can be illustrated with the following quote:

“It was about this very point, the Commission's recommendations in relation to mortgage interest deduction. [...] [Hoekstra] said: this is actually not an explicit requirement of Europe, of the Commission. The Commission took a broader view and said: solve bottlenecks in the housing market and look at the debt position of households. Of course, we have already initiated important reforms for that. One of the most important ones, we deployed in the past. That one is about mandatory repayment if you want to claim mortgage interest deduction. Yesterday an interesting report was published by Statistics Netherlands. Which said: this was actually the most effective measure to bring down that household debt position. That is one of the reforms we have already implemented and that is what I referred to in my contribution. There are a lot of reforms that we have already done. Not because it was a diktat from Brussels, but from the intrinsic motivation to make this country stronger, to make households stronger and to become more prosperous all together.” (Heinen, VVD)

Here, Heinen argues it was not an obligation to abolish the mortgage interest deductibility; instead it was an obligation to comply with a substantial number of CSRs. Heinen implies that the deductibility need not be abolished, as it is important to many households and does not immediately solve the issues related to housing. Heinen justifies the reforms in RRP by arguing they are ambitious enough to address the issues on the housing market, thus rendering it not necessary to comply with all CSRs. In this way, the conflict in the attitude is diminished, as Heinen, and other parliament members from the coalition, argue the Netherlands was ambitious in its reforms. Not all CSRs were implemented, as this was not a necessary obligation.

A notable nuance in the group of coalition parties is the frame employed by Christenunie, which is the only party employing a soft Eurosceptic frame. This is in contrast to the other coalition parties that are expressing pro-Europeanism in the analyzed debates. The Christenunie therefore does not employ legitimizing usage and instead makes use of cognitive usage, since they do not reference the EU to legitimize policy but instead steer the content of the debate. Christenunie does show support for the decision-making and coalition agreement but is the only coalition party also critiquing the RRP. The most important Eurosceptic criticisms presented by the party are for the supranational character of the RRF, and the solidarity with other Member States leading to malign socioeconomic effects. This makes the Christenunie unique among the coalition parties, as can be exemplified by the following quote:

“If you get money from Brussels, there has to be something in return, preferably substantial reforms. A country like Italy has been energetic about this. Prime Minister Draghi has even used the fund as a crowbar for fundamental reforms in his own country. That makes me curious: how does the Minister of Finance see the Dutch reforms? Are they robust enough in her eyes? On the one hand, we limit the self-employed deduction and abolish the jubilee bonus. That's a good thing, but the mortgage interest deduction still stands like a house. That while the country-

specific recommendation of the European Commission has been crystal clear for years.”
(Grinwis, Christenunie)

By saying there has to be something in return, Grinwis implies that the RRF is an unfavorable trade to the Netherlands. This point is further strengthened by Grinwis calling the RRF “*A debt union disguised as corona solidarity.*” Moreover, he takes the opportunity to use this as a starting point to compare the Netherlands to other Member States and question whether the attitude of the Netherlands is conflicting. He mentions Italy is planning ambitious reforms, which were advocated for by the Netherlands, yet he is implying that the Netherlands is inconsistent by asking whether the reforms are robust enough. He mentions that the mortgage interest deductibility is not abolished to this end. This also shows the party critiques the plans in the RRP and coalition agreement that they are in part responsible for. In solidarity with the other coalition parties, even though the Christenunie does critique the RRF and further economic integration of the EU, the party argues that now the facility is in place, it is best to make prudent and sufficient use of the funds to address societal problems.

4.2.2 Opposition parties

The content of the frames employed by the opposition parties can be united in the effort to criticize the RRP and the coalition agreement it is based on. This is not surprising, as it is their ‘job’ to voice the alternative sounds from the societal debate and hence to question and critique the government. The frames are therefore politicizing, as it is crucial for the opposition to put the issues one stands for on the political agenda. With this goal, one must make issues more salient and engage with them. Depoliticizing frames would not work to this end. The opposition parties argue that the decisions put forward by the coalition and their subsequent depoliticizing frames are inadequate, as they do not address the correct problems and/or are not enough to address these problems. The critique can be summarized by the following quote from Nijboer (PvdA): “*The PvdA would have liked to have seen some more ambitious proposals on housing [...].*” In response to the depoliticizing frames of the coalition that posit the RRP as containing ambitious reforms and investments, the opposition does not consider it enough or adequate, thereby politicizing the issues instead. This is an important point of critique, as it alludes to the conflicting attitude the Netherlands had towards their own and other Member States’ compliance with the respective CSRs. Not all parliament members specifically mention this inconsistency by referring to other European countries, but the critique that the Netherlands does not make ambitious enough reforms is present throughout.

Both emphasis and equivalence frames are used, yet emphasis frames more often. Emphasis frames allow the actors to focus on specific dimensions of the problem that they feel are ignored by the coalition parties. This allows parties to frame the issues in a way that corresponds to the views of their voters. An example is from Maatoug (Groenlinks): “*What does this minister think about the fact that in the Netherlands we have quite low taxes on wealth, compared to other countries? If that is a problem,*

why is it being postponed until after a yet-to-be-conducted study, when there are already tons of reports?” This quote signifies politicizing, as well as emphasizing the issue of low wealth tax in relation to housing. This forces the coalition parties to respond to these issues in the debate, which the opposition parties may feel are ignored. Emphasis frames can thus be seen in combination with both depoliticizing frames by the coalition parties and politicizing frames by the opposition parties. This might be an explanation for the fact that actors in this debate use emphasis frames more than equivalence frames because they are in a political debate trying to highlight and ignore specific elements of the problem, thereby shaping the problem definitions used in the debate and forcing the other parties to respond.

In their frames, the parliament members from the opposition parties mainly employ a combination of cognitive usage and influence logic to weigh in on the discussion. Again, this is likely because the opposition parties do not need to justify their policies and are instead tasked with debating the decisions made by the coalition. To illustrate:

“This is really double standards on the part of the VVD. All the other countries in Europe have a big mess and need to reform and the Netherlands has everything beautifully raked up, has everything together, doesn't have to do anything anymore and actually just has to pay for everything from the existing budget. That doesn't make any sense, does it? [...] There are huge problems because people can't find affordable housing in this country. [...] Surely Mr. Heinen does not want to claim that this coalition agreement has solved all those problems?” (Nijboer, PvdA)

In this quote, cognitive usage is evident in Nijboer's questioning of the problem definition given by Heinen (VVD) by saying it doesn't make sense. Nijboer tries to steer the debate in the direction that problems are caused due to people being unable to find affordable housing, forcing Heinen to respond by asking if he claims the coalition agreement solves this problem. This also illustrates influence logic, as Nijboer tries to convince others of his frame by criticizing Heinen, thereby gaining influence in the direction and content of the discussion. Some parties take this critique further than the decisions and blame the coalition, notably Rutte and the VVD, for causing and/or not addressing the problems, for instance Azarkan (Denk): *“[Young adults] are already struggling with not being able to find housing. That's what every conversation is about: young people can't find housing. This minister in the previous administration contributed to that, didn't he? That didn't happen by itself.”* Here he specifically calls out the minister in the previous administration, Rutte, implying he was responsible for solving the problems but did not. Azarkan thus argues Rutte is responsible for creating the current problems and is now not doing enough to solve them.

In general, all frames employed by opposition parties are directed to critiquing the plans for not being enough, not addressing the real problems, or not being on time. In these frames employed by Groenlinks and PvdA, issues such as private debt, the mortgage interest deductibility, the rental market,

house price increases, and corresponding possible fluctuations are addressed as being inadequately present in the RRP and coalition agreement. By calling this out, these parties explicitly question the Netherlands' compliance with the CSRs and emphasize the possible harmful socioeconomic effects of not implementing these policies, the same effects as posited by the Commission.

The opposition parties are united in their criticisms of the content of the RRP in terms of the decisions from the coalition agreement, but they may be distinguished in their critique or support for further European economic governance in the RRF. Some opposition parties are neutral, meaning they do not make explicit reference to the EU in their critique of the RRP and/or coalition agreement. Instead of advocating for or against the RRF, these actors mainly propagate more ambitious reforms without an outspoken pro-European stance. Denk does so, for example:

“Why intervene only when it is too late? Why fill the well when the calf is nearly drowned? The CDA, VVD, D66 and the Christian Union have done so little over the past four years, creating an unprecedented housing crisis. The VVD has sold off social housing to foreign grasshopper investors, with only one goal: money, jarra, floes, doekoe. For years it has made the housing market miserable. I understand that Dutch people suffering from the housing crisis have no faith in Kaag and Rutte.” (Azarkan, Denk)

In this quote, Azarkan does not refer to the EU, but he uses discursive references (“money, jarra, floes, doekoe”) among other things, to criticize the coalition parties convincingly and poetically for creating the problems earlier and now not taking enough responsibility to solve these issues.

Groenlinks, PvdA, and Volt constitute a group of coalition parties that critique the plans put forward by the coalition, yet with a specifically pro-European stance, where they are positive about the RRF and more European economic governance. These parties are glad about the establishment of the RRF and the possibility of using its funds, yet they criticize how the coalition plans to use these funds. For example, Dassen (Volt) states:

“Our cabinet seems to use the recovery money mainly to pay for plans in the coalition agreement. There is also talk of an accounting trick by the cabinet. And about the desired reforms we were rightly very strict towards the southern countries, but we read nothing at all about the abolition of the mortgage interest deduction.”

He implies the RRP is not ambitious enough by calling it an ‘accounting trick’. Moreover, Dassen calls out the inconsistency in attitude the Netherlands had towards compliance by other Member States while not having ambitious reforms in the RRP themselves. To this end, he mentions that the mortgage interest deductibility is not abolished. It is mostly these parties that follow European rhetoric by adhering to the same argumentation as the Commission to address the housing market problems. These parties thereby

criticize the coalition for not adequately implementing all CSRs. These parties criticize the lack of CSRs implemented by arguing the Netherlands demanded this from other Member States while not doing it themselves.

On the other hand, parties such as PVV, FvD, SP, JA21, and Groep van Haga criticize both the coalition and the establishment of the RRF as a whole. These are the Eurosceptic parties that employ frames to argue against further European economic integration. The parties expressing Euroscepticism generally criticize the RRF for causing malign socioeconomic effects or for diminishing national sovereignty. For example, the quote from Van Dijck (PVV):

“We first give away 20 billion to Spain, Italy and Greece, and then we have to beg to get back 4.7 billion of our own money. And to get that back, we have to meet all kinds of strict conditions and requirements. On top of that, all these nonsensical measures were already planned. So even without this plan, this plan would be implemented. So the whole plan is just for show, to get a white elephant in Brussels: look at us doing good in the Netherlands. [...] Meanwhile, our society is going under. There is no housing to be had.”

The critique of RRP is clear, through calling the measures ‘nonsensical’ and ‘just for show’, but ‘society is going under’. Van Dijck thus implies the reforms are not enough to address the housing market problems. Moreover, he mentions the Netherlands only does so to get in Brussels’ good graces, thereby implying national sovereignty is diluted. By calling it ‘our own money’, he implies that these negatives he mentioned are bought for a high price, thus causing malign socioeconomic effects. This is furthermore illustrated by the following quote from Alkaya (SP):

“The SP actually finds it shameful that a plan is needed at all to get some of our own money back from Brussels. [...] Solidarity and emergency aid, certainly between friendly countries, is of course important when it comes to a crisis situation, but not in this way. Not through Brussels, where a significant portion of the money remains. Not only under conditions that EU political demands are met and not long after the crisis is already over. Yet we are here today because this fund has been created. So there is also no point in constantly lingering in such a fundamental debate. Now we have a plan. Then it is logical that we discuss the content of the plan in the Dutch parliament. I would like to make a distinction between the investments that are proposed and the reforms that the government wants to implement, whether or not under pressure from Brussels.”

Similarly to Van Dijck, Alkaya does so by stating that ‘we only get our own money back from Brussels’, where most money remains. The SP does differentiate themselves from other Eurosceptic parties by taking a more pragmatic stance; while critiquing the RRF, they do see that the Netherlands will submit

an RRP, so they might as well take this opportunity to make the plan and decisions more to their liking. There is only one instance of undermining the debate by criticizing that the RRF constitutes a threat to cultural homogeneity in the analyzed document. The actors expressing Euroscepticism do not only criticize the RRF, but they are discrediting the functioning and merit of the EU as a whole, as well as the coalition agreement. This is visible in segments that state the sentiment that the coalition parties do not see the real problems in society, let alone be able to solve them.

Table 4: Overview of frame content

Party	Common frame elements	Quotes
Bij1	Politicizing Equivalence frame Cognitive usage Influence logic Expressing critique	<p><i>“It is not specifically about rents, but it is about housing, the housing market and public housing. First of all, of course it is fantastic that there will be a designated minister on that. [...] the fact that foreign investors still have every freedom to purchase properties on the Dutch market, I would almost say “in bulk,” thus withdrawing that housing capital from our market.”</i> (Simons)</p>
CDA	Depoliticizing Emphasis frame Cognitive usage Influence logic Positioning logic Expressing support	<p><i>“We are concerned about the low buffers of many households in relation to high debt burdens. There is often no room for setbacks.”</i> (van Dijk)</p> <p><i>“During the General Political Consultations, I indicated that this was my first priority. I am proud of the result of the negotiations in this area: the arrival of a Minister of Housing, the abolition of the landlord levy and the repackaging of direction by the State on housing and spatial planning.”</i> (Heerma)</p>
Christenunie	Politicizing Emphasis frame Cognitive usage Influence logic Positioning logic Expressing support Expressing critique Euroscepticism malign socio-economic effects Euroscepticism threat to national sovereignty	<p><i>“We will assess Cabinet policies very specifically for their effect on these groups. That is why we are moving from a housing market to public housing. Houses are not profit factories, but places to live, to raise a family and to live. That is why we are abolishing the landlord levy, so that housing, including rental housing, remains affordable and available.”</i> (Segers)</p> <p><i>“Giving money to countries that have not built up prudent buffers for more difficult times is not so wise. A debt union disguised as corona solidarity. [...] Once such a fund is in place, it is very wise to make a good plan to claim the available money as the Netherlands.”</i> (Grinwis)</p>
D66	Depoliticizing Emphasis frame Cognitive usage Legitimizing usage Influence logic Positioning logic Justification logic Expressing support	<p><i>“As you know, according to the Cabinet's vision, the measures in the first draft of the Dutch Recovery and Resilience Plan contribute to the further modernization of our economy. It is also really the intention that this takes place precisely in other countries. Some members have already explained this. Therefore, this is both a key and an opportunity, born out of crisis, to see how we can have reforms eventually take shape, both in other countries and in the Netherlands, and how economic convergence can take place. [...] This plan addresses the most relevant country-specific recommendations.”</i> (Kaag)</p> <p><i>“The abolition of the mortgage interest deduction was not part of the coalition agreement. Participating parties in this government think differently. But, of course, we also have nice compromises to make with each other. So it is not in the draft RRP. The Commission</i></p>

	Pro-Europeanism	<i>knows this. It is also often written about. The finger has been pointed for years. We pointed out to the Commission in a technical consultation that the mortgage interest reduction does accelerate. So it is not quite black and white, but it is not being abolished. There are other ambitious reforms in all sorts of areas. Think of the green and tax measures, but also those in the housing market.” (Kaag)</i>
Denk	Politicizing Emphasis frame Cognitive usage Influence logic Expressing critique	<p><i>“How would all those Dutch people who suffer daily from the housing shortage have looked at the government's statement today, now that Rutte has spent 12 years using deliberate policies to create a housing crisis unlike any other?” (Azarkan)</i></p> <p><i>“So I ask the minister, through you, chairman: wouldn't it have been much wiser to also raise money by [...] by looking at people who make a lot of money through assets or through income from assets, but also by looking at how you might be able to cap the mortgage interest deduction a bit for very high incomes? If you do that, then you also tell the next generation that you have a solution for that. Why didn't you choose to do that?” (Azarkan)</i></p>
Fractie den Haan	Politicizing Equivalence frame Cognitive usage Influence logic Expressing critique	<p><i>“The housing market is locked. We all know that. The housing agreement states that one million houses must be built. Now a report has come out from ABN AMRO, which says that at least half a million of these houses should be seniors' housing for life. Indeed, I think that building for old is the solution for young. That realizes throughput on the housing market plus it can limit the rising cost of care. How does the prime minister look at that?” (den Haan)</i></p> <p><i>“Clear view of demographic trends and their impact. It is not there. Unfortunately, that is not only indicative of this administration, but of many cabinets before it. That is why we are now facing a housing crisis.” (den Haan)</i></p>
FVD	Politicizing Emphasis frame Cognitive usage Influence logic Expressing critique Eurosepticism malign socio-economic effects	<p><i>“The ECB has to keep interest rates artificially low, far too low for the Netherlands, to prevent the Southern European countries with their colossal national debts from going bankrupt. This far too low interest rate not only creates a huge bubble on our housing market, high inflation and low pensions, but also makes it attractive for our State to accumulate large debts just like the Southern European countries. [...] In other words, thanks to the euro, you have an expensive mortgage.” (van Houwelingen)</i></p> <p><i>“So we have a war with Russia as a result of that European Union and the power games of the Americans. We have unaffordable climate plans. We have absurd nitrogen rules imposed on us through Natura 2000 rules, through the EU. We have open borders and massive immigration, the consequences of which we are now seeing again with all those emergency housing and so on that have to be furnished while the Dutch cannot get housing. And we have ongoing inflation. That is the legacy of the EU.” (Baudet)</i></p>
Groenlinks	Politicizing Emphasis frame Equivalence frame Cognitive usage Influence logic Expressing critique	<i>“But let's put it in perspective: the minimum wage goes up €6 a day for people who work, while doing nothing on paper makes you €200 a day richer if you own a house. That's why people want to own multiple homes. That is why our housing market is under pressure, and nothing is happening about it. I had expected and hoped that not only more money would be invested, or the right words would be used, but that we would dare to change something structurally.” (Klaver)</i>

	Pro-Europeanism	<p><i>“We are too from the point of view of necessary convergence to be achieved between northern and southern Europe. When I look at all the projects that have been identified, I see that they are all quite sensible projects. Nevertheless, my input today will be critical. This is really about the process that was followed. The Netherlands had very big pants on when it came to this Recovery Fund. The Netherlands demanded reforms, demanded new plans. And now it is the case that the Netherlands, as the only one of the Member States, has not yet submitted a plan. The last Member State outside the Netherlands to do so was Bulgaria. That country submitted the plan six months ago. Are we still credible in the position we have taken? We take others to task and expect all kinds of things from others, but we ourselves simply fail to submit a plan on time.”</i> (van der lee)</p>
Groep van Haga	Politicizing Emphasis frame Equivalence frame Cognitive usage Influence logic Expressing critique Euroscepticism malign socio-economic effects Euroscepticism threat to national sovereignty	<p><i>“The European corona recovery fund, the RRF, is a prohibitively expensive transfer hatch of around 800 billion euros, a disguised transfer sluice of money from the thrifty North to southern Europe, which has been living on credit for years; dolce vita at our expense. The whole deal makes tears run down your cheeks, doesn't it? [...] It is money that can be used to [...] build houses [...] which are of real use to the Dutchman. This is where European interest takes precedence over national interest. The corona recovery fund is a telling example of this.”</i> (Ephraim)</p> <p><i>“This prime minister solves nothing, but he uses crises as a weapon. A food crisis, an energy crisis, a pension crisis, a migration crisis, a nitrogen crisis, a climate crisis, a corona crisis, a housing crisis and a crisis in youth care, in order to sideline parliament, to make it impossible for farmers to do business, to chase entrepreneurs out of the country, to sow poverty, to break the Dutchman and finally to destroy our beautiful Netherlands and hand it over to the EU.”</i> (van Haga)</p>
Ja21	Politicizing Emphasis frame Cognitive usage Influence logic Expressing critique Euroscepticism malign socio-economic effects	<p><i>“And although a drop in the bucket, the 260 million for the housing incentive is of course more than welcome. We are critical of this type of fund because you are going to put the bill for those billions in the future and it forces further integration again. [...] we are looking at how to improve the plan. Should the money go mainly to purchasing power improvements and housing construction, we might still be able to support it. In any case, we are going to submit a proposal for this.”</i> (Goudzwaard)</p>
Lid Omtzigt	Politicizing Emphasis frame Equivalence frame Cognitive usage Influence logic Expressing critique Euroscepticism malign socio-economic effects	<p><i>“It can be done differently. We can tackle tax avoidance together and ensure that foreign investors cannot rent out former rental properties tax-free. We can make sure social housing is accessible.”</i> (Omtzigt)</p>

PvdA	Politicizing Emphasis frame Cognitive usage Legitimizing usage Influence logic Justification logic Expressing critique Pro-Europeanism	<p><i>“I can still clearly remember the run-up to this fund: Prime Minister Rutte, but also Minister Hoekstra, blowing firmly into the bus. They said, “There have to be firm reforms and really hard conditions, because those economies really have to be greatly improved, especially in southern Europe. And that money should no longer just be transferred.” There are, of course, hefty sums of money involved: many billions. For the Netherlands it has become somewhat less than first budgeted. But something really has to happen. We really need new measures that make the economy more innovative, more sustainable and more social. And I also looked a bit at the plans that the cabinet has now submitted, also from the cabinet's own criteria, which are of course mainly for Italy, for Greece and for Spain. Surely that has become a bit of a summary of the coalition agreement, of the measures that were already in it. The core criticism of the PvdA [...] for example, the mortgage interest deduction is not being phased out completely [...] The housing shortage is immense and I also mention the social section of the package. It simply contains the measures announced in the coalition agreement.” (Nijboer)</i></p> <p><i>“The prime minister indicated that the four parties figuratively parked ideology in a corner when the topic of housing was discussed during the negotiations. Because then you can negotiate so finely with each other. You see what you then get: the recognition that there is a housing crisis, but no real solutions to fundamentally address it. We do sell social housing, we do phase out the rent subsidy and introduce rent increases for middle-income earners, but not restrict the space for investors and speculators.” (Ploumen)</i></p>
PVV	Politicizing Emphasis frame Cognitive usage Influence logic Expressing critique Euroscepticism malign socio-economic effects Euroscepticism threat to national sovereignty Euroscepticism threat to cultural homogeneity	<p><i>“So that's all misdirection, this "convergence." We are just throwing money at southern Europe and we are just diverging further and further. There is no convergence. Convergence is not for sale. Convergence is something you have to want. Brussels gives and that we now have to get on our knees to get 4.7 billion of our own money back from that same Brussels. It is our own money. This whole joke is costing us more than 15 billion.” (van Dijck)</i></p> <p><i>“The point is that Brussels makes a recommendation, that now on all these recommendations in the plan we say "look, comply, look we comply, look, comply, to a greater or lesser extent," but that Brussels can say "listen, we want you to do this." They can. They do that with other Member States as well. That's a back and forth ping-pong. The question is how sovereign we still are. That's the question of principle. Do we make our own decisions about our mortgage interest deduction? Can we say to Brussels: climb a tree, our taxes in the Netherlands are so high that we want to maintain the mortgage interest deduction as a concession for those high taxes for homeowners? Or do we say, ‘Brussels, sorry. You want us to scrap that, so we scrap it?’” (dan Dijck)</i></p>
SP	Politicizing Emphasis frame Cognitive usage Influence logic Expressing critique	<p><i>“Actually, very few people have confidence in Rutte IV. You see it even in the parties' own constituencies: there, too, there is little confidence in Rutte IV. It's not that crazy, of course. It is not so strange when you consider that these are the same parties with the same ideas and mostly the same people who are responsible, for example [...] the great housing shortage that exists.” (Marijnissen)</i></p> <p><i>“The money to invest in such useful and necessary things, which is really just our own money, we do not just get from Brussels. We have to meet their political demands and implement the reforms they deem desirable. Fortunately, these also include useful and</i></p>

	Euroscepticism threat to national sovereignty	<i>necessary things, for example when it comes to curbing the housing market in our country, which has gone wild. Thanks to the SP's motion, for example, the jubilee bonus will be phased out more quickly and eventually abolished, as also stated in the coalition agreement. So in that respect, the cabinet can count on our support.” (Alkaya)</i>
Volt	Politicizing Emphasis frame Cognitive usage Influence logic Expressing critique Pro-Europeanism	<p><i>“At the moment you need twelve times the gross modal annual income to afford an average house of €440,000. On your own you will never be able to buy a house again.” (Gündoğan)</i></p> <p><i>“Volt hopes that the cabinet will work on the opportunity to realize the ambition for a Dutch leading role in Europe. This should include an ambitious and transparent recovery plan” (Dassen)</i></p>
VVD	Depoliticizing Politicizing Emphasis frame Equivalence frame Cognitive usage Legitimizing usage Influence logic Positioning logic Justification logic Expressing support Pro-Europeanism	<p><i>“We may differ on the direction of solution we deploy, but we see those problems. I'm not arguing here that all those problems have been solved. I was saying that the Netherlands has already done an awful lot of the country-specific recommendations coming out of the European Commission under the European Semester. The effects of those reforms may not all have crystallized yet. It is true that some reforms have yet to be implemented or to see their effects, but that does not mean we have done nothing. That is the crux of my argument. The Netherlands is really leading the way in Europe when it comes to reform. But are all the problems gone? Of course not. That is why we entered into a coalition here with a number of parties and concluded a coalition agreement. We still see a lot of problems in the country. Mr. Nijboer rightly pointed out the availability of housing and purchasing power. We are working very hard in the coming years to solve those.” (Heinen)</i></p> <p><i>“It was about this very point, the Commission's recommendations in relation to mortgage interest deduction. [...] [Hoekstra] said: this is actually not an explicit requirement of Europe, of the Commission. The Commission took a broader view and said: solve bottlenecks in the housing market and look at the debt position of households. Of course, we have already initiated important reforms for that. One of the most important ones, we deployed in the past. That one is about mandatory repayment if you want to claim mortgage interest deduction. Yesterday an interesting report was published by Statistics Netherlands. Which said: this was actually the most effective measure to bring down that household debt position. That is one of the reforms we have already implemented and that is what I referred to in my contribution. There are a lot of reforms that we have already done. Not because it was a diktat from Brussels, but from the intrinsic motivation to make this country stronger, to make households stronger and to become more prosperous all together.” (Heinen)</i></p>

Note: all quotes are translated from Dutch to English using DeepL translate.

4.3 Framing in the debate on RRF compliance and the housing market

The results show a wide variety of frame elements used by multiple different actors. In general, it can be said that the following frames are used in parliamentary debates in the Netherlands about the RRF and the housing market:

Coalition party frame: the coalition parties VVD, D66, CDA, and Christenunie generally employed a depoliticizing emphasis frame to legitimize or cognitively steer the debate. The logic they adhered to in the frame was sometimes positioning logic to position themselves advantageously in an authoritative position. Justification logic was often used, given the fact that they created the RRP and had to argue to justify the policies. To this end, they generally expressed an explicitly pro-European attitude, speaking positively of the EU and European economic convergence as ultimately benefitting the Netherlands. However, it must be said that sounds of scepticism could also be heard in the coalition from the Christenunie, specifically about the RRF. This was countered by the same party by arguing that if the RRF was going to be there, it might as well be used for investments from the coalition agreement. The coalition parties used their frames to defend and justify the RRP and by extension their coalition agreement, arguing that the most important measure to solve the housing problems would be to use the allocated funds to finance the building of additional homes, to solve the issue of lacking sufficient affordable housing. The issue of abolishing the mortgage interest deductibility tends to be ignored by these parties. An important argument in these frames is that the Netherlands does not lose national sovereignty by complying with the CSRs because it is not necessary or obligatory to comply with all CSRs. Instead, the important issue is to comply with most CSRs to make good, wise, and prudent reforms. The coalition parties thereby try to deal with the inconsistency in the Netherlands' attitude towards compliance with the CSRs by framing the housing crisis as a national problem with no European dimension. They frame the CSRs as not obligatory or necessary to address these problems.

Opposition party frame: the opposition parties generally employed a politicizing emphasis frame, cognitive usage, and influence logic. The opposition frame can be united in the goal to criticize the frames of the coalition parties by questioning their logic and emphases, as well as to criticize the RRP and by extent coalition agreement. These criticisms pointed to the fact that certain issues, such as the mortgage interest deductibility, were ignored, evoking the sentiment that the coalition parties did not see the true problems in society. Another sentiment evoked in these frames is that the solutions posited in the RRP by the coalition parties are inadequate to address these problems. The opposition frame can be subdivided into three subcategories of frames used in this debate. First, the *Neutral opposition frame*, which focuses on criticizing the coalition parties' frames, the RRP, and the coalition agreement, without explicit Eurosceptic or pro-European sentiment. These parties are Bij1, Denk, and Fractie Den Haan. Second, the parties Groenlinks, PvdA, and Volt use the *pro-European opposition frame*. In this frame, the actors criticize the frames adhered to by the coalition parties, as well as the RRP and coalition agreement, but they do not criticize the RRF as an institution. On the contrary, these parties frame the EU as beneficial to the Netherlands and argue for the importance of facilities such as

the RRF, but they question if the plan appropriately addresses issues in the Netherlands. Third, there is the *Eurosceptic opposition frame*, which is employed by FVD, Groep van Haga, Ja21, Lid Omtzigt, PVV, and SP. Interesting is that not all these are far-right parties. Lid Omtzigt distanced himself from center-right CDA, and SP is a far-left party. These parties are united in their attempt to discredit European discourse by framing the RRF as causing malign economic consequences and posing a threat to national sovereignty. The opposition parties make the inconsistency in the attitude of the Netherlands towards compliance with CSRs clear by criticizing the RRP and reforms for not being ambitious enough and not solving the real societal issues.

5. Conclusion

To answer the central research question: *What frames are used in parliamentary debates in the Netherlands about the RRF and CSRs related to housing?* a frame analysis was conducted. Stenography reports from eight relevant parliamentary debates in the period January 1st, 2022, until July 8th, 2022, were analyzed using NVivo software. The analysis was an interpretive, abductive process, where each segment received at least a code for the four categories of politicizing or depoliticizing, emphasis or equivalence frame, the type of usage, and the type of logic. This thesis integrates different elements from multiple frame analysis methods into a systematic method for public administration scholars. Additionally, the documents were coded according to expressing Euroscepticism, pro-Europeanism, critique, or support. Additional inductive codes were used, such as “blaming VVD”, “not seeing the real problems”, or “rental housing market”. The inductive codes were created to better understand the content of the frames, leading to the results in Chapter 4. Based on the abductive analysis and the thorough keeping of memos, patterns emerged from the data from which a logical elaboration of the frames used in the debate could be formulated. In the end, it was found that the frames used in this debate may be divided into the *Coalition party frame* and *Opposition party frame*, whereby the latter can be subdivided according to the preference for European economic integration in the *Neutral opposition frame*, *pro-European opposition frame*, and the *Eurosceptic opposition frame*.

The Netherlands had a significantly fluctuating attitude regarding compliance with the Semester. The Netherlands’ compliance has significantly fluctuated; the Netherlands advocated for strict compliance with the CSRs for other Member States yet did not comply with all CSRs. Notably, the mortgage interest deductibility was not abolished in the RRP. There is thus an inconsistency in how the Netherlands positions itself at the European level, seemingly being a proponent for both strict and lenient compliance with CSRs. National politics dealt with this inconsistency in different ways. The coalition parties argued that it is not necessary for the Netherlands to comply with all CSRs because there are already many reforms that address the issues, the housing crisis does not contain a European dimension, and not all CSRs are necessary to solve housing issues. The coalition parties argue that affairs are sufficiently in order and investments are prudent and ambitious, thereby going against the Commission. Opposition parties do not agree that the reforms in the RRP are sufficiently ambitious, critiquing the plan for not addressing the societal problems related to housing. The Eurosceptic parties argue housing cannot be solved through the EU. There is also a pro-European framing discernable in the opposition, following the European problem definitions and recommendations, arguing we can solve the housing problems partly by complying with European economic convergence means and governance standards. So, how do the national politics deal with this inconsistency? The coalition parties argue against the European rhetoric, even though they may be pro-European. The Europhile opposition parties reiterate the European rhetoric. The Eurosceptic opposition parties diminish European rhetoric. The inconsistency is thus not solved but is made clearer with frame analysis.

6. Discussion

In this chapter, I will first describe my most important findings before relating these to existing literature and explaining their relevance and implications for theory and practice. I will also describe the limitations of this thesis and directions for future research.

The most important findings of this thesis are as follows, first, *the integrated method for frame analysis, as put forward and used in this thesis, is a suitable method to analyze political debates*. The patterns emerging from the data suggest certain combinations of elements are often used together in a frame. To start, in this debate emphasis frames were used much more than equivalence frames, potentially due to the content of the debate. This implies equivalence frames are of less importance to study topics related to European integration. Furthermore, cognitive usage and influence logic were often used together, especially by opposition parties in combination with politicizing and an emphasis frame. Opposition parties questioned policies; they did not attempt to legitimize policies. Therefore, they did not make specific appeals to the EU to legitimize policies. The coalition did so, but not in every segment as they also employed cognitive usage. Jacquot and Woll (2003) state that influence logic is best achieved by employing cognitive usage, a combination in frames that is confirmed by this data. Moreover, legitimizing usage and justification logic were, if used, often used together. This is a new combination that supplements Jacquot and Woll's (2003) elaboration of frame elements, as they do not specifically connect these elements in the same way they connect cognitive usage and influence logic. This thesis also illustrates that this is often paired with depoliticization in the frame to achieve legitimation and justification. This is not surprising, as depoliticization in a frame is done by presenting the frame as a solution to a problem. This thesis thereby confirms and extends the frame elements posited by Jacquot and Woll (2003), Oxley (2020), and Bressanelli et al. (2020).

Second, *the expectations are confirmed; coalition actors used framing to justify implementing just enough CSRs for approval of the RRP*. The other part of this expectation is likewise confirmed since some of the *opposition parties used framing to push for more significant reforms*. Connected to this is the third finding: *the Netherlands is not as stringent about compliance with the RRF themselves as other (southern) Member States*. We may even go so far as calling the Netherlands hypocritical in this regard because the Netherlands expected strict compliance from other Member States but did not incorporate each CSRs fully in the RRP. The conflicting attitude the Netherlands had regarding compliance with CSRs at the European level was present in national politics as well. The coalition parties, notably the VVD, framed it so that it was not necessary to fully comply with all CSRs. This was one of the arguments for not abolishing the mortgage interest deductibility, reasoning that the RRP already contained significant reforms and compliance with other CSRs, thereby adequately addressing societal issues also identified by the EU. The Netherlands, being one of the frugal four, was one of the leading countries to argue for strict compliance for southern Member States, yet they did not hold themselves to the same stringent standards. This thesis thereby nuances the ideas put forward by, among others, Cottarelli

(2021), Efstathiou & Wolff (2018), and Vanhercke and Verdun (2021). Frames employed in the political debate at the national level may thus be an explanation for the inconsistency at the European level.

This ties into the fourth finding; *Eurosceptic opposition frames criticized the RRF for the threat to national sovereignty it poses*. The coalition frame arguing that it is up to the Netherlands instead of the Commission to comply with CSRs that they wanted to implement anyway, is potentially a counter-frame to the Eurosceptic frame. The coalition parties can counter this by depoliticizing and desensitizing the issue. For the Eurosceptic opposition parties, this is a way of arguing it is not up to the EU to solve the housing market problems. In this way, the housing market is used to discredit European discourse. Fifth, *the pro-European opposition frame follows European reasoning*. These parties use the same logic as the Commission to frame housing by arguing it is not an issue of lacking houses but an issue of private debt, the rental market, and house price increases. The parties are in favor of the RRF but don't find the plan adequate to address these issues and want the coalition to do more. These parties follow the European problem definition, as well as its possible causes and solutions. This thesis thus empirically assesses Euroscepticism as explained by Baerg and Hallerberg (2016) and Pirro et al. (2018).

The sixth and final finding is that *not all frames see the solution to the housing crisis as explicitly containing a European dimension*. The funds allocated in the RRF may be used in the solution to the housing problems, yet parties frame it as a national issue. The opposition parties may follow pro- or anti-European rhetoric in their (dis)approval of the RRF funds, but this can be distanced from their view of housing market problems, their causes, and solutions. This may explain why parties are more apprehensive about implementing the CSRs related to housing. This is a salient finding, given that the CSRs are specifically related to housing due to the issue of private debt with possible overflow effects to the EU. This may in part be an explanation for the inconsistency in the attitude toward compliance at the European level.

These findings show that contrary to the academic debate that argues implementing CSRs may be more a matter of time than willingness (Efstathiou & Wolff, 2018), this willingness is an important factor that plays into whether and which CSRs are implemented. This shows that Eurosceptic discourse has taken root in the societal and political debate in the opposition and that the coalition actively tries to counter these concerns. The RRF is mainly criticized for the loss of national sovereignty due to the supranational obligation to comply with CSRs, as well as for causing malign socioeconomic consequences. The unwillingness of the Eurosceptic parties to comply thus transfers to the coalition parties, who state in their counterarguments that they are not giving up national sovereignty since they wanted to make these reforms anyway. These arguments demonstrate mechanisms of (un)willingness, more so than just development in time. Secondly, in contradiction to the literature, the coalition parties frame the housing market as at a standstill due to a lack of suitable housing, with the solution being the building of additional homes. This contrasts with the problem definition of the European Commission, arguing the housing market is problematic due to the issues of private debt and a weak rental market, by extension, potentially causing economic fluctuations.

This thesis makes several relevant contributions to theory and practice. First, the method of systematic frame analysis is currently underused in public administration. Framing is mostly used in communication studies and politicology (Allen, 2017; Dewulf et al., 2009), yet it is a very suitable method to critically assess elements of societal and political debate, which can be a significant contribution to public administration (van Hulst & Yanow, 2014). In public administration, the method has the potential to be developed and systematized further. Methodological guidelines based on i.e., Goffman (1986) can be made more concrete. This thesis contributes to combining several elements from different sources and interpretive analysis into a coherent, systematic method, thereby enhancing the application of the frame analysis method for public administration. This is a fresh and integrative approach. The technique puzzle explored in this thesis therefore makes a valuable contribution to making qualitative approaches more rigorous by creating a systematic interpretive empirical framework. Additionally, this thesis provides a new understanding of the concepts that are useful to analyze political debate using the frame analysis method.

Additionally, this thesis has provided a systematic overview of the conflicting debate about the RRF in the Netherlands, specifically regarding the housing market. Analyzing frames of compliance with the RRF provides a new perspective on research analyzing compliance with the Semester. With the RRF being a new chapter in the Semester, this thesis provides a fresh perspective on this topic. So far, an overview of this debate was lacking. This overview is important since the linkage of the RRF and the Semester can significantly increase the salience of complying with the Semester. An overview of this debate is helpful in systematically assessing arguments, counterarguments, and policy formulations, which is relevant for civil servants and scholars working on the topic of the RRF. An overview of this debate provides the means necessary to critically analyze and assess the debate, which is helpful to both scholars and practitioners. This thesis therefore sheds light on the empirical divergence puzzle that is the inconsistent attitude of the Netherlands regarding European economic integration at the European and national levels. This thesis elaborates on how actors contribute to the conflicting attitude, as well as how they try to deal with this inconsistency. Future research can study the application of the same method of frame analysis to a different case to (dis)confirm the promising potential of the current method.

There are several limitations to this thesis. The first limitation of this thesis is the quality of the data used. It proved difficult to find debates that contained a specific connection between the European dimension, the RRF, and the housing market. In part, this was due to the frames used by the actors, as is posited in the findings of this thesis. Of these debates, large segments were not relevant because they were about different topics, such as healthcare or different Member States. This means that relevant documents were not coded in full. In part, this led to the conclusion that the actors view the housing market as lacking a European dimension were it not for the connection to the RRF, as well as the finding that depoliticization was an important framing element for the coalition parties that actively tried to make it less salient. However, this means that housing was a difficult topic to assess frames of

compliance with the Semester as a whole. Future research can apply the method to a different case to study frames regarding compliance with the RRF and Semester. This is related to the second limitation, namely the transferability and dependability of the results, respectively asking whether findings are likely to apply to other contexts and at other times (Clark et al., 2021). This thesis is a case study, meaning it cannot be said for certain that the findings apply to other cases unless these are studied as well. The findings therefore mostly relate to frames of compliance with the RRF and specific CSRs. I advise some caution in generalizing all findings to the Semester or other cases, such as climate. However, due to the logic of abductive reasoning, the results are logical and plausible, which is beneficial to the generalizability of the results to the RRF debate beyond the case of the housing market. A third limitation is that this analysis was conducted with specific concepts. A frame can consist of multiple elements. The concepts used in the operationalization of this frame analysis are not exhaustive. Also, it was found that in this analysis with this case study, emphasis frames were more relevant. Future studies can confirm whether emphasis frames are more relevant to debates with a European dimension than equivalence frames or study in which context equivalence frames are used. Due to the choice of concepts, other results may be generated using a different method of analysis. This can also be a benefit of the interpretive approach, as there is the possibility of looking at an issue from different possible angles, which can make the picture of the issue more holistic.

To conclude, some additional topics were outside the scope of this thesis that may be valuable to future research. First, this thesis only looked at frames, yet framing effects are an important research area of frame analysis that must not be overlooked. Future research could delve into the effects of frames used in this debate. Second, frames are influenced by power relations, especially in the political arena. Future studies can incorporate the power dimension to analyze the frames in the debate regarding the RRF or compliance with the European dimension. This can provide interesting results in the lobbying position of the Netherlands at the national and European levels. Third, this thesis analyzed frames about compliance with RRF in the period the RRP was written and before it was submitted. This process does not end there. Future research could study the concrete implementation of the CSRs, as well as how the allocated funds are used to tackle issues in the housing market and if this alters the frames used. Fourth, this method provides a beneficial tool to analyze frames systematically and rigorously in debates. I therefore invite future research to develop this method further and apply it to cases other than the housing crisis as well.

References

- Allen, M. (2017). *The SAGE Encyclopedia of Communication Research Methods* (1ste editie). SAGE Publications, Inc.
- Anderson, C., & Reichert, M. S. (1995). Economic Benefits and Support for Membership in the E.U.: A Cross-National Analysis. *Journal of Public Policy*, 15(3), 231–249. <https://doi.org/10.1017/s0143814x00010035>.
- Baerg, N. R., & Hallerberg, M. (2016). Explaining Instability in the Stability and Growth Pact. *Comparative Political Studies*, 49(7), 968–1009. <https://doi.org/10.1177/0010414016633230>.
- Bekker, S. (2021). The EU's Recovery and Resilience Facility: A Next Phase in EU Socioeconomic Governance? *Politics and Governance*, 9(3), 175–185. <https://doi.org/10.17645/pag.v9i3.4290>.
- Bijsmans, P. (2021). The Eurozone crisis and Euroscepticism in the European press. *Journal of European Integration*, 43(3), 331–346. <https://doi.org/10.1080/07036337.2020.1740698>.
- Boeije, H. (2009). *Analysis in Qualitative Research*. SAGE Publications.
- Boelhouwer, P. (2017). The role of government and financial institutions during a housing market crisis: a case study of the Netherlands. *International Journal of Housing Policy*, 17(4), 591–602. <https://doi.org/10.1080/19491247.2017.1357399>.
- Boelhouwer, P., & van der Heijden, H. (2022). De woningcrisis in Nederland vanuit een bestuurlijk perspectief: achtergronden en oplossingen. *Bestuurskunde*, 31(1), 19–33. <https://doi.org/10.5553/bk/092733872022031001002>.
- Bressanelli, E., Koop, C., & Reh, C. (2020). EU Actors under pressure: politicisation and depoliticisation as strategic responses. *Journal of European Public Policy*, 27(3), 329–341. <https://doi.org/10.1080/13501763.2020.1713193>.
- Brower, R. S., Abolafia, M. Y., & Carr, J. B. (2000). On Improving Qualitative Methods in Public Administration Research. *Administration & Society*, 32(4), 363–397. <https://doi.org/10.1177/00953990022019470>.
- Clark, T., Foster, L., Sloan, L., & Bryman, A. (2021). *Bryman's Social Research Methods* (6th edition). Oxford University Press.
- CorporatieNL. (2022). *De echte oorzaken van de woningcrisis*. <https://www.corporatienl.nl/artikelen/de-echte-oorzaken-van-de-woningcrisis/>.
- Cottarelli, C. (2021). Euro Area fiscal policies and capacity in post-pandemic times. In *European Parliament* (PE 659.658).
- Council of the European Union. (2022). *COUNCIL IMPLEMENTING DECISION on the approval of the assessment of the recovery and resilience plan for the Netherlands* (2022/0284 (NLE)).
- Day, C., & Koivu, K. L. (2018). Finding the Question: A Puzzle-Based Approach to the Logic of Discovery. *Journal of Political Science Education*, 15(3), 377–386. <https://doi.org/10.1080/15512169.2018.1493594>.

- De Nederlandsche Bank. (2023). *De woningmarkt*. <https://www.dnb.nl/actuele-economische-vraagstukken/woningmarkt/>.
- De Witte, B. (2021). The European Union's COVID-19 recovery plan: The legal engineering of an economic policy shift. *Common Market Law Review*, 58(3), 635–682. <https://doi.org/10.54648/cola2021046>.
- Dewulf, A., Gray, B., Putnam, L., Lewicki, R., Aarts, N., Bouwen, R., & van Woerkum, C. (2009). Disentangling approaches to framing in conflict and negotiation research: A meta-paradigmatic perspective. *Human Relations*, 62(2), 155–193. <https://doi.org/10.1177/0018726708100356>.
- Efstathiou, K., & Wolff, G. B. (2018). Is the European Semester effective and useful. *Policy Contributions*. <https://www.econstor.eu/bitstream/10419/208014/1/1028805942.pdf>.
- European Commission. (2019). *Aanbeveling van de Raad* (COM(2019) 519 final).
- European Commission. (2020). *Aanbeveling van de Raad* (COM(2020) 519 final).
- European Commission. (2022a). *2022 Country Report - The Netherlands* (SWD(2022) 621 final).
- European Commission. (2022b). *Council recommendation: on the economic policies of the Netherlands and delivering a Council opinion on the 2022 Stability Programme of the Netherlands* (COM(2022) 621 final).
- European Commission. (2022c). Laying the foundations for recovery: the Netherlands. In *NextGenEU*.
- European Commission. (2022d). *NextGenerationEU: Europese Commissie onderschrijft het Nederlandse herstel- en veerkrachtplan ter waarde van 4,7 miljard euro* [Persbericht].
- European Commission. (2022e). *Stability Programme The Netherlands*.
- Goffman, E. (1986). *Frame Analysis: An Essay on the Organization of Experience*. Northeastern University Press.
- H.M. (Hugo) de Jonge. (2022, 29 december). Parlement.com. https://www.parlement.com/id/vk8mboztesy0/h_m_hugo_de_jonge.
- Iversen, T., Soskice, D., & Hope, D. (2016). The Eurozone and Political Economic Institutions. *Annual Review of Political Science*, 19(1), 163–185. <https://doi.org/10.1146/annurev-polisci-022615-113243>.
- Jacquot, S., & Woll, C. (2003). Usage of European Integration - Europeanisation from a Sociological Perspective. *HAL (Le Centre pour la Communication Scientifique Directe)*.
- Jessop, B. (2013). Hollowing out the 'nation-state' and multi-level governance. *A Handbook of Comparative Social Policy, Second Edition*, 11–26. <https://doi.org/10.4337/9781782546535.00008>.
- Klag, M., & Langley, A. (2012). Approaching the Conceptual Leap in Qualitative Research. *International Journal of Management Reviews*, 15(2), 149–166. <https://doi.org/10.1111/j.1468-2370.2012.00349.x>.
- Lahusen, C., & Grasso, M. (2018). Solidarity in Europe–European Solidarity: An Introduction. In

- Lahusen & Grasso (Eds) *Solidarity in Europe Citizens' Responses in Times of Crisis*, (pp. 1–18).
https://doi.org/10.1007/978-3-319-73335-7_1.
- Mills, A. J., Durepos, G., & Wiebe, E. (2010). *Encyclopedia of Case Study Research*. SAGE Publications.
- Ministerie van Financiën. (2022). *Het Nederlandse Herstel- en Veerkrachtplan* (Definitief).
- Nguyen, T., & Redeker, N. (2020). How to make the marriage work: Wedding the Recovery and Resilience Facility and European Semester. *Hertie School Jacques Delors Centre*.
- Oxley, Z. (2020). Framing and Political Decision Making: An Overview. *Oxford Research Encyclopedia of Politics*. <https://doi.org/10.1093/acrefore/9780190228637.013.1250>.
- Pirro, A. L. P., Taggart, P., & Van Kessel, S. (2018). The populist politics of Euroscepticism in times of crisis: Comparative conclusions. *Politics*, 38(3), 378–390. <https://doi.org/10.1177/0263395718784704>.
- Pirro, A. L. P., & Van Kessel, S. (2018). Populist Eurosceptic trajectories in Italy and the Netherlands during the European crises. *Politics*, 38(3), 327–343. <https://doi.org/10.1177/0263395718769511>.
- Raad van de EU. (2020, 18 december). *Faciliteit voor herstel en veerkracht: voorlopig akkoord tussen Raadsvoorzitterschap en Parlement* [Persbericht]. <https://www.consilium.europa.eu/nl/press/press-releases/2020/12/18/recovery-and-resilience-facility-council-presidency-and-parliament-reach-provisional-agreement/>.
- Recovery and resilience plan for the Netherlands*. (z.d.). European Commission.
https://commission.europa.eu/business-economy-euro/economic-recovery/recovery-and-resilience-facility/recovery-and-resilience-plan-netherlands_en.
- Remie, M. (2022, 8 december). *Gaan de zes beleidsprogramma's van Hugo de Jonge helpen de wooncrisis op te lossen?* NRC. <https://www.nrc.nl/nieuws/2022/12/07/gaan-de-zes-beleidsprogrammas-van-hugo-de-jonge-helpen-de-wooncrisis-op-te-lossen-a4150813>.
- Van de Wiel, C. (2021, 29 april). *Kan het herstellfonds Europa hertekenen en hervormen?* NRC.
<https://www.nrc.nl/nieuws/2021/04/29/kan-het-herstellfonds-europa-hertekenen-a4041857>.
- van Hulst, M., & Yanow, D. (2014). From Policy “Frames” to “Framing”. *The American Review of Public Administration*, 46(1), 92–112. <https://doi.org/10.1177/0275074014533142>.
- Vanhercke, B., & Verdun, A. (2021). The European Semester as Goldilocks: Macroeconomic Policy Coordination and the Recovery and Resilience Facility. *JCMS: Journal of Common Market Studies*, 60(1), 204–223. <https://doi.org/10.1111/jcms.13267>.
- Vollaard, H., & Voerman, G. (2017). Nederlandse partijen over Europese integratie: van eenheidsworst naar splijtzwam? *International Spectator*, 71(2), 5. https://spectator.clingendael.org/pub/2017/2/nederlandse_partijen_over_europese_integratie/.

Appendices

Appendix A: CSRs 2019

(European Commission, 2019)

Overwegende hetgeen volgt:

[...]

(2) Als lidstaat die de euro als munt heeft en in het licht van de grote onderlinge verwevenheid tussen de economieën van de economische en monetaire unie, moet Nederland ervoor zorgen dat volledig en tijdig uitvoering wordt gegeven aan de aanbeveling voor de eurozone, zoals in de onderstaande aanbevelingen 1 en 3 is weergegeven. Investeringsmaatregelen en maatregelen ter ondersteuning van loongroei zullen helpen gevolg te geven aan de eerste aanbeveling voor de eurozone inzake herbalancering binnen de eurozone, belastingmaatregelen zullen helpen gevolg te geven aan de tweede aanbeveling voor de eurozone inzake de strijd tegen agressieve fiscale planning, en vermindering van de bevoordeling van schulden van huishoudens zal helpen gevolg te geven aan de vierde aanbeveling voor de eurozone inzake vermindering van de fiscale bevoordeling van schulden.

(3) Op 27 februari 2019 is het landverslag 2019 voor Nederland³ gepubliceerd. Daarin werd de vooruitgang beoordeeld die Nederland bij de uitvoering van de op 13 juli 2018 door de Raad vastgestelde landspecifieke aanbevelingen heeft gemaakt, alsmede het gevolg dat is gegeven aan de landspecifieke aanbevelingen die in eerdere jaren werden goedgekeurd, en de vooruitgang die Nederland richting zijn nationale Europa 2020-doelstellingen heeft geboekt. Het landverslag bevatte ook een op grond van artikel 5 van Verordening (EU) nr. 1176/2011 uitgevoerde diepgaande evaluatie, waarvan de uitkomsten ook op 27 februari 2019⁴ zijn bekendgemaakt. Op basis van haar analyse concludeert de Commissie dat Nederland macro-economische onevenwichtigheden ondervindt. Met name de hoge particuliere schuld en het grote overschot op de lopende rekening vormen oorzaken van onevenwichtigheden met grensoverschrijdende relevantie. Ondersteund door de economische groei is de particuliere schuldquote een neerwaartse trend blijven volgen voor zowel ondernemingen als huishoudens, maar zij is nog steeds hoog. De nominale schuld van de huishoudens neemt niettemin langzaam toe als gevolg van de stijgende huizenprijzen.

[...]

(9) Nederlandse huishoudens combineren omvangrijke niet-liquide activa in de vorm van een eigen woning en pensioenvermogen met een hoge schuld. Lange balansen maken huishoudens kwetsbaar voor financiële en economische schokken. De hoge schuld van huishoudens wordt verklaard door het genereuze belastingvoordeel voor hypotheekrentebetalingen, maar ook door het ontbreken van een goed

functionerend middensegment op de huurmarkt en hoge verplichte pensioenbesparingen. Een belangrijke uitdaging in de aanpak van de hoge schuld van huishoudens ligt op de huizenmarkt, waar in de afgelopen tientallen jaren starheden en verstoringen zijn ontstaan die hun stempel hebben gedrukt op de woningfinancierings- en sectorale besparingspatronen. Sinds 2012 is een reeks maatregelen ten uitvoer gelegd die daar gedeeltelijk iets tegen doen. De aangekondigde versnelde afbouw van de hypotheekrenteaftrek is in wetgeving omgezet en zal in 2020 ingaan. Desondanks blijft het belastingvoordeel voor hypotheekbetalingen genereus en blijft het leiden tot een aanzienlijke bevoordeling van schulden van huishoudens. Tegelijkertijd is de particuliere huurmarkt, het enige niet-gesubsidieerde segment, nog steeds onderontwikkeld (13 % van de totale woningvoorraad). Door het gebrek aan een goed functionerend middensegment op de huurmarkt worden huishoudens ertoe aangezet eerder een woning te kopen dan te huren, wat leidt tot hoge schuld/inkomen-ratio's en financiële kwetsbaarheid.

[...]

Beveelt aan dat Nederland in 2019 en 2020 de volgende actie onderneemt:

1. Prikkels voor het aangaan van schulden door huishoudens en de verstoringen op de woningmarkt terugdringen, onder meer door de ontwikkeling van de particuliere huursector te bevorderen. Ervoor zorgen dat de tweede pijler van het pensioenstelsel transparanter, intergenerationeel eerlijker en schokbestendiger wordt. Beleid uitvoeren om het beschikbare inkomen van huishoudens te verhogen, onder meer door de voorwaarden ter ondersteuning van loongroei te versterken, met inachtneming van de rol van de sociale partners. Kenmerken van het belastingstelsel aanpakken die agressieve fiscale planning, vooral door middel van uitgaande betalingen, in de hand kunnen werken, met name door uitvoering van de aangekondigde maatregelen.

[...]

Appendix B: CSRs 2020

(European Commission, 2020)

Overwegende hetgeen volgt:

[...]

(2) Op 26 februari 2020 is het landverslag 2020 voor Nederland³ gepubliceerd. Daarin werd de vooruitgang beoordeeld die Nederland bij de uitvoering van de op 9 juli 2019 door de Raad aangenomen landspecifieke aanbevelingen⁴ heeft gemaakt, alsmede het gevolg dat is gegeven aan de aanbevelingen die in eerdere jaren werden aangenomen, en de vooruitgang die Nederland bij het nastreven van zijn nationale Europa 2020- doelstellingen heeft geboekt. Het landverslag besteedde ook aandacht aan de op grond van artikel 5 van Verordening (EU) nr. 1176/2011 uitgevoerde diepgaande evaluatie, waarvan de uitkomsten eveneens op 26 februari 2020 zijn bekendgemaakt. Op basis van haar analyse concludeert de Commissie dat Nederland macro-economische onevenwichtigheden ondervindt. Met name de hoge particuliere schuld en het grote overschot op de lopende rekening vormen oorzaken van onevenwichtigheden met grensoverschrijdende relevantie.

[...]

(21) Om het economisch herstel te bevorderen, zal het van belang zijn om mature publieke investeringsprojecten te vervroegen en particuliere investeringen te bevorderen, onder meer door relevante hervormingen. Gerichtte beleidsmaatregelen, waaronder investeringen in sectoren met de beste vooruitzichten om de potentiële groei in de hele economie op te trekken, kunnen helpen de uitdagingen aan te pakken die door de recente crisis nog worden versneld. Met name investeringen in O&O die worden ingebed in het missiegedreven topsectoren- en innovatiebeleid¹² en menselijk kapitaal kunnen de groei van de productiviteit op lange termijn ondersteunen en een sterke innovatiecapaciteit helpen behouden. Dat is zeker het geval voor start-ups, scale-ups en innovatieve kleine en middelgrote ondernemingen, die cruciaal zijn om het concurrentievermogen en de werkgelegenheid te vergroten. Investerings in initiatieven uit het Nederlandse Klimaatakkoord, het Energieakkoord en het Klimaatplan om de klimaatverandering aan te pakken en de energietransitie te stimuleren, kunnen een belangrijke bijdrage leveren aan de bredere maatschappelijke doelstellingen, waaronder de noodzaak om voor duurzame en hulpbronnenefficiënte groei te zorgen. Hoewel Nederland een koploper is bij de decarbonisatie van de vervoersector, blijft het gebruik van hernieuwbare energie in het vervoer onder het EU-gemiddelde. Tot slot moet in nieuwe woningen worden geïnvesteerd om de huidige woningnood te verlichten. De programmering van het fonds voor een rechtvaardige transitie voor de periode 2021-2027 zou Nederland kunnen helpen bij een aantal uitdagingen van de transitie naar een klimaatneutrale economie, met name op de gebieden die in bijlage D bij het landverslag worden vermeld. Zo zou Nederland optimaal gebruik kunnen maken van dat fonds.

Appendix C: The Dutch Recovery and Resilience Plan

(Ministerie van Financiën, 2022)

Overzichtskader: 3.1. Verbeteren woningmarkt

Beleidsdomein: Woningmarkt

Doel: Dit onderdeel bevat belangrijke hervormingen en een investering om de woningmarkt te verbeteren.

Hervormingen en investeringen:

Hervormingen:

- Afschaffen leegwaarderatio
- Afschaffen verruimde schenkingsvrijstelling eigen woning
- Regie op de aanbodzijde van de woningmarkt
- Aanscherping inkomensafhankelijke hogere huurverhoging
- Versnellen van proces en procedures bij het realiseren van woningbouw

Investeringen:

- Woningbouwimpuls

Geraamde totale kosten: €538 miljoen

A. Belangrijkste uitdagingen

Er is sprake van zowel stijgende ongelijkheid tussen woningeigenaren en huurders en disbalans tussen beschikbaarheid koop- en huurwoningen. In 2011 had, volgens het CBS, de gemiddelde woningeigenaar een vermogen (exclusief de eigen woning) dat bijna negen keer zo groot was als dat van de gemiddelde huurder. Tien jaar later is dit verschil alleen maar groter geworden. De gemiddelde woningeigenaar heeft inmiddels 14 keer meer vermogen dan de gemiddelde huurder.⁶¹ De huizenprijzen zijn de afgelopen 25 jaar vrijwel aan één stuk door gestegen. De prijzen zijn sterk gestegen door het tekort aan woningen in combinatie met de economische groei en de daling van de rente. Sinds 2013 zijn de huizenprijzen ongeveer verdubbeld en is het inkomen met ongeveer 10-15% gestegen.⁶² De stijging van de huizenprijzen heeft bijgedragen aan het verschil tussen kopers en huurders, en door de gestegen prijzen wordt het voor veel mensen steeds lastiger om een huis te kopen.⁶³ Het Centraal Planbureau (CPB) stelt dat de aanpak van de verstoringen belangrijk is voor een betere werking van de woningmarkt.

B. Doelstellingen breder Nederlands beleid

Specifiek voor de woningmarkt heeft Nederland de afgelopen jaren al een aantal belangrijke stappen gezet om verstoringen op de woningmarkt te adresseren en daarmee de groeiende ongelijkheid tussen woningeigenaren en huurders aan te pakken. De hypotheekrenteaftrek wordt versneld afgebouwd tot circa 37 procent. Dat is het tarief van de eerste schrijf in box 1. Het afbouwen gebeurt met jaarlijkse stappen van 3 procentpunt tot en met 2023. Dat was eerder 0,5 procentpunt. De aftrek vanwege geen of nauwelijks eigenwoningschuld wordt afgebouwd tot 0. De regeling eindigt in 2048 (regeling Hillen).

Na 1 februari 2020 zijn er maatregelen genomen om de verstoringen op de woningmarkt via een breed pakket aan maatregelen te adresseren. Een deel daarvan is gericht op het vergroten van het aanbod, bijvoorbeeld via een woningbouwimpuls van tien keer €100 miljoen, het afschaffen van de

verhuurderheffing voor woningbouwcorporaties en €7,5 miljard voor goede aansluiting op infrastructuur van nieuwe woningen verspreid over 10 jaar.

Daarnaast streeft Nederland ernaar om de woningbouw te versnellen met 100.000 woningen per jaar. Bij de bouw van de nieuwe woningen is er speciale aandacht voor de bouw van woningen voor starters, senioren en mensen met een middeninkomen. In de huidige markt is het voor deze groepen relatief lastig om een woning te vinden.⁶⁴

Onderdeel van dit brede pakket zijn ook een aantal specifieke fiscale maatregelen die in het herstel- en veerkrachtplan zijn opgenomen: de verruimde schenkingsvrijstelling eigen woning wordt geschrapt, en de leegwaarderatio wordt afgeschaft.

Een belangrijk beleidsdocument voor de woningmarkt is de Nationale Woon- en Bouwagenda⁶⁵, die op 11 maart 2022 is gepubliceerd. In de Nationale Woon- en Bouwagenda worden de oorzaken van de wooncrisis, de doelstellingen en de programmatische aanpak voor de komende jaren geschetst. Samen met de belangrijke partners in het woonveld bundelen we de krachten om de problemen aan te pakken. Het doel van de Nationale Woon- en Bouwagenda is het bevorderen van de beschikbaarheid, betaalbaarheid en kwaliteit van het woningaanbod in Nederland. De kracht van de agenda is dat deze ons in staat stelt om de diverse bouw- en woonopgaven samen en in samenhang met andere belangen aan te pakken. Voor de uitwerking van de acties die beschreven worden in de agenda werken we met zes programma's. Elke maatregel is onderdeel van één van de programma's.

Met de genoemde maatregelen wordt de positie van starters op de woningmarkt (en mogelijk hun schuldpositie) verbeterd. Door aanscherping van de inkomensafhankelijke hogere huurverhoging kunnen verhuurders versneld een huurprijs vragen die meer in verhouding staat tot de kwaliteit van de woning en het inkomen van de huurder. Huishoudens met een hoger (midden)inkomen dragen daarmee bij aan de betaalbaarheid voor huishoudens met een lager inkomen en aan investeringsruimte voor nieuwbouw en verduurzaming.

De maatregelen in dit onderdeel dragen bij aan de landspecifieke aanbevelingen voor Nederland. Alle hervormingen en investeringen uit dit onderdeel dragen integraal bij aan het terugdringen van verstoringen op de Nederlandse woningmarkt (LSA 2019.1). Zo wordt de beschikbaarheid, betaalbaarheid en kwaliteit van het woningaanbod verbeterd. De afschaffing van de leegwaarderatio leidt tot een verminderde verstoring van het aanbod voor startende kopers en de doorstroombmogelijkheden van huur naar koop. Ook verkleint de afschaffing van de schenkingsvrijstelling de ongelijkheid op de woningmarkt, en leidt het tegelijkertijd tot minder vermogensongelijkheid. Verder worden er prestatieafspraken gemaakt om nieuwe woningen bij te bouwen, en wordt het proces en procedures bij

het realiseren van woningbouw versneld. Laatstgenoemden hebben een positief effect op de aanbodzijde van de markt, en adresseren dus direct de landspecifieke aanbeveling. Dit gaat gepaard met een belangrijke investering (Woningbouwimpuls) die leidt tot meer betaalbare woningen op locaties waarop een goed en klimaatbestendige leefomgeving kan worden geboden. Deze investering

helpt om impasses op lokaal niveau te doorbreken en verlicht daarmee geleidelijk aan druk op de aanbodzijde van de woningmarkt op de middellange termijn. Zonder deze financiering komen deze projecten later, niet of met minder betaalbare woningen van de grond. Daarmee leidt ook deze financiering tot betere oplossingen voor de woningmarkt, en draagt het ook direct bij aan de LSA. De maatregelen in dit onderdeel adresseren de LSA dus vanuit meerdere invalshoeken.

C. Beschrijving van de HVP-maatregelen

Hervormingen

Afschaffen leegwaarderatio

De inkomsten uit verhuurde woningen van particuliere beleggers worden in de inkomstenbelasting in box 3 forfaitair belast. Per 2025 zal in de inkomstenbelasting een nieuw stelsel voor het belasten van inkomen uit sparen en beleggen (box 3) worden ingevoerd, waarbij de werkelijke inkomsten worden belast. Voor de belastingjaren 2023 en 2024 zal overbruggende wetgeving voor box 3 worden ontworpen in lijn met de voor het rechtsherstel n.a.v. het arrest van de Hoge Raad (die oordeelde dat de belastingheffing in strijd was met het EVRM). Vooruitlopend op de invoering van een nieuw box 3 stelsel op basis van werkelijk rendement is in het coalitieakkoord afgesproken om de leegwaarderatio per 2023 af te schaffen, waardoor de belasting van het rendement op verhuurde woningen in box 3 meer zal gaan aansluiten bij de praktijk. De leegwaarderatio is een percentage van de Waardering Onroerende Zaken (WOZ)-waarde van een woning waarmee wordt beoogd om tot een goede inschatting te komen van de waarde van een verhuurde woning in het economische verkeer. Deze maatregel zal binnen de voor het rechtsherstel gekozen oplossing worden meegenomen. Dit zorgt voor een betere balans in het huidige fiscale regime voor particuliere beleggers die woningen voor de verhuur bezitten.

Afschaffen verruimde schenkingsvrijstelling eigen woning

Iedereen tussen 18 en 40 jaar die een schenking ontvangt heeft een vrijstelling schenkbelasting van maximaal € 106.671 (bedrag 2022) bij een schenking ten behoeve van een eigen woning. Deze vrijstelling is per schenker eenmalig (eenmaal per leven). De schenkingsvrijstelling beoogt de financiële kwetsbaarheid van huishoudens te beperken, maar wordt in de praktijk vooral gebruikt om schenkingen te doen aan een kleine groep huishoudens die al een relatief goede financiële uitgangspositie hebben. Dit heeft als nadelig neveneffect dat de ongelijkheid op de woningmarkt en de vermogensongelijkheid binnen generaties toeneemt. De afschaffing van de schenkingsvrijstelling eigen woning verkleint zodoende de ongelijkheid op de woningmarkt en de vermogensongelijkheid.

Regie op de aanbodzijde van de woningmarkt

Er is een woningbouwtekort en er worden te weinig betaalbare woningen gebouwd. We maken prestatieafspraken met de provincies gericht op het bouwen van 900.000 nieuwe woningen in de periode 2022-2030. We zorgen voor voldoende betaalbare woningen (2/3 van de 900.000), de groei naar 100.000 nieuwbouwwoningen per jaar en het bouwen van woningen voor specifieke doelgroepen (zoals ouderen, statushouders). De maatregel *Woningbouwimpuls* ondersteunt de doelstelling van de maatregel regie op de aanbodzijde van de *woningmarkt* door in te zetten op het sneller realiseren van woningen en het vergroten van het aandeel betaalbare woningen. De subsidieaanvragen van gemeenten worden hier ook op getoetst. De status quo is dat er per jaar circa 80.000 nieuwbouwwoningen gebouwd worden. Deze maatregel, tezamen met ondersteunende maatregelen zoals de maatregel versnellen van proces en procedures bij het realiseren van *woningbouw* en de maatregel *Woningbouwimpuls* hebben tot doel om binnen enkele jaren toe te groeien naar een productie van 100.000 woningen per jaar.

Aanscherping inkomensafhankelijke hogere huurverhoging

In het gereguleerde huursegment in Nederland wonen ook circa 240.000 huishoudens met een hoger middeninkomen of hoog inkomen. Deze huishoudens zijn qua inkomen niet meer aangewezen op het segment dat volledig huurprijzbescherming heeft. Met de inkomensafhankelijke *hogere huurverhoging* kunnen verhuurders aan huishoudens met een hoger (midden)inkomen in het gereguleerde segment een hogere huurverhoging voorstellen. Door de aanscherping van de regeling kunnen verhuurders vanaf 2022 grotere jaarlijkse huursprongen toepassen: een huurverhoging van maximaal €50 op het maandhuurbedrag voor hogere middeninkomens en maximaal € 100 op het maandhuurbedrag voor hoge inkomens⁶⁶. Daardoor kunnen verhuurders de huurprijs versneld meer in verhouding brengen tot het huishoudinkomen van de huurder en de kwaliteit van de woning. Met een meer passende huur dragen die huishoudens bij aan de betaalbaarheid voor huishoudens met een lager inkomen of aan extra investeringsruimte van verhuurders voor nieuwbouw en verduurzaming.

Versnellen van proces en procedures bij het realiseren van woningbouw

Het duurt gemiddeld tien jaar om van initiatief naar de realisatie van een woning te komen. Samen met medeoverheden, corporaties en marktpartijen wil het Rijk dit versnellen. In het programma Woningbouw is actielijn 2 'Sneller van initiatief naar realisatie' opgenomen. Deze actielijn omvat het voorkomen van vertraging en het benutten van versnellingsmogelijkheden. Dat gebeurt door het verbeteren en verkorten van processen en procedures van woningbouw. Daarbij wordt allereerst onderzoek verricht om beter inzicht te krijgen in knelpunten en kansrijke oplossingen. Aan de hand daarvan worden de mogelijkheden gezien om de procedures te verkorten en de effectiviteit van

bestaande processen en procedures te optimaliseren. Daarbij wordt ook gekeken naar oplossingsrichtingen door aanpassing van regelgeving.

Investerings

Woningbouwimpuls

De *Woningbouwimpuls* (Wbi) is een specifieke uitkering aan gemeenten ten behoeve van het versnellen van de bouw van betaalbare woningen in een kwalitatief goede leefomgeving. Om in aanmerking te komen voor een bijdrage moet er sprake zijn van een aantoonbaar financieel publiek tekort in een grootschalig woningbouwproject met minstens 50% aan betaalbare woningen. De uitkering wordt verleend onder voorwaarde van een snelle start van de bouw. De focus ligt op het segment waar de problemen het meest nijpend zijn: betaalbare woningen voor starters en middeninkomens, en prioritair in gebieden met de grootste woningschaarste.

D. Bijdrage aan de landspecifieke aanbevelingen (LSA's), de groene en digitale transitie en vlaggenschepen

Type	Maatregel	LSA	Klimaat (%)	Digitaal (%)	Vlaggenschip
Hervorming	Afschaffen leegwaarderatio	2019.1	0%	0%	
Hervorming	Afschaffen verruimde schenkingsvrijstelling eigen woning	2019.1	0%	0%	
Hervorming	Regie op de aanbodzijde van de woningmarkt	2019.1	0%	0%	
Hervorming	Aanscherping inkomensafhankelijke hogere huurverhoging	2019.1	0%	0%	
Hervorming	Versnellen van proces en procedures bij het realiseren van woningbouw	2019.1	0%	0%	
Investering	Woningbouwimpuls	2019.1	43,91%	40%	

Appendix D: Council Implementing Decision

(Council of the European Union, 2022)

Whereas:

(1) The COVID-19 outbreak has had a disruptive impact on the economy of the Netherlands. In 2019, the gross domestic product (GDP) per capita of the Netherlands was 149,8 % of the Union average. The real GDP of the Netherlands declined by 3,9 % in 2020 and increased by 0,8 % cumulatively in 2020 and 2021. Long-standing aspects with an impact on medium-term economic performance include macroeconomic imbalances related to high private debt and a high current account surplus, distortions in the housing market, an ageing population, energy and environmental challenges and labour market segmentation.

(2) On 9 July 2019, 20 July 2020 and 12 July 2022, the Council addressed recommendations to the Netherlands in the context of the European Semester. The Council recommended that the Netherlands reduce the debt bias for households and the distortions in the housing market, ensure that the second pillar of the pension system is more transparent, inter-generationally fairer and more resilient to shocks, and implement policies to increase household disposable income. [...]

(3) On 23 May 2022, the Commission published an in-depth review under Article 5 of Regulation (EU) No 1176/2011 of the European Parliament and of the Council¹ for the Netherlands. The Commission's analysis led it to conclude that the Netherlands is experiencing macroeconomic imbalances, in particular vulnerabilities related to high private debt and a large current account surplus, which have cross-border relevance.

[...]

Balanced response contributing to the six pillars

(8) In accordance with Article 19(3), point (a), of and Annex V, criterion 2.1, to Regulation (EU) 2021/241, the RRP represents to a large extent (Rating A) a comprehensive and adequately balanced response to the economic and social situation, thereby contributing appropriately to all of the six pillars referred to in Article 3 of that Regulation, taking into account the specific challenges faced by and the financial allocation for the Member State concerned.

[...]

(10) Several components in the RRP have the potential to foster smart and sustainable growth, in line with the European Industrial Strategy. The RRP contains a series of measures, including reforms on the housing and labour markets, which are designed to enhance productivity and growth in the medium and longer term. [...]

(11) In accordance with Article 19(3), point (b), of and Annex V, criterion 2.2, to Regulation (EU) 2021/241, the RRP is expected to contribute to effectively addressing all or a significant subset of challenges (Rating A) identified in the relevant country-specific recommendations addressed to the Netherlands, including fiscal aspects thereof and recommendations made pursuant to Article 6 of Regulation (EU) No 1176/2011, or challenges identified in other relevant documents officially adopted by the Commission in the context of the European Semester.

[...]

(13) The RRP includes two investments that are directly dedicated to the mitigation of the impact and root causes of nitrogen emissions. These measures are expected to have a positive impact on the recovery of biodiversity and to support the transition towards more sustainable agriculture in the Netherlands. In addition, the RRP includes important investments and reforms to support sustainable road, rail, air and water transport. The RRP is expected to improve the supply of housing with an aim to reduce shortages, especially of affordable houses. The pension reform included in the RRP aims to address key vulnerabilities of the second pillar of the pension system in terms of inter-generational fairness, transparency and shock resilience.

[...]

(16) The RRP provides a good basis for further reforms in the housing and labour market and additional investments in skills development including digital skills, in particular for persons who are at the margins of the labour market or inactive on the labour market.

[...]

(18) The RRP includes an extensive set of mutually reinforcing reforms and investments that contribute to effectively addressing all or a significant subset of the economic and social challenges outlined in the country-specific recommendations addressed to the Netherlands by the Council in the European Semester in 2019, 2020 and 2022, in particular in the area of the green, digital and energy transitions, the pension system, the labour market, the housing market, aggressive tax planning and healthcare.

(19) By addressing the aforementioned challenges, the RRP is expected to contribute also to correcting the imbalances identified in the recommendations made pursuant to Article 6 of Regulation (EU) No 1176/2011 in 2019, 2020 and 2022 that the Netherlands is experiencing, in particular with regard to vulnerabilities related to high private debt and a large current account surplus.

[...]

(36) The digital and technology-oriented investments in the RRP are expected to provide benefits to the Dutch economy over the longer term. Future-oriented investments into the digitisation of the Dutch economy, for example through more widespread use of AI or quantum computing, are expected to have a long-lasting impact on competitiveness and productivity, while investments supporting digital skills development are expected to contribute to addressing the shortages of ICT professionals in many sectors

of the economy in the medium term. Investments in the supply of housing in the Netherlands are also expected to improve the housing market over the next decade.

[...]

(54) Following the positive assessment of the Commission concerning the Dutch RRP with the finding that the RRP satisfactorily complies with the criteria for assessment set out in Regulation (EU) 2021/241, in accordance with Article 20(2) of and Annex V to that Regulation, this Decision should set out the reforms and investment projects necessary for the implementation of the RRP, the relevant milestones, targets and indicators, and the amount made available from the Union for the implementation of the RRP in the form of non-repayable financial support.

(55) The estimated total cost of the RRP of the Netherlands is EUR 4 708 293 000. As the RRP satisfactorily complies with the criteria for assessment set out in Regulation (EU) 2021/241 and, furthermore, as the amount of the estimated total cost of the RRP is higher than the maximum financial contribution available for the Netherlands, the financial contribution allocated for the Dutch RRP should be equal to the total amount of the financial contribution available to the Netherlands.

[...]

The assessment of the RRP of the Netherlands on the basis of the criteria provided for in Article 19(3) of Regulation (EU) 2021/241 is approved. The reforms and investment projects under the RRP, the arrangements and timetable for the monitoring and implementation of the RRP, including the relevant milestones and targets, the relevant indicators relating to the fulfilment of the envisaged milestones and targets, and the arrangements for providing full access by the Commission to the underlying relevant data are set out in the Annex to this Decision.

[...]

Appendix E: Commission press reaction

(European Commission, 2022d)

[...]

De Commissie is van oordeel dat het Nederlandse plan een doeltreffend antwoord biedt op een aanzienlijk deel van de economische en sociale uitdagingen die zijn uiteengezet in de landspecifieke aanbevelingen in het kader van het Europees Semester.

[...]

Ook wordt verwacht dat de geplande hervormingen van de woningmarkt, met nadruk op betaalbare huisvesting, en investeringen om de woningbouw een impuls te geven en de energie-efficiëntie van gebouwen te verbeteren, de sociale cohesie ten goede zullen komen.

[...]

Appendix F: List of analyzed documents

The analyzed documents are:

- 18 January: *Debat regeringsverklaring* (parts 1 and 2)
- 19 January: *Debate regeringsverklaring* (parts 1 and 2)
- 2 February: *Uitspraak van de Hoge Raad van 24 december 2021 inzake box 3*
- 10 February: *Startnota*
- 23 February: *Startnota*
- 10 May: *Nederlandse conceptplan voor het coronaherstelfonds*
- 22 June: *Europese top van 23 en 24 juni 2022*

Appendix G: List of codes

The following deductive and inductive codes were used during analysis

1. Abolishing Jubelton
2. Affordable housing
3. Appealing to other actors
4. Approving plan
5. Blaming VVD
6. building houses
7. Call to action
8. Causing the problems
9. Coalition agreement
10. Cognitive usage
11. Critique on fiscal policies
12. Critique on plan
13. CSRs compliance
14. Decreasing wealth
15. Delaying the problems
16. Depoliticizing
17. Difficult to solve
18. Discursive references
19. Dutch strong economy
20. Dutch tax payer
21. Elderly housing market
22. Emphasis frame
23. Equivalence frame
24. Establishing RRF
25. Euroscepticism malign socio-economic effect
26. Euroscepticism threat to cultural homogeneity
27. Euroscepticism threat to national sovereignty
28. Euroscepticism undermining european credibility through critique
29. Expressing support
30. Financial setback
31. Frugal
32. Frugal Four
33. Good fiscal policies
34. Good reforms
35. Homeownership
36. House price decreases
37. House price increases
38. Housing corporations
39. Housing crisis
40. Housing investors
41. Housing protests
42. Housing shortage
43. Hypotheekrenteaftrek
44. Ideas
45. Immigration
46. Increasing taxes
47. Increasing wealth
48. Influence logic
49. Investing money to solve societal problems
50. Justification logic
51. Keeping national sovereignty
52. Large amount of money
53. Legitimizing usage
54. Less inequality
55. Lowering taxes
56. Make use of the facility
57. Movement in housing market
58. Municipality initiatives
59. Municipality role
60. National debt
61. No financial risks
62. Not being frugal
63. Not being stringent
64. Not enough reforms
65. Not seeing the real problems
66. Not solving housing crisis
67. Pleasing the EU
68. Politicizing
69. Positioning logic
70. Private debt
71. Reforms they wanted to do anyway
72. Renters housing market
73. Resolution
74. Social housing
75. Societal inequality
76. Solving housing crisis
77. Southern member states
78. Stability and Growth Pact
79. Starters housing market
80. Stringency
81. Supporting European convergence
82. Takes time to solve
83. Time constraints
84. Using crises
85. Wealth tax
86. Young adults