'Generation Rent' and the Fallacy of Choice

Abstract

'Generation Rent' reflects the growing phenomenon in the UK of young people living in the private rental sector for longer periods of their lives. This is a significant change given the importance of leaving home in youth transitions to adulthood. It is further critical given the rapid expansion of the private rented sector in the UK in recent decades, and the more limited rights such private tenants have. This paper draws on qualitative evidence to highlight the impact this has on young peoples' lives, and broader patterns of social-spatial inequality.

Our research highlights that whilst young people maintain long-term preferences for homeownership they nonetheless deconstructed this normalized ideal as a 'fallacy of choice', for it was unachievable in reality. Influenced by the work of Foucault, Bourdieu and Bauman, we emphasize how these dominant norms of housing consumption are in tension with objective reality, for their ability to become 'responsible homeowners' is tempered by their material resources and the local housing opportunities available to them. Nonetheless, this does not exempt them from the 'moral distinctions' being made in which renting is problematized and constructed as 'flawed consumption'. These conceptual arguments advance international scholarly debates about the governance of consumption, offering a novel theoretical lens through which to examine the difficulties facing 'Generation Rent'.

Keywords: consumption, governance, homeownership, private rented sector, youth

Introduction

'Generation Rent' reflects the growing phenomenon of young people in the UK renting in the private sector for longer periods of their lives because they cannot afford homeownership, and are unable to access social housing. As the UK 2011 census highlighted over 40% of all private renters are young people aged 16-34, although this figure varies geographically by country being closer to 50% in England (DCLG 2013).[1] At the same time, increasing numbers are also living in the parental home for longer, with ONS (2013) figures highlighting over 3.3 million UK adults aged 20-34 (26 per cent of this age group) living with parents, an increase in 25% since 1996. It is therefore perhaps no surprise that a recent Halifax report (2015: 2) highlights homeownership amongst young people is trending down from its peak in 2006, with more than a fifth of respondents (aged 20-45) in this study agreeing that it was virtually impossible for first-time-buyers to access a mortgage.

In a country in which homeownership has traditionally been normalized and valorized as the natural 'tenure of choice' (Gurney 1999; Rowlands and Gurney 2001; Flint 2003; Flint and Rowlands 2003; McKee 2011; McKee and McIntyre 2012), the rise of 'Generation Rent' has been problematized by the UK government, the media and young people themselves as frustrating their 'aspirations', and representing a source of major inter-generational inequality (Willets 2011; Howker and Malik 2013). Whilst previous research on 'Generation Rent' has largely been informed by the youth transitions literature (e.g. Ford, Rugg and Burrows 2002; Forrest and Yip 2009; Beer et al 2011; Arundel and Ronald 2015), the housing pathways approach (e.g. Clapham et al 2014; Clapham 2005), or contemporary accounts of neoliberalism and class (e.g. Forrest and Hiriyama 2009; Emmanuel 2013) our paper adopts a different approach. Drawing theoretical influence from the work of Foucault, Bourdieu and Bauman we emphasize the pivotal role of housing consumption in conferring social status and position as part of 'moral judgements of worth'. In doing so we highlight how housing

'choices' are shaped and mobilized by discursive narratives and governmental interventions, which in turn valorize and problematize certain types of housing consumption and consumers.

The structure of the paper is therefore as follows. First, we review the housing literature on homeownership and housing consumption, specifically the insights that can be drawn from Foucault on the 'conduct of conduct' and the 'governmentalization of the state'; from Bourdieu's work on the 'judgement of others' and the dialectical relationship between the 'subjective and objective'; and from Bauman's work on 'flawed consumption'. We do so with reference to relevant past research within urban and youth studies in order to situate our own study. Secondly, we turn to the research design of our qualitative project, including a discussion of the sample and case study selection. We then outline our empirical findings. An emphasis is given to 'moral distinctions' and the construction of private renting as an example of 'flawed consumption' that challenges cultural norms of homeownership and youth transitions to adulthood. Moreover, we stress the dynamic relationship between people's subjective housing preferences and objective reality, in terms of their economic resources and available opportunities in local housing markets. By doing so we illuminate how young people deconstructed homeownership as a 'fallacy of choice'. Finally, the paper draws to a close by considering the broader inferences that can be made from this study and its theoretical relevance within and beyond the UK context.

Homeownership, Asset-Based Welfare and the Rise of Generation Rent

Homeownership occupies a pivotal role in asset-based welfare regimes, which presume individuals can accumulate (housing) wealth to pay for their welfare needs across the life-cycle (Lowe, Searle and Smith 2011; Izuhara 2016). The commodification of home, means

that homeowners have now come to 'bank' on housing in a quite literal sense as a financial safety-net (Smith and Searle 2008). This notion of asset-based welfare has been central to the restructuring of welfare states in recent decades (Doling and Ronald 2010; Ronald, Lennartz and Kadi 2015). No longer is the state expected to solve all of society's problems; rather individuals (and families) are to be 'responsibilized' for their own well-being through acquiring housing assets that accrue value over time (McKee 2012). This neoliberal welfare shift, and change in the state-citizen contract, accords a greater role to the private housing market, and has led to consecutive governments within the UK promoting policy interventions that encourage the growth of homeownership (Forrest and Murie 1988; McIntyre and McKee 2012). Consequently, state support for social or public housing has been scaled back, especially in England.[2]

Unsurprisingly, Dewilde and Raeymaeckers (2008) found those who cannot purchase a home in a high homeownership society encountered 'double disadvantage'. Not only are they excluded from societal norms of (housing) consumption, but they also face increased poverty in old-age due to the lack of a housing-asset to draw upon. Young people in the UK are one such disadvantaged group. Increasingly characterized as 'Generation Rent' in policy and political debates, they now find themselves living in the PRS for longer periods of their lives. Economic precariousness due to falling incomes and more challenging youth labour markets, coupled with more stringent mortgage lending criteria, means that homeownership is out of reach for many, with social housing also difficult to access due to reduced supply and allocation policies that favour the most vulnerable (McKee 2012; Berrington, Tammes and Roberts 2014; Clapham et al 2014). Yet these challenges are not specific to the UK. They can be witnessed internationally and have been exacerbated by the 2007/8 global financial crisis, and have resulted in a diverse range of differing living arrangements (Forrest and Hirayama 2009; Forrest and Yip 2012; Hirayama 2012; Mykata 2012; Lennartz, Arundel

and Ronald 2015; Lersch and Dewilde 2015). These housing tenure shifts are, however, arguably more significant in the UK context, given 2011 census data highlighted the private rented sector almost doubled in the proceeding decade and now houses 16 per cent of households (ONS 2014). Moreover, this sector is characterised by 'short-assured tenancy' contracts that enable landlords to regain possession of their property at contractual breaks (normally after 6 or 12 months) without providing a reason.[3] Such contracts undermine tenants' security of tenure and their ability to put down roots and create a home as they live with the threat of being told to leave hanging over them (Hoolachan et al, In Press). This is distinctive to experiences within continental Europe for example, where private renting is much more common and the sector more regulated (Haffner, Elsinga and Hoekstra 2008; Kemp and Kofner 2010).

These barriers to homeownership have significant ramifications for the lives of young people not only now, but also in the future, given the expectation that private resources accumulated over the life course can be used to pay for care in older age and fund retirement. 'Generation Rent' will be accumulating their housing wealth much later in life, if indeed at all. To achieve this many rely on parental support: whether through financial transfers or inheritance to help with a mortgage deposit, subsidized accommodation in the parental home, or support with rental costs (Jones 1995; Tatch 2007; Heath and Calvert 2013; Stone, Berrington and Falkingham 2014). Those unable to draw on such a family safety-net, often termed the 'Bank of Mum and Dad', may therefore be further disadvantaged (Jones 2002; Smith, Albanese and Truder 2014). This underlines the importance of a focus on intra- as well as inter-generational inequalities, for 'Generation Rent' are not a homogenous group. The current challenges facing young people are therefore worthy of further analytical scrutiny, not least as the youth transitions literature highlights the importance of leaving the parental home as an important marker in the transition to adulthood (Jones 1995; Molgat

2007; Mulder 2009; Heath and Calvert 2004; Furlong 2012; Arundel and Ronald 2015).

These arguments have broader resonance beyond the UK context.

Housing Consumption: insights from Foucault, Bourdieu and Bauman

The literature on the governance of consumption has long highlighted the role of 'moral distinctions' as a particular dimension of symbolic power. Scholars influenced by the work of Foucault (2003a, 2003b) have drawn attention to the 'conduct of conduct': a mode of governing, and productive form of power, that operates at a distance through working on the subjectivities of governable subjects (see for example, Dean 1999; Rose 1999; McKee 2009; Brady 2014). This is a political project that seeks to "create a social reality that it suggests already exists" through governing the self and governing others (Lemke 2001: 203). It does so by evoking, shaping and mobilizing particular subjectivities, operating through micro-practices of rule within and beyond the state. Building on Foucault's arguments contemporary scholars have illuminated how neoliberal mentalities of rule seek to regulate conduct towards particular norms of expected behaviour, not least in relation to consumption (for overview, see McKee 2009). This requires not only being able to access markets to consume goods and services, but more importantly an ability to self-direct acts of consumption towards socially sanctioned norms (Rose 2000). This productive act of agency requires both education and effort, with governable subjects expected to self-regulate their behaviour in line with dominant norms of expected conduct (Flint 2003). As Bauman (2005) comments, ours is a consumer society, which normalizes the ability and willingness of its members to play the role of the consumer. This freedom 'to choose' however serves a stratifying function within society, with those without access to a 'normal life' being conceptualized as 'flawed consumers', and regarded as deviant and socially deficient:

"In a society of consumers, it is above all the inadequacy of the person as a consumer that leads to social degradation and 'internal exile'. It is this inadequacy, this inability to acquit oneself of the consumer's duties, that turns into bitterness at being left behind, disinherited or degraded, shut off or excluded from the social feast to which others gained entry […] There is nothing, though, that one can do to resist the stigma and shame of being an inadequate consumer" (p38-40).

Developing this argument within a housing context Flint (2003) draws attention to how housing tenure emerges as a point of distinction between 'responsible' and 'flawed' citizens, with clear moral judgements being advanced against those unable to navigate the market and access homeownership. In particular, those dependent on the state (social renters) are problematized and targeted for governmental interventions designed to mobilize them as empowered and active consumer-citizens. These governmental technologies are underpinned by moral judgements regarding distinctions between 'good' and 'bad' citizens, focusing on those who lack the personal capacities and capabilities to govern themselves 'responsibly'. Indeed, housing research has long highlighted that housing is important not simply for its intrinsic use value, but also symbolically in terms of the message it transmits about the social position of its owner (Gurney 1999; Rowlands and Gurney 2001; Flint and Rowlands 2003; Allen 2007; McKee and McIntyre 2012). Informed by the work of Bourdieu, these scholars have engaged with the symbolic dimension of the social world. One of the many themes which underpins Bourdieu's reflexive sociology is the notion of symbolic power (for overview, see Bourdieu and Wacquant 1992). This is founded on collective recognition, and aligns the human condition with the universal dependence on the judgement of others. For Bourdieu (2000) to exist socially is to 'compete'. This is a competition to be 'somebody' rather than 'nobody', and to seek 'value' in occupations, projects, obligations and

commitments in order to gain privileges, invitations and ultimately 'respect' (symbolic recognition). Of all the types of material and symbolic capital which augment or diminish a person's social standing, one of the most potent forms is the 'house' or dwelling place. Throughout much of history the size, type and location of a person's house has been a reflection on their social standing (see for example, Engels 2009). Housing, therefore, is an important symbol of a person's 'worth':

> "Housing is no longer 'an end in itself, that is, a 'thing' that enables the satisfaction of the basic need for shelter and a dwelling space … It has become a 'means to an end', that is, a symbolic site through which the cultural competence and social position of the occupant can be expressed" (Allen 2008: 74).

As Bourdieu (1984: 6) comments, "taste classifies, and it classifies the classifier" – with this classification of populations being a common thread across the work of Foucault, Bourdieu and Bauman. Yet Bourdieu's (1990, 2000) work further draws attention to the dialectical relationship between the subjective and the objective, for he refuses to separate the external from the internal. According to Bourdieu, reality exists twice, firstly in the physical structures of the objective world, and secondly in the mental categories of perception which arise from inhabiting that world. In other words, people make the world that makes them, in a wholly dialectical process. It is therefore imperative to examine not one or the other (structure or agency), but the relation between the two, which in this case, presents itself as the collective aspirations, the cultural tropes, the shared norms and values, as well as the collective conventions that are 'held' by social groups who occupy determinate positions in social space.

Combining the work of Foucault, Bourdieu and Bauman therefore provides a novel means to theorize the experiences of 'Generation Rent': connecting with longstanding debates about the governance of consumption, and the implications this has for social distinction. Previous research within this tradition has tended to focus on social housing tenants: extending these debates to the private rented sector, and to young people in particular, therefore augments and advances our understanding. These arguments will be developed in more detail in the findings section, and returned to in the concluding section. But first we outline our research design.

The Research

Research Design

This paper presents the results of a UK wide qualitative study: Mind the (Housing) Wealth Gap, of which one workstream was concerned with young people's housing options, the role of family support within this, and the implications for their future welfare. A key aim of the project was to consider young peoples' subjective experiences in the context of diverse housing markets and geographies, for there has been a lack of research focused on an in-depth qualitative exploration of young people's perceptions, beyond those limited to small case studies and specific populations (e.g. students). Fieldwork was undertaken during 2013-14 and involved online focus groups, in the form of real-time synchronous chat-rooms, and semi-structured telephone interviews with 62 young people aged 18-35 drawn from eight case study areas across the UK. Table 1 provides a detailed breakdown of our sample. Online methods were chosen as the internet is a popular communication medium for young people, and this approach enables a much broader geographical sample than could be covered within the time and cost constraints of traditional face-to-face methods. Our reflections on fieldwork, including the particular challenges and ethics of online research have been

published elsewhere (Moore, McKee and McLoughlin 2015). For reasons of space and to avoid repetition these arguments are not recounted here.

Studies concerning young people often differ in their definition of 'youth' and there is a lack of consensus regarding age parameters. While some literature sets the upper limit to 29 years old (e.g. Molgat, 2007) our decision to extend this to 35 was influenced by recent debates in the youth studies literature, which highlight how the abilities of young people to accomplish traditional adult milestones, such as living independently away from the parental home, have become increasingly 'stretched' and 'protracted' (Andres and Adamuti-Trache 2008). Moreover, UK social policy reforms which have sought to restrict housing benefit payments to young people have also used 35 as their upper ceiling. Including 29-35 year olds in our sample therefore reflected these recent theoretical and policy developments, and also enabled us to capture the experiences of additional individuals who had not yet achieved full independence from their parents.

Our research with young people was supplemented by a second wave of fieldwork involving 18 semi-structured telephone interviews with housing and financial experts. These included individuals working in policy and practice in the public, private and voluntary sectors across the four UK jurisdictions, to allow for an understanding of divergence in devolved policy making.[4] Whilst it is beyond the scope of this paper to explore these policy nuances, we have developed these arguments elsewhere (McKee, Muir and Moore In Press).

Insert Table 1 here

Case Study Selection

The research design for this project adopted a case study methodology, with the young people recruited from eight local authority case studies across the UK as outlined in Table 2. These were chosen to enable us to explore young people's experiences of navigating different types of housing markets in diverse geographies. Cases were chosen from across the four nations of the UK, including rural and urban areas with differing housing tenure structures and affordability pressures.

Insert Table 2 here

Geographical variation has been lacking in recent research on 'Generation Rent', yet it is a key aspect of young people's differential experiences. For example, Surrey and Edinburgh were examples of 'hot' housing markets with high property and rental prices, whereas in North Lanarkshire and Merthyr Tydfil housing costs were below the national average but levels of income deprivation were higher, and social housing represented a large element of the local housing tenure structure. Cornwall and the Scottish Borders offered insights into the particular challenges facing rural areas, where social housing stocks are on average lower than in urban areas, where house prices have often escalated beyond the reach of local incomes, and where research has highlighted difficulties in accessing housing due to high proportions of second homes and holiday lets (Jones 2001). Sheffield by contrast is a city that has undergone significant housing market renewal, and faces particular issues with a poor quality private rented sector that now houses a growing number of younger households, whereas Belfast's tenure structure differs significantly from national figures for Northern Ireland by having larger social and private rented sectors. For a more detailed description of the case studies see, McKee 2015.

Analysis

Our qualitative data was transcribed and coded in NVivo qualitative analysis software, and our analysis informed by the principles of 'Constructivist Grounded Theory' (Charmaz 2014) and coded thematically for emerging themes. Building on the systematic approach to coding qualitative data introduced by Glaser and Strauss (1967), CGT continues their tradition of an inductive, bottom-up approach to generating theory grounded in empirical data. However, it has a much more explicit relativist epistemology being informed by social constructionism.

In the next section we develop our argument further with reference to the empirical data we collected, before offering some broader inferences in the final concluding section.

Housing Consumption and Homeownership amongst 'Generation Rent'

The Normalization of Homeownership

In line with past research, the young people in our research echoed the importance of homeownership as the 'ideal' form of housing consumption. As Saunders argued in his influential paper published in 1989: "what, and how, we consume is basic to what and whom we are" (1989: 177). Housing is a strong example of this, with research highlighting that Britain, like many other industrial nations, is a 'nation of homeowners'. Not only has homeownership been the dominant tenure in the UK during the post-war period, with figures highlighting a peak in 2002 at 70 per cent, but as Gurney asserts it has become the normalized 'tenure of choice' for the majority:

> "Home ownership is normal Great Britain … with the result that the words 'home' and 'ownership' have become indistinct. An international industry centred around home-improvement, decoration, lifestyle and taste has grown up in response to the assumption that home ownership denotes a certain success and buying into a certain

lifestyle package" (1999: 168).

Even in the aftermath of the global financial crisis of 2007/8 homeownership remains an important stated goal amongst young people in the UK (Halifax 2015), with a report by the Homeowner's Alliance (2012) suggesting a 'homeownership gap' of 20% between those who want to become a homeowner and those that already are. Britain's 'housing crisis' and a lack of affordable housing for 'Generation Rent' occupied an important space within debates in the run up to the 2015 UK General Election. Nonetheless both the main UK political parties continue to see young people's housing futures as being in the marketplace. Yet it is important to consider the role of political geography and how it impacts upon the way in which policy narratives are constructed and advanced in different ways across the UK. Although beyond the scope of this paper, sensitivity towards policy variances is critical, for there is no such thing as UK housing policy due to considerable spatial differentiation in legislation and housing tenure structure (McKee, Muir and Moore In Press).

Linked to this policy concern, a number of campaign groups and think tanks have emerged to highlight the plight of 'Generation Rent', arguing for government support and intervention. As highlighted in the quote below, these lobbying groups make strong reference to inter-generational housing inequalities, with the exclusion of young people from homeownership articulated as a major 'problem' to be solved:

"Housing has become almost unaffordable for the younger generation … Older generations continue to celebrate increases in house values whilst the typical age of a first-time buyer, buying without assistance with the deposit, has gone up to 37" (Intergenerational Foundation, undated).

The valorization and promotion of 'homeownership' is further reinforced in UK government policy documents:

"We know there are still far too many hardworking people in their twenties and thirties from all walks of life struggling to gain a foot on the property ladder … We are determined to ensure young people are not denied what their parents took for granted – the opportunity to buy their own home, settle down and enjoy the security that home ownership brings" (DCLG 2014: 4).

Again, it is a narrative strongly couched in terms of inter-generational justice, with the failure to realize cultural expectations regarding housing consumption problematized and requiring governmental intervention. Current UK and devolved governments have continued the longstanding trend of supporting policy initiatives that further extend homeownership to low and middle income groups, such as Help to Buy equity loans and mortgage guarantees, Help to Buy ISAs (savings accounts), and shared ownership properties (for discussion of the policy details see, McIntyre and McKee 2012; McKee, Muir and Moore In Press).

Even though levels of homeownership have dipped in the UK over the last decade and levels of private renting more than doubled, the faith in the 'property owning democracy' first popularized by Prime Minister Margaret Thatcher in the 1980s, has remained strong. Amongst the 62 young people in our sample, the majority articulated long-term preferences for homeownership, with 17 already being homeowners. The young people echoed the discursive narratives at the heart of populist debates about 'Generation Rent'. In particular, they drew attention to the importance of housing as a financial asset that allowed them to build up a 'nest egg' for the future, providing both security in old age and representing a source of wealth that could be passed on to future generations. Homeownership was regarded positively as a key marker of social mobility, representing a tangible investment that

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would save money in the long-run once the mortgage was paid-off:

> "To me it is an investment for the future. The money is going towards something in
> your own name rather than it being lost or 'thrown away'" (25-29/PRS/Cornwall 10).

> "It's like a safety net when you retire, pensions are harder to come by these days and
> will be worse when I get to 68" (30-35/PRS/Scottish Borders 4)

The young people articulated a keen awareness of the importance of housing wealth in providing for their future welfare, indeed, four were (currently or previously) landlords and described how they built their property portfolio as part of long-term financial planning. This underlines the point that unlike their parents and grandparents, 'Generation Rent' do not necessarily have the security of the welfare safety net to rely upon. Indeed, measures introduced through the UK Welfare Reform Act 2012 will further restrict entitlement to social security benefits for the under 35s, especially in relation to Housing Benefit which provides support with rental housing costs (Powell 2015).

Yet the young people emphasized not only financial freedom, and the importance of an asset for their future well-being, but also the ways in which property ownership was perceived to provide greater security and autonomy. Here, two things stood out as significant: security of tenure in terms of not having to worry about being asked to leave the property by the landlord, and the ability to adapt and decorate the property to their own tastes and needs. As has been reverberated in previous studies (see, Edwards 2005; McKee 2011; Smith, Albanese and Truder 2014), these are real concerns amongst PRS tenants and reflect the specific nature of the private tenancy agreement in the UK:

"The positives (of homeownership) are that you are independent, you don't have to answer to anyone, you don't need to ask permission to have pets. I don't need to stress so much if my daughter decides to draw on the wall because it is our wall" (25-29/ homeowner/ North Lanarkshire 6).

"(Homeownership) would represent security … owning my own home would mean no landlord could knock the door" (30-35/PRS/Merthyr Tydfil 1).

Echoing past research by Rowlands and Gurney (2000) the young people in our sample demonstrated a highly informed understanding of the housing system, and the respective strengths and weaknesses of owning over renting. Nonetheless, it was clear from our qualitative data that homeownership remains inextricably linked with well-being and a 'successful' lifestyle package. As Rowlands and Gurney (2001: 125-126) describe this package represents a "bundle of positional goods and social attributes which together delineate social status". By contrast, renting is constructed negatively as the "reverse side of the coin from owner occupation". Researchers have long highlighted the psycho-social impacts of these types of comparisons, based on assessments of the self and others, with an emphasis upon loss of self-esteem, anger, stigma and a sense of failure. The importance of the 'judgement of others', and the extent to which this is internalized, is however contested in the literature, and this paper therefore seeks to add to this long-standing debate (see for example, Hanley 2006; Allen et al 2007; Mee 2007; Blokland 2008; Batty and Flint 2013), as will be developed in the sub-sections that follow.

The Problematization of Private Renting

Despite the trend towards young people living longer periods of their lives in the PRS, for the majority it was not a 'tenure of choice', rather a pragmatic solution to economic circumstances and difficulties in accessing other tenures, including social housing. This underlines the point that housing preferences are not created in a vacuum; they are shaped and mobilized by technologies of power. Foucauldian scholars have highlighted the governmentalization of the state. Far from 'cutting off the King's head' (Foucault 2003b), studies of contemporary governing practices draw attention to the central role the state continues to play in our daily lives, especially in shaping and regulating policies, which then frame micro-practices of rule and situated agency at the local level. This is not to suggest that the state is a monolithic 'all-powerful ruler', rather to highlight its importance as a "site at which power condenses" (Cowan and McDermont 2006: 182). Similarly, Bourdieu, replacing notions of a 'ruling class' with the much more nuanced idea of 'fields of power', fosters an understanding of the state, not as a homogenous or monolithic entity, but as a vibrant and diverse site of struggles for power within the state itself. As discussed in the previous sections the state has played a key role in shaping the housing opportunities of past and future generations. It has encouraged, mobilized and supported the growth of homeownership through a range of policy programmes to make it more accessible to a broader cross-section of the population. Alongside the valorization of homeownership within housing policy sits the rapid expansion of the PRS over recent decades (Kemp 2015). Yet the relationship between tenants, landlords and the state within these shifting housing tenure structures is a complex and multi-faceted one. The role of landlords within these processes is beyond the scope of this paper, and it remains an area where further qualitative research is needed (for exception see Soaita et al, Under Review).

Critically, the ability to realise preferences for homeownership was important to how the young people thought about 'adulthood'. It was identified as a key marker in making the transition successfully (Jones 1995; Molgat 2007). By contrast, those who failed to achieve it, and remained either in the parental home or in rental accommodation were regarded as 'failures'. This supports the findings of previous research which has drawn attention to how, "flawed consumers constitute a problem, not only because they do not consume, but because they consume what society deems to be the 'wrong' goods'" (Rowlands and Gurney 2001: 123). Yet as the quote below highlights, this was not only a judgement young people made of others, but also something they internalized when reflecting on their own housing situation. This echoes Bauman's (2005) assertion that 'inadequate' consumption has significant impacts on an individual's sense of self:

> "There is an overwhelming pressure to be a homeowner …. It's like you've achieved something when you get on the ladder … It's a societal thing, if you're a certain age you feel the need to be able to prove that you've 'made it in life' and the best way to show it is to have your own place" (age unknown/PRS/Scottish Borders 3).

This was not however a normative judgement that everyone was happy about, with some expressing frustration at the pejorative assumptions made about their living arrangements. This applied to those still living in the parental home, as much as it did those residing in the rental sector:

> "I also get quite frustrated that the expectation is to own a home, and people that rent are somehow seen as lower-class citizens" (20-25/PRS/Edinburgh 3).

"I hate the look I get from folks when I say I've moved back home. It's like I'm mad or something!" (30-35/living with parents/Sheffield 5).

Many young people described having to justify their inability to buy their own home in order to combat perceptions (by friends and relatives) that they cannot "cope as adults" living on their own. For example, those living in the parental home stressed alternative rationales, such as an enhanced ability to save for a mortgage deposit, thus helping them achieve their ultimate end goal. By contrast, a small number recounted how they 'secretly' liked being looked after by their parents, thus rejecting (and resisting) cultural norms towards homeownership as the 'tenure of choice'. Resistance, in the Foucauldian sense, is understood here as activated agency and the capacity for the subject of governance to contest and challenge dominant norms of expected 'conduct':

"I quite like living at home … You don't really have to pay any bills. A lot of the housework is done for you. Yeah it's fantastic" (under 25/living with parents/ Scottish Borders 5).

Such comments were however matched by an awareness that remaining at home was not a possibility for all young people due to difficult or strained relationships, and more practically, a lack of space in the family home or its distance from employment possibilities.

Linked to this, there was also perceived to be a strong link between homeownership and 'settling down' to start a family: another important milestone in the transition to adulthood (Hoolachan et al, In Press). This reflects not only aspirations for security of tenure and its importance to feelings of belonging and rootedness to place, but also of feeling "grown up" and truly "independent". It was clear that living in the PRS had significant

impacts on young peoples' lives beyond their immediate housing situation, with some

expressing that they were delaying starting a family as a result. Those already with children

further described their worry about the impact insecurity of tenure had on their family, and

their anxiety about how they would manage should the landlord ask them to leave the

property. The high cost of living in the PRS, and the frustration of 'paying someone else's

mortgage' was also evident:

> "I want to have children within next two years but no idea how I can afford the rent.
> My rent alone is £650 a month and statutory maternity pay is only around £450 a
> month, which is also taxed. How can I afford to keep a roof over my head, eat and
> look after a child?" (30-35/ PRS/ Edinburgh 9).

Homeownership for many, was identified as pivotal to their ideas of both social 'success' and

becoming an 'adult'. This underscores the position of housing tenure in 'moral distinctions

of worth' and symbolic markers of 'success'. Conversely, the PRS was problematized and

denigrated as an undesirable tenure, imagined as a temporary stop-gap, as opposed to a

desirable housing option in and of itself. Indeed, direct negative experience of the PRS was a

key driver underpinning the desire to exit the sector and access other tenures: primarily

homeownership, but for a smaller number social housing which was perceived to also offer

greater security. As this participant comments: "with social housing, it's very secure, it's

regulated so you know there are no sort of nasty surprises!" (30-35/PRS/Merthyr Tydfil 1).

In England, the security of tenure offered by social housing is however also being eroded,

thus further differentiating the rights of owners as compared to renters.[5]

The Fallacy of Choice

Bourdieu asserts that agents create their own reality, but they do so under the rigid confines of the social structures within which they exist (Bourdieu 1990; Bourdieu and Wacquant 1992). Rather than being free to believe anything they so choose, agents are socialised in particular milieu, under certain economic conditions, within more or less rigidly defined collective conventions, shared norms and values. This leads towards a tendency to 'want' what they are able to obtain and to 'refuse' that which they are already denied. This 'accord' between objective possibilities and the subjective chances of their realisation is a dialectical process which allows people to 'aspire' to things while preventing them from harbouring 'false' or 'unreasonable' expectations about their future. Mirroring these processes, the young people in our study talked frankly about the pragmatic decisions they had to make about their housing situation: forced to reconcile idealised personal preferences with the economic reality of their material resources, and the opportunities available in their local housing market. Cultural norms regarding housing consumption and homeownership were therefore regarded as a fallacy of choice, for it was an impossible ambition for the majority of them to realize. Consequently, many of our participants expressed anger and disappointment that they might never become homeowners, not even in the longer term, and that they would remain trapped in the rental sector for the foreseeable future, thus echoing Bauman's (2005) claims about 'flawed consumers' being left behind:

"I've pretty much given up on the idea of owning my own home, I don't think I'll ever have enough money to be able to afford something" (25-29/ PRS/Cornwall 1).

This inability to realize normalized goals of housing consumption was contextualized with reference to their material resources, specifically: the challenge of low and insecure

employment, student loan repayments, and the gap between real incomes and that needed to service a mortgage. Combined, these economic barriers not only made it difficult to save for the necessary deposit required to buy a home, but also to meet current ongoing housing costs and other household bills. The precarious economic position of young people and the impact this had on their ability to realize their subjective housing preferences was a strong theme emerging from the data:

> "Work is the big problem …. So many people my age have been unemployed, work on fixed term contracts, in temporary positions, half of my friends work for minimum wage, many, including me have not had a pay rise for years" (25-29/PRS/Sheffield 1)

This underlines that the problems facing 'Generation Rent' are not one of housing supply alone. Housing, income and employment are inextricably linked, with young people feeling this acutely at present. What became clear from our discussions with participants was the existence of a significant gap between their expectations (in an ideal sense) and the reality of living in austere times, with several commenting on how their current experience differed quite significantly from the situation previous generations encountered – reverberating broader arguments in the literature about inter-generational conflict and tensions (Willets 2011; Howker and Malik 2013):

> "I've just come to terms with the fact that I'm probably just going to have to rent for the rest of my life, which is depressing because it wasn't like that for my parents!" (25-29/PRS/Cornwall 1).

Nonetheless, young people also described the importance of family support (financial and in kind) in enabling them to realize their housing goals in the long term. Family members not only provided financial help with mortgage deposits (either through inheritance or cash transfers in the form of gifts or loans), but often allowed their children to remain in the family home to save, at little or no cost; a finding echoed elsewhere (see, Heath and Calvert 2013; Moore, McKee and Soaita 2014). Of course, not all young people have this familial resource to draw upon. This underlines the intersectionality between age and socio-economic background, and the differential experiences of those categorised as 'Generation Rent':

"It's always nice to think your parents will help you - but you can't make them or expect them too. My parents have saved me a lot for a deposit but then again I will never resent that – I'm bloody lucky! Whereas my partner- his mum cannot afford to help him in any way" (under 25/living with parents/Cornwall 9).

A further outcome of limited housing opportunities and economic precariousness was the inability of some young people to remain in the local area where they grew up, and had a strong sense of attachment to (Hoolachan et al, In Press). The combination of a lack of affordable housing and the necessity of having to be more mobile to take advantage of employment opportunities led to some feeling pushed out of their community. As one participant (Surrey 11) commented this suggests a "geography" as well as a "generational" gap facing young people in the UK, with distinct housing pressures facing rural areas and locations with strong economic growth. Yet this spatial nuance has largely been neglected in research on 'Generation Rent' (for exception see Hopkins, 2010). Geography, is however pivotal to understanding the differential experiences and abilities of young people to realise cultural norms of (housing) consumption, and to our understanding of 'youth' more broadly.

Indeed, many of the young people expressed a reticence to move away from friends and family, and the valuable social networks they provided. It was not only practically difficult because income and savings made relocating a challenge, but was also emotionally hard because of a sense of belonging. For some in our sample, it was clear that the allure of homeownership was not worth severing the important local bonds of connection they had with family and friends. These young people contested the primacy attached to owning a property at all cost, expressing other more important priorities, such as staying in contact with loved ones. This provides further evidence of fractures and breaks within the circulation of dominant norms of expected consumption:

"I have (looked into moving) but because I've got my children living locally I wouldn't want to move away from them" (30-35/temporary accommodation/Surrey 6).

"No, the negatives of that would outweigh it. Moving away from your family, job and things like that. I don't really know how to put it, but just to get on the housing market, it wouldn't be worth it" (25-29/PRS/Cornwall 6)

As this section has highlighted the interconnected and spatial relationship between housing and labour markets served to render homeownership an unachievable dream for many young people - what we have labelled a 'fallacy of choice'. Informed by the literature on the governance of consumption we draw attention to the power of this normalised discourse, but also to activated agency and the capacity of agents to challenge, contest and resist these norms of expected conduct. There is much to be gained we argue, through the adoption of a productive view of power. As our qualitative data highlights the young people were critical of assumptions which deemed renters to be 'flawed consumers', highlighting instead, the complex structural forces that forced them to level down their expectations to

own. These empirical and conceptual insights, informed by a Bourdieusian analysis of the dynamic inter-play between the subjective and the objective, offer important insights into the difficulties facing young people forced to navigate increasingly challenging housing markets. Moreover, whilst the qualitative data reaffirms Bauman's (2005) thesis about 'flawed consumption', and the stigma and shame arising from this, it nonetheless draws attention to the structural factors that ultimately shape individuals' ability to consume.

Conclusion

Drawing on the work of Foucault, Bourdieu and Bauman, the empirical findings of this paper highlight how 'Generation Rent' in the UK has been problematized both by government and by young people themselves. In a country where homeownership is promoted and valorized as the 'tenure of choice' and inextricably linked with youth transitions to adulthood, young people demonstrated a levelling down of expectations to own coupled with strong dissatisfaction with residing in the private rented sector. Our qualitative data illustrates only too clearly the direct impact these housing tenure shifts have on young people's lives. This includes for some delaying family formation, whilst for others it undermined their sense of belonging and local attachment to place, and also increased their reliance on family support. Furthermore, whilst our young people themselves denigrated private renting as problematic and 'flawed consumption' they nonetheless also deconstructed cultural norms regarding homeownership, articulating that this narrative represented a 'fallacy of choice'. Crucially, this reflected the inherent tensions between their subjective preferences in an ideal sense, and the objective reality of navigating the housing market (in terms of their economic resources, and available opportunities in local housing markets). Ultimately, housing 'choices' are not formed in a vacuum but shaped and framed by broader structural forces. These theoretical

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insights are relevant to other geographical contexts where housing tenure shifts, which often hit young people the hardest, are also occurring following the 2008 global financial crisis.

The empirical findings of our study, and the theoretical arguments we have developed from our qualitative data informed by Foucault, Bauman and Bourdieu, offer two key contributions to existing knowledge and debates with regards to 'Generation Rent'. First, we connect past research on housing consumption, and its symbolic role in conveying the social position of its owner, to contemporary concerns about the challenges facing young people having to navigate increasingly difficult housing markets. Usefully, this extends the application of governance theory to housing consumption in the private rented sector, for much of the research within this tradition has focused on the problematization of social renting (see for example, Flint 2003; Flint and Rowlands 2003). By doing so we draw attention to power as productive and the micro-practices of rule involved in evoking and mobilizing certain norms of consumption, but also the capacity for localised resistance and the emergence of counter narratives. This extends the application of this theoretical framework to new and emerging fields within housing and youth studies.

Secondly, this paper advances our understanding of the subjective experience of 'Generation Rent'. Central to our argument is the importance of getting beyond policy debates about housing supply and affordability, for this is not a 'social problem' that housing policy in isolation can resolve. As our qualitative data highlights, the challenges facing young people were as much caused by their economic precariousness as it was available housing opportunities. The housing inequalities faced by 'Generation Rent' are therefore symptomatic of broader patterns of social-spatial inequality. This emphasis on the interconnection between housing and labour markets is an important one, for these have typically been considered as separate dimensions within the youth studies literature (for exception see Arundel and Ronald 2015). We argue these dimensions need to be considered

in tandem to each other. Linked to this point, our findings also point to an emerging geographical as well as a generational gap facing young people in their pursuit of homeownership. This has been somewhat neglected by the literature due to the predominance of general cross country comparisons, or localised case-studies involving either specific populations (e.g. students) or geographical locations within a nation. It is a significant gap, not least as within the UK context, housing policy is a devolved matter, with policy and practice varying across the four nations, and geographical differences in housing tenure structures and affordability pressures evident. Different challenges therefore face young people in low-income neighbourhoods that have undergone regeneration, as compared to 'hot' housing markets where competition and the cost of housing is high. Rural areas also face unique and significant pressures because of issues posed by holiday lets and second homes. Developing a nuanced understanding of current inter- and intra-generational housing inequalities necessitates a greater sensitivity and awareness of the geographical dimensions at play. This point is equally relevant beyond the UK given the inherently spatial nature of housing markets, and the uneven impacts of neoliberalism and neoliberal welfare reforms which play out in different places in different ways.

To conclude, our empirically rich exploration of the experiences and perspectives of 'Generation Rent' afford deeper insights into the impacts of the UK 'housing crisis' and broader patterns of social-spatial inequalities. Informed by critical debates about the governance of consumption we illuminate both the problematization of particular forms of 'flawed consumption' and the potential social distinctions arising from this. Drawing on the work of Foucault, Bourdieu and Bauman these conceptual arguments have broader resonance beyond the UK thus adding to international scholarly debates.

Word Count: 9892

Endnotes

[1] Accessing UK wide data is challenging, as housing statistics are collected by devolved governments and so not always comparable. Analysis suggests these trends identified in the 2011 UK Census have however continued.

[2] Elsewhere in the UK, devolved governments have tended to adopt a dual approach of promoting private homeownership, whilst at the same time, recognising the positive value of renting: both social and private – this includes continued public investment in not-for-profit housing (McKee, Muir and Moore In Press).

[3] This is however due to change in Scotland for the recent Private Housing (Tenancies) (Scotland) Act 2016 removes this 'no fault ground for possession' from autumn 2017. Along with other measures contained within this legislation it seeks to afford private tenants greater security of tenure: http://www.scottishhousingnews.com/8410/private-tenancies-bill-passed-by-scottish-parliament/

[4] The UK has embarked on an ongoing process of devolution of powers over the last 15 years. Housing policy is one such devolved power, and is the responsibility of the devolved administrations in Northern Ireland, Scotland and Wales. The UK Westminster government continues to legislate on English housing. There is therefore considerable policy divergence in housing policy across the UK.

[5] The current Housing and Planning Bill 2015/16 in England seeks to build on the provisions of the Localism Act 2011 by ending security of tenure for social housing tenancies and charging higher rents to more affluent tenants. Tenancies will now typically be allocated for 2 to 5 years (McKee, Muir and Moore In Press).

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Table 1 Sample characteristics

	With parents	Private tenants	Social tenants	Shared equity	Mortgagors	**Total**
Age group						
18-24	10	5	1	1	2	19
25-35	6	20	3	0	14	43
Subjective financial situation						
Comfortable / alright	10	11	1	0	9	31
Just about getting by	2	11	1	0	5	19
Finding it (very) difficult	2	3	2	1	2	10

Table 2 Case Study Matrix

	Urban	**Rural**
England	Sheffield Surrey	Cornwall
Northern Ireland	Belfast	-
Scotland	Edinburgh North Lanarkshire	Scottish Borders
Wales	Merthyr Tydfil	-