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The Next Five Years: Prospects for young people

# Young People and Housing: A Review of the Present Policy and Practice Landscape

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## Abstract

*Young people's housing consumption is distinctive, with extended periods living in the parental home, an increasing reliance on the private rented sector and constrained access to owner occupation and social housing. This article discusses some of the recent policy and practice responses to this issue, including: shared and low-cost home ownership; high-density 'young professionals' lets; and lets through access schemes and social lettings agencies. The article finds a confused policy landscape, where interventions may be regarded as short-term, and without adequate pathways to move up and out of the housing provided. These initiatives have meant that associated policy issues, such as limited access to social housing, have been neglected. A high degree of cross-party consensus means it is likely that present patterns of housing consumption amongst young people will continue into the future. If young people's housing needs are to be met more adequately, there needs to be a more fundamental re-examination of how the tenure system works for young people in the UK.*

**Key words:** Young people, housing, tenure, policy, interventions.

IN THE UK, any discussion of housing is framed and defined by tenure difference, and the comparative supply, demand, performance, advantages and disadvantages of the three principal tenures of social housing, private renting and owner occupation. It has long been acknowledged that the meanings and values attached to tenure are socially constructed (for example, McKee, 2012; Rowlands and Gurney, 2000) and that policy relating to tenure frames housing consumption (Clapham, 2004). The consumption of housing by younger people is distinctive: a higher proportion live in the private rented sector (PRS) compared with the wider population. In part, this is explained by students residing in this sector, although the increasing proportion of younger people particularly in their later twenties and early thirties in the private sector is notable. Alongside this, increasing proportions of young people are staying in the parental home for longer than previous cohorts. These developments have predominantly been explained by problems accessing social housing and the owner occupied market (Alakeson, 2011), as well as reflecting lifestyle choice (Kenyon and Heath, 2001).

This article discusses some of the recent policy and market responses to the prevailing housing landscape for young people, and considers whether these interventions will improve the housing prospects for young people over the next five years. The responses include: shared and low-cost home ownership; high-density ‘young professionals’ lets; and lets through access schemes and social lettings agencies. The article will interrogate some of the discourses surrounding these policy developments, and locate points at which contradiction and tension become evident. The article asks whether these interventions are too short-term in nature; if they misconstrue the housing needs of younger people; and whether they constitute ‘ersatz’ tenures that lack the essential qualities of social housing or owner occupation. The article also identifies neglected gaps in present policy and assesses the likelihood of these being addressed in the next five years. The article begins with an overview of where young people are living now and recent shifts in their housing patterns.

### Young people’s housing status

Within the last few years, a number of changes have taken place to the housing status of young people, and within the wider population, as can be charted by analysis of the English Housing Survey (Table 1). These changes have been in train since the early 1990s but have become more marked since the economic downturn from 2007. Overall, across all age groups, there has been a shift in tenure proportion, showing a decline in owner occupation (from 67.9 per cent in 2008/9 to 65.2 per cent in 2012/13), a less marked decline in social housing (17.8 per cent to 16.8 per cent) and an increase in the proportion of private renters (14.2 per cent to 18 per cent). The overall changes to the housing market have been the subject of a great deal of speculation, which has tended to focus on the limited supply of newly-built property to the owner occupied market; a slowing down of the mortgage market; and a decrease in the number of social housing completions. It has been calculated that, on average, working young families have to wait twelve years to save up a deposit to buy their own home, and 6.5 years for couples without children (Shelter, 2013).

It has always been the case, historically, that younger people are most strongly represented in the private rented sector. This sector is the most readily accessible, and allows for a degree of mobility that most young people require as they move away from home to study and negotiate entry to the labour market. However, it is notable that amongst this group, tenure shift in favour of private renting has been marked, particularly amongst the younger cohort. The biggest changes have been a decline in the proportion of social renters aged 16-24, by 23 per cent; the proportion of private renters aged 25-34, up by 43 per cent; and a decrease in the same age category of owner occupiers, by 37 per cent.

**Table 1: Comparison of the percentage of heads of household in a range of age groups, by tenure, 2008/9 and 2012/13, England**

Age ranges	PRS		Social renting		Owner occupation	
	2008/9	2012/13	2008/9	2012/13	2008/9	2012/13
16-24	58.1	67.7	27.5	21.1	14.4	11.2
25-34	31.0	44.6	17.5	15.8	51.5	39.5
35-44	15.6	21.4	17.2	16.9	61.7	61.8
45-54	9.4	12.0	16.5	16.1	74.1	72.0
55-64	7.0	7.2	14.0	15.8	79.0	76.9
65-74	4.2	5.1	18.3	15.8	77.5	79.0
75+	5.2	5.1	22.9	19.4	71.9	75.5
Average	14.2	18.0	17.8	16.8	67.9	65.2

Source: English Housing Survey.

The figures in Table 1 represent the housing tenure of ‘heads of households’ in England. For young people there is also what might be considered a fourth tenure, and this is residence in the parental home, irrespective of whether that house is owned or rented by the parents. Berrington and Stone calculated the proportion of young people living in the parental home, noting a marked gender difference: at the age of 20-21, 69.1 per cent of men and 55.6 per cent of young women were living with their parent(s); at the age of 25-29, this proportion had dropped to 26.9 per cent and 13.3 per cent respectively (Berrington and Stone, 2014). However, aggregating all age groups there was an increase in the proportion of younger people living in the parental home between 1998 and 2012, with that increase being more marked for younger women who have traditionally left the home earlier than their male counterparts (own analysis of data in Berrington and Stone, 2014). A recent survey (Shelter, 2014) found that less than a quarter (23 per cent) of working adults aged 20-34 living in the parental home wanted to be there, and that the lack of affordable housing was the main stated reason for still living at home.

These statistics on parental home highlight the need to acknowledge that the housing experiences of young people are not homogenous. In addition to being framed by gender, these experiences will also be mediated by ethnicity and class (Heath, 2008). It is this perhaps last issue that carries particular weight with regard to understanding the housing prospects for young people over the next five years. Wider changes in the economy and labour markets have made it harder for young people to enter, remain and progress in employment, with higher underlying proportions of young people unemployed (Tunstall *et al.*, 2012). Support from family, both financially and emotionally, has become increasingly important in accessing the more constrained and increasingly costly options. In contrast, young people with low incomes, little family support and low eligibility for social housing face the most difficulties in accessing appropriate accommodation. It was estimated that

at least 78,000-80,000 young people experienced homelessness in 2008/9 (Quilgars *et al.*, 2011); the lack of reliable data make comparison over time difficult, but there is evidence of mounting pressure on the increasingly constrained homelessness services for young people (Homeless Link, 2014). Whilst most areas of the country has some supported accommodation available for homeless young people, emergency accommodation is often unavailable or inappropriate and moving young people on from the sector is increasingly difficult with fewer social tenancies and high competition for private lets (Homeless Link, 2014).

## Housing policy interventions: confusion and conflict

The housing experiences of younger people are now increasingly discussed in terms of housing careers or pathways (Ford *et al.*, 2002; Calvert, 2010; Beer *et al.*, 2011; Clapham *et al.*, 2014). This approach seeks to model a number of trajectories that are in evidence in housing biographies, as younger people leave the parental home and seek to live independently. It is acknowledged that these pathways have become more difficult to negotiate in recent years (Clapham *et al.*, 2014), and the process of ‘leaving home’ has become increasingly non-linear and extended with young people often moving between dependence and semi-independence, including ‘boomeranging’ back to the parental home when difficulties arise (Beer *et al.*, 2011).

A number of housing policy interventions have been directed at this difficulty. However, it is clear that some pathways are viewed more favourably than others by policy makers, and housing interventions have been targeted accordingly. A long-standing cultural pre-occupation with owner occupation exists with the ‘housing ladder’ as a central trope in housing consumption, indicating that it is desirable for young people to aspire to become first-time buyers, and that some degree of state support is appropriate to enable younger households to gain a foothold on the ‘first rung’. At the same time, difficulties in the housing market post-2007 have created mortgage restrictions that have led to a growing number of young would-be owners renting privately instead. Here, the issue of young people and home ownership becomes embroiled in competing rhetoric. Recent government statements have indicated: ‘We want to help more young people achieve the dream of home ownership’ but also, ‘We want to support the private rented sector to grow, to meet continuing demand for rented homes’ (HM Government, 2011; Cameron, 2014). Consensus around the need to support continued growth of the private rented sector is strong as a tool for supporting a mobile labour force and to neutralise the UK’s vulnerability to housing market volatility (Scanlon and Kochan, 2011; Stephens, 2011).

At the same time, rhetoric has become further confused by changes in attitude towards tenure embedded within the neo-liberalisation of welfare delivery. Over time, state assistance with housing has moved from the state subsidy of social house building to personal support with rental payments delivered through the benefit system. There has been a presumption that the private rented sector can deliver ‘social housing’ through the mechanism of rental payments through housing benefits,

or – more recently – local housing allowance. Under the Localism Act, 2011, local authorities are now empowered to discharge their homelessness duty to households deemed statutorily homeless through the offer of a twelve-month private rented sector assured shorthold tenancy. Younger single people, who as ‘non-priority’ cases have largely been excluded from social housing provision as a consequence of their perceived lower level of need, are now increasingly in competition for property with ‘priority’ households that have in the past been offered a social housing tenancy. The failure to meet the housing needs of young people is predicated on a presumption that the parental home will always be available if affordable privately rented property is not available.

To date, no government has been able to offer a coherent housing policy for young people. Rather, a number of interventions have been brought forward within a rather confused housing policy context that carries multiple competing agendas including, for example, support for the house-building sector and retention of workforces. Below, the article considers a number of recent developments in housing for young people, and the likely impact of those interventions over the next five years.

## Recent housing interventions for young people

### *‘Fizzy Living’: up-market student rental?*

For a number of lobby groups, the most appropriate solution to the prospect of younger people staying longer in the private rental sector is to create a niche brand within that market that carries identifiable advantages over what might be considered a standard rental experience. ‘Fizzy Living’ is one such initiative, and was launched in February 2012 by Thames Valley Housing, a London-based housing association. For Henry Downes, inventor of the ‘Fizzy Living’ concept, ‘young people being excluded from the market is an ever-growing problem. Putting in place an affordable, well-run rental sector must be the solution’ (Downes, 2012). ‘Fizzy Living’ comprised the establishment by the housing association of a number of blocks of flats containing one – to three-bedroomed apartments. The properties have been aimed at young professionals with rents set at 40 per cent of after-tax earnings of average graduate incomes. Substantial attention was paid to branding and design, with a strong advertising campaign declaring that ‘life’s too short to put up with shonky landlords’ (Heavenly, 2015). Facilities included TV/media packages, on-site parking, in some instances gym facilities and on-site property manager. Indeed, the brand has strongly targeted aspirational living, recently developing new laundry and flat cleaning services for its ‘time-poor professionals who want the hassle of dry-cleaning eliminated’. The flats are made available on flexible lease terms, with a presumption that if young people wanted to move to larger or smaller flats within the complex as their needs changed, then transfer would be straightforward. It is clear that the concept aims to deal with a number of difficulties associated with private rental: the short-term nature of rental contracts; the uncertain probity of landlords and letting agents; high rents; and poor standards.

Thames Valley Housing has since 2012 successfully secured investment from Silver Arrow, a subsidiary of the Abu Dhabi Investment Authority, to build new complexes. Overall, the development appears to fulfil the government objective both of ‘growing’ the private rented sector and increasing the level of institutional investment. It is notable how far the ‘Fizzy Living’ concept echoes the market for private sector halls of residence. Indeed, the *Economist* noted that ‘investors made a packet on the student housing Fizzy Living calls to mind’ (*Economist*, 2012). This comment suggests that, long term, the concept may mirror the trajectory of private sector halls of residence, where high-density build and lower management costs made for attractive returns. However, it is notable that problems with this kind of student development are beginning to emerge. As yet, no linkages have been created to the newer ‘young professional’ brands but some associated problems might be anticipated. First, the inflationary impact of higher-specification private halls on the wider student housing market has been noted (Unipol/NUS, 2012). Thames Valley Housing aimed to use profits from the development to cross-subsidise social housing and have aimed to keep ‘Fizzy Living’ rents competitive. However, if the concept proves to be viable financially, then future investors without a strongly developed social agenda are likely to push for higher rents reflecting the better amenity standards. This development may eventually have inflationary impacts on the wider rental housing market.

### *Mediated private rented sector tenancies*

It has been indicated that the private rented sector is the housing tenure for the majority of households in younger age groups. Traditionally, that usage has rested on the long-standing tradition of renting ‘digs’ as a student. The student housing market remains a substantive subsection of the PRS (Rugg *et al.*, 2002). Outside this market, landlords do not look favourably on the prospect of letting to younger people, reflecting both the restricted nature of their local housing allowance eligibility and the fact that younger people are believed to be more prone to anti-social behaviour and rent arrears. However, from the early 1990s, third sector agencies have increasingly seen use of the PRS as one way of resolving youth homelessness. This work was generally undertaken through access schemes, which helped their clients secure accommodation by actively recruiting PRS landlords, dealing with requirements for rent in advance and/or deposits, and generally supporting the tenancy. In 1996, it was found that around a third of voluntary sector access schemes then in operation had young people as their target client group (Rugg, 1996). However, those schemes have themselves had to negotiate progressive reductions in assistance for younger private renters. In the mid-1990s, housing benefit for under-25s was restricted to the level of shared accommodation, and in 2010 it was announced that the ‘shared accommodation rate’ would be extended to claimants under the age of 35.

Despite these restrictions, access work has continued to expand to encompass a number of services and approaches, and the homelessness charity Crisis has been at the forefront of co-ordinating the development of best practice (Luby *et al.*, 2012). In 2010, the Crisis Private Rented Sector Development Programme was developed with funding from Communities and Local Government

to expand the number of access schemes in operation, and to target difficult-to-help groups including younger people. Increasingly, emerging new practice has focussed on the arrangement of shared housing options and ‘peer landlord’ approaches. However, the longer-term sustainability of these approaches may be questioned, and not necessarily because of the cost of the rentals being created. Rather, these interventions require continued mediation which is increasingly difficult for third sector agencies to deliver under ‘austerity’ cuts in local social services budgets. Many of the schemes set up under the Private Rented Sector Development Programme met difficulties in securing new funding once their Programme funding had come to a close. As yet, there has been little progress in setting up ‘social lettings’ approaches, where the cost of tenancy management is met through charges to the landlord, rather than through charitable donation or statutory funding. Unless access work is better co-ordinated, services targeted at young people remain vulnerable to being pushed out of the rental market, particularly given competition from local authority homelessness teams offering incentive payments to landlords to house ‘priority’ cases.

### *Shared ownership*

First arising in the 1970s, shared ownership is now an established part-rent/part-buy hybrid ‘transitional’ tenure targeted at those unable, at the time of purchase, to fulfil their ambitions for full homeownership. Whilst this model is not solely aimed at young people, it is often marketed to young professionals as a ‘stepping stone’ to full homeownership and statistics confirm that in the period 2000-10 two thirds of new shared owners were aged 17-34 (Nanda and Parker, 2015). Whilst the last major evaluation of this model was undertaken over a decade ago (Bramley, *et al.*, 2002), available evidence suggests that shared owners derive benefits from the psychosocial qualities of being a part-owner, but that the sector offers relatively constrained opportunities to accumulate housing wealth and to either staircase up and/or out of the hybrid sector (Wallace, 2008; 2012). Furthermore, younger people are likely to be accessing shared ownership just prior to the point at which first family formation starts. Where there is uncertain ability to move into larger, family-sized accommodation, then it may be possible that young families become ‘stuck’ on this first rung, unable to move upwards (Rugg and Kellaher, 2014). Other problems include a relatively low level of satisfaction with the housing, particularly around the landlord-tenant relationship, responsibility for repairs and lack of legal security of the shared owner’s equity (Wallace, 2012). With a growing ‘affordability gap’ for homeownership, some parts of the housing sector are calling for an expansion of shared ownership to make it a fourth mainstream tenure (Orbit Group and CIH, 2014). However, some have argued that the model poorly meets the needs of young people, as it is less flexible than either renting or full ownership, so conflicting with their need to be mobile in the labour market (Kelly, 2012). It seems certain that shared ownership is unlikely to meet the needs of the majority of young people in the future.

### *Other subsidised homeownership initiatives for young people*

Aside from the predominant shared ownership model, there have a number of other types of subsidised homeownership initiatives that have been partly, or fully, aimed at supporting young

professionals into home ownership. For example, in the mid to late 2000s, the Key Worker Living Programme assisted key workers such as nurses, school teachers and police to purchase property in London, the South East and East via ‘Homebuy’ (offering equity loans) and a shared ownership scheme (and reduced rental scheme) for new build housing association properties (Battye *et al.*, 2006). However, the main aim of this policy was to ensure the attraction and retention of an efficient public sector workforce, rather than to meet the housing needs of young people more broadly (Raco, 2008).

Such schemes were extended to other home buyers and, since April 2013, the Help to Buy equity loan scheme has offered buyers a 20 per cent equity loan that can be used towards the cost of buying a new build home, allowing people to buy with a 5 per cent deposit. A mortgage guarantee part of this scheme also exists for new-build and older homes in the UK, also with a 5 per cent deposit. To date, more than 48,000 people have bought a home through the scheme with 82 per cent of scheme completions being first-time buyers and 94 per cent of completions outside of London.<sup>1</sup> There are no statistics available on the ages of the household members participating in the scheme but it is likely that a significant proportion will be young first time buyers. An extension of the scheme has also been signaled by the Coalition Government: ‘I want young people who work hard, who do the right thing, to be able to buy a home’ (David Cameron quoted by BBC News, 2014). This was followed by the announcement of a new Starter Homes scheme in December 2014. Presently out for consultation (DCLG, 2014), the scheme would involve planning changes to deliver up to 100,000 new homes at a minimum 20 per cent discount below open market value in five years. Proposals suggest that the scheme should only be available to first time buyers under the age of 40. No evaluation has been undertaken on the Help to Buy scheme, but commentators have warned that such a scheme will fuel affordability problems by overheating the mortgage market, and the initiative is more about increasing sales for developers than for meeting the housing needs of the nation (e.g. Powley, 2013; Sarling, 2014). Whilst the average house price of Help to Buy properties has been lower than the UK average, the cost is likely to remain outside the reach of most of young people in the next five years apart from those on higher and/or dual incomes. Nevertheless, the 2015 Budget continued this policy trend, announcing up to £3,000-worth of tax breaks for first-time buyers (Straus, 2015).

## Neglected policy areas

Whilst academics increasingly think in terms of housing trajectories of young people, there has been little policy focus or research on the longer-term impacts of the various housing interventions on those trajectories or pathways. The available evidence suggests that moving up and out of the housing provided through these types of interventions is not necessarily straightforward, and that some initiatives are not sustainable for young people in the longer term. There is a risk that short-term interventions aimed at younger people do little more than perpetuate exclusion from mainstream tenures in the medium and longer term.



A recent projection suggests that there will be a significant rise in the number of young people aged 18-30 living in the private rented sector to 3.7 million in 2020 from about 2.4 million in 2008 (Clapham *et al.*, 2012). If correct, policy needs to better respond to the prospects of increasing numbers of young people renting into their 30s. Delayed family formation is already an issue in the UK, and whilst the PRS does meet the needs of some young people well, it works much less well as a longer term tenure for families. The fact that social housing might well be an ideal solution for many younger households has no traction in the policy domain at present, largely as a consequence of a political disengagement with the principle of state ownership of any resource deemed to carry social benefit. Social housing is regarded as being inimical to aspiration, and is considered to be responsible for fostering economic dependence. Yet for a significant minority of young people, social housing remains their preferred tenure of destination, paid for with a protracted ‘wait’ in the private rented sector. For many of those young people, a preference for the sector rests not just in security of tenure, but also in the prospect of being able to secure work that might cover the full cost of the rent, with no recourse to housing benefit (Rugg and Kellaher, 2014).

The numbers of young people following a chaotic housing pathway is also predicted to increase up to 2020 (Rugg, 2010; Clapham *et al.*, 2012). Political parties have focussed on getting young people into owner occupation or smart rental properties but omit any acknowledgement of youth homelessness. The traditional presumption – that younger people have recourse to the parental home – has been bypassed by the introduction of the ‘spare room subsidy’, which penalises parents in social housing for keeping a room free in case their adult children may need to return (Rugg and Kellaher, 2014). At the same time, provision for young people at risk of homelessness has been cut back under austerity measures. Whilst policy has correctly focused on prevention in this area, further support is needed to develop housing first options and reduce the numbers of young people becoming stuck in expensive transitional accommodation schemes (Quilgars *et al.*, 2011).

## Conclusion

Although Labour have signalled they will look at policies impacting on ‘Generation Rent’ if elected, the outcome of the next general election is unlikely to affect future housing for young people substantively. Since New Labour, there has been cross-party consensus on the value of owner occupation, reduced political support for social housing, and a desire to see the private rented sector play a more substantive role in the housing system. Here it is argued that the early housing careers of younger people are to a large degree determined by the tenure presumptions held by policy-makers. In the last ten years, those presumptions have created an increasingly complex and confused housing landscape, fraught with internal contradiction. The interventions aiming to ameliorate the difficulties faced by young people seeking independent housing have often constituted awkward tenure hybrids, and access to mainstream tenures remains elusive. Young people see current options as ‘stifling ambition, career goals and family plans’ (Pennington, 2012). It is probable that young people will face extended and often complicated housing trajectories into

the future. Inter-generational inequalities between ‘housing poor’ young people and ‘housing rich’ elders will increase (Stephens, 2011; McKee, 2012), as will inequalities between the children of owners with equity and the children of renters with none. A fundamental re-examination of how the tenure system works for young people is required if young people’s housing needs are to be met more adequately in the future.

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## Note

- 1 <https://www.gov.uk/government/news/help-to-buy-helping-first-time-buyers-onto-the-housing-ladder> accessed 26 February, 2015.

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