

# Housing choices and issues for young people in the UK

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**A review of recent research on the housing choices and issues for young people in the UK.**

This review has been written ahead of the forthcoming Housing Reform Green Paper, which will include a focus on the improved provision of housing services and options for young people. The review provides a context for considering the changing nature of young people's housing transitions in recent decades and highlights some of the most pressing housing-related issues facing young people in the UK today. In particular, it explores:

- housing pathways and the changing nature of youth transitions;
- young people and housing tenure;
- changing patterns of relationship and household formation;
- young people, housing and money;
- the housing transitions of vulnerable groups;
- key policy issues in relation to young people and housing;
- future directions.



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# Executive summary

This review provides a synthesis of recent youth research with a specific bearing on the housing transitions of young people in the UK. This report provides a summary of research from the past decade, with a particular focus on young people in their late teens and twenties, and situates it within the broader youth transitions literature. The review highlights some of the most pressing concerns of young people in relation to housing.

## Housing pathways and the changing nature of youth transitions

Over the past 30 years, the UK has witnessed the emergence of fractured and extended transitions to adulthood. Lengthened educational careers and extended transitions into employment, independent housing and partnership formation have become the norm. Yet young people experience very different pathways to adulthood depending on factors such as gender, ethnicity and social class.

In considering contemporary transitions, many researchers draw a distinction between 'standardised' or 'normal' biographies and 'choice' biographies. Standardised biographies are associated with gender-specific pathways to 'early' adulthood among young people from working-class and lower-middle-class backgrounds. Choice biographies are marked by extended transitions for both young men and young women and are primarily associated with middle-class young people and/or graduates.

Ford *et al.* (2002) have identified five distinct housing 'pathways'. Each is based on the degree of planning and control exercised by a young person, the extent and nature of any constraints, and the degree of available family support. An understanding of contemporary housing transitions also needs to take account of the impact of specific government policies, the vulnerabilities of certain groups, and significant generational

shifts with respect to relationship and household formation.

## Young people and housing tenure

Over the past two decades there has been a marked trend towards fewer young householders living in owner-occupied and social rented housing, and more living in the private rented sector. Private renting has become the most common tenure by far among 20–24 year olds. Owner-occupation remains the most common tenure among 25–29 year olds, but its incidence has declined.

Young people's housing costs vary according to their housing tenure. Local authority tenants have the lowest monthly housing costs, private tenants the highest. Young people's mortgage payments are higher than for owner-occupiers of other ages. The proportion of income spent on mortgage payments by under-35 year olds has increased over the past decade. University students have lower housing costs than non-students. Young people living in social housing report the highest levels of difficulty in meeting their housing costs.

Private renting is the most common tenure among 16–24-year-old householders, regardless of whether they are married, cohabiting or single. For 25–34 year olds, owner-occupation is the most common tenure among married and cohabiting householders, while owner-occupation

and private renting are equally common among single householders.

## Changing patterns of relationship and household formation

There has been a steady increase in the proportion of young people remaining in the parental home. Young men are more likely to do so than young women, and leave the parental home at later ages. Young people from middle-class families tend to first leave home at a younger age than their working-class contemporaries, largely because of moving away to study. Their working-class peers tend to leave home later, usually with no intention of returning having once left.

Young people now leave home for a broader range of reasons than the traditional ones of marriage and/or employment. Increasing proportions leave home primarily in order to achieve independence. Young people who leave home under duress are at risk of homelessness. Repeated returns to the parental home are also increasingly common experiences, often in response to adverse circumstances.

Independent living arrangements – living alone or with peers – are widely adopted by young people. There is an established link between shared housing and social disadvantage, and a growing association between shared housing and graduates and/or young professionals.

There has been a dramatic decline in first-marriage rates among young people over recent decades, and a marked increase in the median age of first marriage. These trends are largely attributable to the growth of cohabitation as the norm for first partnerships. Most young people nonetheless continue to aspire to a settled partnership relationship in the longer term, and value the concept of ‘home’.

## Young people, housing and money

Young people often adopt a ‘live for today’ attitude to financial planning. Saving is regarded as an ‘adult’ behaviour, and is often deferred to an imagined future moment. Young people tend to have below-average levels of financial literacy and lack ready access to financial services. Leaving

the parental home often triggers a greater sense of financial responsibility.

Debt appears to have become normalised as part of the student experience. Rising levels of student debt are likely to diminish some of the financial advantages previously linked to graduate status. This will result in delayed transitions into owner-occupied housing among graduates, bringing the timing of potential home ownership in line with that of their non-graduate peers.

There has been a steady decrease in the proportion of mortgage borrowers in their twenties, although support for home ownership remains strong. Rising house prices have led to a growing reliance among first-time buyers on financial assistance from parents in meeting the costs of a deposit. Home ownership may increasingly become the preserve of the children of existing homeowners.

## The housing transitions of vulnerable groups

Transitions to independence among care leavers occur at a relatively young age and, in the absence of supportive social networks, are often characterised by crises and youth homelessness. The Children (Leaving Care) Act 2000 has ensured greater levels of extended support in the move to independent living. Care leavers nonetheless remain a vulnerable group.

Disabled young people are more likely than their non-disabled peers to remain within the parental home for extended periods. It is often assumed that their first housing destinations should be more permanent than those of non-disabled young people, which adds to the delay in home-leaving. Parental support is often the key to successful transitions to independence.

Young people in rural areas are reliant on a very restricted supply of affordable housing. They tend to leave home earlier than their urban counterparts in order to seek affordable accommodation and better services in urban areas. Those who remain are reliant on their parents for longer than their urban counterparts.

Many young lesbians and gay men leave home at a relatively early age because of family disputes linked to their sexuality. Homelessness is a

common outcome, yet the specific needs of non-heterosexuals are often overlooked by supported housing projects. They may also encounter negative reactions from landlords, co-tenants and neighbours.

## Key policy issues in relation to young people and housing

Under-18 year olds face specific difficulties in relation to both statutory and non-statutory housing provision. The 2002 Homelessness Act placed a responsibility on local authorities to accept homeless 16 and 17 year olds as priority cases for rehousing. Improved levels of support have ensued, but provision remains variable. Some local authorities continue to place homeless 16 and 17 year olds in bed and breakfast accommodation, often for extended periods of time. Private landlords remain reluctant to rent to under-18 year olds.

The single room rent (SRR) has had a detrimental effect on the options available to under-25-year-old Housing Benefit claimants. They are more likely than other claimants to face a shortfall between benefit rates and actual housing costs. Accommodation meeting the SRR criteria is also hard to find. The prospect of sharing with strangers causes considerable anxiety.

## Future directions

Social class continues to play a central role in determining young people's housing transitions.

Middle-class students enjoy the most privileged pathways to independent living, while early leavers from working-class backgrounds probably experience the most challenging pathways. There is much to be learnt from the supported transitions experienced by students, and a phased transition backed by access to support and advice provides a good model for young people more generally.

Home ownership remains a popular aspiration among younger generations, yet is increasingly unattainable to them. Greater provision of shared equity schemes for first-time buyers would improve the situation. Most young people remain dependent on the private and social rental sectors, even though the housing they live in often fails to meet their needs as single young people.

The evidence presented in this review lends support to the case for the abolition of the single room rent: the SRR discriminates against young people entirely on the basis of their age, and further compounds their exclusion from mainstream housing provision. Under-18 year olds need to be assured of priority access to supported accommodation at the point of need, and subsequent access to appropriate move-on accommodation. Young people in rural areas should be able to access affordable housing within their local communities if they wish to do so.

# Introduction

This review provides a synthesis of recent youth research which has a specific bearing on the housing transitions of young people in the UK. There is a large literature in the UK on transitions from youth to adulthood. Three key transitions are often highlighted: the school-to-work transition, from full-time education into various forms of economic activity; the domestic transition, from a young person's family of origin to a family of their own; and the housing transition, from dependent living arrangements into independent living arrangements. There are strong interconnections between these three transitions and each is central to the lives of most young people. Yet a surprisingly small amount of research has focused specifically on housing transitions. Existing research on this theme is also often disconnected from broader youth transitions literature, even though this broader literature offers much to the study of young people and housing. This report aims, then, to provide a summary of recent research on young people and housing in the UK, and to situate the findings of this research within broader literature on youth transitions.

The report draws on research published in the past decade and has a particular focus on young people in their late teens and twenties. Research which extends its scope to include under-35 year olds is also referred to where appropriate. The inclusion of this older age group reflects the extended nature of contemporary youth transitions. Many key transitions now occur at later ages, and the changing nature of youth transitions

provides a starting point for this review. This is followed by an overview of trends relating to young people and housing tenure. Subsequent chapters focus on changing patterns of relationship and household formation; young people, housing and money; the housing transitions of vulnerable groups; and key policy issues in relation to young people and housing. The review ends with a consideration of the broader implications for the future direction of policies relating to young people's housing transitions.

The provision of affordable and good quality housing is extremely topical in the current economic and political climate. This review has been written ahead of the forthcoming Housing Reform Green Paper and in the same month that Gordon Brown committed his Government to increased availability of social housing, more affordable home ownership and the introduction of a mortgage rescue scheme. The evidence presented in this review suggests that additional social housing could make a difference to the housing transitions of young people. It also suggests that the proposed measures relating to home ownership are largely peripheral to the most pressing concerns of most young people: gaining access to affordable and decent quality housing which meets their specific needs as they make the transition to adulthood; having access to support and guidance throughout this process; being treated fairly in relation to the Housing Benefit system. These are the kinds of issues which dominate this review.

# 1 Housing pathways and the changing nature of youth transitions

An understanding of contemporary housing transitions necessitates a consideration of the longer-term impact of changes in the transition from youth to adulthood over the past 30 years. The collapse of a distinct youth labour market from the late 1970s onwards and the high levels of youth unemployment that followed resulted in the emergence of *fractured* and *extended* transitions to adulthood. Entry-level jobs and apprenticeships were lost in sectors which had traditionally employed school leavers in large numbers. This led to the rise of successive government training schemes and a steady increase in staying-on rates in post-compulsory education. In the years since, lengthened educational careers and extended transitions into employment, independent housing and partnership formation have been further consolidated (Bynner *et al.* (2002) provide a thorough overview of these specific changes). Yet these patterns are not universal and are strongly influenced by a young person's social background.

## 'Standardised' versus 'choice' biographies

Over the past 15 years, many youth researchers have been influenced by debates concerning *risk* and *individualisation*. Social theorists Ulrich Beck and Anthony Giddens have asserted that we are living in an era of historical uncertainty marked by ever-increasing levels of risk and instability. This, they claim, has resulted in the need for individuals to constantly reflect upon and make deliberate choices about the direction of their lives. To do so, individuals must actively engage in the continual construction of their own 'choice' biographies. This is in contrast to what they represent as a passive compliance with the 'standardised' biographies of previous decades, whereby young people followed very traditional – almost predetermined

– pathways to adulthood. Under the conditions of 'risk society', it is claimed, all young people must now pursue individualised pathways based on their own active choice-making.

These controversial arguments have provided a test bed for exploring the nature of contemporary youth transitions. Most youth researchers acknowledge the impact of increased risk for *all* young people. However, they also insist on the ongoing importance to youth transitions of variables such as class, ethnicity and gender. Furlong and Cartmel (2007, p. 5) have argued, for example, that 'people's life chances remain highly structured at the same time as they increasingly seek solutions on an individual, rather than a collective basis'. In other words, the largely shared transitional experiences of young people from similar social backgrounds tend to be hidden by the process of individualisation. This in turn leads them to believe that their pathway to adulthood is unique and shaped by their own actions. Yet risk is not evenly distributed, and affects different groups of young people in different ways.

So in considering youth transitions, many researchers insist on a continuing distinction between 'standardised' or 'normal' biographies on the one hand and 'choice' biographies on the other. Standardised or normal biographies are characterised by relatively early labour market entry, early partnership formation and early parenthood, with young people often first leaving home to live with a partner rather than to live alone or with peers. They are associated with gender-specific pathways to 'early' adulthood among young people from working-class and lower-middle-class backgrounds. In contrast, choice biographies are characterised as 'destandardised' pathways based upon strategic life planning and constant adaptation to changing circumstances (du Bois-Reymond, 1998). They are marked by

extended transitions for both young men and young women and are primarily associated with middle-class young people and/or those who have benefited from the expansion of higher education in recent years (often the same group of young people). The pathways of this latter group are not only very different from those of the former; they are also very different from those experienced by their own parents. These different pathways correspond to Bynner *et al.*'s notion of 'fast and slow lanes to adulthood' (2002, p. 25).

## 'Critical moments'

Most young people encounter unexpected twists and turns as they make the transition from youth to adulthood. Thomson *et al.* (2002, p. 336) have referred to these as 'critical moments', 'key moments of biographical change in young people's lives'. Such moments can have important and far-reaching consequences for young people. Central to their use of the concept is the assertion that young people's responses to critical moments are rarely played out on a level playing field. Instead, the way in which young people respond to critical moments is strongly dependent on the range of resources a young person is able to access. These include material, financial, cultural, social and emotional resources, which are by no means evenly distributed among young people and their social networks. Yet the nature of a young person's response to a critical moment can profoundly alter the course of their transition to adulthood. Responses may include what Jones (2002) has referred to as 'backtracking', as well as the possibility of moving in a more positive direction.

## Housing pathways

Contemporary youth transitions, then, remain characterised by a polarisation of experience between young people from different social class backgrounds. This polarisation is no less stark in relation specifically to young people's housing transitions, as demonstrated in Ford *et al.*'s (2002) landmark study of the housing transitions of a general population of young people in England in the late 1990s. Quantitative data was collected on

the housing pathways of nearly a thousand 16–25 year olds from five contrasting local authorities. In addition, qualitative interviews were conducted with 53 survey respondents, with follow-up interviews a year later with 33 young people. Ford *et al.* identified five distinct housing 'pathways', each based on the degree of planning and control exercised by a young person, the extent and nature of any constraints, and the degree of family support available to them:

- *Chaotic pathways*: marked by an absence of planning, the presence of substantial constraints and the absence of family support. This pathway consists of a series of temporary and unstable moves, with homelessness a common feature.
- *Unplanned pathways*: marked by an absence of planning, the presence of substantial constraints, but some degree of family support. Movement as part of this trajectory is often in response to poor conditions and/or harassment. This pathway tends to be local in scope.
- *Constrained pathways*: marked by clear planning, substantial constraint and significant family support. This is a pathway which includes aspirations of owner-occupation and tends to be local or regional in geographical scope.
- *Planned (non-student) pathways*: marked by substantial planning, fewer and more manageable constraints and the presence of family support. The initial exit from the parental home is anticipated and planned, and is typically related to family formation and access to economic resources from employment. This pathway is generally local or regional, but occasionally national, in scope.
- *Student pathways*: marked by a high degree of planning, access to the niche student housing market and considerable family support. This pathway plays out on a national and, increasingly, global level.

Much of the literature presented in this review lends strong support to the distinctions drawn by Ford *et al.* between these different housing pathways. Their model foregrounds a number of key resources which young people need to be able to access if they are to achieve a 'successful' housing transition: material resources of various kinds, advice and emotional support, their own inner resources. All of these impact upon a young person's ability to exercise control over their imagined futures. But contemporary housing transitions also need to be located within a wider context. This wider context includes the impact of specific government policies in relation to young people and housing and the vulnerabilities of certain groups of young people in relation to them. It also includes significant generational shifts in

relation to relationship and household formation and how these impact on a sense of 'adulthood' in the early part of the twenty-first century. In the chapters that follow, these themes are all considered.

## Summary

Transitions to adulthood have altered significantly over the past three decades. They have become extended and fractured, marked by lengthened educational careers and later transitions into employment, independent housing and partnership formation. Yet a strong class divide continues to exist in relation to these patterns, which is reflected as much in contemporary housing transitions as it is in other key areas of transition.

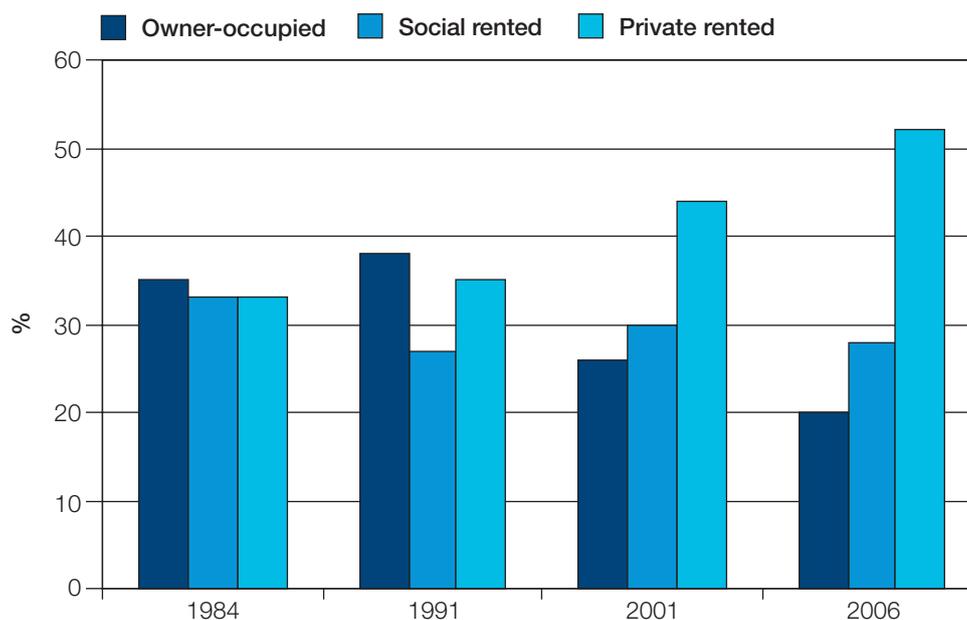
## 2 Young people and housing tenure

This chapter provides a profile of key trends in relation to young people and housing tenure by way of a backdrop to subsequent chapters. These trends are identified under three headings: general patterns of housing tenure; housing tenure and housing costs; and housing tenure and relationship status. Much of the evidence in this chapter is based on findings from the 2005/6 and 2006/7 Survey of English Housing (SEH).<sup>1</sup> Unless otherwise stated, the statistical data included in this chapter applies to England only.

### General patterns of housing tenure

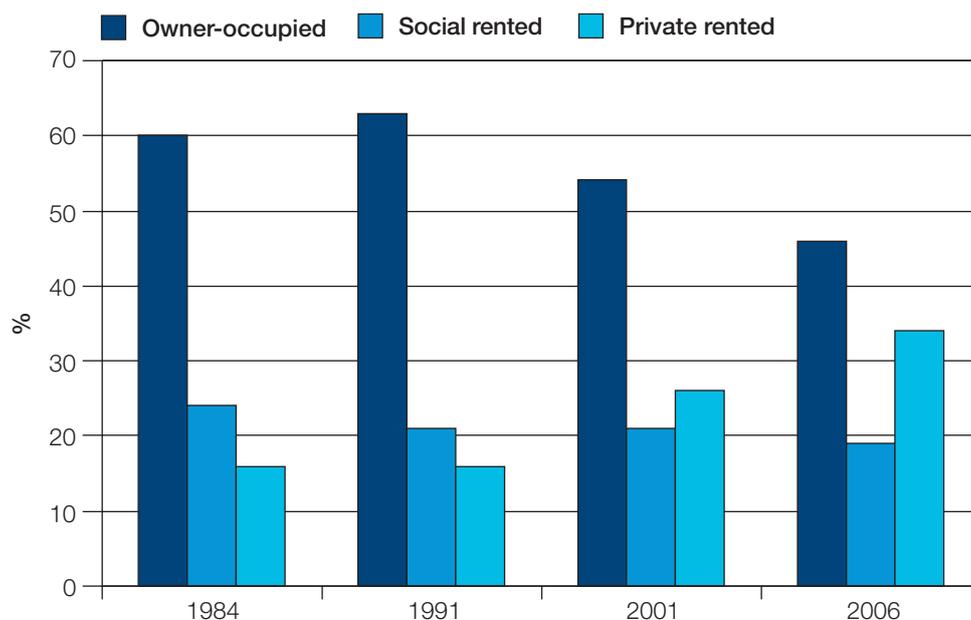
Over the past two decades there has been a marked trend towards fewer young householders living in owner-occupied accommodation and more living in the private rented sector. Renting in the private sector has become the most common tenure by far among 20–24 year olds. Owner-occupation remains the most common tenure among 25–29 year olds, but at much lower rates of take-up than hitherto. The proportions living in social housing have also declined slightly (see Figures 1 and 2).

Figure 1: Tenure of 20–24-year-old householders, England, 1984–2006



Source: Survey of English Housing 2005/6, Table S118: Trends in tenure: young householders.

Figure 2: Tenure of 25–29-year-old householders, England, 1984–2006



Source: Survey of English Housing 2005/6, Table S118: Trends in tenure: young householders.

- In 2005/6, a fifth of householders aged 20–24 and 46 per cent of those aged 25–29 lived in owner-occupied accommodation, compared with 35 per cent and 60 per cent respectively in 1986. This compares with 70 per cent of all householders in 2005/6.
- In 2005/6, 28 per cent of householders aged 20–24 and a fifth of those aged 25–29 lived in social rented accommodation, compared with 33 per cent and 24 per cent respectively in 1986. This compares with 18 per cent of all householders in 2005/6.
- In 2005/6, 52 per cent of householders aged 20–24 and 34 per cent of those aged 25–29 lived in private rented accommodation, compared with 33 per cent and 16 per cent respectively in 1986. This compares with 12 per cent of all householders in 2005/6.

Among householders in England as a whole, rates of owner-occupation over the same period have remained relatively stable, although rates of social renting have reduced slightly and rates of private renting have increased slightly (SEH Live Table 801: Household characteristics).

## Housing tenure and housing costs

Young people's housing costs vary according to their housing tenure (see Figure 3). Local authority tenants have the lowest monthly housing costs, private tenants the highest. Social housing tenants aged under 35 pay higher rents than social housing tenants in all other age groups, while 25–34-year-old private tenants pay higher rents than private tenants in all other age groups. Young people's mortgage payments tend to be higher than for owner-occupiers of other ages. The proportion of income spent on mortgage payments by under-35 year olds has also increased over the course of the decade.

- The mean monthly rent (before Housing Benefit deductions) paid by under-25 year olds in 2005/6 was £260 for those in council accommodation, £360 for those in housing association accommodation and £550 for those in private rented accommodation. Among 25–34 year olds, the equivalent figures were £260, £340 and £610 (SEH Live Table 135: Rents and lettings).

Figure 3: Mean monthly rents and mortgage payments by tenure, England, 2005/6



Source: Survey of English Housing 2005/6, Table 551: Housing market and housing prices; Table 135: Rents, lettings and tenancies; Table S338: Problems with mortgage payments.

- The mean monthly mortgage payment in 2005/6 was £520 for under-25-year-old householders and £590 for 25–34-year-old householders, compared with an average of £530 across all owner-occupiers. Eleven per cent of under-25 year olds and 16 per cent of 25–34 year olds paid less than £300 a month (compared with 29 per cent overall). Forty-eight per cent and 53 per cent respectively paid more than £500 a month (compared with 42 per cent overall) (SEH Live Table 551: Housing market and housing prices).
- The mean weekly mortgage payment for 16–24 year olds was equivalent to 20 per cent of their income in 2005/6, rising from 16 per cent of income in 1999/2000. The equivalent figures for 25–34 year olds were 17 per cent in 2005/6 and 14 per cent in 1999/2000 (SEH Live Table S332: Mortgage payments by age of head of household).
- Annual expenditure on rent in 2004/5 was £2,071 for full-time students living in university accommodation and £2,575 for full-time students living in private rented accommodation. When averaged across twelve months, these sums are equivalent to £172 and £214 a month respectively. However, these sums are unlikely to relate to a full twelve-month period, and many students will incur additional housing costs during university vacations (Finch *et al.*, 2006).
- Students living in the parental home pay minimal rent, averaging only £321 per annum across all those who live with their parents. This figure is so low because only a quarter of students living with their parent(s) pay *any* rent (Finch *et al.*, 2006).

University students in England and Wales have lower housing costs than non-students when their annual expenditure on accommodation is averaged out across the year.<sup>2</sup> University students remaining in the parental home have very low housing costs relative to other groups of students and non-students.

Reported difficulties in meeting housing costs vary by housing tenure. Young people living in the social housing sector report the highest levels of arrears. They also experience higher levels of difficulty in comparison with other age groups in the same tenure. There are no age differences in this regard in the private rented sector, and only very slight age differences in relation to mortgage arrears.

- In 2004/5, a fifth of households in the council-rented sector headed by 16–24 year olds and the same percentage of those headed by 25–34 year olds reported having been in arrears in the previous year (compared with 10 per cent of all households in this sector).
- In the housing association sector, 13 per cent and 17 per cent respectively of households headed by either 16–24 year olds or 25–34 year olds had experienced rent arrears in the previous year (compared with 9 per cent of all housing association renters).
- In the private rented sector, equivalent figures were 5 per cent and 4 per cent respectively (compared with 4 per cent among all private renters).
- In 2005/6, 13 per cent of 16–24-year-old and the same figure of 25–34-year-old owner-occupiers had experienced problems with mortgage payments, compared with 12 per cent among all owner-occupiers (SHE Live Tables S338: Problems with mortgage payments and S436: Households who said they were in arrears with rents).

## Housing tenure and relationship status

In absolute terms, private renting is the most common tenure among 16–24-year-old householders, regardless of whether they are married, cohabiting or single. Yet among the small proportion of householders in this age group who are owner-occupiers, most live with a partner, while most householders living in the private and social rented sectors are single.

- Married householders account for only 7 per cent of 16–24-year-old householders. Just over two-fifths of this group live in private rented housing, a third live in owner-occupied housing and a quarter live in social rented housing. Cohabiting householders account for 28 per cent of all 16–24-year-old householders. Just under half rent privately, a third are owner-occupiers and a fifth are social housing

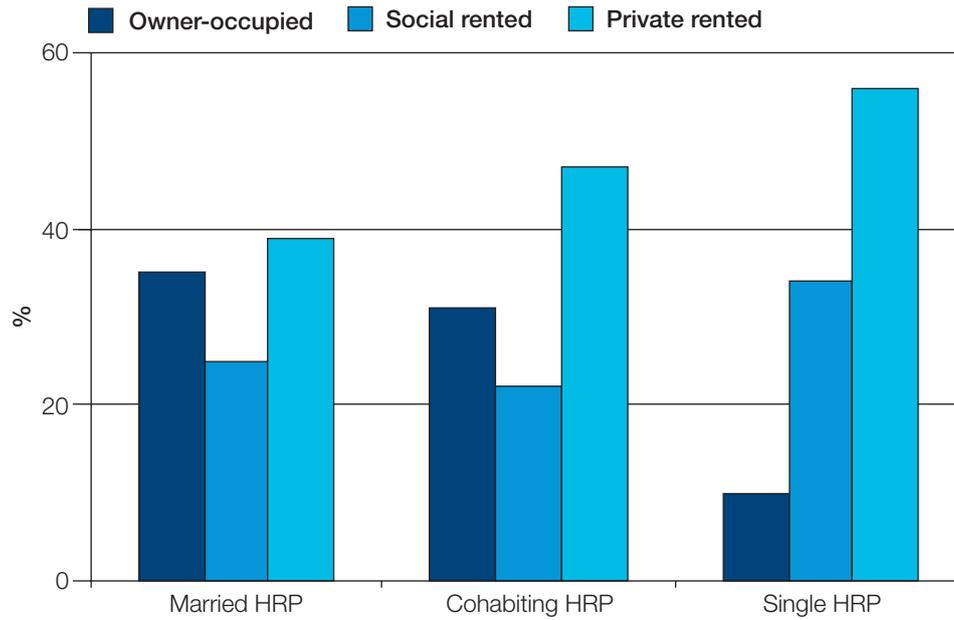
tenants. Single householders account for 63 per cent of all 16–24-year-old householders. Fifty-six per cent are private tenants, 10 per cent are owner-occupiers, and a third are social housing tenants (see Figure 4).

- Two-thirds of 16–24-year-old householders living in owner-occupied housing were in a couple in 2006 and a third were single. Of those in rented social housing, 27 per cent lived in a couple and 71 per cent were single. Of those in private rented housing, 31 per cent lived with a partner and 68 per cent were single (see Figure 5).

There is a slightly different picture among 25–34 year olds. Owner-occupation is the most common tenure among married and cohabiting householders, while owner-occupation and private renting are equally common among single householders. Nonetheless, most 25–34-year-old householders who live in owner-occupied accommodation live with a partner, while the largest proportion of those living in the private rented and social sector are single.

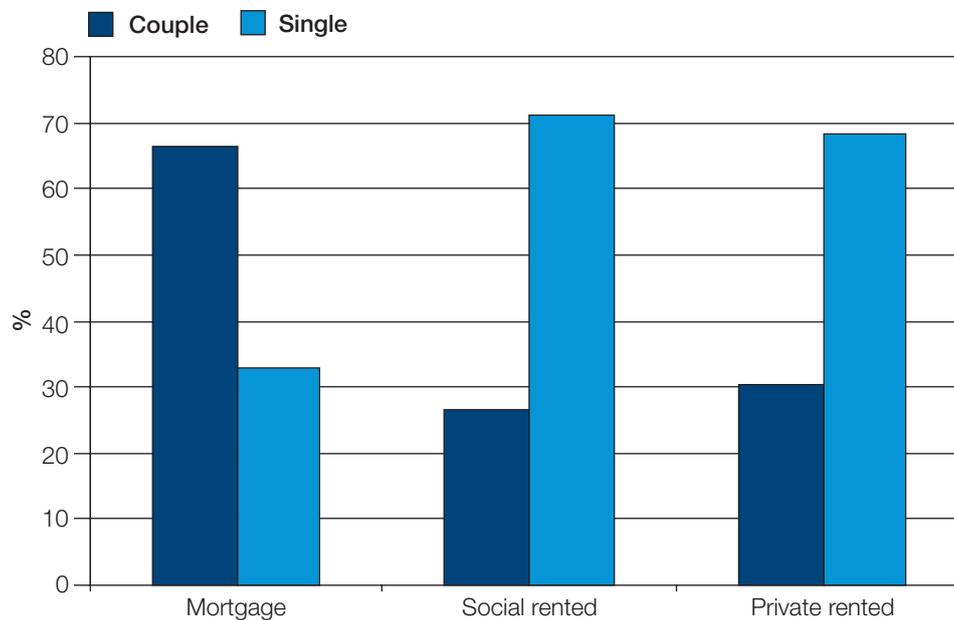
- Married householders account for 35 per cent of 25–34-year-old householders. Three-quarters live in owner-occupied housing, a tenth in social rented housing and a fifth in private rented housing. Cohabiting householders account for a quarter of all 25–34-year-old householders. Two-thirds are owner-occupiers, a tenth are social housing tenants and a quarter rent privately. Single householders account for 34 per cent of all 25–34-year-old householders. Just under two-fifths are owner-occupiers, a quarter are social housing tenants and just under two-fifths are private tenants (see Figure 6).
- Three-quarters of 25–34-year-old householders living in owner-occupied housing lived with a partner in 2006, and 23 per cent were single. Of those in social rented housing, 36 per cent were in couple relationships, and 48 per cent were single. Of those in private rented housing, 46 per cent were in couple relationships and 48 per cent were single (see Figure 7).

Figure 4: Percentage of 16–24-year-old Household Reference Persons in different relationship statuses by housing tenure, England, 2005/6



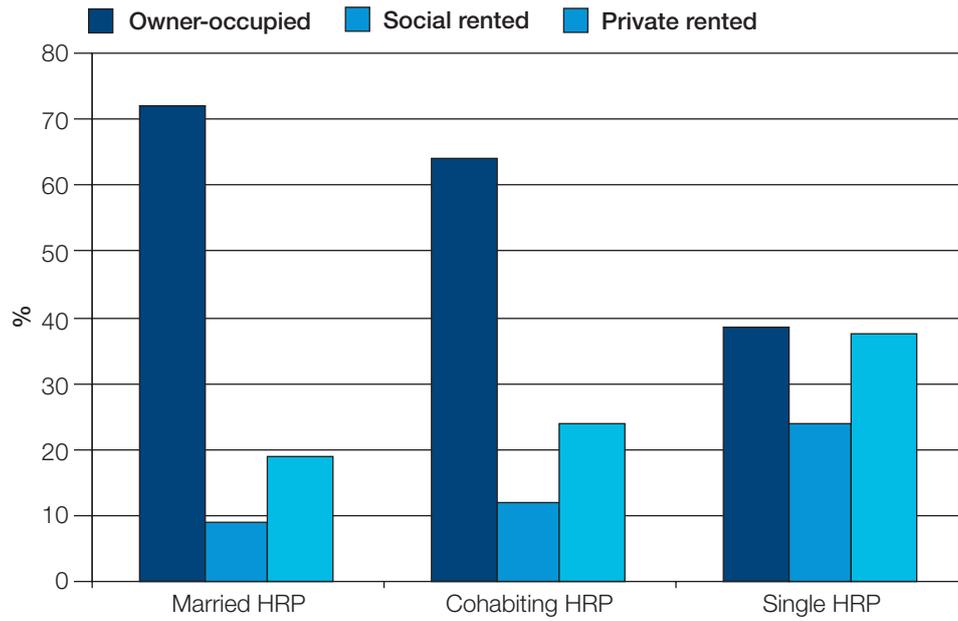
Source: Survey of English Housing 2005/6, Table S104: Age and marital status of Household Reference Person by tenure.

Figure 5: Percentage of 16–24-year-old Household Reference Persons in different housing tenures by relationship status, England, 2005/6



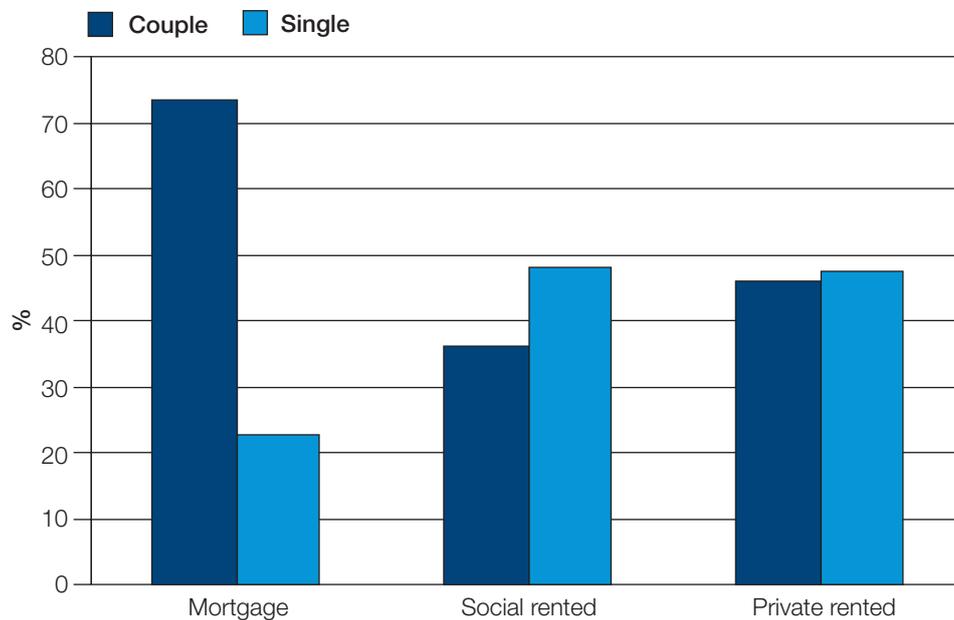
Source: Survey of English Housing 2005/6, Table S104: Age and marital status of Household Reference Person by tenure.

Figure 6: Percentage of 25–34-year-old Household Reference Persons in different relationship statuses by housing tenure, England, 2005/6



Source: Survey of English Housing 2005/6, Table S104: Age and marital status of Household Reference Person by tenure.

Figure 7: Percentage of 25-34 year old Household Reference Persons in different housing tenures by relationship status, England 2005/6



Source: Survey of English Housing 2005/6, Table S104: Age and marital status of Household Reference Person by tenure.

## Summary

There has been a dramatic shift among young people away from home ownership and towards the private rented sector. Young people living in this sector have higher average housing costs than young people in all other tenures, including owner-occupiers. University students nonetheless have lower housing costs than non-students. There is a strong link between owner-occupation and living with a partner, and between renting in the private sector and being single.

### 3 Changing patterns of relationship and household formation

This chapter focuses on changing patterns of relationship and household formation and their impact on young people’s housing transitions. The strong link between household type and housing tenure was demonstrated in the previous chapter. Financial constraints have undoubtedly played a role in changing patterns of household formation, but they have also acted as catalysts for changed expectations among young people in relation to leaving home, settling down and the desirability of living independently before doing so (Heath and Cleaver, 2003). This chapter considers patterns of living in the parental home, leaving and returning to the parental home, the growth of independent living arrangements, and patterns of couple formation. It also highlights some recent evidence on young people’s perspectives on ‘settling down’ and the concept of ‘home’.

#### Living in the parental home

Increased dependency on parents is a well-established feature of the extended transitions to adulthood now experienced by many young

people. Table 1 summarises patterns of residence within the parental home in England between 1991 and 2006. This period has seen a steady increase in the proportion of young people remaining in the parental home, although these figures have stabilised over the past five years. Throughout this period young men have been much more likely to live with their parents than young women, and leave the parental home at later ages.

Young people from middle-class families tend to leave home at a younger age than their working-class contemporaries, largely because of their greater likelihood of leaving home at 18 to attend university. They are also more likely to return home again after first leaving, including on completion of their studies (Jones, 1999; Ford *et al.*, 2002). In contrast, young people from working-class families tend to leave home later, but usually have no intention of returning once having left. If they continue to university, working-class students are also more likely than their middle-class peers to remain living with their parents (Patiniotis and Holdsworth, 2005). There are complex reasons behind this trend, but the

Table 1: Adults living with their parents: by sex and age, England, 1991–2006 (%)

	1991	2001	2002	2005	2006
<i>Men</i>					
20–24	50	57	56	57	58
25–29	19	22	19	23	22
30–34	9	8	8	8	9
<i>Women</i>					
20–24	32	36	37	38	39
25–29	9	11	10	11	11
30–34	5	3	2	3	3

Source: *Social Trends 37*, Table 2.8.

move towards the privatisation of new and existing university accommodation contributes to the costs associated with moving away from home (UNISON, 2002).

The Survey of English Housing asks those aged 25 and over who still live with parents their main reason for doing so. In 2007, 39 per cent of men and 29 per cent of women said that they had no plans to move as they considered their parents' house to be their home. A further 35 per cent of both men and women said that they would like to buy or rent, but could not currently afford to do so. Eleven per cent were actively looking to buy or rent and expected to find something shortly (DCLG, 2008).

## Leaving and returning to the parental home

Young people now leave home for a broader range of reasons than the traditional ones of marriage and/or employment. Leaving home for *any* form of partnership formation (including cohabitation) is in decline. Instead, increasing proportions of young people leave home primarily in order to achieve independence. Push factors can also be critical, and many young people leave home under duress. Such moves tend to be unplanned, unsupported and hurried, and carry a high risk of homelessness. Circumstances such as these are particularly associated with those who leave home in their teens (Jones, 1995; Ford *et al.*, 2002), those from lower socio-economic groups and those who have experienced disruption in family life (Quilgars *et al.*, 2008).

The limited evidence available highlights ethnic differences in relation to patterns of leaving home. In the late 1990s, Asian and black young women were less likely to live away from the parental home than white women. Young black men were more likely to live away from the parental home than young Asian or white men (Heath, 1999). Young people from minority ethnic groups are over-represented in homelessness statistics (Quilgars *et al.*, 2008). Bains (2006) also notes that South Asian young people tend to live at home until marriage, in contrast with their white and black peers who leave home for a variety of other reasons.

Repeated (and often unplanned) returns to the parental home are also increasingly common experiences for young people. These returns may follow the completion of a course of study, or be a consequence of financial difficulties, unemployment or the breakdown of a relationship. Ford *et al.* (2002) found, for example, that 40 per cent of 16–25 year olds involved in their research had returned home since first leaving. Those without partners (and single young men more than single young women) are also more likely to return than those with partners (Ermisch and Francesconi, 2000).

## Independent living arrangements

It is increasingly common for young people to adopt independent living arrangements on first leaving home. Such arrangements are rarely permanent, and only a minority of young people are located within them at any given point in time. Nonetheless, young people are increasingly likely to live independently at various points in their twenties, if not beyond. They may live alone or in shared households, or move into transitional accommodation such as hostels, halls of residence, foyers and supported housing of various kinds. Most students enjoy a relatively cushioned transition into independent living, with protected access to various forms of student accommodation, including halls of residence (supported housing by any other name), and niche access to shared student housing in the private rented sector. In contrast, non-students frequently struggle to get a first foothold into independent living.

In 2001, 5 per cent of 16–24 year olds and 12 per cent of 25–44 year olds lived alone, compared with 2 per cent of both age groups in 1973. While older age groups account for the biggest proportion of all single-person households, the growth of this household form has been most rapid among younger age groups, and specifically among those in urban areas (Heath and Cleaver, 2003). British Indian young people are more likely than young people from other British South Asian groups to live alone, although living alone still remains relatively uncommon among young people from South Asian backgrounds (Markannen, 2008). Experiences of living alone vary hugely: at

one extreme, bedsit-style accommodation in poor quality housing stock; at the other, smart purpose-built apartments for single young professionals in fashionable urban locations.

Reliable figures on current rates of shared housing are harder to establish. ‘Multi-person households’ accounted for only 7 per cent of UK households in 2007 (DCLG, 2008), but the incidence specifically among young people is much higher. Extrapolating from statistics on the proportion of students who live in households in the private rented sector (Rugg *et al.*, 2000), for example, suggests that at least 15 per cent of 18–21 year olds currently live in shared households. The figure is likely to be much higher once non-students are also included, not least those affected by the single room rent policy. This policy restricts Housing Benefit for 18–25 year olds to the average local costs of living in shared accommodation, and is discussed further in Chapter 6.

While there is an established link between shared housing and social disadvantage, shared housing is also becoming increasingly common among graduates and/or young professionals. Many ex-students continue to share well into their

twenties (Kenyon and Heath, 2001). Although financial concerns remain important to this group of sharers, shared housing is not necessarily experienced by them solely as a product of constraint. Rather, they may place high value on the flexibility and independence associated with shared housing, and regard it as appropriate to their age and life stage. This includes in relation to the value which they place on couple formation, which is now considered.

## Couple formation

Two related trends are of particular relevance to contemporary couple formation. First, there has been a dramatic decline in first-marriage rates among young people. Second, there has been a marked increase in the median age of first marriage, rising from 23.4 for men and 21.4 for women in 1971 to 30.8 and 28.6 respectively in 2006 (see Table 2). These trends are largely attributable to the growth of cohabitation as the norm for first partnerships and prior to marriage. In 2001/2, for example, just under a third of 20–24-year-old women and a sixth of 20–24-year-old

Table 2: First marriages (numbers, rates and median age) by age and sex, England and Wales

	All ages		Number of persons marrying per 1,000 single population at age				Median age (years)
	Number (000)	Rate (%)	16–19	20–24	25–29	30–34	
<i>Females</i>							
1971	347.4	97.0	92.9	246.5	167.0	75.7	21.4
1981	263.4	64.0	41.5	140.8	120.2	67.0	21.9
1991	224.8	46.7	14.0	73.0	90.6	62.7	24.6
2001	177.5	30.6	5.5	31.9	64.3	53.2	27.7
2006	170.7	25.3	2.8	21.7	52.8	50.6	28.6
<i>Males</i>							
1971	343.6	82.3	26.1	167.7	167.3	84.6	23.4
1981	259.1	51.7	11.1	94.1	120.8	70.3	24.1
1991	222.8	37.8	3.4	43.3	81.0	66.5	26.5
2001	175.7	25.5	1.5	16.2	50.4	54.5	29.7
2006	167.2	21.0	0.7	10.9	39.0	48.6	30.8

Source: *Population Trends*, 132, Table 9.1: First marriages: age and sex ([www.statistics.gov.uk/STATBASE/ssdataset.asp?vlnk=9554](http://www.statistics.gov.uk/STATBASE/ssdataset.asp?vlnk=9554)).

men were cohabiting, rising to 44 per cent and 36 per cent respectively among 25–29 year olds (Office for National Statistics, 2004). Younger people also account for a large proportion of all cohabitantes. In 2001, half of all cohabiting couples were headed by an under-35 year old, compared with only one in ten married couples (Office for National Statistics, 2008). Relationships based on cohabitation are not as stable as those based on marriage. Only a fifth of couples continue in a cohabiting relationship beyond five years, although of those that come to an end three-fifths do so as a result of the partners marrying each other rather than through splitting up (Ermisch and Francesconi, 2000).

Despite this general trend, marriage rates have remained high among South Asian young people. Bains (2006) argues, however, that trends prevalent among the white majority will become increasingly apparent among younger South Asians. He predicts that by 2020 marriage will occur later, possibly after a period of cohabitation. Markannen (2008) notes that Caribbean women experience low rates of marriage and partnership, and high rates of lone parenthood.

‘Living apart together’ is another increasingly common relationship form among young people. In a study of the incidence of having a regular partner who lives elsewhere, Haskey (2005) found that almost a half of this group were aged 16 to 24. However, a third of all those with a non-resident regular partner were still living with their parents; for this group, living apart from their partner may be more about constraint than choice. Once this subgroup was excluded, rates of living apart together across the population were halved, but were still high among younger groups.

Most young people nonetheless continue to aspire to a settled partnership relationship in the longer term. Henderson *et al.* (2007, p. 25) note that almost all the young people involved in their longitudinal study expected to be in a steady live-in relationship – with children – by the age of 35. They note that ‘what is ... surprising in this time of change is the power of the normative model and how few young people are pushing against the constraints, and imagining a different future’. Similar conclusions were reached in Heath and

Cleaver’s (2003) study of house-sharers in their twenties and early thirties. Despite widespread ambivalence towards couple relationships, the majority anticipated living with a partner in the longer term, although not necessarily in the form of marriage.

## Understandings of ‘home’

Young people’s understandings of home have been explored in a number of recent studies. These have revealed a complex relationship between common sense and more pragmatic understandings of ‘home’. ‘Home’ tends to be conflated in popular understandings with the presence of family members. Yet for many young people the presence of family members is by no means a guarantee of ‘homeliness’. For others, living away from home can still be experienced as ‘homely’. Heath and Cleaver (2003) and Holdsworth and Morgan (2005) suggest that such an assessment is based not on the presence of family members, but on factors such as the quality of relationships in their domestic setting and the presence of features such as security, privacy and physical comfort. In their absence, a living arrangement is most definitely not ‘a home’, but if present then it may well be considered to be so.

These studies also point to a common distinction between ‘home home’ and ‘here home’. The former is associated with the parental home, the latter with current living arrangements. Holdsworth and Morgan (2005) note that the parallel existence of these two categories of home is not experienced as problematic or destabilising by those who hold this view. ‘The imagined home’ is also important to most young people, often peopled in their imaginations by a future partner and children. Investment in an imagined home is particularly important to young people who have not experienced living with their parents as ‘homely’. Henderson *et al.* (2007, p. 126) note, for example, that for such young people, the ‘idealised creation of a future home’ takes on considerable significance. Wade and Dixon (2006, p. 203) make a similar point about young people who have grown up within state care.

## Summary

There have been dramatic shifts in patterns of household formation over the past 30 years. Young people are dependent on their parents for longer, and they are more likely to live independently on first leaving home, to cohabit before marriage and to marry at later ages. Yet settled relationships remain a key part of young people's aspirations for future home life.

# 4 Young people, housing and money

This chapter focuses on research on young people and money, and considers how this might relate to housing. The chapter highlights how a willingness to take responsibility for one's finances is linked to key moments of transition, and also notes the increased role of parents in young people's financial decision-making, including in relation to home ownership. It also considers the importance of non-material support in the housing transition process.

## Attitudes towards financial planning

Research on young people's attitudes to financial management and planning highlights a widespread 'live for today' attitude, especially among those in their late teens and early twenties (Pettigrew *et al.*, 2007). Young people in this age group also report considerably higher rates of impulsive spending than the population as a whole, often based on the use of credit (Atkinson and Kempson, 2004). Debt tends not to be regarded as problematic unless repayment gets out of control (Synovate, 2005) and, although regular saving is regarded as a good thing by most young people, they are less likely to save than older people. Saving seems to be regarded as an 'adult' behaviour and does not sit comfortably with the idea of being young. Accordingly, saving is often deferred to an imagined future moment, such as a better job, increased income, or a decision to 'settle down'.

It is argued that young people have below-average levels of financial literacy (Atkinson and Kempson, 2004) and that they lack ready access to mainstream financial services (Mitton, 2008), including in relation to housing finance. Pettigrew *et al.* (2007) suggest further that young people who still live with their parents often have little sense of financial responsibility. They remain reliant on their parents both to manage their finances and to provide often high levels of financial support. Leaving home often triggers a greater sense of financial responsibility.

## The impact of student debt

In recent years there has been a mass expansion of higher education, linked to the Government's target of 50 per cent participation among 18–30 year olds by 2010. In 2005/6, the participation rate for 18–30 year olds stood at 43 per cent. This expansion has occurred alongside growing levels of graduate debt, largely attributable to their reliance on the student loan system (e.g. Christie and Munro, 2003). Students in receipt of loans are also more likely than those without to have credit card debts in addition to outstanding loan repayments (Callender and Jackson, 2005). Over 90 per cent of students now graduate with debts. In 2004/5, final-year students expected to graduate with an average debt of £5,685 in Scotland and £7,911 in England, reflecting differences in the funding regimes of the two countries. Half of students in England anticipated debts averaging £8,662 or more (Callender and Wilkinson, 2006). Students from poorer backgrounds have higher levels of debt than those from more affluent backgrounds, as do students with dependent children in comparison with those without, and those living independently in comparison with those living with their parent(s) (Callender and Wilkinson, 2006).

Debt appears to have become normalised as part of the student experience. It is claimed that this has produced a generational shift in attitude towards living with debt, resulting in a more debt-tolerant society (e.g. Christie and Munro, 2003). Students' levels of debt tolerance are often linked to their perceptions of the longer-term economic benefits of having a degree. Analysis by Andrew (2006) suggests, however, that student debt and the current repayment mechanisms are likely to diminish some of these advantages. He argues that this will result in delayed transitions into owner-occupation among graduates: a typical male graduate is likely to move into home ownership in his mid rather than early 30s, and

a typical graduate couple in their mid thirties rather than their late 20s. Those who fail to secure graduate-level employment are likely to be hit hardest, while high flyers moving into top-level graduate jobs will be least affected. Overall, Andrew suggests, the effect of student debt will be to cancel out graduates' previous accelerated transition to owner-occupation, for many bringing the timing of potential progression to home ownership into line with that of non-graduates.

## Aspirations and barriers to home ownership

The average age of first-time buyers in the UK in 2007 was 31 years, falling from age 34 in 2001.<sup>1</sup> During the 1970s, the average age of first-time buyers dipped below 30 (Smith and Pannell, 2005). Since the mid 1980s, there has been a decrease in the proportion of borrowers aged under 24, and a similar decline since the mid 1990s in the proportion of borrowers aged 25 to 29 (Smith and Pannell, 2005). In parallel, the proportion of first-time buyers in their thirties has increased. The 25–29-year-old age group nonetheless represents the largest single group of first-time buyers.

Despite current housing market conditions, recent survey-based evidence on housing aspirations suggests a growing preference for owner-occupation among under-25 year olds (Pannell, 2007). Around half of this age group aspire to owner-occupation within the next two years, and around 85 per cent within the next ten years. Levels of aspiration among 25–34 year olds have remained fairly constant over the past decade. Around three-quarters aspire to owner-occupation within the next two years and around 85 per cent within a decade. This suggests a mismatch between aspirations to home ownership and the actual likelihood of achieving it. This is unsurprising given increasing house prices and the fall in young people's incomes over the 1990s relative to older groups (Andrew, 2006). Bosanquet *et al.* (2006) note that first-time property prices are now over eight times higher than the median earnings of 22–29 year olds, compared with only five times higher in 1999.

Tatch (2007) argues that these factors have led to a growing reliance among first-time buyers

on financial assistance from parents and other relatives in meeting the costs of a deposit.<sup>2</sup> He estimates that two-fifths of under-30 year olds received support of this kind in 2006. His analysis points to significant differences between assisted and unassisted first-time buyers. Assisted buyers tend to purchase higher-priced properties based on larger deposits and mortgages with higher income multiples, rendering them vulnerable to the effects of interest-rate rises. Unassisted buyers tend to have higher personal incomes and consequently take out higher mortgages and with a higher 'loan to valuation' ratio (i.e. the proportion of the value of a property which is covered by a mortgage). They are therefore more vulnerable to reduced property values. Greater reliance on financial assistance from parents also has consequences for affordability within the housing market, as it fuels rising house prices. Tatch (2007, p. 10) argues that 'over time, the housing market could also become increasingly polarised, with the children of parents who are themselves home-owners accounting for a progressively larger proportion of first-time buyers'.

Alongside growing parental assistance, some young people are opting for shared mortgages with friends as a means of accessing the housing market. A number of companies specialise in arranging joint mortgages of this kind (e.g. [www.shareto-buy.com](http://www.shareto-buy.com)). Buying a property and then renting out spare rooms to subsidise mortgage payments is also common. There are also websites and at least one Facebook group dedicated to bringing together strangers seeking to find a co-investor, including through 'speed dating'-style events! Such practices raise important questions concerning the implications of such arrangements for trust, independence and the negotiation of friendships in such contexts.

## Parent-child (inter)dependencies

Much transitions literature portrays parent-child relationships in terms of straightforward progression from dependence to independence. This is despite evidence of the often reciprocal exchange of material and emotional resources between children and their parents across the life course. MacDonald and Marsh (2005), for example, highlight how connections to family

networks can impact upon young people's housing transitions in disadvantaged areas. Many of the young people involved in their research on a housing estate in the North East of England deferred leaving home for as long as possible, given the financial cushioning it often provided. On leaving, the vast majority then remained on the estate. They invariably moved into social housing, which was readily available because of the estate's poor reputation among outsiders. MacDonald and Marsh dispute the suggestion that this sense of 'localism' merely reflected limited options. Instead, they note that staying in the area was a deliberate choice, linked to the importance of 'knowing and being known'. Moving away would have isolated them from close social networks and the contacts that these brought, including job information and emotional support (see also Green and White, 2007).

Parent-child (inter)dependency is, then, an important factor affecting housing pathways (Heath, 2002). Jones *et al.* (2006) also note that many young people – especially those from poorer families – may live with a partner in the parental home. This involves a complex (re)negotiation of

parent-child relationships, including in relation to financial and other material exchanges between the couple and the parents. At the other extreme, Christie *et al.* (2002) note the increased propensity for affluent parents to buy accommodation for the use of their children while they are in higher education. Spare rooms are invariably rented out to other students to minimise, if not fully cover, the housing costs of the owners' child. On graduation, they may continue to live in the property at a reduced rate, allowing them to save towards a deposit for a property of their own. This in turn reinforces the possibility of owner-occupation increasingly becoming the preserve of the children of existing homeowners (Andrew, 2006).

## Summary

High levels of debt and the deferral of saving are widespread among young people. This is especially the case among students and graduates. Home ownership is increasingly difficult to achieve on a single income and financial assistance from parents and others is becoming more common as a result.

# 5 The housing transitions of vulnerable groups

So far this review has considered some of the general conditions under which young people experience housing transitions. This chapter considers research on the housing transitions of young people who may face particular challenges in relation to this process. It focuses on four potentially vulnerable groups: care leavers, young people with disabilities, young people from rural areas, and gay and lesbian young people.

## Care leavers

Transitions to independence among care leavers occur at a relatively young age, usually around 17. They are also often experienced in the absence of supportive social networks which might include financial support (Mendes and Moslehuddin, 2006). Until relatively recently, care leavers received little local authority support during this transition. Consequently, their transitions were often characterised by crises rather than by careful planning and by higher rates of homelessness than among the general youth population (Biehal and Wade, 1999). Care leavers were accordingly designated as a priority group for housing services in the Housing Act 1996. However, the Act failed to specify precisely who was responsible for prioritising their needs (housing or social services). This rendered these measures less effective than intended (Simon, 2008).

Measures introduced under the Children (Leaving Care) Act 2000 have been more successful. The Act has sought to ensure enhanced support in the move to independent living. This is achieved through advance preparation and the provision of financial assistance and ongoing personal support to young care leavers, including priority access to supported housing. Under the Act, all care leavers are allocated a personal adviser, with responsibility for co-ordinating the provision of appropriate services. Support is now provided until at least 21

or the completion of full-time education, whichever comes later.

Simon (2008) argues that levels of support vary considerably between local authorities, but concurs that care leavers now receive higher levels of support than prior to the Act. He compared the experiences of care leavers and non-care leavers with comparable levels of disadvantage. Incidences of crisis moves and youth homelessness were twice as high among the latter group. Care leavers were also more likely than the control group to be living in supported lodgings, such as flats or rooms in housing projects. In such settings, they invariably had access to a housing support officer. Simon concludes that, relative to other young people in difficulty, care leavers now receive more consistent housing support, when first leaving care and for some time afterwards. Care leavers nonetheless remain a vulnerable group in this process, especially those with mental health, offending and substance misuse problems and those with disabilities (Wade and Dixon, 2006).

## Young people with disabilities

Disabled young people are more likely than their non-disabled peers to remain within the parental home for extended periods (Pascall and Hendey, 2004). This is despite evidence that their housing aspirations and motives for leaving home are similar to those of young people more generally. Dean (2003) found a strong desire for independence among the disabled young people involved in her research. She noted, however, that it was often assumed that their first housing destination should be more permanent than that of non-disabled young people. The consequent search for 'perfect housing' added to the delay in home-leaving, and those who felt ready to leave home often had to wait for considerable periods of time before appropriate housing became available.

Pascal and Hendey (2004) explored the

housing experiences of young people in receipt of the Disability Living Allowance. Practical support needs were a key factor affecting their ability to leave home. Their ability to manage both a job and an independent household, and to find a job that provided sufficient income to cover their support needs, was also critical. Beyond these specific challenges, the key to a successful transition was often the exceptional support provided by parents. Supportive parents instilled the confidence to leave home and provided a range of support – not least financial support – in allowing their disabled child to achieve this. For others, however, the closeness of family support acted as a disincentive to leaving home, as they felt it unlikely that they could replicate their current levels of support while living independently.

## Young people living in rural areas

The housing transitions of young people in rural areas are affected by two key challenges: a decline in housing options and availability, and increased housing costs (Leyshon and DiGiovanna, 2005). Rural areas have higher levels of owner-occupation and private rented housing in comparison with urban areas, and limited availability of social housing (Ford *et al.*, 1997). In tourist areas, private rentals are often only affordable to young people out of season. Most young people in rural areas are reliant on a very restricted supply of affordable housing. Consequently, they tend to leave home earlier than their urban counterparts in order to seek affordable accommodation in urban areas (Jones, 2001), while a disproportionate number of those who remain within rural communities live with their parents in comparison with their urban counterparts (Ford *et al.*, 1997). Most expect that they will have to move away from their community in order to achieve independence. This has significantly affected the age profile of rural communities. Since the late 1980s, the proportion of 15–24 year olds in rural areas has fallen from 21 per cent to 15 per cent (Commission for Rural Communities, 2007). This is a reversal of the trend among virtually all other age groups towards a net increase in the rural population and a net decrease in the urban population (Leyshon and DiGiovanna, 2005).

Restricted labour market and educational opportunities in rural areas, alongside a lack of broader service provision, also act as push factors for young people seeking independence. Gill Jones (2001) has highlighted how leaving home in rural areas is, then, strongly associated with the predominantly economic migration of young people out of their home region: they move in order to access better employment, education and training opportunities. She notes that ‘the provision of affordable rural housing for single young people would probably not stop the drift to urban areas unless it was accompanied by better training, transport and employment opportunities, but it would improve the quality of life of those who stay on by allowing them more choice about the way they make the transition to adult independence’ (Jones, 2001, p. 61). Leyshon and DiGiovanna (2005) also argue that young people often feel marginalised within rural communities by more powerful adult groups such as affluent incomers and early retirees. These groups tend to dominate struggles for space and resources, including in relation to housing. For these reasons, they claim, many young people choose to leave if they have the option. Nonetheless, this decision is often a painful one for young people (Jones, 1999).

## Gay and lesbian young people

Most research on young people and housing tends to overlook the experiences of gay and lesbian young people. A number of recent studies have nonetheless suggested that disputes arising from coming out to parents can be a key factor in the decision of many non-heterosexual young people to leave home at relatively early ages (Valentine *et al.*, 2002; Dunne *et al.*, 2002; Gold, 2005; Cull *et al.*, 2006). Once having left, they may then have to contend with the negative reactions of landlords, co-tenants and neighbours to disclosure of, or assumptions made about, their sexuality. Gay and lesbian young people are over-represented among homeless young people, yet youth homelessness projects and move-on projects often overlook the specific needs of this group.<sup>1</sup> This is partly because heterosexuality is often assumed, with the onus placed on clients to ‘out’ themselves. Valentine *et al.* note that ‘lesbians and gay men

are often homeless because of homophobia, yet because of their vulnerability they do not have the self-confidence to come out. As a result of not coming out their needs are invisible which makes it difficult for service providers to justify the setting aside of appropriate specialist accommodation' (2002, p. 21). Notwithstanding this difficulty, there are calls for increased provision of supported housing projects targeted specifically at gay and lesbian young people.

Prendergast *et al.* (2002) and Taulke-Johnson and Rivers (1999) also highlight the potentially negative experience of living in university accommodation as a lesbian, gay, bisexual or transgendered (LGBT) student. LGBT students who move away to university are nonetheless in a better position to establish independent lives away from possibly disapproving or hostile family members than non-students and students who remain living in the parental home. For these reasons Prendergast *et al.* (2002) refer to LGBT students as the 'haves' and to homeless non-students as the 'have nots' in relation to housing transitions.

## Summary

Care leavers experience early and relatively unsupported transitions, although the Children (Leaving Care) Act 2000 has led to increased local authority support. Disabled young people leave home later than their non-disabled peers. For those who achieve independence, parental support is a key factor. A high proportion of young people in rural areas migrate to urban areas in order to achieve independence. In the absence of affordable housing, those who remain tend to live with their parents for extended periods. Family disputes over sexuality can result in early leaving and homelessness among gay and lesbian young people, yet there is little dedicated support for their housing transitions.

## 6 Key policy issues in relation to young people and housing

This chapter highlights two sets of policy-related issues which have a particularly negative impact on the housing transitions of specific groups of young people. The first of these relate to the challenges faced by 16 and 17 year olds in seeking to find suitable accommodation, especially by those who become homeless. The second set of issues relate to the impact of the single room rent policy on the housing options of under-25 year olds. In both cases, the young people affected include some of the most vulnerable members of society.

### Housing provision for 16 and 17 year olds

Young people who leave home at 16 or 17 face specific difficulties in relation to both statutory and non-statutory housing provision. Homelessness is the ever-present danger for this group and the 2002 Homelessness Act placed a responsibility on local authorities to accept 16- and 17-year-old homeless young people as priority cases for rehousing. This underlined the essential vulnerability of this specific age group, regardless of any other circumstances in which they might find themselves. In a recent review of youth homelessness, Quilgars *et al.* (2008) suggest that this measure has resulted in much-improved levels of support for under-18 year olds and that youth homelessness rates are now in decline. Nonetheless, provision of targeted support is variable, not least because of a lack of appropriate accommodation within the direct control of local authorities.

In the absence of sufficient and/or appropriate housing stock of their own, some local authorities still place homeless 16 and 17 year olds in bed and breakfast accommodation (Centrepont, 2005). Young people are particularly vulnerable in such accommodation. It is often of very poor quality, and intimidation, harassment, lack of support and isolation are common experiences.

It is particularly unsuitable for young women, with many reporting sexual harassment by staff or other residents. Young people may remain in bed and breakfast accommodation for extended periods, in some cases up to a year. This is despite a prohibition on families with children (including 16 and 17 year olds) being placed in such accommodation for more than six weeks. The Government is committed to ending the use of bed and breakfast accommodation for this age group by 2010, and its use is now much reduced.

Demand for local authority accommodation appropriate to the needs of 16 and 17 year olds tends to outstrip supply. Some local authorities place younger tenants in flats and apartments in otherwise hard-to-let council estates. But these developments are often inappropriate for early leavers, especially those with complex needs. Younger tenants may also be placed in unfurnished accommodation, even though the provision of fully or semi-furnished accommodation increases the chances of a successful tenancy.

The Government's Supporting People programme, launched in 2003, provides housing-related support to vulnerable groups, including young people. It has been supplemented by the introduction in 2006 of the National Youth Homelessness Scheme. Measures include greater provision of supported accommodation within the local authority and housing association sectors for young people at risk. These schemes are often based on hostel-type accommodation or developments of furnished self-contained one-bedroom flats with access to a common room as well as to the services of a support worker. Harvey and Houston (2005) nonetheless note that the lack of sufficient 'move-on' options can cause a delay in new tenants accessing these support services.

The inability of many local authorities to provide social housing to under-18 year olds leads many young people towards the private rented sector instead. However, private landlords are often

reluctant to rent to this age group. This partly arises from a false perception that under-18 year olds cannot enter into tenancy agreements. Many landlords assume that this group cannot be bound by a contract and, consequently, cannot be held liable for rent. Shelter (2007) notes that there is some legal basis for these beliefs, but that it should not actually prevent the letting of properties to under-18 year olds. Under-18 year olds are nonetheless likely to struggle in a private tenancy. As Shelter notes, 'Sixteen and 17-year-olds are more likely to be successful in tenancies where the provider has taken account of the young person's needs, and appropriate support is provided' (2007, p. 1). In recognition of this, some landlords only let to under-18 year olds on condition of support from other agencies.

## Housing benefit and the single room rent policy

The single room rent policy (SRR) was introduced by the Conservatives in 1996. The SRR restricts Housing Benefit for under-25 year olds to the locally assessed cost of a single room in a house with shared use of a toilet, kitchen, bathroom and (since 2001) living room. Young people living in accommodation that does not meet these criteria are expected to meet the shortfall from their own resources. The policy was originally introduced as a means of curbing the growth of subsidised private rents and of preventing young people on benefits from receiving state subsidy to live alone. It was argued that this gave claimants an unfair advantage over non-claimants and provided an incentive for young people to leave home 'unnecessarily' (Phelps, 2006; Harvey and Houston, 2005). Opponents argue that the SRR amounts to age discrimination, of a piece with other benefit regulations affecting young people, including the lower rate of Jobseeker's Allowance payable to under-25 year olds and their exclusion from Working Tax Credit.

Recent critiques of the SRR focus on three key concerns. First, SRR claimants are more likely than other claimants to face a shortfall between the rate of benefit and actual housing costs (Phelps, 2006). The average shortfall for SRR claimants is more than twice that faced by other claimants

(Harvey and Houston, 2005). Harvey and Houston nonetheless argue that the mean shortfall among SRR claimants living in accommodation that meets the post-2001 definition (which includes a shared living room) is only slightly greater than that among non-SRR claimants, and that the 2001 reform led to an overall reduction in the proportions of those experiencing a shortfall. They also note that 'the slightly more generous SRR post-July 2001 may have enabled a small number of HB claimants subject to the SRR to access self-contained accommodation who, prior to the reform, may have decided the shortfall was too great' (2005, p. 19).

A second concern relates to the supply of appropriate accommodation. Accommodation meeting the SRR criteria is in short supply (Phelps, 2006), while many landlords are unwilling to let to benefit claimants, especially younger claimants who are often regarded by landlords as less reliable than older ones. A related concern is that the lack of appropriate accommodation makes it difficult for homelessness charities to move vulnerable young people into appropriate longer-term accommodation. This places further pressure on the supply of emergency accommodation and increases the chances of a young person becoming and remaining socially excluded.

A third concern relates to the extent to which young people are forced to live in shared housing against their will. An early evaluation of the SRR by Kemp and Rugg (1998, 2001) found that most respondents either expected or wanted to share during their late teens and early twenties. They also saw advantages to doing so, such as the pooling of living costs, mutual support and the benefit of company. However, while happy to share with friends or acquaintances, the prospect of sharing with strangers was a source of considerable anxiety. A more recent evaluation suggests that many claimants shy away from shared accommodation and thus face a higher shortfall (Harvey and Houston, 2005). The prospect of having to share with older people was noted to be particularly daunting, especially for female claimants. This reinforces the argument that it is the prospect of living with strangers which is at issue here rather than sharing per se. The expectation of sharing is also particularly

problematic for care leavers, who may have had negative experiences of shared living in the past (care leavers aged 21 and under are exempt from the SRR, but those aged 22 to 24 are not).

For all of these reasons there have been repeated calls to abolish the SRR, but so far to no avail, even though many high-profile Labour politicians, including Tony Blair, opposed its introduction while in opposition. The Social Security Select Committee has also raised concerns about its impact. Its continuation has been defended by the current Government in terms similar to those which underpinned its introduction: that its abolition would be unfair to non-claimants who have to meet the costs of independent living from their own pockets (Phelps, 2006).

## Summary

Sixteen and 17 year olds face difficulties in securing appropriate housing on first leaving home and are particularly susceptible to homelessness. Private sector landlords are often reluctant to let to young people, especially to under-18 year olds. The single room rent has placed restrictions on the housing options of under-25 year olds and has created a situation where many have to meet shortfalls between benefit rates and rent from their own pockets.

# 7 Future directions

This final chapter considers some key issues which have emerged across this review and some of the implications they might have for the development of future directions for policies relating to young people and housing. The chapter starts by considering the needs of young people in general, but ends with some observations on the needs of some of the most vulnerable groups of young people.

## Divergent housing pathways

An ongoing class divide in housing transitions is very evident from this review. In general terms, contemporary transitions to adulthood have been lengthened. Yet social class differences in transitional routes remain. Working-class young people now remain in post-compulsory education for longer periods of time, and their transitions from the parental home have also been extended. But they are still more likely than their middle-class peers to move into relatively early partnership formation and/or parenthood after they have left home, if not before. Ford *et al.* (2002) highlight considerable diversity in working-class housing transitions, dependent on access to various resources, yet a number of key trends are broadly applicable. Owner-occupation is beyond the means of most working-class young people, especially in rural areas, while the declining availability of social housing reduces their housing options further. Access to affordable private rented housing may also be curtailed by landlords' preferences to rent to students and older tenants.

In contrast, middle-class young people are likely to leave home in order to attend university, at which point in all probability they will follow a relatively protected route into independent housing (Rugg *et al.*, 2004). Students' ready access to the private rented sector is often at the expense of local young people who wish to remain within their own communities. The small proportions of

working-class students who continue into higher education are more likely than their middle-class peers to live with their parents during their degree. Accordingly, they do not reap the same benefits as those who move away. They are also less likely to access graduate-level employment, affecting their ability to maximise the financial returns of their degree. It would appear, then, that the expansion of higher education is exacerbating, rather than reducing, housing inequalities among younger generations.

However, even the housing transitions of middle-class students are becoming less cushioned. Student debt impacts negatively upon their likelihood of early entry to the property market in relation to non-graduate peers, while the student finance system has created a situation where students and graduates are *more* rather than less dependent upon their families for financial support. However, risk in this regard is not equally distributed. Extended dependency for some may mean having to return to their parental home on graduation; for others, it may mean being offered financial support towards the cost of a deposit on a house of their own. Both examples are characterised by ongoing dependency. Yet it is clear that the latter example serves to reinforce middle-class advantage in a particularly powerful way, and adds to the possibility of home ownership increasingly becoming the preserve of the children of existing homeowners.

## Supported housing transitions

This review has also highlighted the importance to a successful housing transition of being able to access supported housing provision. This is most evident in relation to students: halls of residence provide a supportive community of peers, with access to pastoral support from live-in wardens and the services of professional housing advisers to assist the transition from halls into the private

rented sector. Most non-students do not have access to institutional support of this kind unless they are moving into occupations such as the armed forces, which provide their own forms of supported housing, or if they are deemed to be at risk in some way. Young people whose needs are prioritised under the 2002 Homelessness Act, for example, are increasingly offered access to supported accommodation provided by local authorities, housing associations and other third sector organisations, or are able to gain support from a floating support worker. Other groups, such as care leavers and disabled young people, also benefit from specialist provision.

These forms of supported accommodation all share a commitment to providing protected spaces in which young people are able to learn to live independently and to acquire a range of key 'life skills'. Yet many young people are unable to benefit from phased transitions of this kind. In considering a more flexible approach to young people's early housing transitions, the provision of affordable supported housing for a general population of young people who are otherwise ineligible to access such accommodation seems to be an option worth exploring. By no means all young people would want to pursue this route, but many would find this a very helpful launching pad. Others might benefit from such provision at 'critical moments' in their lives, when access to additional support could make a difference between a positive or a negative outcome. Supported housing schemes in rural areas would be particularly beneficial. Such accommodation could include access to sports and leisure facilities in addition to welfare services. Of course, as with other forms of supported housing, the availability of affordable 'move-on' accommodation remains a critical issue.

## Meeting young people's aspirations and expectations

Home ownership remains a popular aspiration among younger generations, yet is increasingly unattainable. With the ever-rising income multiples required to enter the housing market, there is a danger that only those young people with financially supportive families or with friends willing

to pool their resources will be able to benefit from early owner-occupation. Buying a house on a single income is an impossible goal for most young people, and even dual-income couples struggle to find affordable housing. The enhanced provision of shared equity schemes for first-time buyers would undoubtedly improve the situation, although not all first-time buyers would find this an attractive route.

Despite the importance attached to home ownership in UK society, most young people continue to depend on the private and social rental sectors, even though the housing they live in often fails to meet their specific needs. The growth of shared living among single young people, for example, presents specific challenges to housing providers. Shared households are invariably located in 'family' houses, which tend to have inadequate bathroom and kitchen provision, and bedrooms which are often of unsuitable sizes for adults. Constraints of this kind often lead to some of the biggest frustrations associated with shared living (Heath and Cleaver, 2003). The challenge is for developers to create houses that can be adapted to a diverse range of household types, including the needs of sharers. The fact that shared housing tends to be a transitional living arrangement should not mean that provision cannot be improved to meet the needs of this group.

## Challenges to existing policies

A key issue relates to the ongoing impact of the single room rent policy. As we have seen, many under-25 year olds already face considerable challenges in relation to their housing transitions. For those in receipt of Housing Benefit, those challenges are multiplied. The SRR often leaves them with a shortfall between their rent and their Housing Benefit payments, and has also created a situation where landlords are reluctant to let their properties to them. Claims that the removal of the SRR would act as an incentive for young people to leave home 'unnecessarily' ignore the fact that many young people in receipt of Housing Benefit do not have the option to remain within the parental home, even if they wanted to do so. The evidence presented in this review lends support to the repeated calls for the abolition of the single

room rent, which discriminates against young people entirely on the basis of their age and further compounds their exclusion from mainstream housing provision.

Sixteen and 17 year olds are another very vulnerable group. It has been noted that their needs are now far better served as a consequence of the 2002 Homelessness Act, but provision remains variable. It is unacceptable, for example, that some local authorities continue to place under-18 year olds – especially young women – in bed and breakfast accommodation, although the commitment to end this practice completely by 2010 is to be welcomed. This group needs to be assured of priority access to supported housing at the point of need, alongside access to appropriate move-on accommodation. As highlighted in Chapter 5, this should also include the option of supported housing specifically earmarked for LGBT young people where demand exists.

The housing needs of young people in rural areas are also particularly pressing. Many of this group are effectively forced to leave their home communities if they are to achieve independence from their parents. The consequences of out-migration both for the individuals involved and for the communities they leave behind are far-reaching. Research on disadvantaged young people in urban areas highlights the importance of place and locality to transitions to adulthood, and how these relate to a young person's ability to access various forms of bridging and bonding capital within their social networks. There is no

reason to believe that this does not apply equally to young people in rural areas. They should not be *expected* to be mobile in pursuit of independence; if they wish to remain within their communities, they should be able to do so, highlighting the need for an increased supply of social housing specifically targeted at young people.

## Summary

This review has underlined the degree of polarisation which continues to characterise young people's housing transitions. Social class continues to play a major role in determining the potential ease with which those transitions are made. Middle-class students enjoy the most privileged pathways to independent living, while early leavers from working-class backgrounds often experience the most challenging pathways. There is much to be learnt from the supported transitions experienced by students, and a phased transition backed by access to support and advice provides a good model for young people more generally. Schemes to enhance access to home ownership are of course to be welcomed, but the most pressing concerns of most young people are rather more prosaic: gaining access to affordable and decent quality housing; having access to support and guidance throughout this process; being treated fairly in relation to the Housing Benefit system. These are the kinds of issues which have dominated this review.

# Notes

## Chapter 2

- 1 The Survey of English Housing has, since 1993, collected housing- and neighbourhood-related information via face-to-face interviews with approximately 20,000 householders each year. At the time of writing, the latest report on the 2006/7 SEH had just been published (DCLG, 2008), but detailed live tables were still only available for the 2005/6 SEH. From 2008 the SEH will be superseded by the English Housing Survey.
- 2 Based on survey and expenditure diary data from the Student Income and Expenditure Survey 2004/5, a random sample survey of over 3,700 full-time and part-time HE students in England and Wales.

## Chapter 4

- 1 Table 537: Housing market: distribution of borrowers' ages by new/other dwellings and type of buyer, United Kingdom, from 1990: [www.communities.gov.uk/housing/housingresearch/housingstatistics/housingstatisticsby/housingmarket/livetables/](http://www.communities.gov.uk/housing/housingresearch/housingstatistics/housingstatisticsby/housingmarket/livetables/).
- 2 Some house purchase schemes are specifically based on a parental contribution: see, for example, [www.firstruntnow.com/mortgage-guides/mortgages-for-parents-and-kids.aspx](http://www.firstruntnow.com/mortgage-guides/mortgages-for-parents-and-kids.aspx).

## Chapter 5

- 1 A notable exception to this is the Albert Kennedy Trust, which works specifically with gay, lesbian, bisexual and transgendered homeless young people: [www.akt.org.uk/](http://www.akt.org.uk/).

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