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## **‘Generation Rent’ and the ability to ‘settle down’: economic and geographical variation in young people’s housing transitions**

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### **Disclosure Statement**

The authors are not aware of any conflicts of interest concerning this work.

## **‘Generation Rent’ and the ability to ‘settle down’: economic and geographical variation in young people’s housing transitions**

### **Abstract**

The term ‘Generation Rent’ denotes young people who are increasingly living in the private rented sector for longer periods of their lives because they are unable to access homeownership or social housing. Drawing on qualitative data from two studies with young people and key-actors, this paper considers the phenomenon of ‘Generation Rent’ from the perspective of youth transitions and the concept of ‘home’. These frameworks posit that young people leaving the parental home traverse housing and labour markets until they reach a point of ‘settling down’. However, our data indicate that many young people face difficulties in this ‘settling’ process as they have to contend with insecure housing, unstable employment and welfare cuts which often force them to be flexible and mobile. This leaves many feeling frustrated as they struggle to remain fixed in place in order to ‘settle down’ and benefit from the positive qualities of home. Taking a Scottish focus, this paper further highlights the geographical dimension to these challenges and argues that those living in expensive and/or rural areas may find it particularly difficult to settle down.

**Keywords: youth; housing; home; private rent; transition**

## Introduction

In Scotland, and the UK more widely, the housing system is dominated by three tenures: ‘homeownership’ in which individuals take out a mortgage loan that is repaid over a number of years; ‘social renting’ in which rents are set at below market levels and tenancies are managed by not-for-profit landlords; and ‘private renting’ in which rents are determined by the market, and tenancies are managed by private landlords. Homeownership constitutes the largest of these sectors as this tenure has been valorized and promoted by state intervention in housing and social policy (McKee, Moore and Crawford, 2015), creating an ‘ideology of homeownership’ (Ronald, 2008). Social renting is the second largest tenure and it plays a more significant role in comparison to other English-speaking nations and European countries, where the market prevails (Ronald, 2008; Scanlon, Whitehead and Fernandez-Arriagoitia, 2014). However, since the 1990s, the private rented sector (PRS) has been growing, meaning it may soon outstrip social renting as the second largest housing tenure in the UK (ONS, 2014). This expansion of the PRS reflects broader processes of neoliberal welfare state restructuring that have gathered pace in the UK, and internationally, since the 1980s. These processes have reduced the welfare safety-net for citizens, requiring them instead to take responsibility for their own life outcomes through the market (Kemp, 2015; McKee, 2012; Forrest and Hirayama, 2009).

Since the 2007/8 financial crisis, the growth of the PRS has accelerated due to several drivers involving the intersectionality of housing and labour markets. These include an increase in unemployment, stricter mortgage lending, a substantial rise in the size of down-payment needed for a mortgage deposit and reforms to the social security system (Kemp, 2015; Powell, 2015). Many aspiring homeowners have therefore struggled to realise their ambitions (Clapham et al., 2014). Others have experienced difficulties in accessing the shrinking social rented sector due to lack of availability and priority being given to low-income and vulnerable groups (Kintrea, 2006). Together, the inability to become a homeowner or a social renter has increased demand in the PRS. Whilst these trends have been witnessed internationally in the aftermath of the global financial crisis (Kennett, Forrest and Marsh, 2013; Forrest and Yip, 2012), they are highly significant in the UK context given that the rapid rise of the PRS was such an “unexpected development” (Kemp 2015: 604).

These changes in the housing tenure structure are strongly mediated by age. Young people substantially contribute to growth in the PRS with approximately 46% of the sector comprised of 16-34 year olds (National Records of Scotland, 2011). Students have long represented a ‘niche market’ in the PRS (Rugg, Rhodes and Jones, 2002); however, there is evidence of a growing proportion of non-students and young families being accommodated within this tenure (Scottish Government, 2015a), and it is likely that these numbers will continue to rise. Although the PRS is diverse, the increasing reliance on the sector to meet young people’s housing needs has given rise to the term ‘Generation Rent’ (McKee, 2012). This label reflects the growing phenomenon of young people renting privately for longer periods of their lives and illuminates perceived generational differences in housing pathways and opportunities (Howker and Malik, 2013).

This paper contributes to the growing body of work concerning the challenges faced by young people navigating a difficult housing market and trying to ‘settle down’. By grounding ‘Generation Rent’ within theories of youth transitions and ‘home’, and drawing on qualitative interview data, it addresses three significant gaps in knowledge. First, where youth transitions literature has primarily focused on the pathways through education and

employment, this paper places housing transitions at its centre. However, it does so by highlighting the interconnectedness between housing, family and labour market transitions, for housing cannot be understood in isolation. Secondly, it complements the area of youth housing transitions by linking it to theories of 'home'. Thirdly, the paper points to the socio-spatial inequalities present in housing and labour markets. Highlighting these overlapping phenomena provides important insights into the practical and emotional challenges facing young people who wish to 'settle down'.

The remainder of the paper is structured as follows. First, a review of youth transitions and 'home' literature is presented. The paper then introduces two research studies that provide its empirical basis, followed by the findings which are presented thematically in three subsections. Respectively, these pertain to: tenancy insecurity and how this constrains the ability to 'settle down'; the cost of housing and the precarity faced by some who struggle to access and afford to live in the PRS; and the interwoven nature of housing and income insecurity. The paper ends by asserting that young people are finding it increasingly difficult to live independently in a manner that enables them to 'settle down'. This has implications for their transition to adulthood and their ability to experience the positive qualities of a home.

### **Youth Housing Transitions**

Youth as a transitional period has been characterised as a journey towards adulthood that involves the completion of three major milestones: leaving education and entering employment; moving from the parental home to own home; and forming a family (Molgat, 2007). In contemporary society, though, these transitions are complex, non-linear and take increasingly prolonged amounts of time to complete (Andres and Adamuti-Trache, 2008). 'Completion', in this respect, is often undefined and this paper argues that there is an assumption that 'youth' terminates upon obtaining the adult milestones of employment, housing and a family, which are underpinned by material and ontological security.

One of the most cited theoretical frameworks of youth is that of 'emerging adulthood' (Arnett, 2015), which has highlighted several ways in which young people experience instability in multiple areas of transitioning. This instability, though, is coupled with optimism about the future regarding the ability to achieve similar levels of security that older adults are perceived to have. Therefore, despite young people not having a stable job, secure housing or the means to start a family, they remain confident that they will 'get there' (Arnett, 2015). This perspective has been criticised for over-emphasising individual agency without giving adequate attention to socioeconomic and other structural constraints that may disrupt young people's transitions (Hill et al., 2015). Indeed, those with complex transitions are more likely to come from disadvantaged backgrounds, live in socially deprived areas and have fewer educational qualifications (Furlong et al., 2003).

With regards to housing, recent research has highlighted a continued long-term preference for homeownership in Scotland; although this co-exists with positive aspirations to rent from a social landlord among some socio-demographic groups (McKee, Moore and Crawford, 2015). In comparison, private renting is often regarded negatively due to a lack of tenure security (McKee, Moore and Crawford, 2015) which supports Arnett's (2015) claim that young people desire the types of security that adults are perceived to have. However, many find that reaching these housing goals takes time and young people require somewhere to live in the meantime (Clapham et al., 2014). Some are able to remain in the parental home or receive financial assistance from their parents to speed up the process of buying a property

(Stone, Berrington and Falkingham, 2014; Heath and Calvert, 2013). Those without such parental support are disadvantaged and may be more likely to live in the PRS or face homelessness (McKee and Hoolachan, 2015).

Existing evidence, therefore, suggests that many young people perceive the PRS as a ‘transitional tenure’, akin to a stepping stone, that can potentially meet their needs until they are in a position to move into homeownership or social housing (Jones, 2001). Academics, however, have questioned whether these preferences (homeownership or social renting) will ever materialise due to current economic and political circumstances (McKee, 2015). If homeownership or social renting are unobtainable in the short to medium term, young people are likely to find themselves living in the PRS (or the parental home) for lengthier periods of time than they had anticipated. Not only does this support claims that transitions are becoming progressively prolonged (Andres and Adamuti-Trache, 2008), it has implications for individual wellbeing and wider inequalities.

### **Home in the Private Rented Sector**

The housing transitions of young people can be further examined when combined with the subject of ‘home’ which is a multi-scalar, multi-layered and culturally specific concept (Mallett, 2004). A home can be conceived of as a ‘significant type of place’ consisting of spatial, social and abstract dimensions (Easthope, 2004: 128). ‘Home’ is different from ‘dwelling’ in that a dwelling refers to the physical structure in which someone lives (e.g. a house) whereas a home is the site of a complex web of meanings, emotions and experiences which are interwoven with spatial features (Soaita, 2015). In other words, a dwelling such as a house can become a ‘home’ when it is infused with social meaning. According to Clapham (2011), homes do not have meanings *per se* but their meanings develop according to the practices that take place within a dwelling which involve embodied interactions with material and social objects. Crucially, people’s actions, as they relate to home, are directed towards achieving a sense of wellbeing (Clapham, 2011).

Feeling a positive<sup>1</sup> sense of home in one’s dwelling is believed to be important for enhancing people’s wellbeing in three notable ways. First, a home can provide ontological security which refers to feeling a sense of trust and confidence in one’s self-identity and understandings of the world (Giddens, 1991). The home as a site of constancy and continuity provides a familiar base to which people can return from the unpredictable, stressful and potentially threatening world (Hiscock et al., 2001; Easthope, 2004). Second, homes can create feelings of autonomy since having control over one’s home – including the activities that occur there and the people who enter – contributes positively to mental health and wellbeing (Parsell, 2012; Hiscock et al., 2001). Third, homes can become reflections of the self while also being a product of an individual’s embodied self (Marcus, 1995). A home can contribute to self-identity in the sense that it is symbolic of status (Rowlands and Gurney, 2001) and a person’s aesthetic preferences (Neumark, 2013). Thus homes are not only an extension of self; they can be inextricably bound together with an individual’s perceived identity and resultant conduct.

Underpinning discussions of ontological security, control and self-identity (collectively referred to as ‘qualities’) are assumptions about economic and housing stability. If a

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<sup>1</sup> It is important to note that for some people, ‘home’ has negative connotations as it may be symbolic of violence or feeling trapped (Gurney, 1997).

household has few legal rights over its dwelling and is unable to fully assert control over its occupation and use of the property, then its members' abilities to benefit from the qualities of home may be compromised (Hulse and Milligan, 2014). In comparison to homeownership and social renting, private renting is the least equipped tenure to deliver security for tenants (Easthope, 2014). This is particularly the case in the UK's PRS whereby the predominance of 'short assured tenancies' offer tenants little security of tenure, and rents are unregulated and charged at market rates. Landlords are able to terminate the tenancy after the initial fixed term period has ended, without having to provide a reason. These contracts typically last for 6-months at a time and while the tenants can also end the contract, the ability of the landlord to do so means that many live with this threat hanging over them (Hulse and Milligan, 2014)<sup>2</sup>. In addition, tenants are often not permitted to decorate their dwellings and may feel that their privacy is compromised by landlord inspections (Hulse and Milligan, 2014). This, along with the insecurity associated with the PRS, means that young tenants may be severely restricted in their abilities to establish a 'home' and experience its positive qualities, which has implications for their wellbeing (Easthope, 2014).

## **The Research**

This paper draws on qualitative data from two studies designed to understand the housing challenges faced by young people. While participants in both studies were not directly asked about the subjects of youth transitions and home, these themes emerged inductively through an analysis of their interview data. In particular, young people's (in)ability to 'settle down' were underpinned by ideas of becoming fixed in place, which would enable investment in their homes, communities and transitional markers of family and employment.

### *Study 1: Research Design*

Our data on young people is drawn from a sub-set of the sample from a large, UK-wide, mixed-methods project on housing wealth and inter-generational justice titled: *Mind the (Housing) Wealth Gap*, funded by the Leverhulme Trust. The data presented in this paper were derived from the Scottish case studies from one work-stream that focused on the qualitative experiences of young people aged 18-35, with a particular interest in how family support was perceived to shape their housing opportunities. This study used purposive sampling to recruit 25 young people from 3 case study sites in Scotland (Edinburgh, North Lanarkshire and the Scottish Borders). Young people were recruited through a variety of methods including: flyers and posters displayed in their local area; contact with 'gatekeeper' organisations (e.g. housing providers, citizen advice bureaux); posting links to our project website, on relevant Facebook pages and online message boards; and through the project Twitter feed. Snowball sampling was then used in order to draw on the networks and contacts of the initial wave of interviewees. All participants were provided with a written information sheet outlining what involvement in the study would entail, and written consent was secured.

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<sup>2</sup> Short Assured Tenancies were introduced in Scotland by the Housing (Scotland) Act 1988. Prior to this, tenants had greater security of tenure and rents were more regulated. This Act was therefore a key "turning point" (Kemp, 2015: 605) in the introduction of a more market orientated framework within housing policy. This change was felt not only in the PRS, but also in other housing tenures. The new Private Housing (Tenancies) (Scotland) Bill 2015 however seeks to radically transform the nature of PRS tenancies: <http://www.scottish.parliament.uk/parliamentarybusiness/Bills/92310.aspx>

Qualitative data were collected in April 2013-October 2014 with participants given the choice of engaging with the project either through a semi-structured telephone interview (n=12) or participation in an online focus group (4 groups, n=13) in the form of synchronous, real-time live chat (Fox, Morris and Rumsey, 2007). Online research methods offer a useful solution for overcoming time, spatial and economic constraints when conducting research across a wide geographical site. Moreover, it is argued to be more attractive to a demographic who spend a lot of time online, communicating virtually. For further discussion of the authors' experiences and reflections of setting up, running and interpreting this online data, see Moore, McKee and McLoughlin, (2015).

Table 1 provides an overview of the tenure and location of the young people in our study at the point they participated in an interview or focus group. In addition to the 12 young people living in the PRS, 5 had prior experience of living in this sector. Of these, 4 had gone back to living with their parents while 1 had become a homeowner. The majority (21 out of 25) of the young people were female which has implications for the data given research that highlights gender differences within youth transitions (Andres and Adamuti-Trache, 2008).

Table 1: Young People Characteristics

	Tenure at time of study		
	Private Rented Sector	Living with parents	Homeowner with mortgage
Edinburgh	9	1	1
North Lanarkshire	1	5	2
Scottish Borders	2	3	1

### *Study 2: Research Design*

The second follow-up study titled *Housing Generation Rent: What are the Challenges for Housing Policy in Scotland?* was funded by the Carnegie Trust for the Universities of Scotland, and was concerned with exploring the policy implications of the rise of 'Generation Rent' in a Scottish context. This qualitative study adopted purposive sampling to explore the expert knowledge of 19 key-actors from 11 voluntary and private sector organisations (e.g. Shelter, Rural Housing Scotland, National Union of Students, Citizens Advice Scotland) as well as 4 local authority housing departments (Aberdeen City, Dundee City, Fife and the Scottish Borders).

These organisations were selected on the basis that their work involved interacting with young people living in the PRS and/or private landlords either in a policy or housing support capacity. The choice of local authority areas was guided by the aim of obtaining a mix of urban and rural settings and diverse housing markets. These key-actors were able to draw on their knowledge and experience of working in the field, and their familiarity with housing policy and practice issues were therefore being challenged and reshaped by the rise of 'Generation Rent'. Given many were young people themselves, or the parents/grandparents of young people, they did go beyond professional 'expert' understandings to also draw on their own personal and/or family experiences.

In total, 16 semi-structured interviews were conducted during March-May 2015, 3 of which involved 2 people in a joint format. Individuals were recruited through personal email invitation, and were fully briefed on what their involvement in the study would entail to ensure informed consent was gained. To protect confidentiality all names are anonymised,

and organisational names used instead. Further details on the research design of the study are outlined in the project report (McKee and Hoolachan, 2015).

### *Research Ethics and Analysis*

Both studies secured ethical approval from the University of St Andrews, and were underpinned by the principles of informed consent. Online methods however pose additional ethical challenges which have been explored in detail in a separate publication (Moore, McKee and McLoughlin, 2015). Space constraints do not allow us to revisit these arguments here.

With regards to analysis, data were coded thematically based on the principles of ‘Constructivist Grounded Theory’ (CGT) (Charmaz, 2014). Building on the systematic approach to coding qualitative data introduced by Glaser and Strauss (1967), CGT continues their tradition of an inductive, bottom-up approach to generating theory grounded in empirical data. However, it has a much more explicit relativist epistemology (being informed by social constructionism). It thus challenges the positivism inherent in Glaser and Strauss’s earlier work by arguing that ‘theories’ are not ‘out there’ waiting to be discovered; rather they are constructed by the researcher via his/her interactions and experiences in the field. Therefore, a much stronger emphasis is placed on positionality, reflexivity and co-production.

The qualitative data from both projects were analysed inductively in NVivo 10. What became quickly evident was a commonality in the themes emerging across both studies in relation to ‘youth transitions’ and ‘home’. This is despite these issues not being specifically asked about in either project. Such a finding is not uncommon when a CGT approach is adopted, for its analytical framework is committed to inductive, empirically grounded theory-generation which allows space for new (and unexpected) perspectives to emerge. There was, however, one area where there were noticeable differences between the two groups of participants. Key-actors demonstrated a much greater understanding and awareness of the challenges facing the most vulnerable young people, who lacked family support and who often fell through the cracks in the welfare safety-net. This partly reflects the challenges of recruiting such young people to our project, but also reflects the purpose and role of the organisations we recruited our key-actors from. Many were involved in housing advocacy and advice, housing support, or indeed campaigned for improved housing conditions for young people. They were, therefore, well versed in these issues in terms of both their personal and professional experience. The paper will now turn to an exploration of the qualitative data from these two studies.

## **Findings**

### *‘Settling Down’ and Tenure Insecurity*

A key milestone associated with adulthood is the transition from moving out of the family home and into one’s own home (Clapham et al., 2014; Molgat, 2007). This is connected to Arnett’s (2015) claims that young people associate adulthood with self-sufficiency and independence from parents. The young people in our study conveyed expectations about independent living that were interwoven with notions about starting a family and a desire to feel secure and establish a home. The terms “settling down” and “putting down roots” were frequently used to convey these expectations and desires, along with highlighting the importance of remaining fixed in place as a means of facilitating these processes. As well as

pointing to the significance of place, participant's narratives were consistent with the argument that young people wish to obtain the same levels of security that adults are perceived to have (Arnett, 2015). However, many young people found themselves living in the PRS and their experiences and perceptions indicated that they felt unable to fully meet their 'home' and security goals, which left them feeling frustrated.

This frustration was often expressed in relation to the short-assured tenancies that dominate the PRS, enabling landlords to terminate a tenancy at the end of a contractual period:

I feel particularly frustrated with having been in rented accommodation for so long and having to move on every year – it's difficult to put down roots and it's just got really expensive. (Rhona, female, 29)

This extract was typical of the challenges and concerns of living in the PRS. Insecurity was not only due to the nature of short-assured contracts but also due to expensive rents. Being priced out of their home due to the ability of landlords to increase rents at contractual breaks was mentioned by several young people who had either experienced this first-hand, as Rhona had, or were concerned that it could happen in the future.

In addition, some felt as though they could not fully control who entered their property due to landlords carrying out regular inspections:

[In our old house, the landlord] had to come around [to do inspections] every three months. The landlord was really sleazy and it was really awkward and he wasn't a very nice person. It didn't feel like your own home. It didn't feel very secure. (Ashleigh, female, 28)

Discomfort over landlord actions added to feeling as though a PRS property was not a 'home'. This aligns with Hulse and Milligan's (2014) argument that landlord actions can compromise tenants' experiences of security in the PRS. Moreover, to promote wellbeing, existing literature has highlighted the need for ontological security (Giddens, 1991) and the need to control who does and does not enter a property and the actions that take place there (Parsell, 2012; Hiscock et al., 2001). From the data, it appeared that the young people did not perceive or experience the PRS as offering these qualities of home at present.

Several participants noted the importance of settling down in a preferred place in order to start a family:

We do want to have a family, we do want to get married, there are not going to be any of those things unless we have a solid house! If we rented, I could be 8 months pregnant and get a Notice to Quit and be exited out, next month! [...] And I suppose there is lots of things, can you even make it your own? [...] it is somebody else's home and we are just living there! (Sarah, female, 25)

Many young people regard becoming a parent as a significant event in their transition to adulthood (Arnett, 2015), and this was reverberated in our data with young people making connections between 'settling down' and establishing a secure home. In the above extract, Sarah not only indicated a desire to personalise a property, which is important for wellbeing (Neumark, 2013), she alluded to the idea of a home-place as a site of ontological security that provides constancy and continuity in the face of an unpredictable world (Hiscock et al., 2001;

Easthope, 2004). Sarah, along with others, believed that these qualities of home are necessary for forming a family. However, many argued that the PRS, with its insecure tenancy rights, cannot provide this level of constancy in the context of having children. As Paton (2013) has argued elsewhere, being fixed in place underpins the complex web of housing/home and family security that were sought by young people.

### *Housing (Un)Affordability and Precarity*

An additional component of the insecurity and frustration that the participants felt in relation to the PRS was its cost in comparison to other tenures. This aspect was intersected by place as it is well documented that house values and rents vary geographically (McKee, Moore and Crawford, 2015) which our participants recognised. In the Scottish context, Edinburgh was regarded as a ‘hotspot’ city as it is a comparatively expensive area. Buying a home there seemed inconceivable to the young people and a move to Edinburgh would likely require renting a property with friends or strangers in order to reduce the costs; with shared living presenting an additional challenge:

The first thing was the cost! It’s very expensive to find something under £400 for even a 2-bedroom flat, it’s really expensive! And I also found it hard to find another flatmate. And then [the letting agent] asked a lot of things, like credit checks and references and if you’ve previously rented before [...]. They were also asking for hefty deposits, some of them were like three times the rent! (Leah, female, 19)

This extract was typical of the disbelief that the young participants expressed when discussing the cost of accessing and living in the PRS. The discourse that homeownership is a financial investment was strong among the young people, and this belief compounded their frustrations, for they perceived renting as boosting their landlord’s investment to the detriment of investing in their own property. These frustrations were enhanced for those who found it impossible to save money for a mortgage deposit while renting:

The thing that really gets on my nerves is the renting trap [...] With rent being so high and bills and things, you don’t have the opportunity to get out of that. I like to emphasise I hate renting, I think it is money down the drain [...] I hate to think of the thousands and thousands that was just thrown into someone else’s pocket! That really aggravates me. (Ashleigh, female, 28)

Ashleigh had managed to become a homeowner after living in the PRS for a long period of time. However, she had only managed to leave the PRS for homeownership because her father had started a savings account for her when she was born and he permitted her to access the money upon her decision to buy. Like Ashleigh, several young people had received financial assistance from their parents and others had been able to continue living in the family home in their late 20s and 30s in order to save. A few, however, had not received any such support. Experiences of parental support are explored in more detail elsewhere (Moore, McKee and Soaita, 2014). However, one young person, Kristina, stood out as her housing transition highlighted the combined effects of lacking parental support, socioeconomic disadvantage and the expensive and hard-to-access PRS.

Kristina had moved to the UK from Poland and had no familial support in her new country of residence. Upon leaving her UK home to flee domestic violence, Kristina entered a period of

time moving between the PRS and homelessness. She applied for social housing but, in her own words:

I'm a single person, I'm healthy, I don't have children so therefore I was told straightaway your chances really are zero. (Kristina, female, 29)

She could not afford to live in the PRS alone and so tried to access this sector on a shared basis but her unsociable work pattern meant that people were reluctant to have her as a flatmate. Her boss then allowed her to live in the hotel she was working in but on the understanding that she would work additional shifts. This led her to be working "all the time" and surviving on little sleep which took a toll on her mental health. Later, she was able to rent a flat with her friend but then she got a new job which required her to undertake an arduous daily commute which, again, was detrimental to her wellbeing. Latterly, with the help of her new boss, Kristina was placed on the social housing register and subsequently offered a mid-market rental property<sup>3</sup>.

Documenting Kristina's housing/homelessness experiences provides insight into the complex and profound hardships that people encounter when they fall through the cracks in the housing system. With homeownership and social housing out of reach, Kristina turned to the PRS which was too expensive for her to live in alone. Sadly these circumstances are not unique given the levels of youth homelessness in Scotland<sup>4</sup> and evidence that the ending of PRS tenancies is an increasing cause of homelessness (Shelter Scotland, 2015). Kristina's experiences are further consistent with arguments that lacking a secure, suitable home and being unable to benefit from its positive qualities can have negative consequences for a person's mental health (Neumark, 2013; Parsell, 2012).

### *The Double Disadvantage of Housing and Income Insecurity*

In addition to problems associated with short-assured tenancies and the high cost of renting privately, employment and income insecurity strongly precluded some from 'settling down' in one place. Many recognised the interconnections between housing and labour markets, particularly in terms of urban-rural distinctions. Jones (2001) has noted that although property prices are usually cheaper in rural areas; job opportunities are fewer, wages are lower and affluent second-home buyers often buy the higher-end properties. Therefore, those living in rural areas often struggle to find an affordable, good-quality home and stable employment. In our rural case study, for example, there were indications that jobs for young people were severely lacking:

[C]ertainly of our kids leaving secondary school who go into higher and further education out of Borders for most of them that's a one way ticket, they don't come back because there's not a lot to come back to [...] the manufacturing base is all but gone so it's pretty bleak. (Key-actor, Scottish Borders Council)

This out-migration of young people from rural communities has been documented in the literature (Stockdale, 2006), and was also apparent within the narratives of some of the young

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<sup>3</sup> Mid-market rent is a relatively new 'intermediate' housing tenure in which the rent level is more expensive than social housing but cheaper than average PRS rents. Typically managed by Housing Associations, the properties are rented on a short-assured tenancy basis. Therefore, it is akin to a PRS tenancy.

<sup>4</sup> In the first half of 2015, 60.5% of homeless application made to Scottish local authorities were from people aged 16-24 (Scottish Government, 2015b).

participants who wanted to move from the Scottish Borders to Edinburgh to attend university, get a job and enjoy a more lively social life.

Yet the interplay between insecure labour market contracts and the ability to settle down was evident across all our case study locations. Some young people did not appear to have strong emotions about this issue suggesting that they had perhaps not considered a viable alternative to their situation:

[B]ecause my job is not a permanent job, I wouldn't...I don't know if I'm going to stay here long enough to actually say, "Okay, I need to buy a house" or something. (Sian, female, 25)

Arguably, the PRS is most suited to young people like Sian since it is the only tenure that facilitates flexibility on a short-medium term basis. However, often what drives the need to be able to move at relatively short notice is the labour market. If the labour market does not enable someone to remain fixed in place and settle down, then there is little choice but to be flexible and mobile. The frustration that this caused some young people was evident:

How are you supposed to meet anyone and actually form this wonderful [family] life, if you are always moving from place to place? [...] you're expected to up and move all the time and shift from place to place...It is just insane! (Mhairi, female, 27)

Many of the key-actors also noted the substantial challenges faced by young people attempting to transition to secure employment and independent living in the aftermath of the 2007/08 financial crisis and accompanying austerity measures. They drew attention to those young people who either rely entirely on welfare benefits for their income or who move back and forth between insecure employment and welfare, arguing that the PRS was not well suited to accommodating such vulnerable groups. This reflects differences in security of tenure, housing costs and standards between social and private rental housing in the UK (McKee, Crawford and Moore, 2015). In other national contexts the intersections between housing and welfare will play out in different ways.

In 2010, the UK Coalition Government announced a raft of welfare cuts that have left many low-income households struggling to pay their rents and other living costs. The full details of these welfare reforms are outside the scope of this paper but have been documented by Powell (2015) as they pertain to housing: they are the latest in a long-line of neoliberal welfare reforms designed to undermine the post-war welfare state. Consistent with the literature, the key-actors in our study highlighted that young people (in contrast to older people) have experienced the greatest reductions to their welfare benefits. These reductions, along with the insecure labour market, have left some at risk of greater stress and hardship; forcing them further into poverty:

Welfare reform has had a massive impact on young people, massive impact in terms of affordability, massive impact in terms of where they can get housing, massive impact in terms of employment. [...] They're actually on an un-level playing field from the word go. (Key-actor, Wheatley Group)

For young people in receipt of welfare benefits, the difficulties in accessing a good quality PRS property was seen as crucial. As several key-actors noted, high demand in the PRS means that landlords are usually able to select their preferred household. Welfare recipients

are often perceived by landlords as 'risky' due to their income levels and because of negative stereotyping:

All the two and three bedroom properties within a 20-mile radius have got all, saying in their adverts 'No DSS' [Department of Social Security], or essentially nobody on housing benefit...people just think, 'Oh, people on benefits are going to be all the things that are in the media of people who just laze about and don't do anything and eat takeaways every night and smoke all the time and all the rest of it'. (Key-actor, Citizens Advice Scotland)

Therefore, in addition to the housing, labour market and geographical challenges discussed, those on low-incomes face further difficulties during their transitions. According to the key-actors, landlords hold subjective beliefs about what a 'good' tenant consists of. Prospective tenants who fail to meet these expectations typically end up living in the low-end of the market; characterised by overcrowding, poor quality and 'revenge evictions'<sup>5</sup> (see also Smith, Albanese and Truder, 2014). Moreover, the key-actors explained that tenants with few alternative housing options devise strategies to ensure they do not upset their landlord. These include not complaining about poor living conditions and prioritising rent payments over other basic needs. Having little money left after paying rent, they rely on food banks and payday loan companies as a means of survival. Living in these conditions is a far stretch from the ontological security, control and positive self-identity that characterise the ideal of 'home'. As such, the experiences of these young people often result in perpetual poverty with the possibility that 'home' and its qualities may never be fully achieved.

## **Conclusion**

The qualitative data presented in this paper demonstrate the complex and interwoven nature of housing, family and labour market transitions, intersected by geography and socioeconomic position. While some young people remain in the parental home during their 20s and 30s (Stone, Berrington and Falkingham, 2014), many rely on the PRS for their residence and it has been argued that this contributes to the prolonging of their transitions to adulthood. The word 'transition' suggests an incremental move from one position to another with an implication that young people are striving to achieve the material and social security that they perceive adults to have. Homeownership and social renting represent the most secure forms of housing since households in these sectors can usually go about their daily lives knowing that they will not be asked to leave at relatively short notice. These housing tenures facilitate the greatest sense of 'home' due to their greater capacity for enabling people to feel ontologically secure and in control of their socio-spatial environments which can enhance positive self-identity and wellbeing (Clapham, 2011). It follows that not only do young people seek to achieve material security (i.e. a physical dwelling and sufficient income), but they also need to feel a sense of home and its associated qualities.

The PRS in its current form is weak in its ability to provide material security and a sense of home which has implications for tenants' wellbeing. Whereas some young people may be happy to live in the PRS for short periods of time and others can find ways of avoiding the sector, our data indicated that a proportion of young people in the PRS were frustrated at being unable to settle down in their preferred home-place. This was not a product of tenure

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<sup>5</sup> A 'revenge eviction' refers to landlords ending a tenancy because the tenant has asked the landlord to improve their living conditions (through doing repairs for example). Rather than meeting their responsibilities, the landlord perceives the tenant to be a nuisance and consequently forces him/her to leave.

security alone but also issues of affordability, access, employment and family. Such findings contrast with Arnett's (2015) claims that young people remain optimistic about the future despite challenges they may face during their transitions to adulthood. While some young people in our study did not display strong emotions, others were explicit about their frustrations and anger at being held back from 'settling down' due to structural barriers. Thus, while our data supported Arnett's (2015) position that young people seek security and self-sufficiency, they indicate that young people do not necessarily feel positively about their situations and they are concerned about the future. Recognising such concerns, the Scottish Government has proposed a new bill to reform private rented tenancies and give tenants more security of tenure<sup>6</sup>.

Understanding the structural barriers that intersect with young people's transitions has been a longstanding endeavour among youth researchers. The findings presented in this paper highlight avenues for further research that will generate greater insight into the lived experiences of young people who are in the midst of navigating increasingly difficult housing and labour market circumstances. Geography intersects with these challenges since housing and labour markets are spatially driven, and young people's experiences of navigating them vary across place and space. With a few exceptions (e.g. Jones, 2001) there has been little attention given to these spatial nuances in youth transitions as they relate to housing. Further research that combines attention to social *and* spatial differences would therefore be welcome, as previous research has underlined that young people are not a homogenous group (McKee, 2012). Relatedly, given evidence of changing housing trends on an international scale (Kennett, Forrest and Marsh 2013), there is a need to consider geographical variations between as well as within countries, but in a way that is sensitive to broader processes underpinning national trends, such as neoliberal welfare reforms.

While most young people face difficulties in negotiating the housing and labour markets, those from low-socioeconomic backgrounds fare the worst. Existing literature has emphasised the importance of family support for facilitating smoother transitions (Heath and Calvert, 2013). Young people without family support who are in precarious employment and/or reliant on benefits face extremely difficult circumstances. Income insecurity and negative stereotyping prevent them from accessing the higher end of the PRS market. With the narrowing of options comes increased susceptibility to exploitation and the need to turn to food banks and payday loan companies as a means of getting by. Accruing rent arrears or being labelled as a 'bad' tenant means they risk losing their tenancy and becoming homeless. As welfare reform and austerity measures intensify in the UK and elsewhere, it is essential to continually monitor their impacts; for the welfare safety-net available for the young has been significantly eroded.

Finally, two additional considerations for future research are noteworthy. First, the majority of young people cited in this paper were female and given evidence that transitions are intersected by gender (Andres and Adamuti-Trache, 2008), further exploration of the connections between gender, housing transitions and notions of 'settling down' is warranted. Secondly, this paper calls for more attention to be given to the subject of housing within youth studies since there appears to be no relief in the current market suggesting a continuing growth in 'Generation Rent' which will bring further and, as yet, unknown challenges.

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<sup>6</sup> See <http://www.scottish.parliament.uk/parliamentarybusiness/Bills/92310.aspx>

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