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Understanding changing housing aspirations: A review of the evidence

Abstract

This article reviews the literature on changing housing aspirations and expectations in contemporary housing systems. It argues that there is a conceptual and definitional gap in relation to the term 'housing aspirations', as distinct from expectations, preferences, choices and needs. The article sets out working definitions of these terms, before discussing the evidence on changing housing (and related) systems. Emerging research has begun to consider whether trends such as declining homeownership, affordability concerns, and precarious labour systems across a range of countries are fundamentally changing individuals' aspirations for the forms of housing they aim to access at different stages of their lives. Whilst much of the research into housing aspirations has been considered in terms of tenure, and homeownership in particular, this article suggests that research needs to move beyond tenure and choice frameworks, to consider the range of dimensions that shape aspirations, from the political economy and the State to socialisation and individuals' dispositions for housing.

Keywords: housing affordability; housing aspirations; housing choice; housing policy

Introduction

The aspirations that individuals have for their housing are a key element shaping the cultural, social, economic and political functioning of housing systems, as well as relations to housing. Despite this importance, to date there has been a lack of clarity and conceptual specificity about how to define 'aspirations'. There is considerable interest in understanding housing aspirations, particularly the ways in which people negotiate changing housing systems when what they hope for may be increasingly out of reach (Benson and Jackson, 2017, Colic-Peisker and Johnson, 2012; McKee et al 2017). However, there is also a limited empirical evidence base exploring how such aspirations may be changing within the fundamental reconfiguration of contemporary housing systems. The aims of this article are to clarify the terminology

related to housing aspirations, to rigorously review existing research into changing housing (and related) systems, and to consider the evidence linking this to changing housing aspirations. Arising from this review, the article highlights a number of dimensions that are of importance in understanding changing aspirations, and – drawing on discussions with practitioners and policymakers in the UK – proposes areas for future research. This represents an opportunity to engage stakeholders in consideration of aspirations more broadly, the dimensions involved in their formation, and the levers – both within and beyond the housing sphere – that influence them. Ultimately, the hope is to stimulate future research through which to empirically explore these dimensions.

The article contributes to the literature on housing aspirations in a number of ways. It highlights a conceptual issue arising from definitional gaps in the existing literature, seeks to specify what is meant by ‘housing aspirations’, and differentiates this from other terms such as ‘choices’, ‘needs’, ‘preferences’, and ‘expectations’. It therefore responds to Coulter et al (2011, p.2758) who call for studies ‘to be precise in their use of terms’ such as desires and expectations, which likely ‘are formed in different ways and have different implications for mobility’. This critique applies to the literature on housing aspirations, which uses the term without definition (Colic-Peisker and Johnson, 2012), or alongside other terms such as expectations, without delineation (Moreno-Minguez, 2016). The article is based on a review of empirical research studies into changing aspirations, focusing on (primarily North-Western) Europe, North America, Australia and New Zealand. It shows that research into housing aspirations is relatively bounded and tends to be dominated by understanding young people’s experiences in relation to homeownership. The article also contributes to scholarship by

proposing a broader set of dimensions that are crucial to future investigation of housing aspirations, and moves towards specifying a research agenda.

Whilst much of the research into housing aspirations has been considered in terms of tenure, and homeownership in particular (Ronald, 2008), this article takes the critical view that we need to think more broadly about the range of aspirations that exist, as a first step towards housing systems that more effectively meet individuals' hopes for their housing futures. This challenges current housing policy discourses in nations like England, which take a narrow view of housing aspirations, primarily centred around homeownership (Department for Communities and Local Government, 2017). The article calls for an understanding of aspirations as multidimensional, formed through the interaction of a range of influences, and decouples aspirations from a choice framework. For example, whilst housing pathways approaches consider 'choices, based upon aspirations, perceptions and previous experiences', and importantly set choices within a broader context (Clapham et al, 2014, p.2028), housing aspirations also exist independently of choices. Those who are not planning or engaged in a move of home still have housing aspirations, as do those with little choice. Linking aspirations to enacted housing choices and mobility (for example, Druta and Ronald, 2017) therefore narrows the focus of enquiry. Whilst Ronald (2008) has traced the development of 'ideologies of homeownership' in a range of institutional contexts, there is also the potential to focus more specifically on aspirations beyond tenure, consider the social processes that may influence their development, and to assess – post the 2008 Global Financial Crisis – whether aspirations are shifting and 'ideologies of homeownership' being challenged.

Discussion begins by defining 'housing aspirations' and clarifying the distinction between aspirations and other related terms, including choice, preferences and needs. The approach to the review exercise is then outlined, before attention turns to the challenge of situating discussion of aspirations within dominant trends in contemporary housing systems, including changing tenure patterns. Research that explores whether and how these developments are affecting housing aspirations is then critically analysed. The article argues that research into housing aspirations would benefit from clearer conceptual underpinning, and suggests a number of dimensions through which aspirations can be understood. Finally, the article outlines a future research agenda, based on collaborative engagement with academic, policy and practice communities.

Definitions

The concept of 'housing aspirations' is poorly defined in the empirical literature, with little specification of what is meant by the term. Whilst terms such as *preferences* or *choices* are widely used, these typically relate to individuals' actions or decisions in a context of constrained agency, rather than underpinning *aspirations*, how they are formed, or how they are distinct from *expectations* (Cabinet Office, 2008). In order to address this critique and frame the discussion that follows, it is necessary to provide a clear working definition for housing aspirations and other overlapping and interrelated concepts, including needs, choices and preferences.

In the nations covered by our review there is no set definition of *housing needs*, but assessments necessarily involve normative judgements about the desirability of a standard of adequate accommodation; a need arises from a shortfall against such standards (Bramley et al, 2010, p.25). For example, in England a Nationally Described Space Standard outlines space

requirements for new homes, the Decent Homes Standard sets minimum conditions for council and housing association homes, the Housing Act (1996) provides a legal framework for prioritising social housing according to standards such as overcrowding, and the Housing Health and Safety Rating System (HHSRS) is used by local authorities to identify hazards and enforce basic standards. Although primarily enacted through policy and practice frameworks, housing needs may extend beyond the type and condition of a dwelling to encompass issues such as affordability and security. Housing needs are conceptualised as a shortfall against a baseline of adequate accommodation.

Multi-disciplinary research into *housing choice* covers a range of issues from tenure choice to the process of choosing, but many approaches draw on a rational understanding of moving decisions, with choices responding to particular triggers (Mulder, 1996) or a weighing of the costs and benefits of different options (Quigley and Weinberg, 1977). Housing choices are often understood in relation to a specific move that has taken place, or is planned (Kley and Mulder, 2010). There is recognition in the literature that choice may be illusory unless individuals or households possess the capability to take and enact decisions, making access to resources a key issue (Brown and King, 2005, p.73). Housing choices are conceptualised as individual decisions relating to choosing a house to live in (Mulder, 1996, p.210).

Much research has explored stated *housing preferences* in a mobility/choice framework (Clark and Huang, 2003), whilst research in a more sociological tradition emphasises the unconscious and embodied nature of preferences, arising from socialisation into particular dispositions towards housing (Crawford and McKee, 2018a). Housing preferences are conceptualised as the expression of a desire or 'want' for a particular form of housing.

Housing expectations have been considered in tandem with both preferences and aspirations, yet there is value in analytically differentiating between these concepts. For example, Coulter et al (2011) sought to separate out expectations to move from intentions (linked to wants/preferences), suggesting that these involve distinct thought processes. A household may have a preference to move, for example, but not expect to. Similarly, an individual may aspire to homeownership but equally not expect to achieve this (McKee et al 2017). Housing expectations are conceptualised as the likely housing outcomes that people anticipate, regardless of their desirability.

Unlike many approaches to understanding housing choices and preferences, *housing aspirations* need not be tied to actions or decisions, although they may underpin them. The conceptualisation of aspirations is more developed in other fields beyond housing studies, particularly education and employment. For example, consideration has been given to the gap between individuals' expectations of their educational attainment and their aspirations for this (Lupton and Kintrea, 2011). Whilst some research has focused on the relative idealism of aspirations in contrast to expectations (Khattab, 2014), research into housing aspirations suggests that aspirations are grounded in perceptions of reality, albeit a hopeful or optimistic assessment (Bruce and Kelly, 2013). Therefore, people tend to aspire to things that are seen as achievable, given favourable conditions. The importance of temporal factors has also been identified in studies of educational aspirations, through 'trade-offs over time' (Lupton and Kintrea, 2011, p.328) and 'aspirational adjustment' (Kintrea et al, 2015, p.680), but has yet to be robustly examined in relation to housing aspirations. Drawing on Kintrea et al (2015), housing aspirations are conceptualised as referring to desires to achieve housing-related ambitions in the future, encapsulating optimistic assessments of what can be realised.

Whilst, therefore, the dialectical relationship between preferences and the material contexts of housing circumstances are central to the formation of aspirations, we do not yet sufficiently understand the interactions between subjective preferences and structural conditions (Crawford and McKee, 2018a). Gaining an enhanced understanding is particularly important at present, given the significant structural shifts occurring in the housing systems of the nations included in this review, which emerging research suggests may be realigning the housing aspirations of different generations and social groups.

Approach to the review

This article is based on an evidence review exploring the reconfiguration of housing aspirations and expectations through the analysis of 61 academic articles published since 1990 reporting upon research undertaken in northern, southern and western Europe, North America and Australasia. This dataset was drawn from a larger-scale mapping review of 340 research articles, which used the SPIDER tool (Cooke et al, 2012) to develop a comprehensive search protocol covering dimensions of housing aspirations, choices, preferences and expectations (Preece, 2018a). These searches were conducted in two bibliographic databases (Web of Science and SCOPUS), which resulted in the screening of 3,652 citations, with 666 retained for abstract screening. When combined with hand-searching in the five most-prevalent journals that had been returned in the database search, and excluding citations that did not meet thematic or country-criteria, 340 relevant pieces of research were identified. Research was coded to a number of sub-themes, in order to thematically group the literature by primary focus, country, and methodological approach. Additionally, data were extracted in relation to key findings.

A sub-set of literature was identified from this sample, focusing on the specific question of whether housing aspirations and expectations are being reconfigured in the contemporary context. Articles were assigned a rating from one to four, reflecting the extent of empirical focus on two main areas: the nature of contemporary housing (and related) system changes, and the formation and expression of individuals' housing aspirations. Research rated in the top two categories forms the basis of this review. Whilst most of the literature focused on one or other of these areas, a small body of research sought to explore the relationship between them. The review has not considered 'grey literature', and the findings must be seen in light of this limitation, although it may be expected that critical and conceptual development would be more prevalent in academic studies.

The review engaged with research across a wide geography, but the most relevant studies tended to be from Anglophone contexts such as North America, Australia and, particularly, the UK. This likely reflects the extent to which changing tenure patterns – particularly declining homeownership – have dominated research interest, as programmes begin to explore the broader consequences of changing housing systems. The evidence review formed the basis for a stakeholder roundtable event held in London in June 2018, with representatives from UK central government, third sector organisations, social housing providers, and organisations representing social and private landlords. A facilitated discussion focused on moving towards a set of future research priorities; this collaborative agenda is discussed at the end of the article.

Changing housing systems and wider contextual forces

Renewed interest in understanding housing aspirations stems in part from the perception of wide-ranging changes in housing and related systems. The review of evidence suggests that

in many European countries, housing affordability and homeownership levels have been declining over the long-term, accelerated by the global financial crisis (Arundel and Doling, 2017, Dewilde and De Decker, 2016). Increasing house prices, the tightening of mortgage credit in marketised systems such as the UK, and limited access to sub-market 'social rented' housing has increased the prominence of the private rented sector. Accordingly, the housing pathways of young people (Clapham et al 2014, McKee et al 2017) and families (Coulter, 2017) have undergone a considerable move towards the private rented sector.

High house prices and restrictions on mortgage lending have given prominence to the role of familial assistance in meeting aspirations for homeownership among the under-35s (Druta & Ronald 2017, Heath and Calvert 2013, Hoolachan et al 2017). This may take the form of parental co-residence, or wealth transfers to fund deposits, but importantly parental support differs by welfare regime, with familialistic Southern and Eastern European countries more likely to aid young people through co-residence, and financial transfers more prominent in Northern European societies (Lennartz et al, 2016). Christophers (2018, p.114) argues that such wealth transfers between generations position the housing system as 'a vital, dynamic nexus for the active shaping and reshaping of inequality', transmitting across generations the structural inequalities that such wealth embodies.

The dynamics of semi-dependent living, such as extended parental co-residence and returning home, varies considerably between nations (Tomaszewski et al., 2017), again underlining the role of welfare regimes and housing market contexts (Arundel and Ronald, 2016, Lennartz et al., 2016). In the UK, returning to the parental home is still relatively uncommon and decreases with age, with the completion of higher education one of the strongest drivers (Stone et al., 2014). However, the class dynamics are complex, with young

men from working-class backgrounds more likely post-economic downturn to live with parents into their early 30s, the implications of which have yet to be explored in-depth (Berrington et al, 2017). Indeed, the bigger picture for many other European countries has been the growing share of co-residing adult children, particularly the 18-24 cohort (Lennartz et al., 2016).

Whilst the expansion of the private rented sector has enabled many young adults (especially aged 24-35) to establish residential independence, shared living arrangements have increased (Kenyon and Heath 2001, Roberts, 2013). In the UK the restriction of Housing Benefit for the under 35s is significant (Cole et al., 2016), particularly when considering that this group are also exposed to insecure labour markets and rising costs in the private rental market (Arundel and Ronald, 2016, McKee et al 2017). For more affluent groups, co-housing is marketed as 'a way of living in cities that is focused on communities and convenience' (see The Collective, 2018), providing apartments and shared spaces, as well as links to other lifestyle services such as massage and self-storage. This shift towards the private renting and shared living among young people is therefore a complex, fragmented and non-linear process (Molgat 2002, Andres and Adamuti-Trache 2008), with intermediary phases and a blurring of 'traditional' housing careers and pathways into adulthood (Arundel and Ronald, 2016, Colic-Peisker and Johnson, 2010). However, whilst recognising significant heterogeneity in young people's housing pathways, Clapham et al (2014) predict that continued structural barriers to homeownership and private renting will result in the convergence of housing outcomes for many young people by 2020.

The focus of this article is on shifting housing aspirations in the context of housing system transformation, but it is important to recognise that attitudes towards housing are influenced

by many other inter-related systems, including education, employment, welfare and finance. For example, the (un)affordability of homeownership cannot solely be conceptualised as a housing issue, but is structured by labour market conditions, mortgage finance, and the nature of welfare systems. As Christophers (2018) highlights, house price growth has been faster than wage inflation, making homeownership less accessible. In contexts such as Spain, the relaxation of credit policy fostered a 'sensation of wealth', off-setting this stagnation of salary purchasing power, but post-crisis attitudes to tenure have been complex and contradictory (Aramburu, 2015, p.1174). Delayed entry into work, educational indebtedness, and poorly paid, unstable job opportunities limit individuals' ability to access credit and move into homeownership, at least without considerable familial support (Arundel and Doling, 2017, Lersch and Dewilde, 2015, Hoolachan et al 2017, McKee, 2012).

Considering the EU28 plus Norway, Arundel and Doling (2017, p.658) argue that the global financial crisis represented the failure of 'market solutions' (expanded credit, supportive government policies, relaxed mortgage restrictions) to address broader structural problems in highly-financialised homeownership and labour markets, which undermine the very pre-conditions needed for property purchase. Indeed, it is in housing contexts that are the most marketised, such as Northern and Western Europe, where individual employment insecurity has the strongest negative effect on property purchases (Arundel and Doling, 2017, p.666, Lersch and Dewilde, 2015). The transformation of labour markets have been characterised by the reduction in wage shares accruing to labour (Arundel and Doling, 2017), divergence in the experiences of high and low-wage earners, and uneven impacts falling disproportionately on young people who are more dependent on wage income (Christophers, 2018). Whilst the negative impact of insecure employment is less influential in moves into homeownership in

countries with less developed mortgage markets, because familial resources play a stronger role, this does not necessarily make homeownership easier to attain, but just means that the difference between those who are securely and insecurely employed is smaller (Lersch and Dewilde, 2015, p.621).

This review indicates that, although experiences vary by context and it is important to understand wider welfare regimes (Arundel and Ronald, 2016, Lennartz et al, 2016), housing outcomes have been significantly changing in the studied countries. The extent to which this reflects strengthening constraints rather than changing preferences (Coulter, 2017), and how these interact with aspirations, is considered in the next section.

The impact of system-changes on housing aspirations

The review highlighted the complexity of the relationship between aspirations and material contexts and constraints. Aramburu (2015, p.1177), for example, identified ‘considerable tension between a series of acquired dispositions that favoured homeownership and a set of conditions that made their fulfilment enormously different’ in post-crisis Spain. This illustrates the importance of recognising that housing expectations may be more fluid than aspirations, with a levelling-down of expectations coupled with strong aspirations for homeownership even in the face of long-term housing and labour market trends (McKee et al., 2017). Changing expectations may be evidenced through the formation of new housing strategies in the short-term, as a ‘stepping-stone’ on the way to the achievement of aspirations (Benson and Jackson, 2017). Similarly, whilst research highlighted tensions in the narratives of working-class young people in Spain, for most homeownership remained an ‘ideal goal’ that was projected onto their future selves (Aramburu, 2015), suggesting differences in shorter-term expectations and longer-term aspirations.

This differentiation may be linked to the perception that system-changes are temporary and exceptional, linked to a specific event such as the global financial crisis (Aramburu, 2015, Benson and Jackson, 2017), in which case there exists potential for a return to 'normal'. Renting can be framed as a 'transitory tenure' that is appropriate for meeting housing expectations at points in the life cycle or in challenging markets, whilst aspirations for homeownership persist (Aramburu, 2015). Individuals therefore make different trade-offs in their housing consumption; whilst some housing choices enable expectations to be met, these choices may also coincide with other 'desirable goals' (Hulse and Yates, 2017, Kenyon and Heath, 2001).

Consideration of temporality is also important to disentangle whether trends such as changing tenure patterns are due to changes in actual occurrence, or changes in the timing of transitions (Coulter, 2017). If the latter, aspirations may be stable because people accept the trade-off that they will take longer to achieve their housing goals, rather than abandoning their goals entirely. For example, aspirations for homeownership continue to be identified as achievable by research participants, but over a longer period than would be the case without affordability constraints, and alongside the expectation of higher income and higher mortgage debt (Colic-Peisker and Johnson, 2010, Bruce and Kelly, 2013). This suggests a deferral of the achievement of aspirations, rather than a more fundamental re-shaping. Similarly, Berrington et al (2017, p.30) argue that 'the transition to adulthood in the UK has become extended, less linear, and riskier' due to reforms to welfare support and greater economic need, arising from institutional changes to education, the labour market for young people, and housing markets. Indeed, Hoolachan et al (2017) note that the young people featured in their research articulated concerns about the realistic achievability of their

housing aspirations at any stage in their lives. Other studies highlight creative approaches to the realisation of aspirations, for example owning an 'asset' in one location, but renting elsewhere to fulfil lifestyle aspirations (Hulse and McPherson, 2014).

The reviewed evidence suggests that any process through which aspirations adjust is likely to take place over the long-term. Colic-Peisker and Johnson (2012, p.740), state that 'the aspiration to universally accessible homeownership persists as a version of cultural lag.' This is because, as Crawford and McKee (2018a) argue, the dispositions people have towards housing persist long after the social conditions which shaped them cease to exist. For example, in the UK, the post-war extension of housing and mortgage markets up to the 1990s made it easier for more affluent working-class and middle-class households to set a generational trend towards homeownership (Crawford and McKee, 2018a), characterised by aspirations expanding to encompass options (such as homeownership) that would have been unimaginable to previous generations of these social groups. This highlights a crucial psychosocial element of aspirations – in order to exist they have to be imaginable. The changing material contexts resulted in new cultural dispositions and imperatives towards different forms of housing acquisition, providing social (as well as economic) status.

It is likely that there will always be a lag between changing economic conditions and a recalibration of housing aspirations (as opposed to expectations, which are more dynamic and subject to short-term shifts). The enduring impact of socialisation into normative housing aspirations (Colic-Peisker and Johnson, 2010) is difficult to abandon, and individuals' housing aspirations continue to be influenced through intergenerational 'steering', for example in the presentation of housing as an 'ideal' intergenerational gift (Druta and Ronald, 2017). This lag generates an 'aspirational gap', as individuals still aspire to the same housing outcomes as

previous generations, although over time aspirations may re-adjust and become normalised in relation to contextual realities (Crawford and McKee, 2018a). It is this ‘aspirational lag’ that is the primary reason why many current housing systems are defined as being ‘in crisis’; that is, in a new and temporary state of extremes sharply contrasting to what went before.

The conceptual issue – the different dimensions of housing aspirations

Whilst the preceding discussion demonstrates growing research interest in exploring housing aspirations, the conceptualisation of the term trails behind. Reflecting critically on the evidence base, there is often little background about how researchers and commissioners of research have conceptualised housing aspirations, and whether they have considered the term more expansively in order to go beyond the normative focus on tenure and homeownership. For example, the English Housing Survey (2016), a continuous national survey, seeks to understand ‘buying aspirations’, yet questions focus on future housing expectations, including whether ‘you will eventually buy a home in the UK’, and the ‘reasons people give for not wanting to buy’. As outlined at the start of this article, expectations, aspirations, and preferences likely reflect different thought processes. Such lack of clarity is not limited to surveys, with McKee et al (2017) also noting that interviewees often use terms interchangeably.

Underpinned by social theory and empirical research, this section proposes a number of dimensions through which housing aspirations can be more fully explicated. Whilst some empirical studies have discussed the formation of housing aspirations, this has been fragmentary. The role of ‘family background’ and ‘cultural ‘habitus’ has been highlighted in Australia (Colic-Peisker and Johnson 2012, p.733), whilst dispositions towards homeownership have been noted in Spain (Aramburu, 2015, p.1180), but there is little

expansion beyond this. Moreno Minguez (2016, p.169) sought to understand the 'changing aspirations and expectations of young people' in Spain post-crisis, but utilised a survey of tenure preferences to do so. Similarly, Jansen (2013 p.786) does not differentiate between 'aspirations or preferences'. Meanwhile, De Groot et al (2013) explore the residential mobility behaviour of 'aspiring homeowners', conceptualised as individuals who intend to move and are searching for an owner-occupied home, yet intentions do not necessarily effectively capture aspirations.

Of course, different academic disciplines have distinct areas of interest; as Marsh and Gibb (2011, p.223) note, 'the question of how preferences for housing are formed is not one which troubles housing economists unduly', and the same could perhaps be said in relation to housing aspirations. However, for research that aims to understand whether aspirations are changing, and if so the mechanisms involved, it is important to draw on a comprehensive understanding of the different dimensions of housing aspirations. Whilst these dimensions – political-economic, societal, cultural, individual, and spatio-temporal – are discussed separately in subsequent sections, it is important to recognise that these are inter-related and overlapping dimensions, rather than competing explanations. Although further empirical investigation is required, emerging research suggests that the relationship between socialised, subjective preferences and the wider structural possibilities for their realisation is central to understanding housing aspirations (Crawford and McKee, 2018a). This is based on the underpinning theory that people are socialised to have particular dispositions towards – in this case – housing (Berger and Luckman 1966), and that these dispositions interact with possible opportunities, which are in turn structured by the political economic environment. Exploring the subjective and psychological dimension to housing preferences should not be

limited to an individualised framework, however, since there are important social processes through which shared norms and values are constructed, as well as structural conditions shaped by the State. The article now briefly outlines these dimensions.

Political economic dimensions

Housing aspirations need to be considered in light of the broader politico-economic framework within which housing systems reside, as individuals' perceptions of opportunity and constraint will shift in response to wider political, economic, social and cultural factors (Crawford and McKee, 2018b). Tracing the dominant forms of capital accumulation using a historically-informed approach, Crawford and McKee (2018a and 2018b) relate the transition between epochs to the reconfiguration of housing aspirations, as the landscape within which aspirations are formed changes. Christophers (2018) draws attention to this wider framework in addressing debates around intergenerational inequality, arguing that a generational view of inequality masks fundamental structural issues such as the relationship between capital and different labouring classes. The intergenerational transmission of (housing-related) wealth plays a key role in sustaining structural inequalities (Christophers, 2018), and in the context of this article indicates that it is important to consider broader structures of capital and labour systems in addition to the subjective dimension of housing preferences and aspirations. As Arundel and Doling (2017) argue in their analysis of labour markets and tenure opportunities, increasing income inequality across a majority of European countries suggests a hollowing out of middle-range workers and the growing influence of familialism on housing trajectories. This raises questions about the reproduction of inequalities across generations (Druta and Ronald, 2017), and suggests that the key mechanism through which parental tenure influences children's housing careers is through differential access to resources, rather

than just socialisation into particular preferences (Coulter, 2018). Therefore, differential material contexts shape and bound the arena in which aspirations are (re)formulated.

Whilst the impact of employment insecurity is filtered by institutional characteristics (Lersch and Dewilde, 2015), the interdependencies between labour market and housing precarity is an area that warrants further investigation (Koppe, 2017). As our review found, individuals' experiences of labour systems structure their housing experiences and choices. Because young people are disproportionately impacted this has been labelled in generational terms, particularly in the UK, as 'Generation Rent' (McKee 2012, McKee et al 2017, Hoolachan and McKee 2019), with similar trends examined in Denmark and Spain (Lennartz et al, 2016). However, longer-term analysis highlights structural, class-based inequalities over generational divisions (Christophers, 2018).

Societal dimensions

There are a number of mechanisms through which particular forms of housing consumption have become popularised, idealised and positioned as 'aspirational'. Empirical literature highlights social and cultural norms for homeownership in countries such as the UK (Benson and Jackson, 2017) and Australia, with Bruce and Kelly (2013: 417) arguing that 'owning one's home is truly engrained in the Australian culture and psyche'. The State plays an important role in shaping social norms for housing through specific policy interventions. In the UK, for example, the Right to Buy – enabling council tenants to buy their home at heavily discounted rates – coupled with financial deregulation and the expansion of mortgage markets, significantly increased homeownership through the 1980s (Forrest and Murie, 1990). Government policies supporting home purchase through grants and mortgage guarantees, such as the (devolved) UK 'Help to Buy' schemes, as well as structures of taxation not only

support homeownership in a practical way, but also ideologically present it as the tenure of choice (Arundel and Doling, 2017, Kennett et al, 2013). Meanwhile, support for affordable rented housing (Jones, 2016) and subsidised access to the private rented sector is rolled back (Powell, 2015). Private builders such as Taylor Wimpey (2019) in the UK highlight government schemes, asking 'with more help than ever before for a wide range of home buyers, what are you waiting for?'. Mortgage providers also draw from and fuel norms of housing consumption, publishing reports into 'generation rent' and 'generation late to ladder' who are 'resilient' despite barriers to homeownership (Halifax, 2016).

State discourses further valorise and give a normative dimension to certain forms of behaviour and life outcomes, defining the conduct and achievements of 'aspirational' citizens (Raco, 2013). In the nations included in the review, homeownership is often the benchmark against which all other forms of housing are judged (Brown and King, 2005, p.70). Portrayed as the 'ideal', it becomes a symbolic marker that distinguishes 'responsible' housing consumption from that which is 'flawed' (Flint, 2003, Rowlands and Gurney, 2000). This both reinforces and is influenced by wider popular culture. UK television shows such as *Location, Location, Location* (which features households on their journey to homeownership), contrast with *Benefits Street* (documenting the lives of those in receipt of welfare benefits), which has been criticised as 'poverty porn' (Birch, 2018). Thus, certain types of housing are linked to conceptualisations of a broader 'successful' lifestyle package whilst others are stigmatised (Bauman, 2005; Cheshire et al., 2010; Devereux et al 2011; Arthurson et al 2014, Robinson, 2013).

Raco (2009) highlights the ways in which States construct 'aspirational yardsticks' against which the 'ideal' middle-class consumer can be measured, from housing and education, to

employment and social welfare. Whilst such discourses link homeownership with social mobility, the impact of access to homeownership on social mobility for low-income groups has been found to be poor (Provan et al, 2017). Nevertheless, through the construction of such pervasive discourses, the 'dream' of homeownership becomes a powerful narrative that frames aspirations (Allen, 2008; Colic-Peisker and Johnson, 2010), whilst wider material contexts reinforce how 'the dream' is increasingly decoupled from the realistic prospects of its fulfilment. Indeed, when considering the inter-related nature of housing and labour markets (Haas and Osland, 2014), it may be that the fulfilment of housing aspirations conflict with aspirations in other areas of life, such as employment.

Individual dimensions

As well as social and State influences, an understanding of the formation of aspirations must consider the subjective preferences for housing that individuals demonstrate. On the one hand, individualised, rational actors can be seen as driven by financial stimuli, with aspirations for homeownership underpinned by anticipated economic benefits (Colom and Molés, 2008). Aligned to this rational approach, housing aspirations are set within a choice framework based on the functional (rather than merely financial) value of a home, emphasising practical dimensions such as space, number of rooms, proximity to work places, schools or other facilities (Andersen, 2011).

Housing investments are not only financial, however, and may be markers of status and identity (Benson and Jackson, 2017). Housing aspirations can also be seen as stemming from embodied dispositions for housing, conditioned by socialisation, which engineers 'the naturalness of homeownership' (Colic-Peisker and Johnson, 2010: 352). This draws on Bourdieu's concept of the habitus, which refers to the sense of how the world should be and

the 'normalness' of situations. The habitus shapes individuals' aspirations not through conscious calculation, but through dispositions that 'pre-adapt' the possibilities that are seen (Bourdieu, 1990). Whilst different groups may value different forms and dimensions of housing, from tenure type to the achievement of status, identity, wealth, or security (Colic-Peisker and Johnson, 2012, ECOTEC, 2009, McKee, 2011), what is interesting in the current context is what happens when 'naturalised' aspirations for housing are increasingly unachievable. Social psychology suggests that to reduce cognitive dissonance, individuals may adjust their preferences in advance, yet the extent to which this happens in respect of macro-level contextual factors is not clear (De Groot et al, 2013). Therefore, how housing systems in 'crisis' become sources of personal anxiety or affect individuals' sense of self-identity, and subsequently realign housing aspirations or reconfigure social norms, become important questions for further academic examination.

Spatio-temporal dimensions

There is a large body of research into the way in which housing choices vary over the life course (Clark and Lisowski, 2017), and aspirations for housing are also dynamic (McKee et al., 2015), linked to time and place. As a composite good, housing delivers a number of other dimensions of value to households; for example, location not only includes aesthetics, transport and jobs (Hulse and Yates, 2017), but also attachment to place, belonging, kinship ties, and social support (McKee and Soaita, 2018, Preece, 2018b). Whilst particular housing forms may play a role in identity-construction, place of residence can also provide a territorial focus for the politics of identity and associated notions of status and standing (Robinson, 2013).

Engaging with the spatial dimension of aspirations requires a nuanced understanding of housing as 'home', nestled within placed-based communities (Cole 2013, Paton 2013) and wider regional economies (Aramburu 2015). As previous research has highlighted, housing and labour markets are inextricably linked and operate at different spatial scales (Hoolachan et al 2017; O'Connor and Healy, 2001). The wider welfare state context also mediates between people's labour and housing experiences. Therefore, this necessitates more nuanced geographical analysis at local, regional and national scales, as well as urban and rural contexts (Hulse and McPherson, 2014). For example, research in Sweden has shown less variation in attitudes towards renting versus owning when compared to other countries, stemming from differences in the rental housing market and housing regimes (Andersson et al, 2007). Indeed, comparative research has long highlighted how State intervention has varied across different welfare regimes, and the impact this has had on the attractiveness of different housing tenures at particular times and in particular places (see for example, Crawford and McKee, 2018a, 2018b, Kemeny, 1981, Ronald, 2008).

Towards a future research agenda

The desire to understand the formation of housing aspirations, and the ways in which they may be changing, cuts across academia, policy and practice. In a workshop in London in June 2018, the review was discussed with UK housing policymakers and practitioners in order to co-produce a research agenda. Key themes included greater (interdisciplinary) conceptualisation and distinction, in particular examining the interaction between aspirations and a 'choice' paradigm that has long dominated housing policy. There was agreement that while tenure remained an important pillar of housing aspirations, there was an urgent need to broaden our understanding and examine other elements of housing and home that drive

aspirations. This includes deconstructing categories of tenure, in order to understand what these actually represent to individuals. Such research could consider whether the same perceived benefit, for example security of homeownership, could be delivered through other housing forms or policies (reforms to private renting in Scotland being one example). Increasing policy divergence across the UK provides an opportunity for comparative research into housing aspirations, tracing the impact (if any) of policy changes on people's experiences.

The discussion reiterated the necessity of robustly distinguishing between different social groups across a range of housing geographies, as well as dynamically across the life course. In addition, understanding how differentiation in access to material resources (re)shapes aspirations is a key area. Finally, there was a strong desire to ensure that housing provision was formulated on an understanding of meeting housing aspirations in the future, not merely being responsive to contemporary articulations that would rapidly become obsolete. Technology was highlighted as a central challenge here, rapidly changing key elements of aspirations (for example environmental sustainability and eco-homes), as well as informing the processes and mechanisms through which individuals access (or are excluded from) and consume housing.

Future academic research can be positioned to address these gaps. There are opportunities to learn from other disciplines, for example to understand the temporal element to aspirations and their adjustment over time, which has not yet been a focal point for housing-related research. However, the extent to which this can be realised through analysis of existing large-scale data sets is limited by the measures used. There may be opportunities here to test and develop new questions that could distinguish the different thought processes involved, based on a reconceptualisation of housing aspirations.

Indeed, conceptualising aspirations as distinct from choice frameworks may open up new areas of research, for example with those who have very limited housing choices, to examine the aspirations of more marginalised groups. Current research by the authors explores emerging new mechanisms of exclusion in housing systems, and whether these reshape housing aspirations to generate new norms of housing consumption, drawing on qualitative perspectives of individuals' orientations to, and relations with, emergent housing forms and the responses of housing policy and practice. This must be able to consider whether changing housing outcomes reflect strengthening constraints or changing preferences and aspirations. For example, changes in housing systems may lead to the generation of new cultural dispositions and the normalisation of forms of housing, or conversely, the inability to achieve longstanding 'naturalised' aspirations may increase anxiety or impact on one's sense of identity.

As acknowledged, this is not just a matter of exploring housing systems, but relates to institutional characteristics and the interdependencies between labour market and housing precarity. Underpinning all of these identified foci for further research is the recognition that delivering forms of housing that individuals aspire to requires placing housing policy responses in a dynamic interaction with other policy domains including employment and education. Although this dialogue with policy and practice was focused on the UK, it is evident from the review that significantly enhancing our understanding of these issues through a systematic programme of further research resonates with the contemporary challenges in many other countries.

Conclusion

This article is premised on a hypothesis that housing aspirations are a crucial element of housing systems and that the significant and rapid changes in contemporary housing systems may be realigning housing aspirations to a greater extent than in recent decades. We sought to undertake a rigorous review of the existing evidence base. Taking a critical view, this revealed a lack of conceptual clarity in the literature that fails to adequately distinguish aspirations from related but, we argue, different terms such as need, choice, expectations and preferences. We have sought to address this by providing working definitions for this terminology.

Our review indicates that existing research in this area can largely be divided into two groups: studies that assess the extent of changes to housing outcomes and systems, as well as the interrelationship with other areas such as labour systems, and those that focus on understanding the housing aspirations of individuals and the choices they make. There is an emerging, but still relatively sparse, body of recent research that begins to consider how rapidly changing systems may fundamentally reshape aspirations. The lag in changing housing aspirations is a key reason that many contemporary housing systems are characterised as being in 'crisis'. We have proposed a future research agenda that builds on this important work, influenced by dialogue with housing policymakers and practitioners in the UK.

The 2017 English Housing White Paper (Department for Communities and Local Government, 2017) assumes that aspirations are unchanging, and that the market will return to normalcy through building more houses, enabling housing aspirations (conceived of narrowly, largely in terms of different forms of homeownership) to be met. Welsh housing policy documents (Welsh Assembly Government, 2010, p.9) also highlight that 'most people in Wales still want to own their own home', although there is greater emphasis on affordable housing in the

devolved nations, including in Scotland which advocates a 'tenure neutral' approach and diverse housing system (Scottish Government, 2011). Rather than viewing housing aspirations as static, we have traced a number of interacting dimensions that existing research and social theory suggest are important to the ongoing formation of aspirations. These dimensions encompass structural and dispositional, individual and social, and temporal and spatial factors. Such a multidimensional and dynamic understanding of housing aspirations is a prerequisite for enabling housing systems and related policy spheres to most effectively deliver the diversity of homes that individuals aspire to across their life course. Considering housing aspirations more broadly casts current policy approaches in a critical light. Developing a more rounded conceptualisation of housing aspirations will enable the empirical investigation of a spectrum of aspirations, which could generate new insights for housing policy and practice. This is a more ambitious and progressive agenda than hoping that a contemporary housing 'crisis' is resolved merely by building more of the same homes, whilst severely reducing individuals' expectations and, ultimately, embedding new socialised norms of diminished housing aspirations compared to previous generations.

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