



Report

# The 'frustrated' housing aspirations of generation rent

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# Executive summary

## The research

This qualitative study involved in depth interviews with 16 young people (aged 35 and under) living in the private rented sector (PRS) in both England and Scotland who were not in full time education and who had low to middle incomes. The young people also provided photos of their home to act as discussion points. The study explicitly targeted those on lower incomes, for their views have not featured prominently within research on 'generation rent'.

## Aspirations v expectations

The majority of participants articulated a long-term aspiration for homeownership, with a smaller number aspiring to social housing. Yet, private renting was regarded as their only option in the short-term due to an inability to realise these goals. Participants framed their discussion of aspirations in terms of housing tenure, which may reflect their current dissatisfaction with renting privately, which was discussed largely negatively. There was a levelling down of expectations to own, and a gap emerging between what people articulated as their 'ideal' and what they expected to achieve. Key factors were low earnings and insecure work, lack of family financial support and (for some) student debt. This highlights the need for greater conceptual clarity when researching aspirations, especially in terms of differentiating it from related concepts like expectations, choices, preferences and so forth. Our findings challenge the simplicity of the 'generation rent' label, for income and family support, as well as age, are critical to understanding young people's experiences and plans for the future.

## Precarity in the Private Rented Sector

Lack of security of tenure, due to the short-term lets typically associated with living in the PRS, was a major source of stress and anxiety for tenants in England (tenancy arrangements now differ in Scotland). This made it difficult for people to feel settled, put down roots, and make a home and life for themselves in their community. The high cost of renting, in terms of the proportion of people's incomes it took up, further contributed to their sense of precarity. This was exacerbated by low and insecure incomes, all of which made saving for a mortgage deposit difficult. For some, even sharing with others did not make renting affordable to them and resulted in homelessness. Despite being more highly educated than their parent's generation and earning more in relative terms, they could not enjoy the housing wealth and

security afforded to previous generations. Nonetheless there were also clear inequalities within, as well as between, generations.

## Negative impacts on wellbeing

The precarity of private renting had a negative impact on young people's wellbeing, especially their mental health. This took the form of stress and anxiety at having to move continually, often at short notice and at considerable expense. Housing related depression was reported by four participants at the lower end of the income scale. Even the more day-to-day hassles of continually chasing landlords to get repairs completed, and the unfeasibility of personalising the place or having pets negatively affected participant's wellbeing. The young people reflected on the dynamics of sharing with others (which proved more challenging when it involved 'stranger' shares), and the rejection they felt when 'failing' at interviews to be a prospective flatmate. Discrimination, taking on a number of different forms, was reported. Poor quality housing had a further impact on people's physical health. This interlinkage between physical and mental health merits further exploration. The data suggests new and distinct forms of stigmatisation in the PRS.

## Geography matters

Tenants' experiences varied depending on where they lived, due to differences in private sector tenancies and regulation of the sector in Scotland and England, as well as to differently pressured local housing markets (e.g. London and Bristol, compared to Newcastle and Glasgow). New tenancy contracts introduced in Scotland at the end of 2017 mean tenants enjoy greater security and flexibility of tenure, more predictable rent increases, and longer and simpler notice periods. The new Scottish legislation also allows for the possibility of rent regulation through the designation of rent pressure zones (RPZs), which could limit in-tenancy rent increases in particular hot-spots. It also allows tenants with the new tenancy to appeal a rent rise to a Rent Officer should they consider the rise to be excessive. These reforms were welcomed by participants. They built on the long-standing ban on letting agent fees and the national landlord (and more recently letting agent) registration scheme introduced previously. Whilst there are lessons for the rest of the UK to learn from the Scottish experience, further monitoring of the roll-out of the new private residential tenancy is key. Not least as the cost of private renting remained a concern for all our participants, including those in Scotland. This raises fundamental questions as to whether the PRS can really meet the needs of lower income groups.

## What tenants want to happen

The young people identified three key areas of intervention:

- 1) More affordable housing for rent and sale that is within reach of households on low to middle incomes. Some participants expressed a positive aspiration to rent from a social landlord.
- 2) Greater protection for renters (particularly in England), including some form of rent regulation; more support to assert their rights; and mechanisms for tenants to publicly rate landlords with a view to driving up standards.
- 3) Efforts to tackle wider income inequalities, particularly through the labour market, which frame the decisions that people can make about their housing options.

## Key policy recommendations

1) Insecure housing creates **significant negative impacts** on people's wellbeing. This needs to be addressed across the UK in order that tenants can **make their rental property a 'home'**. We recommend that governments across the UK **monitor** the Scottish legislative approach of reforming private sector tenancies to make **them open-ended**, so remove the **'no fault' ground** for eviction, with a view to adopting this policy in their own national context. Further qualitative **research** on the impact of the tenancy changes in Scotland would enhance the evidence base for reform. Whilst the UK Government is consulting on reform to PRS tenancies in England, the proposed three-year tenancy agreement model **does not go as far** as the Scottish reforms. It also lacks any mechanism to protect tenants from landlords subsequently raising rents as a means to regain possession.

2) More **action on rents**, as this expense contributes greatly to tenants' sense of precarity. Recent reforms in Scotland on rent regulation are welcome, but **may not fully address** tenants' concerns. Local authorities are required to make the case for RPZs to the Scottish Government, and the accompanying guidance is both challenging and time consuming given the lack of localised rental data at present. More fundamentally, even if RPZs were designated new tenants would still be paying market rents, while those with existing tenancies would still experience rent increases within defined limits. Private renting would **therefore still represent a challenge** for those on low and/or insecure incomes. Traditional social housing may provide a stronger anchor for these groups. A **private rental database** that is fit-for-purpose is vital to

support any rent regulation arrangements. It would also offer greater transparency into this particular market.

3) **More affordable housing** across all tenures. Affordable housing for both social and private rent, and owner occupation, that is **in reach of those on low to middle incomes** is most needed. Changing labour markets mean traditional homeownership is now out of reach for some socio-economic groups, whilst reforms to social housing in England make accessing (secure) affordable rental housing over the long-term very challenging. Mid-market rent has enjoyed some success in Scotland, but it is not a familiar 'product' to tenants, and intermediate tenure options are again not necessarily affordable for those on the lowest incomes.

4) Better **information and support** to help tenants take action against their landlords over **poor quality housing**. Independent advice and arbitration are critical to redressing the perceived power imbalance in the tenant/landlord relationship. Giving tenants (in England) **security of tenancy** would also help here – providing protection from 'revenge evictions' – and giving tenants more time to bring cases forward. Short tenancy arrangements work against tenants exercising their statutory tenancy rights.

5) Education and information to **inform tenants about their housing rights and how to enforce them**. This could take the form of **citizenship education** in school so young people enter adulthood with at least a baseline knowledge, or **public media campaigns** to raise awareness more broadly, with both approaches utilising social media, online platforms and digital tools to widen access and reach. The discourse around public legal education has now shifted from 'just in case' to 'just in time'. **Education is also vital for landlords and letting agents** to make them aware of their legal obligations and duties, particularly amongst those operating at the bottom end of the market where practice appears to be poorer. A compulsory landlord and letting agent **registration system** (as exists in Scotland), including an additional accredited educational component, could address this point.

6) 'Generation rent' is **too simple** to capture the diversity of young people's experiences, which is **shaped as much by income and family resources as it is by age**. This label also obscures the similar experiences of renting amongst low income households across the age spectrum. A better understanding of **intra-generational inequalities** is necessary to allow policy to respond more effectively to differing needs. There is also a need for **greater conceptual clarity** between aspirations and the related, but distinct, ideas of expectations, preferences, choices and so forth. Recognising **positive aspirations** for social housing is also important, for not all forms of renting were problematised.



# Introduction

## Background

Housing research has highlighted the problems facing young people navigating increasingly challenging housing markets, and the subsequent rise of ‘generation rent’ in the UK (see for example, McKee 2012; Clapham et al 2014; Hoolachan et al 2017; McKee et al 2017). Much of this work has been situated in debates about inter-generational justice, conceptualised in terms of the different housing opportunities and experiences facing today’s youth, as well as the pivotal role of family financial support.

Yet there has been a limited exploration of the more intangible, emotional impacts of these housing shifts, specifically, the frustration, hopelessness and anxiety experienced by young people who are now unable to realise their aspirations. The reality of these ‘frustrated’ aspirations and the knock-on effect on young people’s wellbeing is an important research gap, as many are now facing a precarious existence and downward social mobility (Standing 2014).

Speaking directly to the ‘housing aspirations, choices and outcomes’ theme of CaCHE this qualitative study seeks to address this key research gap and widen our knowledge and understanding of this important issue.

## Research design

Fieldwork for this qualitative research project took place between February and April 2018. It involved 16 semi-structured telephone interviews with young people (aged 35 and under) living in the PRS in England or Scotland. These countries were chosen as they are at opposite ends of the spectrum in the UK when it comes to PRS tenancy rights and regulation (for further discussion see McKee, Muir and Moore 2017; Moore 2017).

Given that much of the existing research on ‘generation rent’ tends to focus on *inter* as opposed to *intra* generational inequalities, we sought to address this gap by factoring income as well as age into our sample. We were specifically targeting young people living in households on low to middle incomes (earning below the national average household income of £27,000), and not in full-time education. We feel this group has been neglected from the recent flurry of research on ‘generation rent’ in the UK, with most research tending to focus on middle class perspectives, particularly amongst young professionals and students (although for exception see Cole, Powell and Sanderson 2016).

We adopted a three-pronged approach to recruitment: via social media (project Twitter and Facebook); through gatekeeper agencies (e.g. Shelter, Generation Rent, ACORN); and through leaflets and flyers in the local area where the researcher was based (East End of Glasgow). This proved successful in recruiting participants that matched our sampling criteria. In total, we recruited 10 participants from England and six from Scotland. Their self-reported incomes ranged from £3500 to £27000. Five of these individuals were sharing their properties with other unrelated adults, five were sharing with friends. Of the six not sharing, two were families with children. Table 1 (Appendix) provides details of the socio-demographic breakdown of the sample.

As well as participating in an interview the young people were asked to provide pictures of their home to act as a point of discussion: a method called photo-elicitation. All but one did provide pictures, and these were a mix of interior and exterior features, and included a mix of communal and personal spaces. These provided a useful supplement to the qualitative interview data.

# Policy context

This section provides an overview of existing knowledge and research on the housing aspirations of 'generation rent'. It defines key terms, and provides the necessary contextual information to this study.

Aspiration is a contested concept, and one that it is often confused and conflated with the related but distinct ideas of choice, preference and expectation (Preece et al 2018).<sup>2</sup> In general terms it is concerned with people's hopes, dreams and goals for their imagined future. Yet these subjective desires cannot be considered in isolation from the opportunities that exist to make them thinkable and achievable; they need to be situated and foregrounded within the wider social, economic, cultural and political context of a nation (Crawford and McKee 2018). Aspiration is also a multi-faceted concept. Whilst the housing literature has tended to focus on tenure: equating aspiration with a 'normalised' desire to access and climb the metaphorical housing ladder, this singular focus neglects the importance of other key elements such as house type, quality and location (Townshend 2006; Bruce and Kelly 2013; McKee, Moore and Crawford 2015).

Despite this conceptual confusion, recent research underlines an emerging generational gulf in housing aspirations: with distinctions being made between the plight of the 'baby boomers' and 'millennials'<sup>3</sup>, with the latter now having to navigate increasingly difficult housing and labour markets (Crawford and McKee 2018; Hoolachan and McKee 2018). The tendency for young people to reside in the PRS for longer periods of their lives, as they cannot access either homeownership or social housing, has given rise to the phenomena of 'generation rent' (McKee 2012; McKee et al 2017). As the UK 2011 Census highlighted, over 40 per cent of all private renters are young people aged 16-34, with this figure being considerably higher in England. In a country where homeownership has historically been normalised and promoted as the 'natural' tenure of choice (Saunders 1989; Gurney 1999; Flint 2003), the rise of 'generation rent' has been problematised by politicians and the media alike as 'frustrating' young people's aspirations, and representing a major source of inter-generational inequality

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<sup>2</sup> There is a separate systematic review of the evidence on housing aspirations being conducted as part of the *Aspirations, Choices and Outcomes* theme within CaCHE, which explores this in more depth.

<sup>3</sup> Rooted in Mannheim's debated concept of 'sociological generation' the labels 'baby boomers' and 'millennials' (also known as generation Y) refer in the UK generally to people born during 1946-1964 and 1982-2000, respectively. For further discussion see, Hoolachan and McKee (2018).

(Willets 2010). Indeed, a number of think tanks and pressure groups have emerged to lobby for change in light of this.<sup>4</sup>

Whilst recent studies highlight the majority of young people still aspire to own their own home over the long term (see for example, McKee, Moore and Crawford 2015), they face a multitude of inter-connected challenges in realising this ideal.<sup>5</sup> These include:

- **Mortgage finance:** the tightening of mortgage finance following the 2008 Global Financial Crisis resulted in more stringent lending criteria and a requirement for larger mortgage deposits. This has been compounded by an emerging gap between average housing prices and the average earnings of young people. There are important geographical variations here, and this is not solely an urban issue, but also affects those living in rural areas where labour market pressures can be more acute (McKee, Hoolachan and Moore 2017).
- **Family support:** family financial support is pivotal in enabling young people to meet the mortgage deposit requirements to buy their own home, and indeed an inability to draw on this familial resource, is a major source of intra-generational inequality (Heath and Calvert 2013; Druta and Ronald 2017; Christophers 2017; Coulter 2018; Hoolachan and McKee 2018). Not all families have sufficient levels of disposable income to gift. Moreover, there will also soon start to be an ageing cohort of 'never owners' who do not have any housing wealth to pass on. This has led commentators to argue that homeownership may be becoming the preserve of the children of homeowners (Appleyard and Rowlingson 2010).
- **Labour markets:** the rise of casual, insecure work including zero hours' contracts and the 'gig' economy means some young people lack the security of employment to be able to access mortgage finance (Hardgrove, McDowell and Rootham 2015; Hoolachan et al 2017). Their unpredictable earnings and the high cost of renting also make saving for a mortgage deposit challenging. Yet labour market precarity makes housing market stability even more important in order for people to manage

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<sup>4</sup> See for example the Resolution Foundation's 2018 report on a 'New Generational Contract': <https://www.resolutionfoundation.org/advanced/a-new-generational-contract/> and/or the Generation Rent website: <http://www.generationrent.org>

<sup>5</sup> Yet research also highlights that amongst certain social-economic groups there remains an aspiration for social housing and a recognition of its positive value (see for example, ECOTEC 2009; McKee, Moore and Crawford 2015; CIH 2018).

fluctuations in work (Gibb et al 2016; Preece 2017); the housing system is however failing to provide that anchor for some.

- **Student debt:** recent decades have seen a rise in the number of young people entering Higher Education, coupled with a divergence across the UK in how the costs are split between the individual and the state. Loan repayments reduce the income people have available to save for a mortgage deposit and spend on current housing costs (McKee, Moore and Crawford 2015).
- **Welfare reform:** reforms to the social security system introduced by the Conservative-Liberal Democrat coalition government (2010-15) sought to restrict eligibility to Housing Benefit by age. This has been achieved by extending the age range to which the 'shared accommodation rate' of Housing Benefit applies from 25 to 35 (Powell 2015).<sup>6</sup> The emerging shortfall between market rent and the 'shared accommodation rate' of Housing Benefit heightens the risk of tenancy termination and homelessness (Cole, Powell and Sanderson 2016). Moreover, by making young people ineligible for support in self-contained accommodation, they are in turn forced into shared living arrangements, often with strangers. Although an under-studied area, research indicates that shared properties like this pose a much bigger threat to a tenant's mental health (Barratt, Kitcher and Stewart 2011).

Whilst the drivers behind the rise of 'generation rent' are complex, multiple and entangled, the impacts on the lives of the young people affected are difficult to ignore. Private rented housing in the UK is typically let on a short-term basis<sup>7</sup> (though not anymore in Scotland). Once a contractual break is reached, typically at 6-12 months, the landlord is able to regain possession of their property without any reason, the so called 'no fault' ground for eviction. Whilst in a positive sense this makes for a very flexible form of rental housing, the short-term nature of these arrangements also makes it very insecure and precarious, which in turn creates barriers for tenants who want to put down roots and make a 'home' for themselves (Bone 2014; Hoolachan et al 2017). Having to share their personal space with others (who are sometimes strangers), being limited in their ability to decorate and furnish their accommodation to their taste, and an inability to control when they will leave the property all pose challenges for traditional understandings of 'home-making' (Easthope 2014; Barratt and

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<sup>6</sup> This only applies to Housing Benefit claimants in the private rented sector; not those in social housing.

<sup>7</sup> Referred to as an Assured Shorthold Tenancy in England and Wales, and a Short-Assured Tenancy in Scotland (prior to 1 Dec 2017). Data from England highlights 81% of tenancies are granted for an initial fixed term of 6-12 months (Ministry for Communities, Housing and Local Government 2018: 8)

Green 2017). At a different scale, being forced to move at every contractual break undermines their sense of belonging and attachment to place. For families with children the constant churning between properties is especially disruptive to schooling, and family and friendship networks that often provide important informal sources of support.

The (un)affordability of renting privately further exacerbates this sense of vulnerability and precariousness, with tenants reporting feeling ‘trapped’ in a sector they cannot save enough to escape from, and feeling resentful at ‘paying someone else’s mortgage’ (McKee, Moore and Crawford 2015; McKee et al 2017). This is illustrated by the Scottish data, which highlights that at the national level between 2010 and 2017 there was a “cumulative increase in average monthly rents” from £536 to £643 for two bedroom properties (Scottish Government 2017: no page number).<sup>8</sup> When a precarious employment situation becomes entangled with a tightening social security system against a backdrop of rising rents it is easy to see how some struggle to manage their finances and maintain their tenancy. It is perhaps no surprise then that the ending of a private sector tenancy is one of the leading causes of homelessness (Smith, Albanese and Truder 2014).

There are however critical differences across the UK: with those residing in Scotland enjoying greater tenancy rights than their counterparts elsewhere since 1 December 2017. The Private Housing (Tenancies) (Scotland) Act 2016 introduced (for all new tenants) open-ended private residential tenancies, which means the landlord can no longer ask tenants to leave after a certain time period. To regain possession of the property landlords must meet one of the 18 statutorily specified criteria.<sup>9</sup> In addition, rent increases are restricted to once every 12 months with three months’ notice; the notice to leave process has been simplified; and the possibility to regulate rents in particular ‘hot spots’ was introduced through ‘rent pressure zones’<sup>10</sup> (McKee, Muir and Moore 2017; Moore 2017; Robertson and Young 2018). The legislation also allows tenants with the new tenancy the right to appeal what they consider to be an excessive rent rise. This legislation builds on previous reforms which banned letting agent fees, introduced a national landlord (and later letting agent) registration scheme and a national rent

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<sup>8</sup> Accessing data on average rental values is challenging as there are wide regional variations in rental values and no standard recording mechanism. These national level figures therefore need to be treated with caution.

<sup>9</sup> Concisely, these refer to the need of the landlord (or a member of his family) to sell or, inhabit the property or a tenant’s breach of contract terms (e.g. not paying the rent or anti-social behaviour).

<sup>10</sup> The new rent regulation measures in Scotland seek to limit in-tenancy increases in hot-spots where rents are shown to be rising excessively fast. If a Rent Pressure Zone is approved it would restrict increases for existing tenants for up to 5 years. Yet as Robertson and Young emphasise (2018: 20) “it could take upwards of three years before the evidence base to make an application is available”, due to a combination of data limitations and the strict criteria that local authorities must meet for a RPZ application to be granted by the Scottish Government.

deposit scheme. Proposed restrictions on letting agent fees and caps on tenants' deposits are also key aspects of the English Tenant Fees Bill 2017-19. It is important to be sensitive to these spatial nuances in policy, not least so good practice and innovative legislation can be monitored and shared. The next section of this report moves on to a discussion of the empirical findings of the study.

# Findings

## Aspirations v expectations

The majority of participants articulated a long-term aspiration for homeownership. Interestingly, when asked about their housing aspirations for the future most responded in terms of housing tenure, with less attention given to issues such as house type or location that has been highlighted in past research (McKee, Moore and Crawford 2015). This may reflect participants' general dissatisfaction with currently living in the PRS, making tenure more acute.

Private renting then, far from being a positive 'choice', was described as their only option due to individuals being unable to access either social rented housing (due to perceptions they were ineligible, or due to rationing), or homeownership (as it was unaffordable due to low and/or insecure incomes, and an inability to save a sufficient mortgage deposit). The overall experience of private renting was described as largely negative.

There was also a clear levelling down of expectations to own, and a gap emerging between what people aspired to as an ideal, and their more pragmatic assessment of the extent to which this was realisable. Typically, this was due to low earnings and insecure employment, coupled with a lack of family financial support. A common comment from participants was that their parents were not in a position to help them financially. This reinforces the emphasis in the housing literature on the importance of familial resources, and the different housing opportunities open to young people from lower income families (Heath and Calvert 2013; Druta and Ronald 2017; Coulter 2018). However, even in our small sample, two participants were their friends' lodgers, thus reinforcing findings of previous research indicating that inequalities among young people are produced by their positions as landlords *and* tenants (Soaita et al 2017). Nonetheless, lodging with friends at a lower rent is an example of peer support, which was highly appreciated by one participant, yet resented by another for the uncertain tenancy rights of such informal arrangements. Income and family resources, as well as age, are therefore critical dimensions in order to capture the impact of housing inequalities in the UK, with young people on low incomes additionally disadvantaged as compared to their peers of the same age as Ella highlights:

*"In the future, when I'm older, I would like to own a house. Like I said, I never used to really see the point but, you know, now that I've experienced renting and I know the lack of control you have as a tenant and the risks involved, I would like to own a house. However, you know, people my*

*age...you know, we're not going to be buying houses for a very long time unless you're lucky enough to have family that can help. You know, I don't think I'll be buying a house until... maybe mid-30s" (Ella, 22, Newcastle).*

Our data therefore underscores the need for more conceptual clarity and precision between aspirations and the related ideas of expectations and so forth. Whilst people aspired to homeownership as their long-term ideal, it was nonetheless recognised as not really being achievable in reality. Indeed, a small minority commented seeing improvements in the PRS was a more realistic goal (e.g. better security, limits on rent increases). When asked how they would feel in 10 years' time if they were still renting privately the common response was 'frustration', 'disappointment' and a 'failure', but not necessarily surprise. This included those who reported current positive experiences of living in the sector. Ultimately, it was not where they wanted to live long-term:

*"I wonder if my...well, if my attitude doesn't change for renting, I'd probably feel like a bit of a failure in a way. I think my parents would be asking the question of why aren't you a home owner? Because as much as I out-earn both my parents but at the same time still can't afford to own a property. Whereas it's very much a done thing" (Briana, 26, Edinburgh).*

By contrast, and in keeping with past research (ECOTEC 2009; McKee, Moore and Crawford 2015), some participants expressed a positive aspiration to rent from a social landlord, due to perceptions this was a more affordable and secure option:

*"I think probably I'd really like to be renting from, like, a social landlord or something because I think it would give more stability [...] Generally people in the social rental sector stay there for a lot longer. Somewhere to feel like home for longer, which is really nice" (Evelyn, 23, Edinburgh).*

*"I would rather be in a more secure council, or sort of housing association tenancy, but there's no, sort of, there's not enough of those properties for us to get one [...] more secure long term tenancies, would be better, where the rent would be in some way regulated" (Nadia, 35, Holbeach).*

Yet the introduction of ‘affordable rents’, which can be up to 80 per cent of market rents, and fixed term tenancies within social housing in England may serve to undermine these important positive qualities (Fitzpatrick and Watt 2017). By contrast in Scotland, social housing tenancies are not time-limited and rents are more genuinely affordable.

## Precarity of the Private Rented Sector

The lack of security of tenure associated with living in the PRS was a major source of anxiety and stress. Participants feared having to find new accommodation at short notice, and the additional costs they would have to meet to do so. They expressed how this made it difficult to feel settled, create a home, and put down roots. Labour insecurity and housing insecurity were linked, as unpredictable incomes made it difficult to escape their current situation. Despite recent changes in Scottish legislation, none of the Scottish participants were yet on the new tenancy agreement, and indeed, seemed reluctant to ask their landlord for this.

The cost of renting also contributed to people’s precarious existence. For eight out of 16 participants, their housing costs were greater than a third of their income, but for six of them it was over half. Given that rent regulation measures introduced in Scotland still allow for market rents, albeit with increases within defined limits, it would not necessarily reduce the financial stress of households in these situations.<sup>11</sup> Participants talked at length about money worries, and how they balanced all the different demands on their income. This related not only to monthly recurring outgoings like rent and council tax, but the monies they had to budget for each time they moved (e.g. letting agent fees, rent deposits, basic furniture or white goods).

Another element of precarity was the low and/or insecure incomes experienced by most of the young people, and consequently the significant proportions of their incomes being committed to meet their housing costs. This made saving towards a mortgage deposit very difficult, as there was often no spare money to save. Consequently, they felt frustrated that their money was ‘going down the drain’ and ‘paying someone else’s mortgage’. This perhaps reflects the way in which homeownership has become valorised as a form of investment for the future, with young people acutely aware they are missing out on this by renting:

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<sup>11</sup> The rent regulation measures in Scotland focus on annual increases within limits, rather than the capping of rents. Restrictions would only apply to certain geographical hot-spots for in-tenancy increases, and not what is being asked for rent for new tenancies (for more detailed discussion see, Robertson and Young 2018).

*“Because no matter how much I earn, I’m not saving a lot, or enough ... I hope one day in the future, I’ll be earning enough for that, but also, I feel frustrated that only if you can earn that much money, that you can live in a place that you want, that’s not fair” (Salena, 21, Bristol).*

This financial situation was exacerbated by insecure and temporary work. Several participants were on zero hours’ contracts, and consequently had irregular incomes which made budgeting a challenge. For some, even sharing with others did not make renting affordable for them, and in a few instances resulted in sofa-surfing and more extreme forms of homelessness as their low-income made it impossible to access the rental sector. Incidences of sofa-surfing by participants, or by others in participant’s (HMOs) collective spaces, were surprisingly common, showing unequivocal forms of peer solidarity. Beyond precarity, the PRS also resulted in additional negative impacts on wellbeing as the next section highlights.

Comparisons with their parent’s situation (at the same age) underlined how most young people were experiencing real downward shifts in social mobility. Whilst they were more highly educated and had higher incomes in relative terms, their housing opportunities were very different, and they feared never being able to access the housing security and housing wealth perceived to be enjoyed by older generations. Interestingly, comparisons with their peers hinted to geographical differences (e.g. the link between labour and housing markets), as well as the pivotal role of family support:

*“The thing that’s different there is that, in effect, their houses, the people who I know have got houses, I can think of two of them, now, it’s been through parents either giving or lending them money to cover the deposit” (Samuel, 28, Bristol).*

*“I would say that in terms of day to day living, [my friends are] generally fairly similar, everyone I know in my closer social circle rents a property, but I would say that a lot of them have a lot more social, like financial, capital available to them that enables them to live in better quality houses, or to be able to rent a house that needs a guarantor or agency fees, because they get financial support from their families” (Jake, 25, Brighton).*

Family financial support was not something that was available to most participants in our sample, due to their ‘baby boomer’ parents being renters, not having that level of disposable wealth to ‘gift’, or being estranged from their families; this counteracts the generalized

discourse of wealthy ‘baby boomers’ as many are not (Lloyd 2015). Yet the young people took a fairly pragmatic stance on this and did not express any resentment towards their peers or elders; this echoes the findings of previous research in this area, which challenges the popular conflict narrative surrounding ‘generation rent’ (Hoolachan and McKee 2018)

## Negative impacts on wellbeing

Across a number of facets renting privately had a negative impact on people’s wellbeing. This was particularly true with regards to the anxiety and stress living in the sector caused, but also depression more broadly.

Young people talked about a lack of control and autonomy and how their living situation was dependent on the decisions taken by others (e.g. flatmates, landlords). Similarly, because they did not own the property they lacked the ability to personalise the space as they wanted in order to turn their rental property into a ‘home’. Many were not allowed to decorate, hang pictures, were stuck with the landlord’s choice of furniture, and often unable to keep pets. Consequently, soft furnishings, photos and other personal effects were important in making their living space their own and establishing a sense of ‘home’:

*“It was decorated in a really sort of dated way when we moved in, so we took down the pictures that were hanging on the walls and used the same hooks to put in our own pictures so it’s a bit more personalised. So, we are trying to make changes where possible without changing anything structural and hammering in anything” (Briana, 26, Edinburgh).*

Young people described only too clearly the stress of continually having to move house, often at a few months’ notice, which meant practically they had to limit their possessions and organise new accommodation (and sometimes furniture) at short-notice. For families with children there was the additional stress of disruption to children’s schooling and friendship networks. Renters in England also highlighted the cost of moving, in terms of letting agent fees in addition to requirements for sizeable deposits up front – concerns that the Tenants Fees Bill 2017-19 seeks to address. Lack of security was a recurring theme across all (English) respondents, and hindered their ability to feel settled and create a positive sense of home and belonging. This theme is captured only too well by the reflections of Nadia, who gives a sense of the ongoing anxiety created by insecure housing:

*“I like this area. But kind of making plans for the future, I do not feel secure at all. I know I was planning to buy some shelving, and a wardrobe for the*

*bedroom, I think in January, and then we had a letter from the agency that the landlord wanted to come and visit, which he has never done before, we've never met him [...] We immediately thought, he will be selling. So, I never got round to buying this wardrobe, and arranging anything, because we thought, well he will visit, and then a week down the line, we'll get a letter that we should be leaving because he'll be selling. He came, and as far as we know he's not selling. He did tell us, he wants us to stay as long as we want to. But we kind of know, having rented for so long, that we said, sorry but we can't really take his word for anything, because what matters is, he can do what he wants. If he wants to sell, he will sell, and we will only have two months to leave" (Nadia, 35, Holbeach).*

Furthermore, the young people offered insights into the dynamics of sharing with unrelated others, and the personal rejection they felt at interviewing for potential house shares only to be passed over in favour of others. Repeated rejection was linked to low self-esteem and lack of confidence. This also underlines the differential experiences of 'forced' sharing with strangers for affordability reasons, as compared to 'voluntary' sharing with peers and family.

Tenants also talked about being discriminated against and how this made them feel. For the majority, this related to income and age. Due to their low incomes, they struggled to get a guarantor for their rental property, and were dispirited at adverts which would say 'no DSS' (e.g. no one on housing benefit) – a finding that has been echoed in previous research (Cole, Powell and Sanderson 2016; McKee and Hoolachan 2015). Many also commented that landlords were hesitant to rent to young people. But our data also highlighted other forms of discrimination. One Asian participant described how they were asked to go through additional financial and identity checks that their white flat-mates were not. A mother described how she had been asked to leave a property as she was pregnant and the landlord did not want children living there, whilst another participant described 'latent homophobia' when viewing and trying to access properties. A clear theme here was the feeling that renters had less rights and were therefore more dependent on the whim of the landlord/letting agent perceiving them as 'good tenants' and being willing to rent to them. This hints at additional forms of stigma facing young people in the lower ends of the PRS, which goes beyond the traditional reported dimensions of class and race, and merits further investigation. It is particularly acute in pressured housing markets where landlords have more scope to be selective in who they rent to. Forms of institutional 'discrimination' were also highlighted in situations of sharing/renting informally with friends, a point we will return to.

Poor quality housing also had an impact on people's physical health. Participants reported problems with rodents, dampness and mould, broken white goods, poor energy efficiency, as well as poor quality more generally due to a lack of maintenance and unwillingness to undertake repairs. The lack of space, of being confined to a small room furnished with just one bed in HMOs lacking a living-room – which are increasingly common in pressured markets such as London and Bristol – gave a strong sense of 'living in a cage'. These findings highlight an interlinkage between poor physical and mental health, which merits further exploration:

*“Whenever the children start to have a cough and it sort of goes on for a bit longer, then I think it should, I think it's maybe the mould affecting them. I know when we first moved ... at first I thought there was bed bugs in the house [...] I did contact the agency to get help with getting rid of them, but they just said, there's no evidence it wasn't me who brought them in, so I should sort it out myself” (Nadia, 35, Holbeach).*

*“Always had mice, like, always had mould. They're just normal things now” (Evelyn, 23, Edinburgh).*

Having to continually chase landlords and/or lettings agents to do repairs was also highlighted as contributing to stress and anxiety more generally, whilst others were reluctant to pursue the issue for fear of rent increases they could ill afford:

*“There definitely have been times living in this flat where I just feel so stressed because, like, for example, with the fridge [when it was broken], and the way that this agent has just completely dismissed our concerns was extremely stressful and upsetting (Clara, 25, Sheffield).*

## Geography matters

Our qualitative data highlighted that where people live also has an impact on people's experiences of living in the PRS. On the one hand, this is due to differently pressured and priced local housing markets. On the other hand, variations in legislation across the UK when it comes to both regulation of the sector, and tenants' rights more broadly has a significant impact. England currently lags behind the rest of the UK in both these respects. There is no national landlord registration scheme, which tenants in Northern Ireland, Scotland and Wales

enjoy.<sup>12</sup> Moreover, the banning of letting agent fees (for registering with them, credit checks etc.) will likely not come into effect until 2019 – despite this measure being introduced in Scotland in 2012.<sup>13</sup> However, the recent consultation on PRS tenancy reform in England, and its proposal for three year tenancies, does suggest some political will to embrace modest reform (Ministry for Housing, Communities and Local Government 2018). There are however, no plans to introduce the possibility of rent regulation, which the Scottish reforms allow for.

Despite government intervention in the PRS our data indicates continued poor practice, at times bordering illegality. This was more common in the English context, but seemed to also persist albeit to a lesser degree in Scotland where tenants have greater protection. This typically took the form of informal sub-lets – a collective strategy to reduce the burden of high rents – however it sometimes made the property overcrowded and unsafe (and in one case resulted in an illegal eviction), and letting agents finding loopholes in order to charge fees which are prohibited under Scottish housing law.

Tenants who sub-let informally, and those unregistered tenants who stayed with friends, faced additional problems accessing the social security system, registering with a doctor and even opening a bank account (this was perceived as a form of institutional discrimination). But more commonly they were at increased risk of homelessness and worsening mental health as Rehan’s account highlights:

*“Because the other property I used to live [in], my resident landlord was illegally subletting that room to me, and the head landlord found out about that. So, he didn't extend his contract, which means, it ended my contract, and I was, I get homeless, because he changed the lock. And he can do it, because I wasn't paying any rent to him directly [...] and I've ended up to feel very low, my self-esteem is demoralised, is demeaned” (Rehan, 35, Reading).*

Our findings suggest there is much the rest of the UK can learn from the Scottish experience of regulating the PRS, as it would help address the ‘precariousness’ experienced by many.

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<sup>12</sup> In Scotland, all those carrying out letting agency work (as defined by section 61 of the Housing (Scotland) Act 2014) must also have applied to join a Register of Letting Agents by 1 October 2018, and follow a Letting Agent Code of Practice.

<sup>13</sup> In 2012, the Housing Act Scotland 1984 was amended to reiterate more clearly that landlords could only charge tenants for deposit and rent. Yet illegal charges remain an ongoing issue.

However, our study also underlined the need to take further steps, such as better educating tenants about their new rights and giving them the confidence and support to enforce them.<sup>14</sup> As previously discussed the rent regulation measures contained within the recent Scottish legislation are unlikely to address tenants' concerns, for they are limited to in-tenancy increases to keep rent at market levels within certain hot-spots, and the evidence demanded for RPZs declaration is difficult for local authorities to gather (Robertson and Young 2018). Moreover, while affordability is clearly related to rent levels, it also pertains to household income more broadly. Housing costs cannot therefore be separated from the broader social-economic context of shifting labour markets, ongoing welfare reform and rising student debt.

## What tenants want to happen

When asked how government could intervene to improve the situation young people identified three key aspects:

1. **More affordable housing:** this included both more affordable rental housing (social and private), as well as homes for sale. Our participants were quick to highlight the links between housing costs and their (often precarious) labour market position, which underscores the importance of not thinking about housing in isolation from wider inequalities. Participants were also critical of the legacy of the Right to Buy<sup>15</sup>, for markets, whether for homeownership or private renting, were not always able to meet the needs of low income people. Positive aspirations to rent from a social landlord were also expressed by some.
2. **More protection for renters:** tenants in England were surprised to hear about the new legislation in Scotland, which afforded tenants more rights. Key concerns were protection from letting agent fees, having greater security of tenure, being protected from unreasonable rent rises and having more power to demand repairs be addressed. Some of these issues are being addressed by the Tenant Fees Bill 2017-19, or are the subject of current tenancy reform consultation in England. Yet more action is needed beyond legislation. Indeed, a small number of tenants suggested having a 'TripAdvisor' style rating system for landlords to drive up standards and a 'repair deposit scheme' similar to the

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<sup>14</sup> There are of course a number of dispute resolution and safe deposit models working across the UK, albeit in different ways, which provide good practice examples. There is also a lack of enforcement of existing legislation by local authorities.

<sup>15</sup> There are variations across the UK with the Right to Buy having been abolished in Scotland, and soon to be abolished in Wales (for further details see McKee, Muir and Moore 2017).

tenant rent deposit. Tenants themselves also need to be better informed, and better supported to assert their existing rights (which vary across the UK). Many still seemed hesitant to do so for fear of eviction, of rent increases, or were frustrated in their ability to secure positive change in their situation (e.g. get repairs done, secure home improvements) due to a perceived power imbalance in the tenant/landlord relationship.

3. **Income inequalities:** there was an awareness that the issues in the PRS were symptomatic of the bigger social-economic problems within society, and that more needed to be done to push up the Living Wage and address the issue of insecure and low paid work (for all age groups), as well as rising student debt. The young people in our study were very reflective about the differences in their standard of living, and that of their parents' generation. Despite being more highly educated and often earning more in relative terms, they still could not enjoy the housing wealth and security afforded to older generations. Yet there were also clear intra-generational differences amongst young people themselves.

# Conclusion

## Key findings

Our research challenges the simplicity of the ‘generation rent’ label. Whilst a convenient and catchy shorthand label that captures inter-generational housing inequalities, it fails to emphasise that income and family wealth, as well as age, are critical in shaping people’s lived experiences of housing, as well as their future expectations and aspirations. Young people are not a homogenous group, just as their parents are not; and likewise, private renting is also rising amongst older age groups. Intra-generational inequality is therefore where future research needs to focus, to understand the diversity of young people’s experiences in a way that is sensitive to difference.

Our study illuminates the particular challenges facing renters on low to medium incomes often living in the bottom end of the PRS. Here, (un)affordability, insecurity, precarity and poor quality housing were common themes emerging from our qualitative data. Discrimination was also evident. The poor experiences reported by people in our study is a sad reflection on housing in the UK today. Their negative impact on wellbeing, particularly with regards to mental health, underscores the need for urgent policy intervention to redress the clear failure of the sector for low-income groups. Insecure, expensive, poor quality housing has a real and significant impact on people’s lives that needs to be redressed.

There were clear geographical differences in people’s experiences. This reflects not only the inherent spatial nature of housing and labour markets, which are intertwined, but also the variable nature of tenants’ rights and regulatory measures across England and Scotland. Much is to be learned from the Scottish approach to private sector tenancy reform, and regulation of the sector more broadly. Yet, it is also important to also avoid complacency in Scotland. Despite the affordability of private renting being a recurring theme within research in this field (see, McKee, Moore and Crawford 2015; Hoolachan et al 2017; Moore 2017; Robertson and Young 2018), the rent regulation measures introduced by the recent Scottish legislation may not necessarily address tenant’s concerns.

The distribution of housing is symptomatic of wider inequalities within society. The precarious situation faced by many private sector tenants is therefore not a situation that can be tackled by reform to the housing system alone, though it should start there. This needs to sit alongside broader measures to tackle income inequalities in the UK, for housing aspirations do not

emerge in a vacuum. As we have argued elsewhere they are shaped by the broader social, economic, cultural and political context of the nation (McKee, Moore and Crawford 2015).

## Policy recommendations

As this section outlines there are six key policy recommendations flowing from these findings:

- **Security of tenure:** insecure housing has significant negative impacts on people's wellbeing. This needs to be urgently addressed in order that tenants across the UK can enjoy the same rights and protection, and therefore feel able to make their rental property a home. Short-term lets are stressful for tenants who are having to move continually (often at considerable cost), and the constant churning undermines people's sense of belonging and home-making, and their ability to put down roots and become part of their local community. We recommend that governments across the UK adopt the Scottish legislative approach of reforming private sector tenancies to make them open ended. Whilst the proposals in the recent consultation on PRS tenancy reform in England are to be welcomed, we would argue they do not go far enough. Furthermore, without any accompanying measures to regulate and/or appeal rents (like in Scotland), landlords may increase rents as a means to regain possession.
- **Action on rents:** the cost of renting privately further contributes to tenants' sense of precarity. Our recommendation is governments at the UK and devolved levels need to do more to tackle the growing (un)affordability of rents, especially for vulnerable groups and those on low incomes. Markets are not necessarily well suited to meeting the needs of these groups and therefore an adequate supply of genuine affordable housing is needed. Measures introduced in Scotland to make PRS rent increases more predictable, and to allow tenants more time to plan and budget are to be welcomed. There is, however, not currently sufficient rental data for local authorities to evidence the case for 'rent pressure zones'. Moreover, even if zones are designated they may not fully address tenants' concerns about affordability. We would therefore echo the recommendation of Robertson and Young (2018) 'of the need to resource a comprehensive and regularly updated private rental database [...] that would capture data on rents set at the start of each tenancy and any subsequent uplifts' (p5-6), which would benefit tenants, meet the data needs with regards to the arrangements for RPZs, as well as improve official statistics on the PRS. A private rental database that is fit-for-purpose is vital.

- **Quality:** the poor condition of their rental property and their inability to compel landlords to undertake repairs was a source of great frustration of tenants. Better education is needed to ensure tenants are aware of their rights (e.g. First Tier Tribunal Scotland, court action in England), and how to enforce them.<sup>16</sup> But they also need to be supported in doing this, a responsibility that often falls to local authorities or advocacy organisations, which are already grappling with budgetary pressures. Without well-resourced independent advice and arbitration, it is difficult to redress the power imbalance that tenants feel when they raise issues with their landlord. Whilst there has been positive movement in Scotland, our data highlights a reluctance (and indeed a lack of awareness) amongst tenants to pursue more formalised legal action. Affording tenants greater security of tenure may in part help redress this issue, as they need no longer fear eviction for asserting their rights. But this is an area where more ongoing research is needed to monitor progress.
- **More affordable housing:** the PRS was perceived by our participants as the ‘tenure of last resort’. This underlines the need for more affordable housing to be built: both for rent and owner-occupation that are in reach of those on low to middle incomes. Whilst various shared equity/help to buy schemes have been introduced in recent decades by UK and devolved governments, they are not always geared towards those on lower incomes, and arguably have the effect of further inflating house prices (see for example, Powell et al 2015). Given changes in the labour market, sustaining a mortgage whilst engaged in casual, temporary and/or low-paid work is difficult and secure social rental housing would provide a better long-term safety-net for these groups. However, government support and attitudes towards social housing varies quite significantly across the UK (McKee, Muir and Moore 2017; CIH 2018), which means the ability of people to access it differs depending on where they live. More genuinely affordable housing for rent (including traditional social rented housing) is needed across the UK. The continuation of the Right to Buy in England, undermines this goal as it directly contributes to the declining size of the social housing sector. Whilst mid-market rent has enjoyed some success in Scotland, it is not a product that is familiar to tenants, with recent research also highlighting that is not necessarily an

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<sup>16</sup> From 1 December 2016, the First-Tier Tribunal for Scotland, Housing and Property Chamber replaced the previous Private Rented Housing Panel. It is designed to help tenants ensure their landlord complies with their statutory requirements as landlords, one of which is complying with the ‘repairing standard’:  
<https://tinyurl.com/y87vedqx>

affordable option for all young people<sup>17</sup> (McKee, Moore and Crawford 2015; Evans et al 2017). Moreover, questions remain as to whether public money is best directed at encouraging social landlords to compete with the PRS.

- **Information and advice:** education and information is needed to inform tenants about their housing rights and how to enforce them. This could take the form of citizenship education in schools to ensure young people enter adult life with some baseline knowledge, or public media campaigns. Research suggests a focus on ‘just in time’ advice and information is critical and would help make resources put into education and advice go further (Evans 2018). The use of social media, online platforms and digital tools would also widen access and the reach of independent legal advice, arbitration and advocacy - better supporting tenants to enforce their legal rights. Yet the need for improved access to education and information is also true for landlords, as our data suggests that some landlords seem unaware or unwilling to fulfil their legal responsibilities and fully comply with the relevant national legislation. Whilst private landlord membership organisations provide such services, not all landlords are members. A compulsory landlord and letting agent registration system (as currently exists in Scotland), including an accredited educational component could address this point. Engaging with and ensuring compliance with the law amongst landlords operating at the bottom end of the PRS is challenging, and an area where more research and good practice sharing is needed.
- **Understanding intra-generational inequalities:** whilst the idea of ‘generation rent’ has been popularised in recent years, it is too simple and misleading. It ignores the diversity of young people’s experiences, which is shaped as much by income and access to family resources, as it is by age. Understanding these intra-generational inequalities, especially the role of social-economic background, and the intersections between labour markets and housing pathways, is where research in this field now needs to focus in order that policy responses can be more effectively targeted. Longitudinal qualitative research would also allow greater insights into whether shifting expectations are a short or long term phenomena.

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<sup>17</sup> Mid-market rent is a form of intermediate tenure where tenants pay below market rents, but the rents are not as low as traditional social housing rents. Typically delivered by social landlords, these properties are allocated according to specific eligibility criteria often linked to income.

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**APPENDIX: Table 1- Sample Characteristics**

| <b>Characteristics</b>                |                               | <b>No. of Participants</b> |
|---------------------------------------|-------------------------------|----------------------------|
| <b>Age</b>                            | 20-25 years                   | 7                          |
|                                       | 26-30 years                   | 6                          |
|                                       | 31-35 years                   | 3                          |
| <b>Gender</b>                         | Female                        | 9                          |
|                                       | Male                          | 6                          |
|                                       | Other                         | 1                          |
| <b>Household type</b>                 | Single                        | 13                         |
|                                       | Family with children          | 2                          |
|                                       | Couple                        | 1                          |
| <b>Ethnicity</b>                      | White British                 | 8                          |
|                                       | White Scottish/Irish          | 4                          |
|                                       | White Other                   | 2                          |
|                                       | Black, Asian, Minority Ethnic | 2                          |
|                                       | Other                         | 0                          |
| <b>Illness or Disability</b>          | Yes                           | 4                          |
|                                       | No                            | 12                         |
| <b>Income *</b>                       | £3,600-£10,000                | 5                          |
|                                       | £10,001-15,000                | 2                          |
|                                       | £15,000-20,000                | 3                          |
|                                       | £20,001-27,000                | 6                          |
| <b>Subjective financial situation</b> | Comfortable                   | 1                          |
|                                       | Doing alright                 | 6                          |
|                                       | Just about getting by         | 5                          |
|                                       | Finding it difficult          | 3                          |
|                                       | Finding it very difficult     | 1                          |
| <b>Education levels</b>               | A/GCSE level                  | 2                          |
|                                       | Degree                        | 6                          |
|                                       | Master                        | 7                          |
|                                       | PhD                           | 1                          |

\*Equalised per person for the case of multi-person households

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