

## Young people's housing transitions in context

**Emma Calvert**

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ESRC Centre for Population Change  
School of Social Sciences  
University of Southampton  
SO17 1BJ  
CPC enquiries – tel: 02380 592579

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For further information on the work of the Centre, please contact the Centre Research Manager on:

Telephone: UK +2380 592579  
Email: [cpc@soton.ac.uk](mailto:cpc@soton.ac.uk)  
Web site: <http://www.cpc.ac.uk>

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## **Editorial Note and Acknowledgments**

Emma Calvert is a researcher at the ESRC Centre for Population Change, where she is working on a project on living arrangements and household dynamics over the life course. She can be contacted at [E.Calvert@soton.ac.uk](mailto:E.Calvert@soton.ac.uk).

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## **Abstract**

The transition to adulthood is frequently characterised as delayed or extended in the contemporary period, in the UK as elsewhere. Studies have addressed changing school-to-work transitions, for example, the extension of full-time education and expansion of higher education, as well as changing patterns in family formation and partnership, including the postponement of marriage and childbearing. Some of these changes have been associated with increasing rates of living alone or ‘solo- living’ and living in shared housing. However, the nature of young people’s housing transitions has received less attention and this paper provides a background to a study which specifically addresses the housing transitions of young people aged between 25 and 34 years old living in ‘non-family’ households, that is, living alone or sharing with others. The paper concludes with a short overview of the project and its main research focus.

Key words: youth, young adults, housing, transitions, adulthood

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## **Introduction**

Much attention has been placed in the youth studies research field on the apparent delayed or extended transition to adulthood, with an emphasis on the uncertainty and risk increasingly characterising the lives of young adults. Central to these concerns have been the ‘school-to-work’ transitions in a changing labour market, but also domestic transitions in a context of radically shifting patterns regarding partnership and family formation; however, the nature of the interlinked housing transitions of young people has received less attention. The post-war period where housing transitions out of the parental home followed clearly delineated trajectories has been significantly disrupted, now taking place against a backdrop of low home ownership affordability, alongside the expansion of the private rented sector and contraction of social housing. This paper provides a background to a study exploring the housing transitions of young people aged between 25 and 34 living in ‘non-family’ living arrangements.<sup>1</sup> It provides an overview of the youth transitions to adulthood literature, before particularly focusing on young people’s housing transitions in a changing housing market, and considers the implications of these changes for intergenerational relations as well as intimate relationships with friends.

## **The transition to adulthood**

The period of youth has been highlighted as an important litmus test for exploring aspects of broader social change in society (Furlong & Cartmel, 2007; Shildrick *et al.*, 2009) and one of the key developments, and research interests, over the last few decades has been the changing nature of young people’s transitions to adulthood. The key inter-related transitions to adulthood have been typologised in terms of employment, housing and domestic (Coles, 1995) as well as a similar categorisation of professional, residential and relationship (Galland, 1991). As Molgat (2007) points out, when these three transitions followed in relatively close sequence and over a short space of time, becoming an adult did not seem to be overly problematic. However, the contemporary period has arguably seen the diversification of these transitions, with routes in and out of the family home, periods of living alone and/or with non-family members, as well as non-linearity in education and employment

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pathways, giving rise to the term ‘yo-yo’ transitions (EGRIS, 2001; Pais 2003; Biggart & Walter, 2006).

As Billari highlights (2001), the transition to adulthood has been described as ‘demographically dense’ (Rindfuss, 1991) in that there are a number of key demographic events that are often associated with the transition: leaving home, marriage and childbirth. These transitions, traditionally considered as forming a relatively linear, gendered and normative time line, taking a young person from their family of origin to their family of destination (Wallace, 1987) are now claimed to have diversified and extended. These changes in living arrangements have especially been of concern to demographers, with leaving home and non-family living indicators of the apparent ‘second demographic transition’ (cf. Goldschneider, 2000). Some demographers have denoted this transition to mark the recent family changes in the Western world, including later partnership formation, growing cohabitation and increasing rates of union dissolution, falling or delayed fertility with children occurring outside the institution of marriage (van de Kaa, 1987, although the term has been subject to debate, see Oppenheim-Mason & Jensen, 1995 and Coleman, 2004).

The increasingly fractured nature of family and household formation in recent years has been acknowledged by the shift in focus from ‘life cycle’ to ‘life course’ in contemporary research (Chandler *et al.*, 2004). Life course analysis attempts to link the family and the household, dynamically, over time (Elder, 1985); partly such research aims to take a holistic viewpoint and take account of the variation and non-linearity in the life course, identifying the importance of human agency, history and culture, social relations as well as the intersections of age, period and cohort in shaping the life course. This research takes often advantage of the increasing range and sophistication of data sources and methodological techniques. Thus research attempts to capture the sequencing of transitions, for example, highlighting the role of early decisions later down the life course (Andres & Trauche, 2009; Ermisch & Pevalin, 2004). Longitudinal qualitative research has often focused on the application of biographical analytical techniques, for example, to identify ‘critical moments’ for young people (Henderson *et al.*, 2007) and ‘fateful moments’, drawing on the work of Giddens (1991), to explore the tensions between choice and constraint, or ‘fate’ in the lives of young people.

### *A new phase in the life course: emerging adulthood?*

Arnett's (2001, 2006) often cited account of 'emerging adulthood', with roots in the developmental psychological tradition, attempts to capture this extended transition to adulthood and define a new phase in the life course between youth and adulthood. He argues that for most people in developed countries, the period aged between 18 and 25 years old is not a time of settling into 'enduring (if not permanent) adult roles but a period that is highly unstructured and unsettled. Consequently, most young people in this age period feel like neither adolescents nor (fully) adults, but somewhere in between' (Arnett, 2006, p.113), with increasing importance placed on autonomy, responsibility and decision-making rather than traditional markers of adulthood (Arnett, 1997, 1998). Furthermore, he identified five 'ages' which mark this period of emerging adulthood: 'identity explorations' in the realms of both love and work; 'instability', with frequent changes in terms of education, partners, jobs and living arrangements; feeling 'in-between' when young adults no longer feel adolescent but not fully adult; 'self focusing' when there is more freedom and less social control than in the developmental stages prior and post; and 'possibilities' characterised by optimism about the future (Arnett, 2004). This developmental stage is accompanied by definitive psychological and neurological characteristics which mark it as distinct from adolescence and adulthood (Tanner *et al.*, 2009).

However, the theory of emerging adulthood has been criticised by researchers as being overtly normative, as well as ignoring key structural factors that shape, influence and importantly differentiate the transitions to adulthood. In a debate in the *Journal of Youth Studies* with Arnett, Bynner (2005) argues, 'In this theoretical framework, structural factors are seen more in terms of environmental influences and constraints in the way of life-goals rather than as shaping, in a fundamental way, roles and identities to match modern conditions' (p.369). Furthermore, the 'emerging adulthood' model mistakes the coping mechanisms that young people adopt as they struggle against obstacles and ambiguities, for the freely chosen decision to delay their entry to adulthood (Cote & Bynner, 2008).

The emergence of a new phase in the life course has been subject to empirical doubt and research has stressed the need to recognise the stratification and exclusion

moderating the nature of extended transitions (Cote & Bynner, 2008). For example, researchers have argued that Arnett's concept mainly applies to young adults following the higher education route, suggesting that the term of 'prevented adulthood' was more applicable to some young people (Hendry & Kloep, 2010). Psychologically-based research has also found extensive variability and disparity in terms of how young people perceive the transition to adulthood, including 'tangible and normative cultural markers', for example, legal age restrictions, which they argue undermines Arnett's prioritisation of the internal and psychological nature of the life course phase (Horowitz & Bromnick, 2007). Such a universalising concept has also arguably overlooked the importance of institutional, social and cultural contexts in shaping young people's trajectories, for example, the importance of cross-national differences (Mitchell, 2006) including welfare regimes (Vogel, 2002; Mandic, 2007) education systems (Breen & Buchanan, 2002) as well as ethnic differences (Nelson *et al.*, 2004).

Nonetheless research has attempted to capture the period where young women and men are 'somewhere between youth and adulthood' (EGRIS, 2001) and there is general consensus that the transition to adulthood has become increasingly extended over the last few decades (Cote, 2002; Cote & Bynner, 2008) and that such protracted transitions are associated with the extension of 'semi-dependency': an 'uneasy balance between dependency and autonomy' characterising an increasing number of young people's lives (Furlong & Cartmel, 1997). Berthould and Gershuny (2000) identify both 'young adult' and 'unattached' stages of the life course in-between childhood and having a family. The first is marked by no partner or children and either a student and/or living with parents while the second is marked by no children but living apart from parents. Other research stresses the need to consider the historical contingency and social construction of adulthood itself (Pilcher *et al.*, 2003; Blatterer, 2007).

### ***Contemporary young biographies: destandardised, individualised, risky***

The changes in terms of young people's transitions to adulthood have been associated with the 'destandardisation' of the life course (Buchmann, 1989; cf. Bruckner & Mayer, 2005) with the rupturing of the strongly age-defined transitions associated with the institutionalisation of the welfare state and public services (Kohli, 1986). The



contemporary period is argued to have seen the ‘decompression’ of transition markers such as first marriage, first job and first child (Shananan, 2000). However, the destandardisation argument is subject to debate, for example, Elchardus and Smits (2006) argue that claims as to life course destandardisation are overstated, using evidence from their study comparing both ideal and actual transition sequences of young people in Belgium which emphasises the homogeneity, albeit delayed, nature of their transitions.

The context of young people’s transition to adulthood has been framed by accounts of individualisation, which is associated with the displacement of the traditional ties of family, gender and class (Beck, 1992). In theories of individualisation, the individual acts as a chief agent in shaping his or her own biography or life project (Giddens, 1991; Beck 1992) with traditional gender and class constraints receding into the background, ‘relative to the newly emerging ‘centre’ of the biographical life plan’ (Beck 1992, p.131). While some have highlighted the emancipatory role of choice over traditional bonds (Giddens, 1991) other accounts emphasise that the individual is compelled to choose and take responsibility for the decisions made (Beck & Beck-Gernsheim, 1995). The developments in the contemporary period, including a rapidly changing labour market, the decoupling of the education system and employment opportunities, changes in the occupational structure and ‘flexibilisation’ including the spread of non-standard employment, are not experienced as a collective fate, but transformed into individual reflexive biographies (Beck, 1992). It has been argued that this uncertainty in the labour market has implications for the establishment of family life, with mobility and precarity inhibiting factors in family, and even friendship, formation (Beck, 1992; Beck & Beck-Gernsheim, 2002). While Beck’s individualisation thesis is often controversially associated with the disappearance of social class (cf. Atkinson, 2007), research has argued for an interpretation of his work which recognises the stability of social inequalities but arguably manifest at the individual level rather than collectively (Woodman, 2009; Furlong, 2009). The term ‘structured individualisation’ has been suggested to better capture this tension between individual risk and social factors (Evans & Furlong, 1997).

Other research stresses the importance of social background in terms of the transition to adulthood, suggesting a polarisation: the ‘slow-track’ or ‘choice’ biography, with

postponed family and partnership formation, often encompassing higher education and extended periods of parental support and the ‘fast-track’ route or ‘normal’ biography, more associated with lower socio-economic backgrounds, resulting in earlier family formation, and is associated with risks such as labour market precarity (du Bois-Reynolds 1998; Bynner *et al.*, 2002; Jones, 2002; Jones *et al.*, 2006; Andres & Adamuti-Trache, 2008). However, other research critiques the dichotomy between ‘choice’ and ‘normal’ across lines of advantage and disadvantage as too simplistic when taking account of the ways in which young people plan and view their futures (Brannen & Nilsen, 2002) or argues that young people experience tensions between the two biographies in planning their futures, a process which is inherently gendered in the heterosexual couples in the study in question (Hockey, 2007).

Research has highlighted the particular risks and uncertainties facing young people in the contemporary period. Taylor-Gooby (2004) focuses on the ‘new’ social risks emerging from the transition from industrial to post-industrial society which places new demands on welfare states; these new risks include the transition to stable employment as well as balancing work with family formation and are of particular concern to the younger age groups. Blossfeld *et al.*, (2005) claim that young people’s capacity to act strategically is undermined in a globalised world of increased complexity and financial networks, and in this context, employment is argued to no longer offer a reliable and scheduled marker for the successful transition to adulthood (Brannen & Nilson, 2002). However, despite this apparent uncertainty, other research explicitly highlights how young people perceive a considerable degree of autonomy and feel in control and able to plan (Anderson *et al.*, 2002).

The transition to employment is now taking place in a different labour market to the post-war period, in terms of occupational structure (Smith, 2009) as well as non-standard employment (Felstead *et al.*, 1998); additionally, research has highlighted the growing policy concern in ‘NEETs’: young people who are not in education, employment or training (Bynner & Parsons, 2002). In addition, other perspectives highlight the importance of considering institutional variation across countries, for example, in terms of differences in education systems and labour market signalling, and how this shapes youth unemployment as well as labour market integration (Shavit & Mueller, 2000; Gangl *et al.*, 2003; Breen, 2005; Wolbers, 2007). How young

people experience and negotiate this uncertain labour market has also been emphasised, with Bradley & Devadson's (2008) typology: high turnover 'shifters', including those actively seeking change as well as involuntary shifters on short-term contracts, to more committed 'stickers' but also those 'settlers' who settled down after a period of churn, and 'switchers' who made a significant change in their lives. Many young people in the shifters category experience depressed earnings and this they argue, has particular implications for the dependency of the young adults in their sample, who despite perceiving to be independent revealed a multitude of semi-dependent behaviours for example, in terms of help with housing costs and moves in and out of the parental home; as well as future implications for home ownership, an objective shared by most in their sample. However, it has been argued that there has been a tendency to exaggerate the linearity and speed of the post-war transitions (Furlong, 2009), with young people in the 1960s also experiencing a rapid turnover of employment (Goodwin & O'Connor, 2005); nonetheless Bradley and Devadson (2008) claim that the current period sees this churning extending well into the age of 30 plus, with young people displaying 'internalised flexibility', whether or not the end of a 'job for life' is empirically as widespread as some reports would suggest.

This section has provided a general overview of some of the debates pertaining to the transitions to adulthood literature, with a particular focus on changing employment transitions in the contemporary period. The following section focuses specifically on housing transitions, first providing an account of the changing housing market that now underpins how young people negotiate their housing transition out of the parental home and subsequent pathways.

### **Housing transitions**

Historically, the main housing transition which demarcated the successful transition to adulthood was that of leaving the parental home, often synonymous with marriage, and thus closely interlinked with the establishment of a new family. Related to family formation, another major housing transition of young people has been entry to home ownership, in the context of the growing numbers of European homeowners over the last 25 years (Doling & Ford, 2007). However, stratification in terms of housing tenure has been a central feature of the housing studies literature, for example, the relationship between housing consumption and social class (e.g., Rex & Moore, 1967;

Saunders 1990; Savage 1992), and evidence of polarisation between the owner-occupied sector and the council housing which persists intergenerationally (Iniechen, 1981; Pickvance & Pickvance, 1994). In terms of housing transitions specifically, existing research has focused on particular issues experienced by certain groups of young people, for example, those leaving residential care (Wade & Dixon, 2006), those who experience homelessness (Pleace & Quilgars, 1999) and those living in rural areas (Jones, 2001).

Young people's housing transitions are now taking place in a very different housing market compared to a few decades ago. Low housing affordability made home ownership and the 'step' on the middle class property ladder, which many of their parent's generation made relatively unproblematically, out of reach (Ford, 1999; Ford *et al.*, 2002). Since the 1990s, young people have found it harder to enter into home ownership (Andrew & Meen, 2003; Wilcox, 2005) which Andrews *et al.*, (2006) argue was partly related to the borrowing restrictions imposed by lenders and young people's relative decline in income. However, in the recent period, this has been related to the substantial house price inflation, availability of credit and the growth in the buy-to-let market, which Bone and O'Reilly (2010) argue have encouraged 'greater indebtedness, while being disastrous for recent entrants, 'hard working families' and the priced out' (p.251). However, even in this context, the aspirations of young adults is largely home ownership (Pannell, 2007); Rowlands and Guerney (2000) find similar housing tenure 'prejudice' among a sample of British 16 year olds. Thus, Britain's characterisation as a 'nation of home owners' (Ford, 1999) is far from under threat: the overall rate of home ownership, despite recent stagnation, is around 70% (Williams, 2008).

There is evidence to suggest that in the context of the rising house prices, lending criteria were somewhat relaxed with one hundred per cent mortgages eliminating the need for a deposit, interest-only loans, and self-certification mortgages encouraging first time buyers, sometimes high risk, into the property market (Munro *et al.*, 2008; Williams, 2008). In addition, both family and friends have been implicated in home ownership, with the growing popularity of equity release schemes targeting the parental home, especially a feature of the UK market (Williams, 2008; Touissant & Elsinga, 2009). This allows home-owning parents to contribute to their child's deposit

or other housing-related costs, taking advantage of the increases in house prices (Andrews, 2010; Tatch, 2007; Rowlingson & McKay, 2004). There is also some evidence suggesting that many young people are entering into joint mortgages, not with partners but with friends, with mortgage lenders tailoring their mortgages to encourage such arrangements (e.g. 'Share to Buy'); although the Council for Mortgage Lenders has suggested that this prevalence is overstated (CML, Newsletter No. 14, 2007).

Although the current post-recessionary period has seen a dramatic fall in house prices, tightened lending criteria might lead to these 'non-traditional' practices increasing (e.g. Financial Times, 20th February 2010; CML Newsletter No. 21, 2008). Homeownership, in the context of a changing welfare state and increased risk and uncertainty, has been framed not only in terms of providing financial security, forming a central part of the 'asset-based' welfare state (Touissant & Elsinga, 2009) or post-welfare state (Jarvis, 2008), but also providing 'ontological' security, in a period of apparent flux (Colic-Peisker & Johnson, 2010). While the current economic crisis undermines some of the security assured by home ownership, Forrest & Kennett (1996) found that in the context of a previous recession, British home owners were still committed to home ownership even in conditions of negative equity, which was most likely to affect first time buyers with less certain employment prospects; recent research concerning the current economic climate has also drawn attention to the particular problems brought about by the risky lending practices for low income and insecurely employed, often younger, households (Wallace & Ford, 2010).

At the same time, the environment with regards to public housing has changed, not just in terms of the management being transferred into the third sector in the form of housing associations, but also declining stock, in the UK and across Europe as well (Kemeny, 1995; Czische, 2009), and the move towards the provision of mixed housing estates (van Ham & Manley, 2009) as well as the right to buy initiative (Andrews *et al.*, 2006). These shifts have generated much research, not just in terms of the new governance structures and citizenship (Flint, 2006; Bradley, 2008; Manzi, 2010) and new markets (Kemeny, 1995) but also international research highlighting how changes have impacted on the most disadvantaged low income households

(Manzo *et al.*, 2008; Ball, 2009) as well as the interactions between social housing and labour mobility (Doogan, 1996; Battu *et al.*, 2008; Fletcher, 2009).

The near dominance of the private rented sector at the start of the twentieth century declined over time until the government policy sponsored revival from the 1980s (Crook & Kemp, 1996; Kemp & Keoghan, 2001). Increased mobility was underpinned by the changed legislative framework governing the private rented sector with the 1988 Housing Act (amended 1996) introducing assured shorthold tenancies, which decreased the security of tenure and allowed repossession after six months (Lister, 2004; Bone & O'Reilly, 2010). Furthermore, the introduction of the 'single room rent' for the under 25s in 1996 also shaped low income young people's experiences of the housing market, restricting their accommodation selection, through a cap on housing benefit to that of a room in a shared house; combined with the reduction in job seekers allowance for this age group has thus been associated with younger people staying at home (Jones, 1991; Coles *et al.*, 1999).

The private rented market has been described as a 'niche' market (Rugg *et al.*, 2002) with young people characterised as the 'life stage' users, along with the 'residual' low income households (Rugg *et al.*, 2002; Gray & McAnulty, 2008). Renting in particular has been cited as having an important role to play in the housing biographies of young people in terms of the formation of a household for the first time and also in circumstances of relationship breakdown; furthermore, in the UK, the falls in private renting costs compared to house ownership meant that households who could not afford to buy could rent (Rugg & Rhodes, 2008). The private rented sector also provides young professionals with high quality accommodation in desirable locations (that they could not afford to own) while remaining relatively mobile in terms of the labour market (Lister, 2004; Heath & Kenyon, 2001). Contributions from the fields of urban studies and geography claim that the expansion of higher education has had particular implications for the private rented sector in terms of a process of 'studentification' (Smith, 2005; Smith & Holt, 2007), referring to an influx of students living in privately rented accommodation within particular neighbourhoods. The process of studentification is largely perceived as detrimental, and argued to have an impact not only on the established residents in terms of the 'physical downgrading

of the urban environment' (Smith & Holt, 2007, p.148) but also on the local housing supply, with students crowding out low income families (Rugg *et al.*, 2002).

There is therefore a very different housing market underpinning young people's housing transitions in the contemporary period. As with the general youth transitions literature, the role of choice versus constraint has been central to the debates. This next section briefly overviews the main contours of the debates, discussing the alternative conceptualisations of careers, strategies and pathways.

### ***Housing careers: negotiating housing transitions***

The role of choice versus constraint is a central debate in the literature, with the application of housing 'careers' and 'strategies' (e.g., Forrest & Kemeny, 1982) problematised in what is arguably a highly structured and constrained context. The term strategy has generated debates with its associations with rational and, above all, conscious, planning (Crow, 1989; Morgan, 1989). While Pickvance and Pickvance (1994) highlight the considerable middle ground between 'conscious' and 'unconscious' strategies, other researchers use the term strategy to precisely stress the importance of constraints over choice: strategy is 'a useful theoretical device for analysing household behaviour in the complex, uncertain and long-term context of the housing market' (Munro & Madigan, 1998). Morgan (1989) develops 'strategy' as a sociological tool which can assess outcomes and resources – and argues that such an approach explicitly recognizes the 'presence of powerful constraints'.

Forrest and Kennett (1996) apply the term housing strategy in terms of 'households actively responding to housing constraints' and explicitly draw on the idea of a 'coping strategy' to indicate some degree of conscious short-term planning. This recognises that 'some strategies are more conscious than others' but that the maintenance of housing status is a key priority for most households. Lister (2004) drawing again on Crow (1989) argues that 'strategy' is useful in that it allows an examination of the way in which young people respond to constraints – in the context of their own particular resources, knowledge and situation. The idea of a housing career has been associated with the upward mobility in housing tenure, and emphasises the agency or active role of housing consumers (Winstanley *et al.*, 2002) and at the same time implying that such a progression of a housing career is a 'normative public

goal' (Abrammson *et al.*, 2000 in Winstanley *et al.*, 2002). For this reason, some researchers prefer to avoid its usage and prefer the pathway term (Rugg *et al.*, 2004). However, some research has highlighted how young people's early housing transitions, perhaps particularly in terms of their progression through the private rented sector have helped the development of particular skills in negotiation and management of the tenancy relationship (e.g. Lister 2004, Christie *et al.*, 2002), with the terminology of housing 'career' capturing this acquisition of skills.

Clapham's (2005) significant development of 'housing pathway' takes as its departure point the 'loosening of traditional structures', building on the concept of housing career but reflecting the 'continually changing set of relationships and interactions it [the household] experiences over time in its consumption of housing' (p.27). However, one difference from the housing career is that it does not assume that households act rationally to meet their universal set of preferences; the focus is therefore on the household's perceptions of its situation and attenuating meanings. In their study of the experiences of young people, Ford *et al.*, (2002) use the term housing 'pathways' as an analytical construct or 'ideal type' to decipher a particular housing 'biography' which they used to reference the totality of a young person's housing experiences. Rather than an individualised route through housing pathways, their data supported the importance of complex structural factors including the amount of parental resources and family support available. Their ideal type pathways vary according to the degree of planning, the presence of constraints and the extent of family support as well as participation in higher education. They identify five pathways: 'chaotic', where planning is absent and there are considerable constraints, with an absence of family support also implying an unlikely return, and is characterised by a series of temporary and unstable housing moves; 'unplanned', where planning is again absent but there is some availability of family support; 'constrained' where planning is evident but family support is available, albeit in constrained circumstances; 'planned (non-student)', where there is some degree of planning and less in the way of constraints and greater family support; and finally 'student' pathway, with some cushioning provided by higher education and family support. Their analysis also reflects on the meanings associated with the different types of housing tenure, for example, while the private rented sector is an acceptable tenure destination within the



planned pathway young people, it is often destination of ‘last resort’ for those falling into chaotic or unplanned pathway categories.

The changing housing market has significant implications on young people’s housing transitions; two of the key transitions include leaving home, in terms of age as well as first destination and also the transition to home ownership. Research has included not only national-level studies but also comparative analysis, bringing into focus the importance of institutional differences across countries, in terms of housing markets and social norms, as well as investigating the extent to which the ‘destandardisation’ thesis can be characterised as universal. This next section addresses the two main housing transitions typically associated with adulthood, in the UK context at least, leaving home and home ownership.

### ***Leaving home: for good?***

The age of leaving home in particular has been conceptualised as forming a key part of a young person’s transition to adulthood (Jones, 1995). Research however has often differentiated between leaving home for higher education and those leaving home for other reasons such as living with a partner or alone (Kerckhoff & Macrae, 1992; Iacovocu, 2001) or ‘leaving home’, i.e., intended as a permanent move away, and ‘living away’, i.e., repeat returns very likely and often intended (Leonard, 1980; Jones 1995; Furlong & Cartmel, 1997). Important structural factors have been suggested to explain national differences in the age of first leaving home, for example, welfare state provisions, education systems, labour market characteristics and housing markets (Holdsworth, 2000; Vogel, 2002; Mandic, 2005). Comparative research has found large variation in terms of leaving home age norms. In general Southern European countries have a higher average age than Northern Europe (Iacovocu, 2001; Billari, 2005), with some researchers also specifying differences in the destination of home leavers (Clark & Mulder, 2000; Iacovocu, 2001, 2002) with a higher propensity for Southern European young people to become home owners at a younger age and to leave home at the point of marriage. Variations in welfare regime typologies (Esping-Anderson, 1990) have been utilised by some researchers in stressing the importance of welfare, market and family structures in determining when a young person leaves home. Recently research has tried to incorporate the new Member States in terms of welfare regime with the finding that clear differences exist between ‘old’ and ‘new’

Europe, for example, in the ‘new’ Europe (but also Ireland) there are higher rates of younger people remaining in the parental home when they form partnerships (Saraceno & Olaghero, 2004; Mandic, 2005). However, as Holdsworth (2000) highlights between-country variations can mask within-country variations, for example, the importance of ethnicity within country (Quilglar, 2009) as well as local labour and housing market characteristics (Ermisch & DiSalvo, 1997). Young people from lower socio-economic backgrounds were found to leave home later to form a family household (Berrington & Murphy, 1994; Ermisch & DiSalvo, 1997). Research has suggested that young people from more ‘disrupted’ families are in general more likely to leave home faster (Goldschneider & Goldscheider, 1998; Ní Bhrolcháin *et al.*, 2000). In terms of young people’s patterns in leaving home, research has stressed the importance of family resources (De Jong Giervald *et al.*, 1991; Jones, 1995; Holdsworth, 2000; Ford *et al.*, 2002). Differentiation is often made between transferable, for example, money, and non-transferable, resources, for example, services performed but also home stability (De Jong Giervald *et al.*, 1991; Holdsworth, 2000). However, while resources play a part, Holdsworth (2000) finds a higher age of leaving home for Spanish young people than their British counterparts, within the higher socio-economic group, suggesting the need to take into account not just family level resources but also the country-specific normative transitions.

Returning to the family home has also been subject to much debate, both in the media as well as in terms of academic research. As well as ‘pre-decision’, ‘willing’ and ‘reluctant’ stayers, Coles *et al.*, (1999) further distinguish ‘willing’ and ‘reluctant’ returners. Research has found that a substantial proportion of young people who leave home, will return (Goldschneider & DaVanzo, 1986; Kerckhoff & Macrae, 1992; Young, 1989). In the British context, Kerckhoff and Macrae (1992) found that younger people (perhaps suggesting a premature exit) and those who had economic difficulties were more likely to return. Research from the US has shown that young adults from unstable families are less likely to return home (Goldscheider & Goldscheider, 1999).

In this context, research has focused on the implications of adult children returning to the parental home; Cobb Clark (2008) argues that ‘co-residence’ of parents and adult children is an important form of intergenerational support for the young people in her

Australian sample. Furthermore, recent research highlights how returning to the parental home potentially impacts on young people's conceptions of adulthood, prioritising decision-making, taking responsibility and mature parental-relations over financial independence (Sassler *et al.*, 2008). Lahelma and Gordon (2003) explicitly explore the views of young people on the cusp of leaving home in Finland, and their findings emphasise the role that family resources play but also argue that the decisions are perceived as autonomous and represent a key movement towards adulthood for the young people concerned. Brannen and Nilson (2005) identify four groups of young people in their sample: those experiencing a 'long period of youth', living with, and being financially dependent on, their parents; those defining themselves as 'young adults', experiencing semi-independence (living apart from parents); 'early adulthood', characterised by precarious financial independence but living with partners/their own children; and a short period of youth, with a 'confident planning' approach.

#### *The higher education pathway*

In the UK, the expansion of higher education, which has seen overall participation rates of young people rise considerably since the mid-nineties, is still strongly skewed to young people from higher socio-economic backgrounds despite the 'widening participation' initiatives in recent years (Corver, 2010). However, part-time and 'non-traditional' students have increased their participation in recent decades, alongside financial reforms with the introduction of tuition fees, student loans and erosion of maintenance grants (Callender & Jackson, 2005; Pennell & West, 2005). The changed landscape of higher education has given rise to various issues, for example, increasing prominence afforded to differentiation within the sector and variation in relation to the returns to education (Chevalier & Conlon, 2003, Walker & Zhu, 2005) and the extent of term-time working (Metcalf, 2003; Callender, 2008).

In the context of overall increases in higher education participation, the housing pathways of young people entering higher education are part of what has been termed the 'new instability of nest-leaving transition' (Goldschneider & Goldschneider, 1999 in Christie *et al.*, 2002); one that particularly suggests fluidity with moving back to the parental home outside term-time, for example. However, Christie *et al.*, (2002) argue that the higher education pathway out of the home is a significant transition to

consider as an important step towards adulthood and also in terms of the risks students face in the housing market; they argue that students develop competencies with regards to negotiating this market through their higher education experience.

Higher education has been associated with an earlier age of leaving home (Goldscheider & Goldschneider, 1999) but also continued dependency, and an increased likelihood of returning (Kerckhoff & Macrae, 1992; Iacovocu, 2001). While the normative importance of leaving home for university has been highlighted by researchers, at least in the UK (Holdsworth, 2006), the nature of students' housing trajectories are differentiated by socio-economic background – both in terms of whether students remain in the family home for the duration of study but also for those that do leave, the quality of the housing secured and the means by which they pay for it. Utilising their earlier housing pathways typology (Ford *et al.*, 2002), Rugg *et al.*, (2002) argue that the student pathway provides advantages over the other pathways in that the state and parents, effectively, supervise their first experiences of leaving home, through subsidising halls of residence and supporting returns to the family home, and first encounters with the 'niche' private rented sector (Rugg *et al.*, 2004). Furthermore, it is argued that such transitions in and out of the family home should not be considered 'fragile' (Nilsson & Strondh, 1999) but considered as a structured aspect of the student housing pathway (Rugg *et al.*, 2004).

However, given the rising, albeit still limited, participation of 'non-traditional' students, the association with leaving home and higher education is perhaps better associated with the pathways of 'traditional' students from more advantaged backgrounds (Patiniotis & Holdsworth, 2005; Christie, 2007; Holdsworth, 2009); research suggests that as well as financial constraints limiting the ability to move away from home to study, students stress the importance of location and kin in terms of their decision to remain in the family home while studying (Christie *et al.*, 2002; Patiniotis & Holdsworth, 2005). Furthermore, decisions to return home outside term-time were influenced by employment commitments, for example, some students are heavily dependent on such sources of income to meet basic living costs. Their research suggests that housing choices act as a 'marker for structural differentiation between students in terms of their differential exposure to, and scope for, strategies to avoid, risk' (Christie *et al.*, 2002).

### ***Home ownership***

Home ownership is often bound up with issues relating to the life course such as household formation. There is a strong tradition of economic studies which attempt to model the transition to owner occupation, focusing on both the importance of life course issues such as family formation, as well as the role of resources both in terms of income as well as resources provided by the young person's family. Longitudinal studies have suggested that changes in household composition are related to tenure, for example, buying a first home when expecting a first child (Clark *et al.*, 1994). Economists have been concerned to deal with the selection bias in their analytical strategies, specifically that tenure choices and household formation choices may be related (Haurin *et al.*, 1995; Bourassa, 1995; Mok, 2005). For example, where income increases a person may decide to marry and change their housing consumption - when households make life-stage decisions, they 'select themselves into different segments of a housing market, thereby affecting their tenure choice and housing consumption' (Mok, 2005). As has been noted, buying a home for the first time is bound up with events such as marriage and childbirth; however, it is possible that some people may delay these events until they find the appropriate home (Mulder & Wagner, 2001). Unsurprisingly, analysis suggests that higher incomes are associated with a greater propensity to buy as opposed to rent, although single people have been found less likely to buy, even controlling for their lower income (Clark *et al.*, 1994; Mulder & Wagner, 1998). Research has found that in relation to home ownership, deposits are often enhanced with gifts from relatives, where the parents are more likely to be in the higher income brackets (Haurin *et al.*, 2003); furthermore such gifts are argued to be an important element of the generational trends in home ownership (Heldermen & Mulder, 2007).

Andrews (2004) argues that the higher return from participation in higher education should have led to an increase in home ownership rates in the UK, which was not seen. Recent research undertaken by Andrews (2010) attempts to capture the impact of the recent financial reforms of higher education on home ownership, and has explored this through the use of simulation techniques estimating the possible impact on home ownership in the context of increased student debt upon graduation, assuming that lending restrictions will not change. He reports that increased levels of student debts

indicate a delayed transition to home ownership. Pickvance and Pickvance (1994) argue that it is difficult separating out housing transitions from other transitions made by young people, and they focus on how housing tenure affects other key factors such as household composition and income/expenditure patterns rather than necessarily the other way round. Despite this attention to bias, quantitative approaches have been argued to fail to capture the inherently dynamic interactions of households and families (Winstanley *et al.*, 2002).

Kurz and Blossfeld (2004) argue that the transition to home ownership, and intergenerational transfers, should also be contextualised in terms of the broader social context of the welfare regime, drawing on the work of Kemeny (1981) which placed attention on the relationship between state housing policy and home ownership. Kemeny (1981) found higher rates of home ownership amongst the countries espousing 'privatist' solutions to housing such as the UK and USA (but also Ireland) and lower rates of home ownership in countries with a 'collectivist' approach such as Sweden. Kurz and Blossfeld develop this further, drawing also on Esping Anderson's welfare state typology, mapping privatist with the liberal welfare regime and the collectivist with the socio-democratic regime, also introducing the conservative regime and the Southern European familial welfare regime. While this can provide an insight into the housing market transitions of young people across Europe, including the importance of intergenerational transfers, individual country variation is expected within each regime cluster.

This section has considered young people's housing transitions, in particular, leaving home and home ownership, in the context of a changing housing market, as well as in terms of an expanding higher education sector. However, housing transitions also intersect with broader changes in terms of shifting patterns in partnership and family formation, with implications for growing numbers of young people either living alone or with other unrelated adults; these trends will be considered in the next section.

### **'Non-family' living**

Young people's housing transitions have been accompanied by changes to patterns in 'domestic' transitions, namely establishing a partnership and family formation, with growing numbers living in 'non-family' arrangements including living alone or

sharing with other non-related adults, both in the UK (Berrington *et al.*, 2009; Berrington *et al.*, 2010) as well as Europe more generally (Daly, 2005). As Ermisch and Francesoni (2000) argue, the key changes in terms of family formation over the last few decades are in particular the later age of first marriage and childbearing, as well as the growing tendency for having children outside marriage or remaining childless. Combined with the growth in cohabitation and higher risk of union dissolution these changes have been associated with growing numbers of single person households in recent decades (Chandler *et al.*, 2004) not only among older age groups but also among the young. However, researchers have stressed the need to distinguish between being single and living alone, using the term ‘solo living’ to capture the fact that many young people, and indeed older adults, may live alone but have a non-resident partner (Jamieson *et al.*, 2009; Roseneil, 2006, Chandler *et al.*, 2004). Furthermore, some research attests to the growing phenomenon of ‘Living Apart Together’ (LATs), with some couples choosing living separately rather than cohabitation (Haskey, 2005).

Living in other ‘non-family’ arrangements have typically included shared housing with research indicating that living in households in which the occupants are unconnected through partnership or family ties, are increasing important in the lives of young adults (Jones, 1995; Bynner *et al.*, 1997; Kenyon & Heath, 2001). While this living arrangement is mostly associated with higher education, research has shown that it remains a viable choice after this phase of the life course (Heath & Cleaver, 2003). Constraints, especially financial, may partly explain why young people form households with other unrelated adults rather than live alone or form partnerships (Kemp & Rugg, 1998). However, research has found that to some extent shared housing represents an important ‘rite of passage’ for young people (McNamara & Connell, 2007) and should be more appropriately viewed as active choice, for some young people (Kenyon & Heath, 2001), for example, young professionals, problematising the constraint model applied to such living arrangements as these young people are usually thought of in terms of privileged in terms of their access to the owner-occupied housing sector. Rugg *et al.*, (2004) argue that the living arrangement of these professional sharing householders reflects the ‘post-graduate’ extension of the general student housing pathway.

Hubbard (2009) draws on research connecting the geographies, and housing transitions, of students and graduates, arguing that the ‘blurring of the student and post-student lifestyles’ generates new and specific demands on the provision of living arrangements, for example, shared and communal, in the private rented sector (Smith & Holt 2007; Hubbard, 2009). He suggests that the limited purchasing power of recent graduates may partly explain this blurring, but also the desire to continue the student lifestyle. However, such trends in non-family living have been shown to be context dependent: for example, in Portugal, research shows that low state supports and a limited private rented sector impacts on the possibility for non-family living, or ‘individualised housing careers’ (Nico, 2010).

The question remains as to the extent to which living alone is an age-related phenomenon which eventually leads to cohabitation/marriage (and perhaps out of it again, to lone parenting, and potentially re-partnership formation) or a more permanent living arrangement. For example, while evidence suggests that the proportion of people remaining childless has increased over the last few decades, research indicates that the majority of people do marry and/or have children eventually (Simpson, 2006). While research has found that some young people view solo living as a temporary state (Jamieson *et al.*, 2002), another study found evidence of ‘transition/less biographies’, as well as ‘youth lifestyles’, where young people were able to meet the financial costs and viewed the living arrangement with enthusiasm, and ‘transitional life stages’, with young people waiting for a possible partner to establish a home with (Molga & Vezina, 2008). Chandler *et al.*, (2004) argue that their study demonstrates that solo living is not always transitional; however, their study uses longitudinal census data of 10 year gaps between 1971 to 1991, potentially underestimating relationship ‘churn’ throughout the intervening years.

The rise in non-family living in the UK at least, alongside increasing union dissolution and trends in re-partnering, takes place in the context of demographic changes such as population ageing and smaller family size, with ‘tall and lean’ family structures, with three generational families increasingly common (Grundy *et al.*, 1999; Saraceno, 2008). These developments have implications in terms of intergenerational relations over the life course; in terms of financial transfers, income inequality and



social mobility, as well as intergenerational solidarity and relationships (Kohli, 2004; Grundy & Henretta, 2006).

The family has been a key mechanism in the study of the intergenerational mechanisms of social stratification (Goldthorpe *et al.*, 1987; Saraceno, 2008). Intergenerational relations have also been studied in terms of highlighting the importance of kin and family ties (Wilmott and Young, 1957). Thus, intergenerational relations have been considered broadly in terms of their directly financial transfers, for example, financial support including inheritance and monetary gifts and other non-directly financial transfers (but which may be marketable) such as care of children/elderly and emotional support (Arber & Ginn, 1995). In terms of financial transfers, research has found that resources flow downwards from the elderly to their children (Albertini *et al.*, 2007) although some studies argue that the flow is substitutional, dependant on the children's income (Becker & Tomes, 1979) or suggested that the relationship is curvilinear, with middle aged people net providers to the very young and very old (cf. Cheal, 1983). Brannen (2003) draws attention to how the transfer of resources, including material assets, and care but also emotional support and values, varies according to occupational factors as well as geographical proximity. Research, specifically on inheritance, highlights the symbolic nature of the intergenerational transfer with strong notions of fairness, interlinked with ideas about good parenting, with regard for example, equality in distribution amongst siblings (Stum, 1999; Finch and Mason, 2000). Rowlingson's (2006) study suggests that her sample of 'asset rich, income poor' older adults balance feelings of wanting to leave something behind with pragmatic assessments of maintaining living standards in old age.

Growing family diversity has led some researchers to reconceptualise the family: indeed transforming it from noun to adjective by Morgan's contribution of 'family practices' to denote 'sets of practices which deal in some way with ideas of parenthood, kinship and marriage and the expectations and obligations which are associated with these practices' (p.11). As Holdsworth (2004) argues, however, there is little in the way of comparative research on family practices – 'just because family is based on 'stronger' kinship ties and takes a greater responsibility for the welfare of family members in the south, we should be cautious in assuming that the family is

somehow more important in the south than the north of Europe'. Researchers have deconstructed the family from straightforward family ties and attendant obligations to a set of negotiations, stressing the symbolic importance to people that their family is seen to 'work' (Mason & Finch, 1993). Also stressing the social interaction, is Finch's concept of 'display', referring to how individuals convey and stress that their actions constitute 'doing family things', therefore confirming 'family' relationships.

There is a growing body of research taking the individualisation and destandardisation theses as departure points for studies of the family (Bagnolo & Ketokivi, 2009) and in particular of intimacy, whereby the decoupling of reproduction from sex has led to the democratisation of relationships to a 'pure relationship' (Giddens, 1992). Research has also highlighted the potential implications of these developments for understandings of the 'family' (Heath and Cleaver, 2003), both optimistic accounts emphasising the possibilities for female emancipation, for example, and the increased importance of friendship, as well as pessimistic, for example, the death of the traditional family.

However, Gross (2005) takes issue with the destandardisation of intimacy, arguing that far from destabilising the ideal of a lasting partnership, many people still choose to commit to another person. Furthermore, inequalities have been associated with the growing diversity in terms of family structure, in particular the gendered impact of divorce and female lone parenting (Jamieson, 1998). Researchers have also stressed the growing importance of friendship as key providers of support and care, supplanting the role of kinship; for example, 'families of choice' which emphasises the role of friends to many living outside the 'heteronormative' family (Roseneil & Budgeon, 2004). As Pahl (2000) argues, friends have been acknowledged as an important source of support for children, however, such relationships act increasingly as 'social glue' to young adults as well. However, Pahl and Pevalin (2005) find that friendship is strongly associated with age; while non-familial friends have a significant role, at least at certain stages of the life course, they argue that there is insufficient evidence to suggest the decline of links with parents or other family members.

## Conclusion

This paper provides an overview of the main debates concerning young people's transition to adulthood and outlines some of the main changes over the last few decades. While school-to-work transitions and family formation have been the focus of much research, housing transitions have not received the same degree of attention. This paper provides a context for a research project aiming to contribute to this gap in the literature, exploring the housing pathways of young people in their mid twenties to early thirties and focusing explicitly on the housing transitions of young people either living alone or in shared households, without a resident partner. The research builds on previous work by Ford *et al.*, (2000) on housing pathways, focusing on an older age group, and explores the housing histories, experiences and aspirations, as well as the implications of the changing nature of household formation on intergenerational relationships and the transfer of resources.

The research questions are therefore concerned with young people's perceptions and experiences in terms of household formation and housing market entry as well as the implications of the changing patterns outlined in this paper for young people's relationships with friends as well as partners, parents and other family members. In addition, a key research question relates to the extent to which new patterns of intergenerational transfers of resources have been established and what these issues might mean for broader issues about the changing nature of youth and adulthood.

The project runs in conjunction with a study also based at the Centre for Population Change exploring the changing trends in 'non-family' living, as well as the determinants of leaving and returning home. This project mainly involves secondary data analysis of the British Household Panel Study, and also focuses on the age group 25 to 34 year olds, therefore providing necessary context for the current project. Both these projects take a life course perspective, and over the following years will change focus to mid life, and finally later life.<sup>2</sup>

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<sup>2</sup> More information on both projects can be found on the Centre for Population Change website [http://www.cpc.ac.uk/research\\_programme/household.php](http://www.cpc.ac.uk/research_programme/household.php).

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