

# Housing choices and issues for young people in the UK

Findings  
Informing change

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Young people are experiencing increased risk and uncertainty as they move into independent housing. This review considers their options and highlights some of the most pressing housing-related issues facing young people in the UK today.

## Key points

- Young people's routes to independent housing are part of a bigger picture in which they are remaining longer in education and moving later into employment, independent housing and a stable relationship with a partner.
- These routes are subject to increased risk and uncertainty for all young people, but some experience greater levels of risk than others, depending on their social class background.
- Differing levels of access to practical and financial help, as well as sources of support and guidance, are key factors in understanding different housing outcomes. Access to this kind of support is affected by class background, and higher education appears to be increasing rather than reducing housing inequalities amongst younger generations.
- Housing choices are affected by changing expectations amongst young people (compared to their parents) of relationships and domestic set-ups.
- Young people moving out of care, people with disabilities, those from rural areas, and gay and lesbian young people often face particular challenges in moving to independent housing.
- Government policies relating to the housing needs of under-18-year-olds and Housing Benefit claimants impact significantly on the housing choices of some of the most vulnerable groups of young people.
- There has been a marked trend amongst young people away from owner-occupation and towards the private rented sector.

## The research

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# Background

**Staying in education longer and taking longer to settle into employment, independent housing and a stable relationship with a partner have become the norm for many young people today.**

These different aspects of the transition to adulthood are strongly interconnected and central to the lives of most young people. Differences nonetheless remain in how they are experienced by young people from different class backgrounds.

In comparison with their own parents, young people from working-class and lower middle-class backgrounds now remain in education for longer and live with their parents for longer. Yet they are still more likely than their middle-class peers to start working relatively early, as well as to move quite quickly into a couple household and/or parenthood after they have left home, if not before. These routes to adulthood also differ according to gender.

In contrast, the routes to adulthood of young people from middle-class backgrounds and/or of young people who have benefited from higher education (often overlapping groups) tend to be marked by longer transitional periods. Their routes are very different to those taken by their working-class peers and also by their parents. These differences are reflected in housing choices, as they are in other areas of transition.

Most young people encounter unexpected twists and turns as they make the transition from youth to adulthood. These 'critical moments' can have important consequences, yet the way in which young people respond to them is dependent on the resources available to them – material, financial, cultural, social and emotional. A young person's response to a critical moment can profoundly alter the course of their transition to adulthood, sometimes negatively, sometimes positively.

## Access to practical and financial help and other forms of support

Differences in young people's access to practical and financial help and to sources of support and guidance underpin a growing polarisation in the housing options available to them. This is starkly demonstrated in the growing divide between the experiences of young people who continue on into higher education in their late teens (predominantly from middle-class families) and those who do not.

Young people who leave home to go to university are able to access a niche housing sector that provides a protected and supported route into independent living. Most first-year students live in halls of residence, which provide supportive peer-based communities. In addition to support from live-in wardens, students have access to the services of professional housing advisers to assist their subsequent transition into the private rented sector. Thus, they benefit from a gradual and supported move into dealing with private sector landlords, and many continue to share with friends when they graduate.

In contrast, the housing routes of non-students tend to be more haphazard and characterised by fewer choices. Owner-occupation is increasingly beyond the means of young people from working-class backgrounds, whilst the decline in the availability of social housing further reduces their housing options. Access to affordable housing in the private rented sector is often curtailed by landlords' preferences to rent to students. Non-students do not have ready access to 'institutional' support of the kind received by students, unless they are considered to be at risk in some way and therefore eligible for supported housing.

Working-class students who continue into higher education are more likely than their middle-class peers to live with their parents during their studies. As a result, they do not reap the same benefits as those who are able to move away from home. It would appear, then, that the expansion of higher education is increasing, rather than reducing, housing inequalities amongst younger generations.

## Changing patterns and expectations of relationships and household make-up

Dramatic shifts in patterns of household formation over the last 30 years have had a significant impact on young people's housing choices. Economic constraints have played an important role, but so have changed expectations amongst young people in relation to leaving home, settling down and the desirability of a prior period of independent living.

Increased dependency on parents is a well-established pattern. Young men are more likely to leave the parental home at a later age than young women. Young people from middle-class families tend to leave home at a younger age than their working-class contemporaries, usually to attend university in their late teens. Young people from working-class families tend to leave home later, but usually have no intention of returning when they do leave.

Young people now leave home for a much broader range of reasons than the traditional reasons of marriage and/or employment. Leaving home for any form of partnership (including cohabitation) is in decline, and increasing numbers of young people leave home primarily to achieve independence. Repeated returns to the parental home are common, often in response to difficult circumstances or after completing their university studies. Many young people leave home under duress and are at risk of homelessness as a return to the parental home may be impossible.

It is increasingly common for young people to live independently in their twenties, either alone, in shared households or in other forms of transitional housing. There is an established link between shared housing and social disadvantage, yet sharing is also increasingly common amongst graduates and/or young professionals. Whilst sharing with friends or acquaintances is a popular option, sharing with strangers can be a source of anxiety for those – including benefit claimants – without an alternative.

There has been a dramatic decline in the incidence of marriage amongst young people over recent decades, and a marked increase in the average age of first marriage. These trends are mainly due to the growth of cohabitation as the norm for first partnerships and prior to marriage. Most young people nonetheless continue to aspire to a settled relationship in the longer term. There is a strong link between owner-occupation and living with a partner, and between renting in the private sector and being single.

## **The housing routes of potentially vulnerable groups**

Certain groups of young people face particular challenges in relation to their housing options. Those leaving care (care leavers) tend to move to independent housing at a relatively young age, often without supportive social networks. The Children (Leaving Care) Act 2000 has led to care leavers receiving greater levels of support than previously, and for longer periods of time, but they remain a vulnerable group.

Disabled young people are more likely than their non-disabled peers to live longer in the parental home. It is often assumed that the first housing destination of disabled young people should be more permanent than that of their non-disabled peers, which tends to add to the delay in leaving home. Parental support is often the key to a successful transition to independence.

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

Many gay and lesbian young people leave home at a relatively early age due to family disputes linked to their sexuality. Homelessness is a common outcome, yet the specific needs of non-heterosexuals are often overlooked by supported housing projects.

## **The impact of key government policies concerned with young people and housing**

Young people who leave home at 16 or 17 face specific difficulties in relation to both statutory and non-statutory housing provision. The 2002 Homelessness Act placed a responsibility on local authorities to accept 16- and 17-year-old homeless young people as priority cases for rehousing. This has resulted in much-improved levels of support, but provision of targeted support remains variable.

Some local authorities continue to place homeless 16- and 17-year-olds in bed and breakfast accommodation, although there is a government target to end this practice by 2010. Others place them in council properties in areas that may be unsuitable. There is also growing (but still insufficient) provision of supported accommodation for young people at risk. Private landlords are often reluctant to rent to this age group.

The single room rent (SRR) policy continues to restrict the amount of housing benefit payable to under-25-year-olds to the cost of a single room in a house with shared facilities. There is a shortage of private rented accommodation which meets the SRR criteria, and SRR claimants are more likely than other claimants to face a shortfall between the rate of benefit and their actual housing costs.

## Changing patterns of housing choices

There has been a marked trend since the late 1980s towards fewer young people living in owner-occupied housing and more living in the private rented sector. Renting in the private sector has become by far the most common choice amongst 20- to 24-year-olds, whilst owner-occupation remains the most common situation amongst 25–29-year-olds, but is in decline. Over the same period, rates of owner-occupation amongst the population as a whole have remained stable.

Home ownership is increasingly difficult to achieve on a single income. Young people's mortgage payments tend to be higher than owner-occupiers of other ages, whilst their incomes have fallen relative to other age groups. The proportion of income spent on mortgage payments by young people has also increased, as has the ratio of average earnings to average property prices. It has been predicted that rising levels of student debt will result in delayed transitions into owner-occupation, even amongst graduates, bringing the timing of potential home-ownership in line with that of their non-graduate peers. There is also a growing reliance amongst first-time buyers on financial assistance from parents and relatives in meeting the costs of a deposit, whilst others opt for shared mortgages with friends as a means of accessing the housing market.

## Conclusion

This review was written ahead of the forthcoming Housing Reform Green Paper and as the Prime Minister was committing his Government to increased availability of social housing, more affordable home ownership and the introduction of a Mortgage Rescue Scheme.

The evidence presented here suggests that additional social housing, especially in rural areas and including forms of supported housing, has the potential to make a big difference to the transitional housing needs of young people. It also suggests that proposed measures relating to home ownership have little relevance to the housing concerns of most young people. Indeed, encouraging higher levels of early owner-occupation might be irresponsible in the current economic climate, as the recent crisis in the financial markets and the impact on the housing market are likely to make things even more difficult for young people. More pressing issues include:

- access to affordable and decent housing which meets young people's specific needs as they make the transition to adulthood;
- access to support and guidance throughout this process; and
- fair treatment of young people in relation to the Housing Benefit system.

It is concluded that these are the kinds of issues that should be prioritised in the Government's forthcoming reforms.

## About the project

This review provides a synthesis of recent research that has a specific bearing on the housing choices of young people in the UK. It draws on research published in the last decade and has a particular focus on young people in their late teens and twenties. Research that extends its scope to include under-35-year-olds is also referred to where appropriate.

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## For further information

The full report, **Housing choices and issues for young people in the UK** by Sue Heath, University of Southampton, is published by the Joseph Rowntree Foundation. It is available as a free download from [www.jrf.org.uk](http://www.jrf.org.uk)

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