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# A cross-cohort description of young people's housing experience in Britain over 30 years: An application of Sequence Analysis

Dylan Kneale\*, Ruth Lupton†, Polina Obolenskaya‡, Richard D Wiggins§¶

**Abstract.** Objective: To compare patterns of leaving the parental home and early adult housing experiences of two British cohorts. Data: Two birth cohorts: the 1958 National Child Development Study (NCDS) and the 1970 British Cohort Study (BCS70). Methods: Sequence Analysis supported by Event History Analysis. Key Findings: Despite only 12 years separating both cohorts, the younger 1970 cohort exhibited very different patterns of housing including a slower progression out of the parental home and into stable tenure, and an increased reliance on privately rented housing. Returns to the parental home occurred across the twenties and into the thirties in both cohorts, although occurred more frequently and were more concentrated among certain groups in the 1970 cohort compared to the 1958 cohort. Although fewer cohort members in the 1970 cohort experienced social housing, and did so at a later age, social housing was also associated with greater tenure immobility in this younger cohort. Conclusions: The housing experiences of the younger cohort became associated with more unstable tenure (privately rented housing) for the majority. Leaving the parental home was observed to be a process, as opposed to a one-off event, and several returns to the parental home were documented, more so for the 1970 cohort. These findings are not unrelated, and in the current environment of rising house prices, collapses in the (youth) labour market and rising costs of higher education, are likely to increase in prevalence across subsequent cohorts.

**JEL classification:** J19, R20, R21, R28.

**Keywords:** Housing, Young People, Sequence Analysis, Housing Tenure.

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## **Introduction**

Leaving the parental home is often thought of as a key milestone on the pathway to adulthood. However, in recent decades, movement out of the parental home is being postponed (Berrington, Stone, & Falkingham, 2009; DiSalvo, Ermisch, & Joshi, 1998; Holdsworth & Morgan, 2005). In this paper, we focus upon the housing experiences of two British Birth Cohorts (the 1958 National Child Development Study (NCDS) and the 1970 British Birth Cohort Study (BCS70)) to explore the extent to which moving out of the parental home can no longer be thought of as a single defining moment but a complex interplay of other lifecourse paths or trajectories including transitions into partnership, parenthood, employment, and transitions out of education. Our evidence is provided by comparing the trajectories of two cohorts of young people aged from 16 years to their early 30 something' years by constructing empirical patterns of housing moves (or sequences) in order to identify similar groups of individual young people based on their early life course experiences. This is achieved by applying 'sequence analysis' (Abbott, 1995). We are interested in when young people leave the parental home, who they are, and how long (if at all) they are away? This paper begins with a brief review of the literature and conceptual difficulties in analysing moving out of the parental home, and continues with a description of our preferred methodology, before providing an account of how the data sources are able to capture housing histories and what we can learn from sequence analysis.

## **Housing and Young People and Leaving the Parental Home**

Often viewed as a precursor of other events, leaving the parental home represents a milestone of adulthood and autonomy and holds a similar symbolic status to first parenthood, first partnership, and transitions from compulsory education to the labour market or higher education, in indicating social maturity (Arnett, 2004; Shanahan, 2000). Most of these milestones are known to be postponed in recent years, as the transition to adulthood has increasingly become a protracted period of role exploration and configuration (Arnett, 2004). While recent UK official estimates of the age at which young people leave home are hard to find, evidence suggests that this is likely delayed somewhat as a whole with a small decrease in the proportion living at home in the early twenties, and small increases in the proportions living at home in the late twenties and early thirties (Berrington et al., 2009). Previously, age on leaving the parental home was approximately equal to age at first marriage (DiSalvo et al., 1998) although in recent decades, the reasons for movement are more likely to involve simultaneous transitions to further education, due to the unprecedented expansion of further

and higher education (Berrington et al., 2009; Coast, 2009; Patiniotis & Holdsworth, 2005). Other events also changed the housing landscape for young people including the collapse of the youth labour market during the 1980s, as well as the more recent recessions and collapse of the housing market at the end of the last decade (Berrington et al., 2009).

### **The timing of Leaving the Parental Home**

The *timing* of movement out of the parental home is of importance as it provides a context for understanding the antecedent factors may promote or inhibit initial movement, and more widely in providing context for other milestones of adulthood (Holdsworth & Morgan, 2005). Consequently, examining the housing experiences of young people is often synonymous in the literature with examining the initial movement away from the parental home (for example Arnett, 2004; Berrington, 2001; Billari & Liefbroer, 2007; Di Salvo, 2000; Holdsworth, 2000; Jacob & Kleinert, 2008). However, as we subsequently demonstrate in our analyses, the timing of *initial* movement may not be strongly patterned by family socioeconomic factors, although the timing of terminal movements may be (Murphy & Wang, 1998), and both are influenced by macroeconomic factors (Ermisch & DiSalvo, 1997; Mandic, 2008; Murphy & Wang, 1998). In this respect, examining the timing alone restricts gaining a full understanding of the transition out of the parental home, and differential housing patterns may be better understood through examining the timing and destination. Examining the destination subsequently introduces considerations about the stability, quality and length of stay in the first destination – a prevalent theme in the literature is the examination of so called ‘boomerang kids’ who leave the parental home and return later (for example Berrington, 2001; DiSalvo et al., 1998; Patiniotis & Holdsworth, 2005). While examining the first destination in the context of ‘boomerangers’ does reveal some information on the stability of the first destination, it does not inform on the stability or quality of destinations for those who did not return home, but who nevertheless stayed only a short time in their first destination.

Returning to the parental home is not the only marker of unstable housing; other markers include frequent transitions between addresses, substandard or dangerous housing and periods of homelessness (Ford, Rugg, & Burrows, 2002). There are also questions about the length of stay upon return to the parental home, the subsequent destination and the relationship between these. In fact, ‘leaving the parental home’ is a rather ambiguous concept where assumptions of autonomy (in the destination household) and permanence (away from the parental household) are often violated. Other researchers have shared our concerns (see Buck & Scott, 1993 for a full discussion) and have employed various strategies to overcome these with various success

including: focussing on the final (observed) exit from the parental home based on housing histories (Murphy & Wang, 1998); altering the definition of leaving the parental home to include achieving the first major tenure (i.e. owner occupation or social housing) (Kiernan, 1991); imposing conditions of length of stay in the first destination tenure (Goldsheider, Thornton, & Young-DeMarco, 1993); altering the definition according to educational status in order to limit the effect of 'boomerangers' (Clark & Mulder, 2000; DiSalvo et al., 1998); relying on young people's own conceptualisation of leaving the parental home (Jacob & Kleinert, 2008; Seiffge-Krenke, 2010); or, solely focussing on the first move in housing histories (Jones, 1987; Tang, 1997). Others have employed a narrower focus to look at sub-populations defined by distinctive patterns of leaving the parental home or explicitly at 'boomerangers' (Beaupre, Turcotte, & Milan, 2006; Ford et al., 2002; Heath, 2008; Mitchell, 1998). Few have examined housing experiences over young adulthood as a whole. Here, we make the case that if we are to better understand the process of leaving home and the housing experiences of young people, and to conceptualise these diverse pathways against the background historical context, a longer term lifecourse approach becomes necessary (Elder, 1974). In this paper, we present the results from using Sequence Analysis as a tool to conceptualise the transition out of the parental home (if it occurs) and housing experiences into the early thirties across two cohorts.

Our analysis is set-up to reveal who moves and into what type of housing to during young adulthood. In order to reach an understanding of young people's housing experiences, we will address both interrelated research questions below:

1. How can the analyst fully exploit the longitudinal nature of housing histories?
2. Is it possible to generate substantively meaningful categories of housing experiences?

## **Data and Methodology**

### **Data**

This paper uses data from two of the four prospective national British birth cohort studies – the National Child Development Study (NCDS) which contains histories of cohort members (CMs) born within a week in March 1958 and the British Cohort Study (BCS70) which holds histories of CMs born in a week in April 1970. The NCDS started with a sample of almost 17,500 in 1958 and now has collected information from CMs at ages 7, 11, 16, 23, 33, 42, 46 and age 50 years. For the BCS70, information has been collected at ages 5, 10, 16, 26, 30, 34 and 38 years, with

an initial sample of over 17,000 (see Bynner & Joshi, 2007; Elliott & Shepherd, 2006; Power & Elliott, 2006 for more information on both studies). Despite being born only twelve years apart both cohorts experienced very different contexts relevant to this paper including significant increases in age at first birth and rates of cohabitation (Ferri & Smith, 2003), increases in the uptake of further and higher education (Makepeace, Dolton, Woods, Joshi, & Galinda-Rueda, 2003), and a notably stronger association between childhood social housing experience and disadvantaged outcomes (Lupton et al., 2009).

Here, we focus mainly on housing histories collected over the period of young adulthood from age 16 – for the NCDS these histories were collected retrospectively at age 33 and for the BCS70 retrospectively at age 30 years. For the NCDS, we distinguish up to 16 moves with information about the timing of movement and the tenure of the destination household. For the BCS70, we distinguish up to 25 moves and have records on the timing of each move and the tenure of the destination household. Additional data collection of cross-sectional housing status took place previously to these sweeps at age 23 (NCDS) and age 26 (BCS70). Other data were collected as part of the housing histories, but are not included in this paper.

## Methods

We begin our analysis through examining some descriptive results from Kaplan-Meier survival curves which are presented in the results section. We then apply Sequence Analysis to describe the housing experiences of young people. Sequence Analysis methodology aims to cluster or group individuals on the basis of the similarity of their respective passage through the lifecourse e.g. a housing history. In order to achieve this aim, costs are attached to the number and type of changes required to draw one individual close to another. Consider the example below describing hypothetical housing histories of four individuals where 'P' indicates living with parents, 'O' living in owner occupied housing, 'S' in social housing and 'R' in private rented housing.

*Figure 1 here*

Sequence analysis will look for the 'cheapest' way to alter sequences to have identical alignments. Looking at sequences one and two, these describe similar transitions into owner occupation. To change the alignment of sequence one to that of two, we can use one of two operations. We can either *substitute* the value at year 5 from 'O' to 'P', or we can *insert* a 'P' at the beginning of sequence one and push the whole sequence along by one year, and *delete* the remaining excess 'O'. The Levenshtein distance is the minimum number of substitutions and

insertions and deletions (hereafter referred to as indels) that it takes to make two sequences identical (Levenshtein, 1966; Martin & Wiggins, 2011), and is operationalised through the Needleman-Wunsch algorithm (see Malo & Muñoz-Bullón, 2003 for further detail). Because some states are conceptually much closer, different costs can be assigned to different processes. Returning to the example once more and looking at histories 3 and 4, an analyst may decide that there is less social distance in moving between private rental housing and social housing (years 3-5) than there is between owner occupied housing and social housing (year 6) and may place a different cost on this. Usually, costs are assigned to substitutions, forming a substitution cost matrix, and indel costs set with reference to the substitution cost. A high indel cost relative to substitution cost will place greater emphasis on similarities in the timing of events, while a lower cost will place emphasis on similarities in the sequence of events (Martin & Wiggins, 2011).

Sequence analysis is essentially a two stage process, with a number of variants of these stages. These variants are a likely reason for the doubts concerning the utility of sequence analysis (Hollister, 2009; Levine, 2000; Wu, 2000), and in particular the subjectivity (otherwise interpreted as flexibility) in determining substitution costs has been criticised. Substitution costs can be derived from the extant literature (Anyadike-Danes & McVicar, 2005), from the empirical probabilities of transition (Pollock, 2007), or can be identical (unit) costs for each operation (Martin, Schoon, & Ross, 2008). Furthermore, measuring the distance between sequences can be carried out through either comparing each sequence to ideal typologies of sequences or passages, or comparing each sequence in the dataset against every other (Stone, Netuveli, & Blane, 2008), or a hybrid of these approaches (Martin et al., 2008; Wiggins, Erzberger, Hyde, Higgs, & Blane, 2007). Once a distance matrix has been generated for all sample members, cluster analysis is applied to identify groups of individuals with similar sequences. The stability of group membership is typically driven by the choice of clustering algorithm and may therefore render a final solution that varies across applications.

### ***Applying Sequence Analysis to analyse Housing Histories***

Examples of the application of Sequence Analysis can be found across a range of disciplines (Aassve, Billari, & Piccarreta, 2007; Shoval & Isaacson, 2007; Stovel & Bolan, 2004); however, to our knowledge, it has not been applied to young people's housing histories. Sequence analysis allows us to look beyond the first move, to take into account the nature and sequence of subsequent moves and to fully account for the 'boomerang kids'. Empirically, we are still faced with the challenge of establishing autonomy. Leaving the parental home is of interest to

researchers because of the assumption that this represents a move to a destination where the young person becomes the sole or joint head of household, with autonomy from parents being a fundamental part of the transition to adulthood (Arnett, 2004); however, we are unable to establish independence both financially and with respect to whether head of household status is assumed by the young person in the destination household. However, this challenge becomes of lesser consequence as our focus has shifted away from viewing young people's housing as a one off transition to autonomy, and instead as a series of moves towards this goal.

We analyse data on tenure and household composition up to age 33 for the NCDS and tenure histories up to age 30 for BCS70. We compare each sequence with reference to all other sequences within the dataset. While this is computationally demanding, and may mean that smaller, specific groups are overlooked, this is aligned with the whole ethos of sequence analysis as a powerful exploratory tool. Furthermore, given that the progression of young people's housing is light on theory beyond the first move, we are comfortable in allowing the results to be empirically driven. However, the use of subjective substitution costs (Wu, 2000) may leave sequence analysis open to criticism. We developed a substitution cost matrix that is based on the inverse of transition probabilities, although recognise that the subject of costing changes in states remains the subject of considerable debate (Martin & Wiggins, 2010). Lower substitution costs are based on higher probabilities of transition occurrence – for example in our study, direct movement out of the parental home into private rental accommodation is empirically 'cheaper' than moving directly into outright homeownership. We base the transition costs on a variation of dynamic Hamming cost (Lesnard, 2006):

$$s_i(a,b) = 4 - [p(X_{50} = a | X_1 = b) + p(X_{50} = b | X_1 = a) + p(X_T = a | X_{50} = b) + p(X_T = b | X_{50} = a)]$$

**Equation 1: Adaptation of Dynamic Hamming cost where 1 represents time point 1, 50 represents midway and T represents the maximum observation time and a and b represent tenure or household composition states**

We analyse changes across monthly intervals. While this represents another contributory factor to the computational burden, we know that young people's housing is associated with uncertainty and transience (Heath, 2008; Jones, 2002). Finally, we keep the relatively specific categories presented to us in the data (table 1). While there is scope for collapsing these categories, such as collapsing both owner occupied statuses into a single category, keeping this specificity helps to distinguish clusters later.

*Table 1 here*

We use TDA (Transitional Data Analysis) to generate our distance matrix (Rohwer & Pötter, 2005), later using STATA to generate and examine our clusters (Brzinsky-Fay, Kohler, & Luniak, 2006). The consequential burden of the computing required is one limitation of our method. Other criticisms include the subjectivity in the development of a substitution cost matrix (Wu, 2000) and misinformation about the purpose of sequence analysis (Abbott, 2000; Levine, 2000; Wu, 2000). To offset these criticisms, as stated, our substitution cost matrices are developed empirically through examining transition probabilities. We are also keen to emphasise that sequence analysis is not a model building tool. We use sequence analysis to attempt to form meaningful groups that reflect the timing and sequence of events from voluminous and detailed housing histories. Other methods that were considered included relying solely on event history analysis or employing latent transition analysis, both of which were rejected; the former because of the usual focus on irreversible end point events and the latter because of the small number of time points that are usually held in consideration. Having presented the case for using sequence analysis, we now move to present our results.

## Results

### The (Un)importance of Time

Using an altered tenure history for NCDS<sup>1</sup> and those for BCS70, we delineate Kaplan-Meier survival curves based on housing tenure at age 16 years (Figures 2 and 3)<sup>2</sup>. For the BCS70 cohort, median time of movement away from parents is postponed slightly to just after the 21<sup>st</sup> birthday compared to just before for the NCDS. This postponement is less marked than the postponement of other lifecourse events such as partnership and particularly parenthood (Kneale & Joshi, 2008), suggesting some consistency between cohorts in the numbers of

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<sup>1</sup> Here the alteration refers to the way we treat accounts of living away from parents. Where cohort members reported not living in the parental home at the first reported address that included age 16 years, although reported having parents in the destination household, we correct this tenure to reflect 'living in the parental home' under the assumption that it is the parent and not the cohort member who is the head of household at this early age.

<sup>2</sup> These analyses are based upon a sample with full housing histories from age 15 to 30/33 years. Full housing histories in this case refer to cleaned housing histories that had internal gaps of less than a year. For events where a valid year was available but no month, we imputed each as June. For NCDS, this involved a reduction from 10,882 to 10,592 of the sample who had histories for both household composition and tenure. For the BCS70, this involved a reduction from 10,871 to 10,314 in sample size. In general, missing detail within housing histories was not problematic although whole histories being missing was a greater problem and is discussed within the limitations.

KIPPERS (Kids in Parents' Pockets Eroding Retirement Savings) (Blatterer, 2005). The striking element about transition out of the parental home is that its timing is relatively homogenous between social groups (we present results by housing tenure). Small differences can be observed up to the age of eighteen (48 months on the charts) by housing tenure at age 16 years, although this difference is insignificant. While this bivariate analysis has only examined differences by housing tenure at sixteen, and other factors have been found to be significant in the literature (Berrington, 2001; Holdsworth, 2000; Holdsworth & Morgan, 2005), we take these results as further evidence against only focussing on first movements, and present the results from sequence analysis next.

*Figure 2 here*

*Figure 3 here*

### **Sequence Analysis Specifications and Patterns of Housing Tenure**

As is the practice in the literature (Brzinsky-Fay, 2007), we considered the results of the Caliński and Harabasz' stopping rules and 'Duda and Hart's' stopping rules (see Everitt, Landau, & Leese, 2001), examined dendrograms, and considered the numbers that would be present in each cluster before deciding the optimal number of clusters to be formed, which was 10 for both cohorts. Although the same number of groups was formed, the composition and characteristics of these groups differs between cohorts. The dendrograms reflecting these solutions are presented in Figures 4 and 5 and show the hierarchical relationship between each group. The group numbers on Figures 4 and 5 are maintained in Tables 2 (NCDS) and 3 (BCS70), the latter providing descriptive labels for each group derived from their most commonly observed sequences, along with summary profiles and the relative size of each group. We describe the groups formed in each cohort below.

*Figure 4 here*

*Figure 5 here*

#### **NCDS**

For NCDS we propose a ten cluster solution (Table 2). We see that the largest cluster of people are marked by exits in the early twenties into owner occupied housing (with a mortgage). This group are characterised by their relative tenure stability once in mortgaged housing, although

this group on average experiences three different forms of tenure (group 9). Despite high levels of home ownership, this group is also characterised by high numbers with fathers in non-manual classes. Two thirds of this group are women. Conversely, women also fall within a cluster characterised by long stays in social housing and very low levels of home ownership (group 4). Both of these clusters were characterised by early exits and postponement of exiting the parental home is generally a male trait, and is associated with slightly elevated levels of those with a father in a non-manual class compared to some groups of early movers. Two distinct types of postponers were found – those who do eventually move and those who remain (groups 1 and 7). ‘Boomerang’ kids were a defining trait for one cluster (group 8), although ‘boomeranging’ occurred across a variety of circumstances. Twenty-two percent of the cohort (2,313) moved in with a parent(s) having lived in another form of housing tenure previously. Furthermore, of these boomerangers just 27.5% experienced one tenure before returning to the parental home – the remainder experienced more. This suggests that boomerangers are most likely to be those experiencing a ‘shock’ factor such as the break-up of a relationship rather than those following the typical student ideal, which may consist of more than one move at the first return but is likely to involve just one intermediate tenure. Half of the clusters formed were characterised by owner occupation through mortgage as a destination tenure – however these were distinguished by very different pathways or histories prior to reaching this point.

### **BCS70**

For the BCS70 cohort there are two noticeable shifts in housing tenure patterns (table 3) compared to the experience of the earlier born, NCDS cohort. Firstly, those who move into social housing for extended periods of time do so at a much later age than was the case for the NCDS. This is expressed in the time spent in social housing compared to the parental home in groups 4 in both NCDS and BCS70 (both groups are defined by spells in social housing, tables 2 and 3) as well as in the median age on leaving the parental home. Despite the overall decline in the numbers who experience any form of social housing in the BCS70 compared to NCDS, we see a rise in the numbers experiencing longer stays in social housing. This suggests that while young people may have to wait longer for their own social housing tenure, that once this tenure has been achieved that it is relatively more stable in the BCS70, or that there is less tenure mobility<sup>3</sup>. Furthermore, there was a small rise in those moving directly into social housing

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<sup>3</sup> This could otherwise be explained by the longer observation period for NCDS, where the ‘Chaotic and Disadvantaged’ group is also larger. However, even in this group relative stability is achieved by age 30, and most tenure changes occur during the twenties.

from the parental home without an intermediate tenure. However, by far the largest inter-cohort difference was the growth of those who experience private rental housing tenure. This was often as a first tenure after the parental home, as has been found elsewhere in the literature. However, our groups are differentiated by their length of stay as well as their eventual destination, and as is revealed later, their later life outcomes. For example groups one and two were both characterised by very similar antecedent characteristics – these were the cohort members who were most likely to have fathers during childhood in the top two social classes, who had similar (high) levels of ‘boomeranging’ and who had virtually identical median ages on leaving the parental home. Where these groups differed substantially is in their duration as private rental tenants.

Postponers (KIPPERS) were also a more frequent phenomenon in the BCS70, although relatively more of this group did eventually exit the parental home than in the NCDS. In other words young people appeared to postpone exiting the parental home more frequently in the 1970-born cohort compared to the 1958, although this postponement was less marked and was usually followed by eventual movement. KIPPERS displayed similar antecedent characteristics in both cohorts having a higher preponderance to be male and be more likely to have a non-manual class background (group 6). Levels of outright ownership in the BCS70 were very low and only reached a sizable proportion in the ‘Chaotic Entries and Exits into Social Housing’ group (although outright ownership only accounted for 7% of the group’s experience). While this may appear counterintuitive, those who experienced outright ownership as a destination tenure were predominantly those who had experienced unstable tenures (private rental etc.) previously. Finally, boomerangers were particularly concentrated in a few key groups that were marked by stays in private rental accommodation (groups 1, 2 and 7) – this is in contrast to the NCDS where there was a more even distribution – and could indicate a growth in the numbers following stereotypical student housing pathways, which we discuss next.

*Table 2 here*

*Table 3 here*

## The role of students

Students' housing patterns are often studied separately from others and are believed to be qualitatively different (Ford et al., 2002; Heath, 2008; Holdsworth & Morgan, 2005; Patiniotis & Holdsworth, 2005), and we would expect students to be over-represented in groups characterised by periods in private rental accommodation (including student halls) followed by owner occupation (Ford et al., 2002). We are broad in our definition of student experiences and examine four different groups – those with no experience of post-compulsory education, those with experience of education between 16-18 years, those who experienced higher education 18-22 years and those with experience of postgraduate or mature student education beyond 22 years<sup>4</sup>. We found student pathways were differentiated, although not unique, and students were represented in significant numbers across all cluster groups. Bivariate multinomial logistic models (not shown) revealed that students were statistically more likely to be present in some groups than others. However, the distributions in table 5 show that rather than thinking about a single 'student pathway' as is often the intonation in the literature, we should think about education as one of many explanatory factors, together with partnership, employment, parenthood and other lifecourse events, that may mean that students are more likely to fall into certain categories, although these distributions do not amount to a distinct pathway. We would also highlight that the majority of those following stereotypical student housing pathways involving high dependency on privately rented accommodation did not always reflect student experiences.

*Table 4 here*

## Summary and Conclusions

At the beginning of this paper we reviewed some of the literature surrounding the housing experiences of young people. These studies focussed on movement out of the parental home. This move was classed as one of the 'big five' markers of adulthood by several researchers, along with transition from full-time education, transition to the labour market, first cohabiting partnership and first parenthood. All of these markers signified processes of social maturity and increasing autonomy. However, here our focus has been to question the meaning of moving away from the parental home both conceptually and empirically through exploring the data.

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<sup>4</sup> This information is based upon work history data.

## **Boomeranging and the existence of a student pathway**

One of the assumptions, although possibly the most relaxed in the literature, is that the move away from the parental home implies some degree of permanency. We are not the first researchers to contradict this (Berrington, 2001; DiSalvo et al., 1998; Mitchell, 1998). However, we are possibly among the first to use sequence analysis to attempt to explore this issue. As a result of our method, and as a consequence of the richness of our datasets, we find that 'boomeranging' can occur across young adulthood. Only for less than a third of 'boomerangers' do we find the return to the parental home to occur immediately after the first move out of the parental home. We find occurrences of returning to the parental home across our groups derived from sequence analysis, although we find that particularly in the BCS70 cohort, those in groups marked by reliance private rental tenure have higher levels. Similarly, students are scattered across our clusters – again students are overrepresented in some groups compared to others – although the non-trivial proportions of those who experienced post-compulsory and higher education across all our groups leads us away from thinking about student housing pathways as being distinct, as is the intonation in the literature (for example Ford et al 2002). We would instead recognise that the stereotypical 'student' pathway of heavy reliance on the private rental sector is a widely shared experience, and policy changes that encourage students to remain closer to the parental home (Fakhri, 2008; Wyness, 2010), mean more students themselves are likely to diverge from this stereotypical route. To this extent young people may have similar patterns of housing experience but, for different reasons.

We find that it is the duration in private rental that becomes a defining characteristic for students (those with experience of post-compulsory education) and non-students alike. For non-students where goals are less likely to revolve around career progression and more likely to involve family life at an earlier age, gaining a secure home, be this with a mortgage or through social housing, may be of greater priority. This may be reflected in the BCS70 through the higher proportion of students in clusters 1 and 2 that are characterised by long stays in privately rented housing, compared to cluster 3, which is characterised by short stays in privately rented housing (Table 4). Again, other analytical strategies that do not account for duration and sequence of transitions may not necessarily detect this difference, and certainly those with a fixed remit of first move and only up to early adulthood (age 25 for example) are unlikely to. With the introduction of tuition fees for higher education experienced by subsequent cohorts, this distinction in housing pathways may grow, as gaining stable tenure for students and graduates becomes more unattainable; although, rising house prices in recent years may also mean that

those who don't pursue further education are similarly 'priced out' of the housing market, and the 'youth' housing market may become increasingly reliant on privately rented housing.

The notion that a 'youth' housing market should be considered distinct has been raised previously in the literature (Ford et al., 2002; Heath, 2008). This paper supports this notion although we would argue that it is unhelpful to think of a student housing market as separate, as it implies mutual exclusivity and ignores the heterogeneity in student and non-student pathways. Furthermore, we would argue that housing represents one of the main contributors to a notion of 'fuzzy adulthood' where the markers of adulthood are postponed, and in this case often subject to reversals beyond a period that could be conventionally termed 'youth'. Young adults display frequent returns to the parental home throughout their twenties and into their thirties.

### **An application of Sequence analysis: study limitations**

Our usage of sequence analysis means that we are able to align our groupings more with a narrative description of housing histories during young adulthood from the cohort member's perspective. In other words, we are able to conceptualise housing experienced during young adulthood and rather than focussing on end-points. Our wide remit means that we are able to avoid focussing on the timing of first movement, which was shown to have little distinction in terms of social groupings. However, there are limitations to our preferred method. Firstly, the method is highly computationally intensive. Secondly, our method does not necessarily capture all the heterogeneity in housing histories, and our groups do not capture instability within the same type of tenure. For example, privately rented tenure is often associated with transience and several sequential moves between different privately rented tenures. We do not capture this variability through sequence analysis until there has been a change in tenure. Therefore our 'chaotic' housing histories only represent chaotic in terms of tenure changes and not the number of moves. Nevertheless, these groups do measure important differences, as shown in the background characteristics and student profile. In addition, we are unaware of any other method that can capture and summarise the variability in the dense housing histories provided by our cohort members.

A further limitation of our study is our treatment of missing data. We only take minimal steps towards imputing missing monthly data (see footnote 2). Whilst in theory multiple imputation techniques could be applied to impute 'gaps' in individual histories this is unlikely to provide great gains in the use of the available information when considered against the problem of

whole (individual CM) histories being missing (7% of the NCDS sweep and 8% of the BCS70 sweep).

### **Conclusion: Disappearing stable tenure and the importance of housing journeys**

This paper has revealed a novel means of exploring and summarising the housing histories of young people born 12 years apart in Britain during the last century. These experiences are heterogeneous but reveal a growing proportion of 20-somethings who are postponing departure from the parental home or, indeed are more likely to return at some stage to the parental home having made a break. Whilst there are significant numbers who follow conventional rules into owner occupancy, there are notable numbers who leave the parental home and never return but lead uneven or chaotic housing journeys. The groups derived from sequence analysis show that what is crucial in defining different types of housing history is not only when young people move out of the parental home and where they move to, but also how long they stay in the destination tenures and where they move to next. The more recent BCS70 cohort are less likely to progress into stable tenure at younger ages and are more likely to move to an intermediate (transient) tenure or postpone moving out of the parental home compared to the earlier NCDS cohort. This pattern is likely to strengthen in the current environment of rising house prices, recession and collapses in the (youth) labour market, and rising costs of higher education, without policy intervention. Methodologically, we have demonstrated how sequence analysis can reveal some meaningful summaries of housing histories which are not only interesting in themselves, but can be used as a platform to explore the interdependence of key lifecourse trajectories covering partnership formation, parenting, employment and post-compulsory education by the use of multiple sequence analysis (Pollock, 2007).

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## Figures and Tables

		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	
1		P	P	P	P	O	O	
2		P	P	P	P	P	O	
3		P	P	S	S	S	S	
4		P	P	R	R	R	O	

Figure 1: Example of sequences

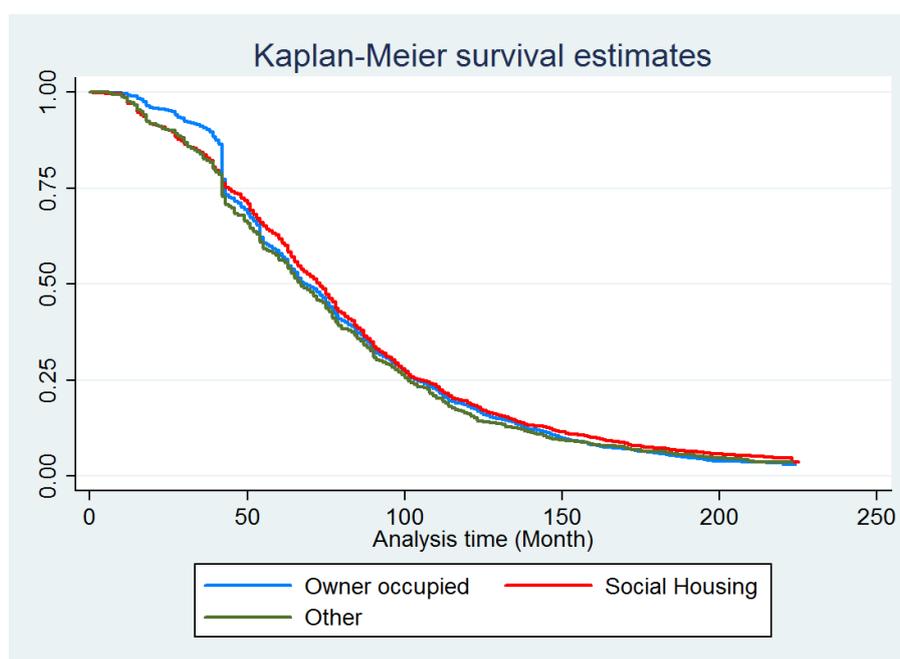
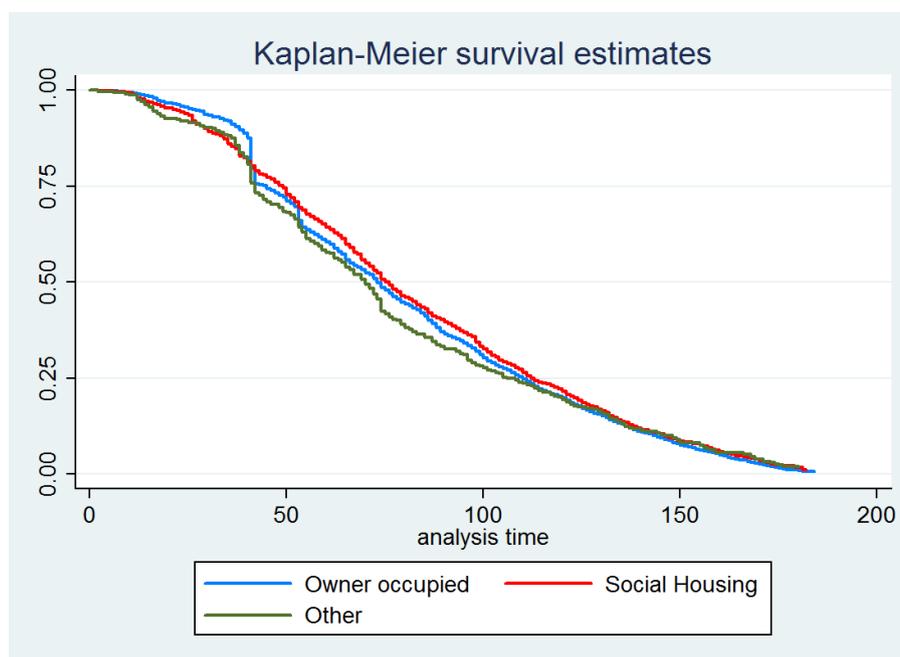


Figure 2: Time to Independent Housing (NCDS) – Time expressed as months after age 15



**Figure 3: Time to Independent Housing (BCS70) – Time expressed as months after age 15**

**Table 1: Categories for tenure and household composition analysis**

<b>NCDS Tenure</b>	<b>BCS70 Tenure</b>
Parental Home	Parental Home
Outright Owner	Outright Owner
Own with a Mortgage	Own with a Mortgage
Social Housing	Social Housing
Rental from Housing Association	Private Rental
Private Rental	Living Rent-free (without parents)
Living Rent-free (without parents)	Travelling
Other	Other

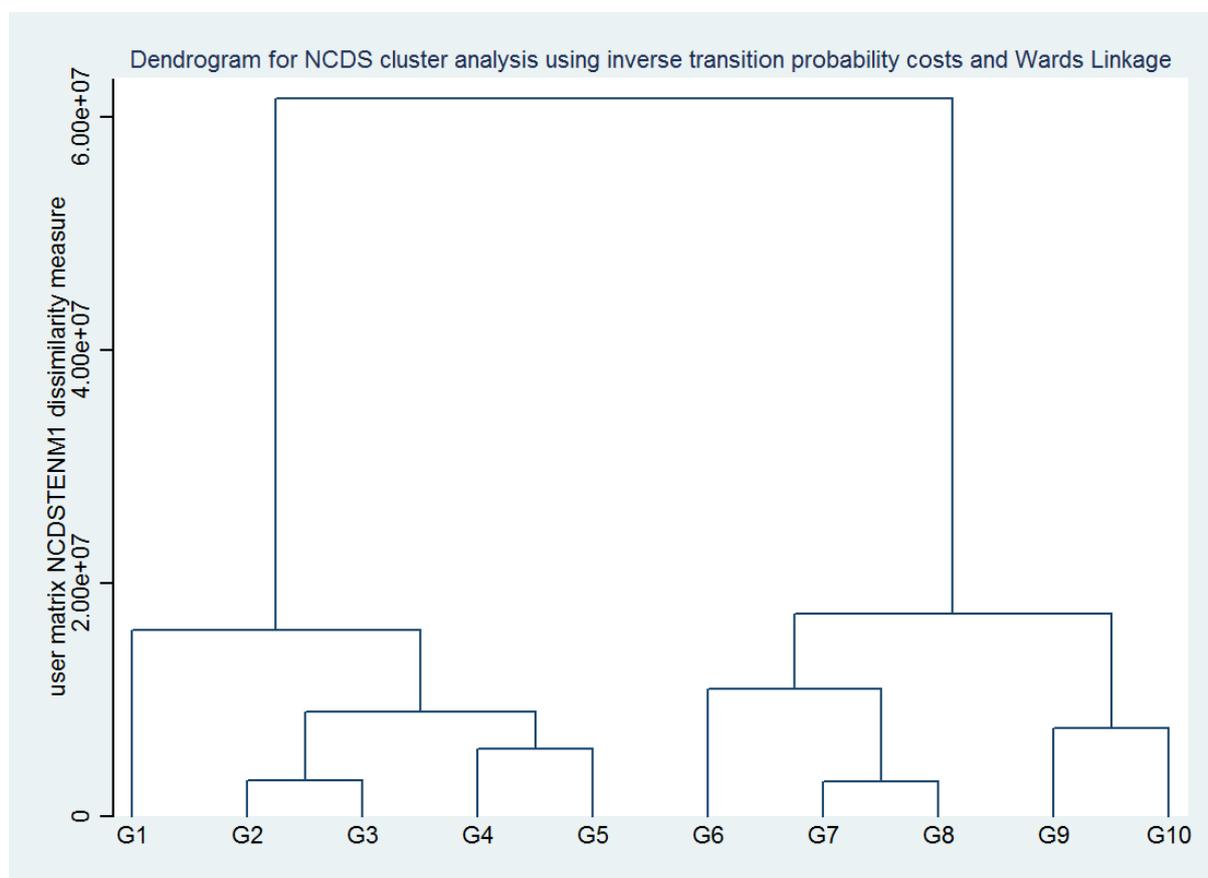
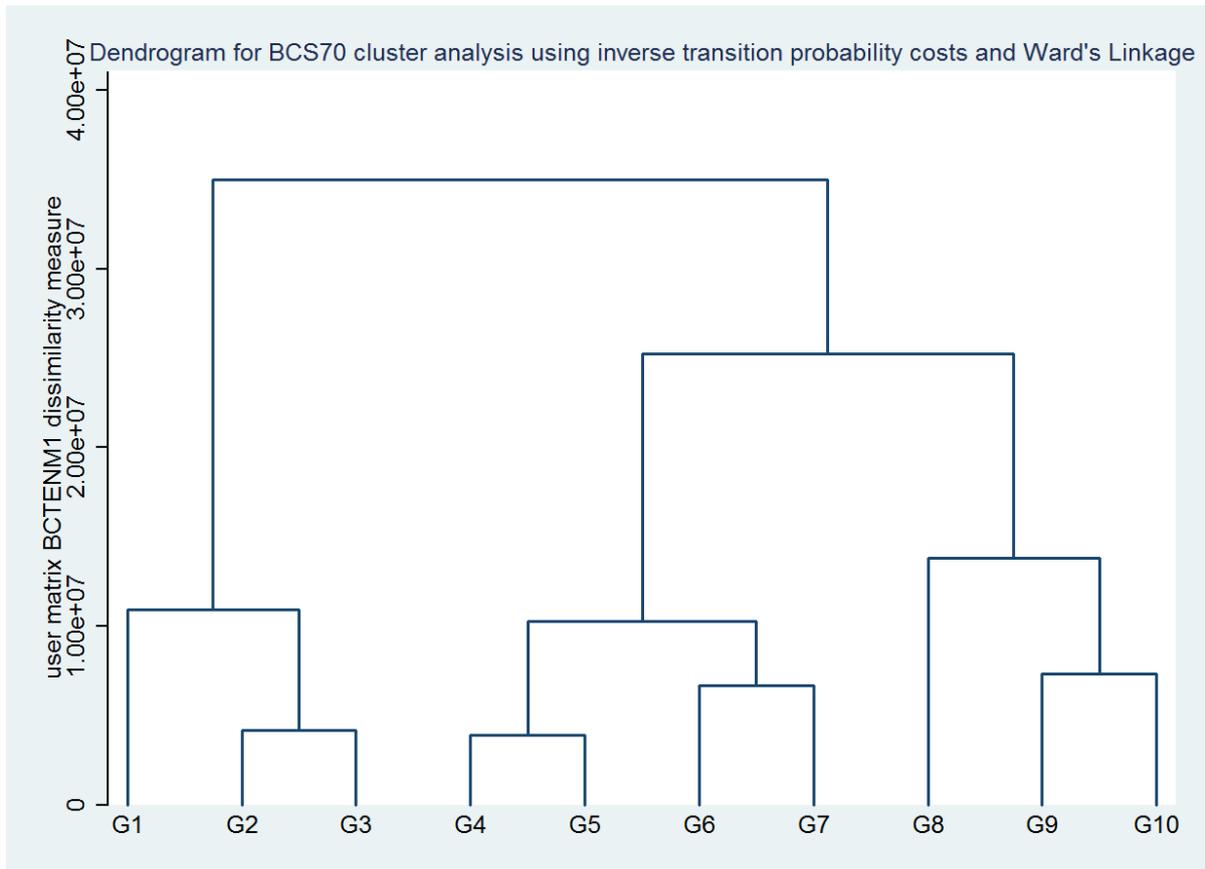


Figure 4: Dendrogram for NCDS tenure history using inverse transition probabilities costs



**Figure 5: Dendrogram for BCS70 tenure history using inverse transition probabilities costs**

Table 2: NCDS Tenure Groups formed from Sequence Analysis

NCDS Tenure Group	Characteristics	Most Common Sequences	Time OO (%)	Time M (%)	Time LA (%)	Time PR (%)	Time HA (%)	Time RF (%)	Time P (%)	Time OT (%)	% of Boomerang	Med Age	% Female	% SC Non-M	N
1 Postponed KIPPERS	Very Late Exits/Never left parental home	P (47.1%) P-LA (7.9%) LA (6.3%)	0.4	0.2	3.5	1.8	0.8	0.5	91.8	0.9	16.5%	28.6 yrs	35.6	33.3	756 (7.1%)
2 Diverse Early Private Rentals	Early exits, reliance on private rental/other – frequent destination into outright ownership	P-PR (5.7%) P-OT (3.1%) P-OO (2.8%)	10.1	5.6	1.9	31.4	7.6	7.7	17.8	18.0	24.7%	18.5 yrs	51.8	55.4	683 (6.4%)
3 Later Exits into Private Rental	Moderate exits to rental – frequent destination into outright ownership	P-OO (12.8%) P-PR (10.4%) P-HA (3.9%)	12.3	2.3	1.1	15.6	5.1	6.7	48.8	8.0	32.8%	22.5 yrs	46.9	50.1	384 (3.6%)
4 Stable Social Renters	Early exits to Local Authority with long stays in Local Authority Housing	P-LA (31.9%) P-PR-LA (8.7%) P-OT-LA (6.5%)	0.9	1.0	69.5	3.2	1.0	1.8	18.6	4.0	13.4%	18.5 yrs	64.9	18.2	843 (7.9%)
5 Chaotic Entries and Exits into Social Housing	Moderately early exits with periods in Local Authority Housing	P-LA (19.4%) P-LA-M (7.8%) P-PR-LA (6.8%)	0.8	10.0	42.2	9.3	1.4	0.7	33.5	2.1	22.4%	20.8 yrs	51.8	23.3	986 (9.3%)
6 Mid Twenties and Mortgaged	Mid twenties exits into Owner Occupation (Mortgage)	P-M (67.9%) P-PR-M (6.1%) P-M-P-M (3.1%)	0.0	56.6	0.1	1.0	0.0	0.2	42.1	0.2	10.8%	22.5 yrs	48.2	40.9	1,794 (16.9%)
7 Late Twenties and Mortgaged	Late twenties exits into Owner Occupation (Mortgage)	P-M (64.9%) P-PR-M (4.6%) P-M-P-M (4.0%)	0.1	35.9	0.3	0.9	0.1	0.2	62.3	0.1	15.0%	26.2 yrs	34.0	44.8	917 (8.6%)
8 Parental Reliance	Late exits or moderate exits with returns – frequent destination mortgage	P-M (29.2%) P-LA-M (6.6%) P-PR-M (4.7%)	0.8	22.3	3.9	4.6	0.8	0.8	64.5	2.4	33.6%	24.5 yrs	37.9	40.1	679 (6.4%)
9 Early Twenties and Mortgaged	Early 20s exits marked by tenure stability – frequent destination mortgage	P-M (19.2%) P-PR-M (12.4%) P-LA-M (4.9%)	0.3	58.2	2.3	7.1	0.5	1.0	27.0	3.6	28.4%	19.5 yrs	63.9	47.5	2,436 (23.0%)
10 Early Twenties and eventually Mortgaged	Early exits reliant on private rental/other - frequent destination mortgage	P-PR-M (11.5%) P-OT-PR-M (5.8%) P-M (2.6%)	1.9	40.8	2.3	23.5	2.1	4.0	19.2	6.2	27.4%	18.5 yrs	51.8	57.4	1,126 (10.6%)

Key: P = Living with Parents; OO = Outright Ownership; M = Own with a Mortgage; LA = Local Authority Rental; PR = Private Rental; HA = Housing Association Rental; RF = Living Rent Free (Not with Parents); OT = Other Housing Tenure; Time (%) = Percentage of time spent in a particular housing tenure  
% of Boomerang = % who returned to the parental home at least once ; Med Age = Median Age at Leaving the Parental Home; % SC Non-M = % with father in Non-Manual Social Class in at least one sweep

Table 3: BCS70 Tenure Groups formed from Sequence Analysis

BCS70 Tenure Group	Characteristics	Most Common Sequences	Time OO (%)	Time M (%)	Time LA (%)	Time PR (%)	Time TR (%)	Time RF (%)	Time P (%)	Time OT (%)	% of Boomerang	Med Age	% Female	% SC I & II	N
1 Early, Lasting Private Renters	Early exits to private rental/other - lasting	P-PR (9.9%) P-PR-M (7.2%) P-PR-P-PR (2.9%)	1.23	4.3	1.7	52.7	1.6	3.2	28.7	6.5	42.5%	18.5 yrs	52.5	59.6	1,124 10.8%
2 Early, Long Stay Private Renters	Early exits, long stays in private rental/other – frequent destination mortgage	P-PR-M (32.8%) P-PR-P-PR-M (7.3%) P-PR-P-M (4.5%)	0.1	32.5	0.9	32.9	0.5	1.0	30.6	1.5	39.7%	18.6 yrs	56.2	58.2	865 8.4%
3 Early, Short Stay Private Renters and Others	Early exits, short stays in private rental/other – frequent destination mortgage	P-M (11.8%) P-OT-M (10.2%) P-LA-M (8.2%)	0.5	46.9	6.9	8.1	0.5	3.7	22.1	11.4	23.6%	18.3 yrs	65.7	39.3	802 7.8%
4 Stable Social Renters	Pre age-25 exits and long stays in Local Authority	P-LA (29.2%) P-PR-LA (8.8%) P-LA-M (7.1%)	1.9	2.8	39.1	6.6	0.7	3.4	40.8	4.6	23.4%	20.6 yrs	61.5	22.6	1,129 10.9%
5 Chaotic Entries and Exits into Social Housing	Early exits with periods in Local Authority	P-LA (13.8%) P-PR-LA (6.2%) P-RF (5.2%)	7.1	2.1	34.6	8.5	1.2	12.7	16.5	17.3	17.6%	17.3 yrs	58.9	30.3	596 5.8%
6 Late and Never Exits KIPPERS	Late twenties exits (and KIPPERS) into variety	P-M (23.9%) P-LA (13.4%) P (9.0%)	1.8	3.6	4.4	2.8	0.3	1.6	83.6	2.0	16.4%	27.8 yrs	41.7	34.1	1,505 14.6%
7 Moderate, Lasting Renters	Moderately early exits to private rental/other - lasting	P-PR-M (16.9%) P-PR-P-M (7.5%) P-PR (7.2%)	0.6	19.9	1.4	18.0	0.5	2.6	54.4	2.6	45.1%	22 yrs	48.8	46.9	1,245 12.1%
8 Late, Twenties before Mortgage	Late twenties, all movers into owner occupation (mortgaged)	P-M (72.2%) P-M-P-M (2.5%) P-OT-P-M (2.4%)	0.1	22.6	0.3	0.4	0.1	0.3	75.7	0.6	13.1%	26.2 yrs	41.9	37.2	749 7.3%
9 Mid twenties and mortgaged	Mid 20s exits marked by tenure stability in owner occupation	P-M (83.0%) P-M-P-M (4.8%) P-PR-M (1.8%)	0.0	42.5	0.1	0.2	0.0	0.1	56.9	0.1	8.9%	23.4 yrs	51.3	37.4	1,440 14.0%
10 Early twenties and mortgaged	Early exits marked by tenure stability in owner occupation	P-M (67.0%) P-PR-M (7.8%) P-M-P-M (4.4%)	0.0	61.4	0.2	1.4	0.1	0.3	36.5	0.3	13.1%	20.5 yrs	65.0	33.2	858 8.3%

Key: P = Living with Parents; OO = Outright Ownership; M = Own with a Mortgage; LA = Local Authority Rental; PR = Private Rental; TR = Travel; RF = Living Rent Free (Not with Parents); OT = Other Housing Tenure; Time (%) = Percentage of time spent in a particular housing tenure  
% of Boomerang = % who returned to the parental home at least once ; Med Age = Median Age at Leaving the Parental Home; % SC I & II = % with father in Social Class I or II in at least one sweep

**Table 4: Distribution of student and Non-student housing experiences (see tables 2 and 3 for group description)**

NCDS	No experience of post-compulsory education	In education between 16½-18½ years	In higher education 18½-22½ years	postgraduate or mature student education	BCS70	No experience of post-compulsory education	In education between 16½-18½ years	In higher education 18½-22½ years	postgraduate or mature student education
1 Postponed KIPPERS	7.9%	6.6%	5.0%	4.6%	1 Early, Lasting Private Renters	6.0%	5.4%	20.7%	29.6%
2 Diverse Early Private Rentals	4.8%	7.9%	8.9%	15.8%	2 Early, Long Stay Private Renters	4.2%	5.7%	20.5%	14.2%
3 Later Exits into Private Rental	3.2%	3.8%	4.4%	6.7%	3 Early, Short Stay Private Renters and Others	8.4%	8.4%	7.4%	4.1%
4 Stable Social Renters	11.1%	3.8%	2.0%	2.3%	4 Stable Social Renters	14.6%	8.8%	5.1%	6.4%
5 Chaotic Entries and Exits into Social Housing	11.6%	5.7%	4.6%	5.6%	5 Chaotic Entries and Exits into Social Housing	7.3%	4.5%	3.1%	4.7%
6 Mid Twenties and Mortgaged	18.5%	18.1%	11.0%	4.6%	6 Late and Never Exits KIPPERS	15.9%	15.3%	11.5%	11.8%
7 Late Twenties and Mortgaged	8.7%	10.1%	7.0%	4.4%	7 Moderate, Lasting Private Renters	9.8%	12.4%	14.2%	19.8%
8 Parental Reliance	5.9%	7.8%	5.3%	8.8%	8 Late Twenties before Mortgage	7.5%	9.0%	6.0%	5.1%
9 Early Twenties and Mortgaged	21.0%	24.8%	30.7%	20.9%	9 Mid twenties and mortgaged	16.2%	18.9%	8.5%	2.9%
10 Early Twenties and eventually Mortgaged	7.4%	11.3%	21.1%	26.2%	10 Early twenties and mortgaged	10.2%	11.7%	3.1%	1.4%