

**Assessing risk and security in
the housing market: A
mixed-methods exploration
of involuntary mobility**

Darren John Gary Baxter

PhD

University of York

Social Policy and Social Work

September 2017

Abstract

In this thesis, a conceptual definition of involuntary mobility is developed and used to estimate the incidence of such mobility between the years 2010 and 2012. This definition is then employed to understand how risk is structured in the housing market and how this impacts on the subjective sense of security derived from the home. The work of authors such as Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) and Giddens (1991), which considers risk as an inherent part of social structures, is drawn upon. This informs the adoption of the concept of precarity, which is utilised in order to understand the tenure arrangements in the private rented sector.

Three empirical strands are drawn on. These are; the compilation of figures on individual reasons for residential mobility in order to build an incidence estimate for the years 2010–2012; the combination of two datasets, the British Household Panel Survey and Understanding Society, to assess the frequency of multiple involuntary moves; and the assessment through semi-structured interviewing of the impact that the ending by landlords of tenancies has on the subjective security tenants derive from their homes.

It is found that involuntary mobility is widespread, and risk is seen to be an inherent part of the life course and embedded in the structures of the housing market. The concept of precarity, as it applies to the housing market, is reflected on. It is argued that precarity emerges at the intersection between legal and structural factors, here the tenancy agreement, the nature of private landlordism, and the structure of the private rented sector as a collection of small-scale landlords. Finally, it is found that the experience of such precariousness has a notable impact on the experience of private renting and the extent to which individuals feel ‘at home’ in the tenure.

Contents

Abstract	2
Contents	3
List of charts	6
Acknowledgements.....	8
Declaration	9
Introduction	10
Chapter One From external to inherent: Understanding the contemporary manifestation of risk in the housing market	14
1.0 Introduction.....	14
1.1 Understanding the nature of risk in contemporary society.....	15
1.2 Exploring uncertainty as precarity	24
1.3 Understanding global risks in the housing market.....	28
1.4 The growth of the private rented sector in the shadow of the global financial crisis	32
1.5 Understanding precarity in the housing market.....	37
1.6 Exploring the impact of objective insecurity on the subjective experience of tenants	41
1.7 Conclusion	47
Chapter Two Conceptualising involuntary mobility in the context of complex lives	49
2.0 Introduction.....	49
2.1 Developing a conceptual understanding of residential mobility	49
2.2 Considering and typologising the involuntary aspects to residential mobility.....	55
2.3 Assessing how moves fit in the typology of involuntary mobility	59
2.4 Conclusion	67
Chapter Three Methodology.....	69
3.0 Introduction.....	69
3.1 Theoretical position	69
3.2 Empirical strand one: Understanding the incidence of involuntary home moves	74
3.3 Empirical strand two: Understanding how involuntary mobility is manifest across the life course	83
3.4 Special concern for the private rented sector	91
3.5 Empirical strand three: Using semi-structured interviews to assess the impact of moving home involuntarily on the sense of security derived from the home and how this is impacted by an objective lack of security	94
3.6 Analysis	107
3.7 Ethics	108

3.8	Conclusions.....	109
Chapter Four Understanding the incidence and nature of involuntary mobility		111
4.0	Introduction.....	111
4.1	The incidence of involuntary mobility between 2010 and 2012.....	112
4.2	Assessing the robustness of the estimate.....	119
4.3	Reflecting on the conceptualisation of involuntary mobility	121
4.4	Presenting individualised pathways of constraint.....	126
4.5	Conclusion.....	130
Chapter Five Precarity in the private rented sector?		132
5.0	Introduction.....	132
5.1	The incidence of repossession orders.....	132
5.2	The incidence and nature of moves due to the ending of assured shorthold tenancies	138
5.3	The Assured Shorthold tenancy as a manifestation of precarity?.....	146
5.4	Conclusion.....	156
Chapter Six The impact of precarity on subjective security: Ontological (in)security in the private rented sector		158
6.0	Introduction.....	158
6.1	The home as a setting for day-to-day routines.....	159
6.2	The home as a haven from surveillance and as a space that enables control	163
6.3	The home as a constant space	170
6.4	Conclusion	172
Chapter Seven Discussion.....		174
7.0	Introduction.....	174
7.1	Research aim one: To develop a conceptual definition of involuntary mobility and to use it estimate the incidence of such mobility between the years 2010 and 2012.....	174
7.2	Research aim two: To understand how risk is structured in the housing market and how such risk impacts upon involuntary mobility	179
7.3.	Research aim three: To assess how the risk of involuntary mobility impacts on the subjective sense of security derived from the home.....	184
7.3	Conclusions.....	188
Chapter Eight: Conclusion.....		190
8.0	Introduction.....	190
8.1	Summary of the key arguments.....	190
Annex One: Ethics form and research instruments.....		202
	Ethics form.....	202
	Topic guide.....	213
	Information sheet	215
	Consent form.....	216

List of housing and support organisations.....	217
Receipts for thank you payment.....	218
Annex Two Tables on maximum length of tenure allowed by lenders	219
Annex Three Review of the literature on involuntary home moves.....	226
Bibliography	245

List of charts

Chart 3.1 Moves included in the estimate by category of involuntary move	75
Chart 3.2: Components of the move state variable	86
Chart 3.3: Waves and years in the longitudinal dataset	88
Chart 3.4: The sample of the semi-structured interviews	98
Chart 3.5: Interview schedule structure	105
Chart 4.1: The incidence of involuntary mobility, 2010-2012	113
Chart 4.2: Number of moves made by individuals over the study period (%)	115
Chart 4.3: Number of moves made by individuals over the study period by whether or not they were involuntary	115
Chart 4.4: The move patterns of individuals within the study period (%)	116
Chart 4.5: The percentage of moves per age group by type of move	117
Chart 4.6: The percentage of each group moving more than once by type of move	117
Chart 4.7: The proportion who have moved by household type and type of move	118
Chart 4.8: Moves by typology of involuntary mobility, 2010-2012 (%)	121
Chart 4.9: The percentage of moves made by age group for each category of move	123
Chart 4.10: Proportion of moves made by age group accounted for by personal/family moves by age group	123
Chart 4.11: The proportion of mobility accounted for by the housing category, by age group (1/2)	125
Chart 4.12: The proportion of mobility accounted for by the housing category, by age group (2/2)	125
Chart 5.1: The number of moves in the 'repossession or similar' category	133

Chart 5.2: Respondent's reasons for having given up a home in the past due to difficulties paying their mortgage	134
Chart 5.3: Possessions orders by type of order and landlord, England and Wales 2000-2016	135
Chart 5.4: The number of homelessness application acceptances by reason for loss of last settled home (%)	139
Chart 5.5: The reason for ending a tenancy between 2010 and 2012 as a percentage of all moves.....	143
Chart 5.6: Reason for move per 100 units of PRS dwelling stock by region, 2010-2012	146
Chart 5.7: The Maximum tenancy length allowed by lenders	150
Chart 5.8: Chart showing responses to the question: “From original acquisition time, what do you expect to be the average life expectancy of your property investment, before you liquidate your property assets?”	153
Chart 5.9: How a property is regarded by landlord profile, 2010	154

Acknowledgements

I would like to express my sincere gratitude to my supervisors, Professor Rebecca Tunstall and Professor John Hudson, for their immense support, guidance and substantial expertise. In addition, the feedback offered by Dr Stuart Lowe, Dr Lee Crookes and all those at the Centre for Housing Policy has been greatly appreciated in refining this work.

I must also thank those who took part in interviews for the project, their life stories played a significant part in shaping this work.

Thanks also go to Laura, Kelly, Jed, Sophie, Siobhan and Eppie in the Department of Social Policy and Social Work who have made the three years' study which led to this dissertation particularly enjoyable.

Finally, I am particularly grateful to my family who have been an enormous source of support during this work. I thank my parents for their endless support and many hours spent babysitting, Holly for her patience and motivation during this process, without her this thesis would not have been possible, and Lily for making me smile throughout.

Declaration

The author would like to thank the audiences at the following conferences where findings and initial analysis of this work was presented:

The Housing Studies Association Conference, University of York, 2014

The Housing Studies Association Conference, University of York, 2015

Homes in Transition Conference, University of Stirling, 2014

Elements of the analysis from chapter four appear in the following publication:

Baxter, D. (2015) Through the keyhole of involuntary home moves. *Understanding Society Insights*, Insights 2015.

I declare that this thesis is a presentation of original work and I am the sole author. This work has not previously been presented for an award at this, or any other, University. All sources are acknowledged as references.

Introduction

Ten years on from the financial crisis we live in a housing market it has fundamentally shaped. The conditions it left, including low interest rates and a more stringent mortgage market, have interacted with the re-regulation of the private sector, the development of new financial products for landlords and a larger pool of tenants (Kennet et al., 2013), resulting in increasing numbers renting their homes from private landlords.

As this tenure grows so too does the insecurity which is an inherent part of it. The default tenancy in the English private rented sector offers tenants little security. Unlike those renting from social landlords, private tenants do not enjoy security of tenure after an initial, and typically short, term, meaning that a landlord can repossess their home without providing a reason or seeking a court order.

Unsurprisingly, these tenurial arrangements have garnered political and policy interest. In their well-regarded review of the tenure, Rugg and Rhodes (2008) note the tension between a landlord lobby who believe this lack of security to be a necessary tool in managing ‘bad tenants’ and housing rights and policy groups who argue it creates insecurity. For the latter, this is an insecurity which is both objective, leading to frequent involuntary mobility, and subjective, impacting on the emotional security tenants can derive from their home.

However, despite the publication of the Rugg review (Rugg and Rhodes, 2008) more than a decade ago, there is an absence of work which sheds empirical and conceptual light on this tension. Work by campaigning organisations such as Generation Rent (Generation Rent, 2017) and Shelter (Reynolds, 2005) have tacitly assumed that a lack of security drives mobility, but little evidence exists to demonstrate this.

The precariousness which emerges from these arrangements has begun to receive attention in the world of housing studies, see for example the 2017 Housing Studies Conference entitled “The Precariousness of Housing: (in)equality, (in)security, (in)stability and the growing financialisation of the housing system”. However, again this has yielded little empirical or conceptual work which sheds light on the tenure arrangements of private

renters and the voices of tenants in this debate have been little heard and consequently the impact of living with a lack of security has been little explored.

This makes the topic the ideal focus for this thesis, which is part of a wider Economic and Social Research Council (ESRC) Network studentship network entitled “The urban housing experience in the age of austerity”. This studentship posed four key areas for action:

- 1) To explore the incidence and impact of all forms of involuntary housing mobility combining quantitative and qualitative description of numbers, type, direction and destination of moves, and a broad view of the social impact with a focus on the period 2008-2016;
- 2) To examine moves with different precipitating factors and from different parts of the housing system in parallel, in order to strengthen understandings of most existing studies that focus on one tenure, one process and often, one social group;
- 3) To explore the extent to which impacts vary between households;
- 4) To conceptualise and describe the particular geography of involuntary mobility, drawing theoretically on a variety of literatures including the psychology of home, neighbourhood dynamics, mobility, and gentrification.

This thesis responds to these broad questions throughout, however in offering conceptual and analytical material of sufficient insight, and in responding to the wider framing set out earlier in this introduction, it poses a sub-set of aims. These are to:

Develop a conceptual definition of involuntary mobility and to use it to estimate its incidence between the years 2010 and 2012;

Understand how precarity is experienced in the private rented sector, and will consider its impact upon involuntary mobility.

Assess how the risk of involuntary mobility with stems from a lack of security of tenure impacts on the subjective sense of security derived from the home.

In meeting these aims this thesis is structured in the following manner. Chapter One addresses the nature of risk in the housing market and its potential impact of the security

of felt by tenants. The concept of the Risk Society introduced by Ulrich Beck (1992) is used to frame an understanding of risk as an inherent part of social, economic and industrial processes, before introducing the concept of precarity. Precarity is defined as a structurally induced experience of precarity, induced by policy choices that create legal arrangements which limit security.

Chapter two presents a conceptualisation of involuntary mobility. The chapter challenges the typical view of mobility as tied to the life cycle where moves facilitate an increase in family size or acquisition of a higher status property. In addition to presenting a new definition of involuntary mobility, a typology which challenges existing approaches to mobility is proposed. This typology presents three categories of move: forced – no agency; forced – some agency; and coerced. This typology is developed over two dimensions, one that assesses the extent to which a move is involuntary, expressing the conceptual definition presented herein, and another which assesses the extent to which a mover can express agency. The agency dimension considers the extent to which a mover has access to policy or other resources which may afford them increased control over their move.

Having developed a conceptual basis, Chapter Three considers the methodology underpinning this thesis. Three empirical strands are proposed to generate the data necessary to meet the thesis aims. These are:

The building of an incidence estimate for the years 2010–2012 by compiling governmental, academic and estimated figures on individual reason for mobility;

The combination of two datasets, the British Household Panel Survey and Understanding Society, to assess involuntary mobility across the lifecourse;

The assessment through semi-structured interviewing of the impact that the ending by landlords of tenancies has on the subjective security tenants derive from their homes.

Chapter Four is the first analysis chapter. In it the incidence of involuntary mobility is presented and used to reflect on the conceptual definition presented in Chapter Two. It is found that involuntary mobility is widespread, affecting a wide range of households. Both the quantitative and qualitative data positively support the conceptualisation of involuntary

mobility developed and presented in Chapter Two. It is found that it reveals more mobility than alternate definition and unlocks the role of the life course in inducing mobility. However, the qualitative material shows that a definition of involuntary mobility needs to reflect the structural factors which shape and induce mobility choices, such as unaffordability in the housing market.

Having argued that insecurity and risk are embedded across the life course and housing market for many, Chapter Five turns to considering how, for private tenants, insecurity is structured through the legal arrangements governing their tenancy, and how this impacts on mobility. This chapter shows that moves due to the ending of an Assured Shorthold tenancy are relatively widespread when compared to other forms of repossession order. However, the extent to which a lack of tenure security itself is that which induces mobility is challenged. Rather, it is a structural precariousness that induces mobility which is formed from the combination of a lack of legal security, the structure of the private rented sector and the nature of culture of private landlords, all in the context of the wider housing market.

Chapter six, the final analysis chapter, builds on this understanding of structural precariousness to ask how this impacts on the security tenants can derive from their homes. It is found that the ending by landlords of tenancies has a notable impact on the subjective security tenants can derive from their homes. This analysis shows that insecurity in the private rented sector is not without consequence, something which should be of particular relevance to policy makers.

The final chapter, Chapter Seven, draws together the key arguments before answering the research questions and considering the limitations of this and areas for future work. The chapter concludes by assessing the key contributions made by this thesis.

Chapter One

From external to inherent: Understanding the contemporary manifestation of risk in the housing market

1.0 Introduction

This chapter will consider the impact of risk in the housing market, the impact it has on the ability of individuals to derive a sense of security from their homes, and examine the ways this risk has been theorised. In understanding risk, the work of Ulrich Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) is drawn upon. In Beck's (ibid.) conceptualisation, risks are not external threats to which the individual is exposed, but are inherent in the social, economic and industrial processes of society. Many of Beck's writings focused on ecological and environment threats, and one of his principal concerns has been the impact of globalisation on the threat of and possibility for large-scale, destructive ecological disasters, often citing Chernobyl nuclear disaster (ibid.). However, this chapter will outline how, using the global financial crisis as a reference point, Beck's work has great applicability to the housing market, building upon it with more contemporary literature on financialisation. In doing so, it is argued the global financial crisis both demonstrated the nature of risk outlined by Beck (ibid.) and paved the way for a housing market that exposes a greater number of households to insecurity, principally through an increased number of private renters.

In understanding the nature of insecurity in the private rented sector, which is borne from limited legal protection from eviction, the concept of precarity is introduced and explored. A diverse literature exists which examines precarity, coming both from those writing from activist and academic perspectives. After conceptual discussion, it is argued that precarity is best understood as the structurally induced condition of precariousness and sits at the nexus of both the social and global risks highlighted by Beck.

Analysing this material together reveals three key observations:

Firstly homes, and the risks of mobility, are situated within inter-connected global economic structures which generate and transmit the risk of mobility.

Secondly, lives are increasingly individualised, meaning that social structures are less stable and life transitions less certain. This has impacts on the stability of living arrangements and the certainty of housing transitions.

Thirdly, labour and housing markets are de-standardised. In the housing market this is manifest as the absence of security of tenure and the precariousness it induces.

These three factors interact and facilitate each other, and it is shown that the contemporary private rented sector is the consequence of post-crisis housing market conditions, social changes, and political choices surrounding insecurity.

Drawing these concepts back to the experience of the individual, the observation of Bourdieu (1998: 82–83) that ‘objective insecurity gives rise to a generalised subjective insecurity’ is used to consider how these risk structures may impact on the individual tenant. The concept of ontological security argues that subjective security is derived from the home through its experience as a constant space, as a setting for day-to-day routines, as a haven from surveillance and a space which enables control, and a setting integral in identity formation (Dupuis & Thorns, 1998). It is argued that these four areas may be impeded by the tenure arrangements in the private rented sector.

1.1 Understanding the nature of risk in contemporary society

Sociological understandings of what risk is and how it is experienced have shifted. In the 20th century, risks were largely viewed as statistically calculable phenomena, with proponents arguing that the emergence of new statistical approaches allowed individuals and institutions to see through the uncertainty which marked the pre-modern period (Lupton, 2013). Underpinning this approach was the assumption that risks are pre-existent and calculable entities (Lupton, 2013). In such a view, following a series of logical steps, and with the availability of data and the application of the appropriate methods, risks can be identified, assessed and then mitigated or reduced altogether (Lupton, 2013).

However, a number of new theoretical approaches to risk have been forwarded which challenge this approach. In this chapter the work of Ulrich Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) which argues that societies are undergoing a transition from a (first)

modern to second modern period, implicit in which is a qualitative shift in the nature and centrality to life of risk, will be considered and evaluated.

It should be noted that Becks (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) is not the only sociological intervention into the field of risk. Lupton (2013) notes two other 'socio-cultural approaches' approaches to understand risk, which explicitly challenge technical and positivist understandings of risks.

The first of these is the approach principally associated with Mary Douglas (1992) which takes an anthropological approach to risk and understands the social construction of risk through culture. In this work, risk is seen as tied to cultural values, varying across different time points and between different groups (Douglas, 1992; Lupton, 2013; Lupton, 1999). At the same time, what is deemed to be risky behaviour is subject to moral codes and who presents a risk can be used to exclude an 'other'. The work of Douglas (1992) is rooted in the discipline of anthropology and as such pays particular attention to the ritual and symbolic behaviour through which risk is avoided. For example, Douglas' (1969; 1999) observes the way in which 'dirt' and 'pollutants' are deemed unhygienic vary across cultures in a manner which is borne from cultural norms and assumptions.

The second is the notion of Governmentality. Governmentality is a concept proposed by Foucault (1991) and delivered in a series of lectures delivered at the Collège de France. This was later built on by a range of scholars in the book – *The Foucault Effect* (Burchell et al., 1991). In this work, scholars aim to understand the manner in which governments use various means to manage the citizens as 'populations', aiming to manage their behaviour in order to achieve pro-social outcomes (Castel, 1991). Risk is understood as one of a number of means of exerting indirect control on the population. Producing guidelines, good practice and regulation, set up to coerce behaviour in line with the aims of the state, is argued to foster voluntary compliance amongst the population (Lupton, 2013). Lupton (2013) uses the example of pregnancy, wherein expectant mothers are encouraged to engage in desirable behaviours through a series of monitoring and the communication of risks, leading them to manage their own behaviour into self-policing their behaviour in line with what is deemed desirable (Lupton, 2013).

Each of these is a valid understanding of risk, which could be used to understand the housing market and how it confers risk. However, this thesis opts for the Risk Society as it is deemed the most valuable approach for understanding the nature of risk in the housing market. The case for this will be set out in the rest of the chapter.

Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) argues that the first modern period of the twentieth century was marked by the industrial society, in which economic processes and social relations were largely contained within the boundaries of the nation-state, has given way to the Risk Society. In the Risk Society the ‘social production of wealth’, and the social, economic and industrial processes underpinning it, are ‘systematically accompanied by the social production of risks’. It is a defining feature of the Risk Society that these socially produced risks then ‘undermine and/or cancel the established safety systems of the welfare states existing risk calculations’ (Beck, 1999: 70). Principally, this means that rather than calculable entities, risks are inherent parts of social life, unpredictable and unmediated through traditional insurance mechanisms (Beck, 1992). The former, techno-scientific approach of the modern period, which Beck (1992a: 29) argues limits hazards to ‘technical manageability’, inherently neglects the social complexities of these increasingly inter-connected social systems.

The joint social production of risks, and the failure of nation states to ameliorate them, is related to two processes: a) the increasingly global nature of risk, and b) individualisation. Beck (1992a; 1992b) argues that the shift from modernity to second modernity has seen a globalisation of risk through the increasingly interconnected nature of social, economic and industrial processes across nation states. Whilst in the industrial society the risks generated by industrial and economic processes were largely contained within the nation-state and therefore could be ‘legitimated as latent side effects’, as these processes have become globalised then so too have the associated risks (Beck, 1992a: 13). Accordingly, risks and their negative impacts are not limited by (or to) their nation-state of origin (Beck, 1992a; 1992b). In this approach, rather than external threats imposed on individuals, risks are considered to be embedded in the economic, social and industrial process that individuals engaged in and are exposed to (Beck, 1992a; 1992b).

In describing the global nature of risk, Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) frequently discusses the increased exposure of individuals to ecological disaster, which is

argued to have emerged alongside the amplified intensity of industrial processes. Writing shortly after (and referencing by way of example) the Chernobyl disaster, Beck (1992a; 1992b) argued that the process of modernisation itself has exposed populations to a greater threat of harm from ‘mega-hazards’. These risks are generated in increasingly large-scale industrial processes, passed beyond the nation state through the nature of a global supply chain. When something goes wrong, the effects of these ecological disasters are, while originating within the nation state, not confined by their borders or within a particular time point, potentially affecting generations not yet born. In the case of the ecological disasters referred to by Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) this is because the pollution they produce cannot be constrained by socially constructed boundaries of the nation state.

Whilst much of the focus of Beck’s work was on ecological threats, with relatively fewer pages dedicated to economic processes, these are similarly argued to generate and demonstrate global risks, and are of use in understanding the housing market. In considering economic risks, Beck (1999) highlighted that the interconnected nature of financial systems means that shocks or events in one economy have a knock-on effect for economies elsewhere. As with ecological threats, the risks which individuals are exposed to in one economy may originate from events, structures or institutions which are ‘alien, obscure and inaccessible’ to those experiencing them (Beck, 1992a; 1992b: 4).

The second process underpinning the Risk Society is that of individualisation. It is argued by Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) and Giddens (1991) that the risks inherent in the process of shifting to a second modern society ‘overlap with social, biographical and cultural risks and insecurities’ (Beck, 1992: 87). Through the process of individualization, the roles, institutions, and the outcomes of modernity are said to be challenged resulting in the ‘breaking down of traditional norms and values’ (Powell & Wahidin, 2005: 71) and the rejection, and subsequent ‘dissolution’, of collective group identities (Winter & Stone, 1998: 41). Beck (1992a; 1992b) highlights how individuals, ever less constrained by these structures, are required to take an active role in shaping of these societal shifts through their actions. Accordingly, individualisation becomes, somewhat paradoxically, a collective lifestyle in which individuals are required to make life-course decisions outside of the parameters of these traditional group sources of meaning (Winter

& Stone, 1998) and to forge 'reflexive biographies (Beck, 1992a). The process of individualisation opens individuals up to the exposure to risk through the de-standardisation of social and economic life, whereby individuals are not bound by the confines of traditional structures, meaning 'going it alone' outside the traditional support these structures offer. For example, in the life course, reasonably certain life-course trajectories are argued to be replaced by pathways which are ever more unreliable and where choices no longer lead to reasonably assured futures (Winter & Stone, 1998). This is demonstrated with respect to relationship formation, which rather than having a certainty in leading to marriage and children, which may have traditionally been the case, is seen as a risky choice (Beck, 1992a; Winter & Stone, 1998).

These changing dynamics also interact with the global economic processes discussed previously and contribute to the failure of the welfare state to ameliorate their effects. This is noted by authors Bonoli (2005; 2007) and Taylor-Gooby (2004), although not directly referencing the Risk Society, in their work on New Social Risks. They argue that welfare states in Western economies are experiencing pressures related to dealing with groups such as lone parents, who diversify from the male breadwinner model that the welfare state was initially built around. In the labour market, de-standardisation is manifest in the shift away from the employment system of industrial societies, which were 'based on high degrees of standardization' (Beck, 1992a; 1992b: 142) This related to 'the labor contract, the work site and the working hours', which in the Risk Society have been argued to have become increasingly flexible (ibid.). This is at least in part a response to the de-standardisation of other areas of life such as the family, and child-rearing within it (Beck, 1992a; 1992b). This speaks to what Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) refers to as the reflexive nature of the risk society, where actors actively unmake the institutions of modernity.

Drawing these elements together it can be seen that Beck (ibid.) sees life as inherently risky in ways which are both close to and far away from the individual. Risk is generated as part of social, economic and industrial processes, which are typically, although not universally, located at the level of the nation-state. Given that these processes are integrated into globalised structures, the impacts of these risky processes may not necessarily be felt solely in the nation state of origin nor at the time of production. In addition, when risks are

passed to the level of the nation-state they are filtered through largely individualised social structures, which may themselves be sources of risk.

In thinking about such risk then it is necessary to clarify some key points regarding its experience. Whilst it is suggested by Beck (ibid.) and Giddens (1991) that risk has an increased prevalence in the contemporary period, they acknowledge that many risks have reduced, for example child mortality. However, a distinction is made between individually avoidable risks or accidents of the industrial society and the individually unavoidable man-made disasters of the Risk Society (Beck, 1994). Giddens (1991: 117) refers to the former as 'hazards' and terms the latter 'institutionally structured risk environments'.

Another key element of risk in Beck's (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) thesis is that it is indiscriminate in whom it effects. Poverty, Beck (1992a: 36) argues, 'is hierarchic' whereas 'smog is democratic'. Therefore, risks are said to be felt by all. Accordingly, all must navigate risky environments leading to the embodiment of risk into the life course and decision making (Allen & Henry, 1997), described by Beck (1992a; 1992b) as the formation of risk biographies.

It is claims such as these, however, that have led authors to criticise the Risk Society and challenge the totality of the claims made by Beck, with many arguing that the Risk Society thesis fails to address the contemporary relevance of inequality and material disadvantage. Beck's argument that the distribution of risk is replacing the distribution of wealth as a core issue. In the two decades following the publication of the Risk Society, and particularly in recent years, income and wealth inequality and the impacts they have on society have had a renewed interest as evidenced by the success of two recent books on the subject, *The Spirit Level* (Wilkinson & Pickett, 2010) and *Capital in the Twenty-First Century* (Piketty, 2014). However, Engel and Strasser (1998) argue that Beck is not suggesting a full flattening of inequality, and in fact at a number of points in his writings he acknowledges that risk is unlikely to be equally felt by all (Beck, 1992a; 1992b). Engel and Strasser (1998: 98) propose that proponents of such transitions 'do not necessarily have in mind a reduced vertical range but a social structure which has become ever more complex and less amenable to such large-scale groups as distinct social classes.

This relates to work conducted by Savage et al. (2015) who argue that the traditional strata of working, middle and upper class have been replaced by less rigid social groups, which are informed by the notions of capital, economic, cultural and social, proposed by Bourdieu (1986). Rather than standing as a rejection of the importance of inequality the work of Savage et al. (2015) argue that such social fragmentation emerges in part due to its notable increase. This relates to observations of Beck (1992a; 1992b) that the Risk Society leads to the creation of ‘risk positions’, wherein individuals are joined, across traditional class boundaries, on unifying exposures to risks, for example, along the lines of gender, race or environmental justice.

Much of the argument regarding a greater equality in respect to risk is found in Beck’s (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) discussion around global risk. However, these claims have also been critiqued. Whilst Beck (1992a; 1992b: 36) makes the claim that ‘smog is democratic’, the extent to which this is true is challenged by the environmental justice literature, which has observed that poorer and minority communities are more likely to be exposed pollution than white, more affluent communities (Laybourn-Langton et al., 2017) . However, particularly in later work, Beck (1999: 5) noted that ‘the first law of environmental risk is: pollution follows the poor’. On the surface this statement may appear to fundamentally contradict Beck’s (1992a; 1992b) earlier and oft-cited statement, which is important in demonstrating his over-arching point. This leads Atkinson (2007:360-361) to accuse Beck of “falling victim to his own contradictions”.

However, what Beck (1992a; 1992b) has stated here is his notion of the ‘boomerang effect’, which acknowledges ‘the limited controllability of the risk we have created for ourselves’ (Beck, 1999: 6). Here, the argument is that whilst production processes may be unequal both in the production of and experience of pollution, it is only a matter of time before they catch up, through ecological disaster, with their initial perpetrators. This is further clarified by Beck (2010a, 2010b, 2011) in later works which explore the causes and experience of climate change as a manifestation of the Risk Society. For example, Beck (2010:258) states that:

“Climate change exacerbates existing inequalities between the poor and the rich, between the centre and the periphery – but simultaneously dissolves them. The greater the planetary

threat, the less the possibility that even the wealthiest and most powerful will avoid it. Climate change is both hierarchical and democratic.”

In contextualising such points, it is perhaps necessary to remember that Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) observed the Risk Society as being in process rather than as a finished state.

Perhaps harder to resolve are the criticisms that challenge the extent to which the Risk Society demonstrates a fundamental shift from a time point marked by hazards to one of institutionally structured risks, un-mediated by other social structures. This perhaps points to Beck's (ibid.) thesis as being overly concerned with economic and social processes at the expense of the contextual factors found in different nation states. Mythen (2007) argues that it both underplays the contemporary importance of natural hazards and ignores the long history of manufactured risks. This points to a failure to grasp how some groups are now – and may have historically always been – exposed to higher levels of risk, thereby challenging the ability of Beck's (ibid.) work to describe a transition in the nature of risk. For example, Fantone (2009) notes that risks structured by institutions have been present in the lives of certain groups, focusing on Italian women, through the social norms and institutions of modernity, in this case through patriarchal social norms, which have limited their ability to participate in the labour market. .

In considering these criticisms, it is shown that the full extent to which the Risk Society marked a transition in the notion and experience of risk is unsure. It is perhaps best then to consider, as Boyne (1998: 126) does, the concepts of the 'industrial' and 'risk' societies as ideal types. In keeping then with other ideal type states, such as those in Esping-Andersen's (1990) *Three Worlds of Welfare Capitalism* or the Competition State thesis (Cerny & Evans, 2004; Horsfall, 2010), nation states may have shifted from the industrial society to the Risk Society to greater or lesser extents. This is in keeping with Beck's (1999) observations in later works that using the notion of the second modernity allows for there to be multiple divergent second modernities which occur in different parts of the world.

Nonetheless, this has led scholars to criticise Beck's work for its focus on developed, European countries (Rosa et al., 2014). Beck himself acknowledges this. Arguing that the Risk Society thesis is “completely Eurocentric”, taking for granted “that the institutions

that second modern society dissolves or transforms are there in the first place: a nation-state, a welfare state (a rudimentary one at least), highly developed institutions of science and technology, and the institutionalized expectation of full employment” (Beck, Bonss & Lau, 2003:7). This leads that Beck and colleagues to argue that there is a need for scholarly work to understand, analyse and compare non-European transformations from first to second modernity (Ibid.).

The literature covering the Risk Society evolved over time, refined through self-critique by Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011). An initial self-criticism was to expand the Risk Society, as set out in Beck (1992) to the World Risk Society, from Beck (1999) onwards. This further clarifying the theoretical basis of the Risk Society as global, concerned with the risk which cannot be contained within the boundaries of the nation state (Beck, 2011). This set out what Beck (1999; 2010a; 2010b; 2011) referred to as the “three axes of world crises: ecological, economic, and terrorist interdependency crises.” (Beck, 2011:1349).

Having set out and further refined the concept of the Risk Society Beck began to develop, through his work on Cosmopolitanism, an understanding of how academia and governance should function in the age of global risks (Beck, 2011a, 2011b). This involved a rejection of thinking focussed on national boundaries and the articulated a need for greater trans-national academia, politics and institutions (Ibid.). Beck termed this as a rejection of “methodological nationalism”, which he believed insufficient to analyse the “global crises and risks” which “are not confined within national borders nor can their causal responsibility be analysed through a national lens” (Beck, 2011:1349).

In summation, the material analysed in this section shows that the Risk Society can provide a theoretical approach to understanding the nature of risk in contemporary society, which sees risk as having shifted from an ‘external’ to an ‘ever-present’ through its embeddedness in social processes. An example of this can be found in the concept of precarity. More contemporary work on this has conceptualised the nature and experience of the risks described by Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) through a focus on the uncertainty it generates. This will be considered in the following section.

1.2 Exploring uncertainty as precarity

Precarity as a concept does not have a single meaning or agreed upon definition, but generally refers to the experience of precariousness. This lack of clarity emerges from its use in both academia and activism (Waite, 2009), and because it has developed at different paces in different parts of the world (Barbier, 2007). The concept has a long and evolutionary history in continental Europe and a more recent, and predominantly academic, adoption in the United Kingdom (Barbier, 2007).

For some, precarity has been understood as a point of mobilisation. A number of protest movements have used the concept of precarity as a platform from which to argue for an increase in social rights as a route out of structured precariousness (Foti, 2005). These groups, which have sprung up primarily in Spain, Italy, Germany and the United Kingdom (Neilson & Rossiter, 2005), have sought to unite workers from a diverse range of backgrounds, highlighting a shared experience and goal. This has often manifested in the desire to include groups, such as migrant workers, whose precariousness may have previously been ignored or excluded from such activism (Foti, 2005).

More recently, the notion of precarity as a rallying point for mobilisations has made its way into work in academia through the notion of the precariat. In operationalising the concept Standing (2011; 2013) has argued that the increasing precariousness of work life has induced the emergence of a new social class, the precariat. This class, Standing (ibid.) argues, is non-homogenous, incorporating workers from a range of occupational groups, the young and the old, those with high levels of education and those with low. Joining together these groups is the lack of security in seven areas:

Labour market, the ability to earn an adequate income;

Employment security, the protection from arbitrary dismissal;

Job security, the ability to maintain a niche in the labour market;

Work security, the protection from harm and compensation when harm occurs;

Skill-reproduction security, the ability to learn and use skills;

Income security, the guarantee of a stable income;

Representation security, the access to collective representation.

Standing (2013) argues that whilst insecurity on each of these points has existed historically, it is their combination and politically induced state which makes the precariat a distinct phenomenon.

Translating the notion of precarity into a distinct class, or class in the making, is problematic. So too is Standing's (2011; 2013) notion that this group can be mobilised to resist increasing precarity. Such an attempt echoes the risk positions noted by Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011), and similarly assumes that distinct groups of workers can be united by shared identities. Whilst Standing (2011) notes that precarity may induce political beliefs on either side of the political spectrum, he potentially downplays the social, community and occupation-based bonds which may be stronger and which may mitigate some of the impacts of precarity. The permanence of precarious work situations which can be assumed to be necessary for the consideration of a distinct class are not empirically supported within Standing's (2011; 2013) work, and as such it is not clear whether precarious work situations are transitional in nature or not.

Regardless of the efficacy of the use of the concept of precarity as a point of mobilisation, greater relevance to this project is found in considering precarity as a condition. However, approaches to considering precarity in this way are equally diffuse with Barbier (2007) and Waite (2009) noting a number of ways in which precarity may be experienced, as shown in Chart 1.1.

Chart 1.1: Approaches to viewing precarity as a condition

Approaches to precarity as a condition				
Waite's (2007) classifications	Social malaise		Structurally induced condition	
Barbier's (2007:28) classifications	"The living conditions of lower class households"/in work poverty	"The precarisation of society as a whole"	"The social and legal status of individuals, as related to employment"	"Employment precariousness in terms of pay, types of contracts and career prospects"
Source: Waite (2009); Barbier (2007)				

In reviewing the literature, Waite (2009) identifies the concept of precarity as being seen variously as a general social malaise and as a structurally induced condition. The general social malaise approach has much overlap with the consideration of precarity as a point of mobilisation, and views precarity as the general experience of precariousness. Tsianos and Papdoulous (2006: 23) describe this as, ‘the embodied experience of the new arrangements of exploitation in Post-Fordist Societies’. That is to say, a concept which exemplifies the contemporary experience of society, and the structures within – namely the labour market – which increasingly have insecurity embed within them.

Barbier (2007) observes that under this category precarity is observed in two ways. The first, which emerged largely in French sociology, is the use of the concept to describe the experience and conditions of the working poor. The second, and in keeping with the observations of Tsianos and Papdoulous (2006:23), is the use of the concept to describe ‘the precarisation of society as whole’, the general shift away from security and towards and increasing insecure labour market.

However, as Waite (2009) notes in examining the labour market experiences of certain groups of migrants, the concept of precarity is perhaps of most use when examining the precise mechanisms by which precariousness is induced, as referred to in the structurally induced condition category. In this vein, Butler (2010) argues that precariousness is commonplace. Such precariousness may be considered as the risk of harm, disease or death experienced by existing within the natural world. This is considered by Butler (2010) to be a ‘shared condition’ and is a concept that demonstrates living with the hazards described by Beck (1992a; 1992b; 1994; 1995). Precarity, on the other hand, is seen to be an unequally distributed, politically induced phenomenon. Precarity emerges from the removal of social and economic forms of support from the population or populations, which open them up to the effects which would otherwise be mitigated or prevented outright (Butler, 2010). Precarity can therefore be considered as a manifestation of the manufactured risks created by the Risk Society.

This notion of precarity as a structurally induced condition is however still weakly defined, as shown in Barbier’s (2007) classifications (Figure one). Precarity, as a structurally induced condition, may refer either to specific legal structures which induce precariousness or to a more general structural precariousness. For example, precarity in the labour market may

be argued to be induced either through the specific legal arrangements and contracts which create temporariness (e.g. a zero hour contract) or through more general labour market conditions, such as the (un)availability of work or the systems and levels of pay, which may make working lives unstable.

This thesis opts to understand precarity in line with the former conceptualisation, as a structurally induced phenomenon related to the specific legal arrangements and contracts which create temporariness, such as zero hours contract, limited tenancy rights in the housing market or the rights which relate to an individuals immigration status and which may limit their participation in society and the economy.

This approach to understanding precarity is adopted as it understands the emergence of insecurity has come about as a result of political choices. That is to say that insecurity is the intended outcome of the reversal of policy, protections or structures in order to achieve outcomes, such as global competitiveness, or to elicit or shape behavioural responses.

Taking this narrower conceptual approach could be challenged. Understanding precarity as separate from wider structural insecurities could be criticised for taking into account important dimensions to the factors which shape the lives of individuals and in doing so cherry picking a specific, and unrepresentative, period in history. If a broader geographic or historical period is drawn it can be seen that insecurity is not new, and the period of security notions of precarity are set in relief to is an exception (Fantone, 2007; Neilson & Rossiter, 2005; Waite, 2009). This is particularly relevant to certain groups, such as women and migrants, and Ettliger (2007) observes that the security of the Fordist period to which precarious work is compared only ever existed for privileged groups and in certain, more developed, nations.

Related to this, such an approach may articulate precarity as occurring as a result of a one directional, top down approach, and therefore the solution to insecurity is a reversal to a prior system of security. Where in fact some scholar argue that precarity emerges from the the rejection of the nature of the Fordist system and its rigidity and exclusionary practices.. For example, Neilson and Rossiter (2005) argue that precarity is ‘capital’s response to the rejection of “jobs for life” and the demands for free time and flexibility by workers in the 1970s’. Therefore, they argue that the opposite of precarity is not simply the security under

the Fordist state, under which many groups such as migrant children and women had little security, and nor are the best ways to challenge this insecurity found in traditional means, such as unionism.

However, the argument made here is not that there has been a quantitative shift in insecurity, but a qualitative one. This is articulated by Waite (2009: 419) who argues that precarity is best understood as having ‘come to prominence at a specific historical juncture that is associated with changing economic landscapes, intensifying trajectories of neoliberalism and globalisation’. Accordingly, it is not that such insecurity is new in itself which should merit concern, but rather that it emerges as a series of specific policy choices to undo certain securities which emerged in the Fordist period and which in themselves were political choices.

Therefore, the choice to focus on specific legal arrangements and contracts which create temporariness is merited as it chooses to study the impacts of the political choices in themselves as part of a wider group of factors, which may induce insecurity. This allows the concept of precarity to be mobilised to study a specific form of insecurity, alongside and as part of other structural factors which may in themselves, and in combination with precarity, induce insecurity.

1.3 Understanding global risks in the housing market

The Risk Society thesis is widely applied to a range of policy issues, such as climate change (Bulkeley, 2002; Trombetta, 2009; Allan et al., 2000) and terrorism (Rasmussen, 2006). However, this section will focus on the literature which examines the Risk Society and its relation to the housing market. This literature is scarce, save for a few notable exceptions, principally Kemp and Rugg (2001) and Winter and Stone (1998). The work of Kemp and Rugg (2001) examines the “single room rent” restriction in housing benefit which limits the amount of benefit a single, young person can claim to a level which would allow them to access a room in a share house. The authors use this policy to critique the Risk Society thesis, claiming that its disproportionate effect on young people and who have low incomes and/or cannot access family support demonstrates that material advantages still play a key factor in ameliorating risk, contrary to that which is stated in Becks 1999, 1992a; 1992b;

1994; 1999; 2010a; 2010b; 2011) work. This challenge was addressed in introducing the Risk Society previously in this chapter.

Winter and Stone (1998) were concerned with understanding, using quantitative, longitudinal data, how manufactured uncertainty and individualisation could be observed across the housing careers of Australians. In doing so, they focussed on entry to homeownership, aiming to observe whether they showed differentiation, the loosening of age related norms, or disconnectedness, the increasing heterogeneity of housing careers. However, their analysis revealed neither of these, leading them to conclude that housing careers are not showing the level of individualisation and uncertainty that may be expected in line with Beck's work (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011)

So far then it would appear that the limited studies which have considered the Risk Society thesis' application to the study of housing have proved sceptical. However, this is perhaps because these studies have been too narrowly focussed on measuring specific factors of the housing experience. Rather, to fully understand the shift in the housing market it will be necessary to understand its structures.

A means of understanding the globalised structures of risk described by Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) and others are demonstrated in the financialisation literature, particularly that which considers the financial crisis. Financialisation refers to the shift by which financial markets have become principally concerned with profit-making, rather than acting to facilitate the wider economy (Aalbers, 2008). This, Aalbers (2008) argues, leads to finance being increasingly prominent in high-income economies, setting the 'rules of the game', and shaping the behaviour of individuals. However, financialisation is a 'contested' and 'complex' term (Coq-Huelva, 2013) and it is possible to identify up to 17 notions of financialisation (Lee et al., 2009). This leads authors such as Christopher (2011) to problematise the concept as both stretched and nebulous. Nonetheless, the usefulness here is not with the concept itself, but within the insight into the globalised housing finance system it offers and which remains consistent across the financialisation literature.

In respect to the housing system the financialisation literature is principally concerned with mortgage markets. It argues that in recent decades these markets have shifted from

principally facilitating homeownership to markets ‘in their own right’ (Aalbers, 2008: 150–151). Rolnik (2013) argues that rather than organically occurring processes, governments have actively facilitated this shift. This has occurred over two stages, the first of which is privatisation, which in the UK has involved the privatisation of social housing stock through policies such as right-to-buy, the transfer of housing stock away from local authorities and the re-regulation of the private rented sector (Rolnik, 2013). The second stage refers to the deregulation of mortgage markets and the promotion of mass homeownership, including the emphasis placed on its aspirational and status-based values (Rolnik, 2013).

In the context of this policy space and of globalised financial markets, mortgage markets have become tied up, as put by Allon and Redden (2012: 379), in the ‘machinations of high finance’. This is achieved through the standardising of home loans and their repackaging as financial products that can be traded in global capital markets (Allon & Redden, 2012). This is manifest in the way mortgage products are financed. In the mortgage system of the twentieth century capital for home purchase was acquired by mortgagors from a financial institution, which itself acquired this from local savers and depositors (Martin, 2011). Martin (2011) considers this as the ‘locally-originate, locally-hold’ model. In the financialised system local savers and depositors are replaced by ‘structured investment vehicles’ which are traded on global mortgage bond and securities markets (Martin, 2011). These shifts in mortgage markets create the global risks described by Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) and can be well demonstrated through the global financial crisis.

During the crisis, the lending of subprime mortgages to those who could not afford mortgage products in the US housing market led to large-scale defaults and subsequent foreclosures. These products were bundled together to form ‘structured investment vehicles’ in the form of collateralized debt obligations (CDOs) (Aalbers, 2008). CDOs securitised these mortgages, selling them onto investors. Creating these products fuelled investment in subprime mortgages, masking through the failure of due diligence the risk presented by individual products (Aalbers, 2008). When debts became unpayable this tightly coupled system began to collapse, the effects of which were felt globally (Aalbers, 2008; 2009).

The structures which were key in the unfolding global financial crisis and demonstrate the global risks described by Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) in a number of ways. Central to the Risk Society thesis is that the globally interconnected nature of systems takes risk from the local level and spreads their consequences internationally. This was the case for those badly affected by the global financial crisis. Endemic sub-prime lending in local housing markets in the USA passed risks globally through CDOs, impacting on the fortunes of localities in other parts of the world.

The global nature of the financial crisis and its consequences also reflect on another key observation of Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011), that the global risks created in the Risk Society are uninsurable and as such cannot be compensated for by typical means. Beck (1999: 7–8) argues in the context of the Asian financial crisis of the 1990s that ‘it makes no sense to insure oneself against a global recession’. Additionally, risk of this kind, through its origination beyond the nation state, evades the regulation of national markets and the lack of singular global governance means that it cannot be regulated like a single national market (Beck, 1999).

These global structures are further reinforced by individual actors, highlighting the embodiment of risk and the reflexive nature of risk and modernity described by Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011). Allon and Redden (2012: 377) note that popular discourses surrounding the causes of the global financial crisis have prioritised accounts of the ‘trickery of the banksters’, without considering the role played by the general population. However, they also note that under such a system individuals have increasingly seen housing as a tool to be used to ‘trade up, realize capital gains and secure long-term financial security’ while alongside deriving notable social and cultural capital from homeownership (ibid.). Accordingly, a contemporary homeowner is ideally required to act as a ‘risk subject’ as described by Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011).

Whilst the global financial crisis exemplifies the model of risk proposed by Beck (ibid.), a decade has passed and there have since been reforms to the financial system (Nolke et al., 2013). Nonetheless, the market continues to expose individuals to risk and insecurity. The initial response to the global financial crisis in United Kingdom was the large-scale nationalisation of financial institutions (Kennet et al., 2013). However, since this initial

statist response there has been an overarching policy of austerity and a continued privileging of home ownership (Kennet et al., 2013; Aalbers, 2015). This is in keeping with a global consensus that deeper structural reforms to global capital markets have been lacking, generating a situation in which issues of both supply and affordability are created (Lee et al., 2009). Particularly, this is a combination of issues with accessing homeownership, the decline of the social rented sector, an expensive and insecure private rented sector alongside low supply and insecurity in the labour market (Kennet et al., 2013; Aalbers, 2015).

Clearly then the global financial crisis both manifest the nature of risk described by Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) and left in its wake a risky housing market, spurred on by policy choices. However, this did not just affect the mortgage market and the impacts have been felt across the housing system. This has been particularly the case for the private rented sector, which has seen significant growth as a result of the financial crisis, having significant impacts of the security offered to those in the housing market. This will be examined in the following chapter, focussing on the history of the sector and how the financial crisis spurred its growth.

1.4 The growth of the private rented sector in the shadow of the global financial crisis

Through much of its history the private rented sector was thought to be in terminal decline (Kemp, 2015; Kennet et al., 2013). Whilst at the turn of the 20th century private renting was the predominant tenure form, accounting for 90% of all dwelling stock (Crook and Kemp, 1996; Holmans, 1987), by the 1950s it had reduced drastically, representing a much less varied range of household types, and largely seen as the inferior tenure (Kemp, 1998). The reasons for this decline are numerate, and a thorough examination of these reasons are outside the remit of this thesis; however it is of value to assess some key themes and events, paying particular concern to the creation and rise of the assured shorthold tenancy.

In the late 19th century three key issues emerged in relation to urban housing. Firstly, a lack of affordable housing existed even at the lowest end of the market (Lowe, 2004); secondly, due to the low wages of the working class population, and the resultant low rental yields of landlords, housing quality was poor (Short, 1982); and thirdly, concerns emerged

relating to the impact on public health of a high density of low quality, privately rented accommodation (Holmans, 1987). These three issues led to government intervention in housing. Initial intervention in housing grew from powers relating to public health and sanitation, the development and enforcement of standards for new-build properties, and the power to clear slum housing (Holmans, 1987). The implementation of the Housing of the Working Classes Act (1890) also allowed Local Authorities to build council housing (Short, 1982). As a result 11,000 homes were built between 1910 and 1914 by local authorities. However, this output was still relatively low in comparison to charities and model dwelling companies (Lowe, 2004). This municipal approach broke from the traditional, Victorian, *laissez faire* values that shaped society and politics in this period (Lowe, 2011). The impact of this building can be seen in the political support for subsidised housing and removal, if only on a small scale, of private landlords from the bottom end of the market. This building programme was far from insignificant, with around 12,000 homes intended to be built by around 1914 (Lowe, 2004).

The delivery of these plans was affected by the outbreak of the First World War, an event that influenced both the supply and demand for housing. No new building occurred during the war, carrying forward pre-war shortages (Lowe, 2011). Furthermore, households increased during the war due to an increase in the number widows living independently as result of war deaths, and an increase in the adult population which resulted in an increase of marriages (Holmans, 1987). The interaction between these two factors further worsened the balance of households to available dwellings (Lowe, 2011) and as a result the number of households sharing increased notably (Holmans, 1987; Lowe, 2011). During the First World War the government introduced the Rent and Mortgage Interest (War Restrictions) Act 1915, which set rent levels for all but new-build properties at August 1914 levels (Ravetz, 2001). This act was passed in response to the Glasgow rent strikes, during which the female munitions workers on the notoriously left-wing Clydeside protested against rent increases by private landlords. This action was successful in a large part because it tapped into the government's fears of wider civil unrest and Bolshevism (Ravetz, 2001). The Rent Act led to post-war rents being 25–30% lower than before the war in a relative sense, allowing greater access to homes for much of the population (Holmans, 1987). However, unaffordability was still an issue for many, highlighted in no small part by the increase of

sharing in this period (ibid.). The low rents caused by the Rent Act, combined with high building costs and interest rates, led to declining investment in the private rented sector (Ravetz, 2001). This had the effect of worsening the situation presented by a poorly performing global economy and contributed to the decline in the private rented sector (Holmans, 1987). Policy in the inter-war period also favoured local authority rather than private house building. Political pressure on the government to intervene in housing led Lloyd George, the wartime coalition prime minister, to declare upon signing armistice that the government would deliver 'Homes fit for Heroes' (Lowe, 2011; Ravetz, 2001). This resulted in the 1919 Housing Act, which instructed local authorities to survey and build to meet housing need (Ravetz, 2001). Multiple reasons are proposed as to why local authorities were tasked with delivering this building programme. Lowe (2011) suggests that the reasons lie in the low levels of political capital held by British private landlords in comparison to those in other countries. Holmans (1987) suggests it was the influence of individuals within the government, such as Addison, who had a local government background and as such knew of and believed in their capabilities. Others argue that there existed an overall distrust of private landlords and, as such, politicians felt it politically unwise to organise a building programme which relied on actors in the private rented sector (Yelling, 2000). It is likely that a mixture of these factors influenced overall decision making.

The outbreak of the Second World War meant that this building programme was again impacted by conflict. Historically poor housing was carried forward, no new building occurred during wartime and there was substantial damage to housing stock rendering around 450,000 homes uninhabitable (Lowe, 2011). This, as was the case following the First World War, resulted in a shortage of properties worsened by an increase of the population of around 1,000,000 people (Short, 1982). As a result, the post-war housing picture was one of unmet need (Ravetz, 2001), a situation worsened by the increase in housing expectations due to the building of the inter-war years (Ravetz, 2001). The Second World War, much like the First, impacted on the politics of the population (Short, 1982), creating new ideas about, and expectations of, economic and social life ultimately demonstrated in the landslide election victory of the post-war Labour Party (Lowe, 2011). Post-war social policy tapped into this social change with ideas focused heavily on reconstruction (Lowe, 2011). The newly elected Labour government believed that the

private rented sector would continue to decline due a lack of investment (Ravetz, 2001) and that private landlords would be unable to effectively allocate the resources of a state-funded housing programme (Short, 1982). As such, Short (1982) suggests that local authority building was borne, not out of ideology, but rather as a necessity. However, it is also important to acknowledge that key figures in the Labour Party, supported the notion that local authorities were the ideal leaders of the building programme (Lowe, 2011).

The decline in the private rented sector was further accelerated following the Rent Act 1977 (Kemp, 1998). The 1977 Act regulated tenancies providing high levels of protection from eviction and imposed rent controls (*ibid.*). These rent controls resulted in low rental yields and, given the uncompetitive nature of the private rented sector as an investment relative to other options, resulted in disinvestment (*ibid.*). This resulted in a private rented sector which by the mid-1980s was acting as a minority tenure that provided for small groups, the young and single, the elderly who had been in their tenancies for a long time and those in tied housing (Kemp & Kofner, 2010).

In 1987 the Conservative government announced a desire to revive the private rented sector (Crook & Kemp, 1996). The market-focused approach adopted by the Conservative government was to introduce assured shorthold tenancies, which deregulated tenancies and ended security of tenure (*ibid.*). Since 1996 the assured shorthold tenancy has been the default tenancy, meaning that unless otherwise stated, all new tenancies will be of this form (Kemp & Kofner, 2010). These reforms allowed competitive rents, increased the liquidity of the investment through the decline in security of tenure, offered clarity on the legal rights held by landlord and tenant, and had cross-party support thereby offering assurances of political stability and offering clarity to a previously murky tenure form (Kemp, 2015).

Since the Housing Act 1988 introduced this tenure form the private rented sector has bucked the previous decline, and its growth has been particularly rapid in the last decade (Pattinson et al., 2010). Should this growth continue at similar levels it is expected that private rented homes will account for 20% of all dwelling stock by 2020 (Pattinson et al., 2010). For some, the 1988 Act has been the predominant reason underpinning the reversal in this decline (Kemp & Kofner, 2010). However, as Kemp (2015) argues, this is an oversimplification and the true nature of its resurgence is, as was its decline, attributable to a number of factors. A new form of landlordism emerged in the mid-1990s, facilitated by

the forms of mortgage finance described within the financialisation literature in the form of Buy-to-Let (BTL) mortgages (Kemp, 2015). These mortgage products, initially developed with the Association of Residential Landlords and later adopted in a more wholesale fashion by lenders, allowed prospective landlords to take on mortgages for rental properties, something which lenders had previously been disinclined to do given perceived risks (Kemp, 2015). This increased the number of small-scale landlords who saw housing as a solid investment and were attracted to the capital gains which they could make from properties (Leyshon & French, 2009).

Kemp (2015) and Kennet et al. (2013) argue that the rise in the private rented sector, and the increase in BTL landlords, was further facilitated by the global financial crisis. Firstly, Kemp (2015) notes that the financial crisis could have had greater negative impacts on the housing market were it not for the intervention of the Bank of England (BoE). The BoE reduced the base rate to a low 0.5%, embarked on a programme of quantitative easing to ensure interest rates remained low, and launched the Funding for Lending scheme, which lent at a low rate to banks to support lending to house buyers and small businesses (Kemp, 2015). The impact of this was threefold; low interest rates kept BTL arrears and repossessions lower than they may otherwise have been; they kept the cost of borrowing low for those who could access BTL mortgage finance, therefore facilitating access to the market or making increasing the size of portfolios attractive; they meant that the returns from other investments were lower than investing in property. In addition, demand for the private rented sector has increased following the global financial crisis (Kennet et al., 2013) as reforms by mortgage lenders mean that while mortgage lending is increasing it is more stringent than in the past, which, when combined with the need to have a relatively large deposit, has created problems in accessing homeownership for many young people (Kemp, 2015). In addition, social housing continues to decline as a result of government policies and rhetoric which prioritise home ownership, which is unlikely to change (Kennet et al., 2013). Accordingly, many who previously may have bought homes through mortgaged financed or accessed social housing are now renting from private landlords (Pattinson et al., 2010).

The history of the private rented sector reviewed in this section demonstrates three broad housing paradigms. Prior to the Second World War, the housing market could broadly be

described as a *laissez faire*, rentier housing market. Private renting dominated, security and regulation was limited and housing quality was poor. Alongside shifts in the wider political economy after the war, the housing market paradigm shifted, giving way to a social democratic housing market. Collective responses to housing problems predominated, with strong state action in clearing the housing stock of the previous housing paradigm and replacing it with housing built in line with more egalitarian means. Home ownership grew, underpinned by locally routed financial mechanisms. This model has since been replaced, beginning with the re- and de-regulation of the late 1970s and early 1980s. Through this process, housing has been embedded in global financial systems and privatisation has unmade some of the elements of the prior paradigm, just as clearance did to the paradigm before it. An element in this has been the removal of security from the private rented sector to deliver a certain economic and housing market outcome. The consequence of this situation is an increasing number of individuals who are living in the private rented sector in which security of tenure is limited. The following section will consider how this insecurity is explained by the concept of precarity.

1.5 Understanding precarity in the housing market

Reviews of precarity and its relation to the housing market or housing policy in the UK, or elsewhere, are not yet widespread. Whilst social scientists considering the labour market have evidently found the concept useful, housing scholarship has largely focused on the relationship between welfare systems, poverty, homelessness and other housing outcomes (see Stephens et al., 2010; Tunstall, 2013). This is as opposed to the sociologists and geographers, who have typically considered precarity in the labour market, and whose disciplinary histories more typically grapple with theoretical debates.

Housing insecurity may be the negative outcome of precarity or precarious. Housing policies have been observed to have a notable impact on the reduction of poverty and these may similarly apply to the negative financial impacts associated with precarity (Stephens et al., 2010; Tunstall et al., 2013). It is argued that housing policies may have a buffering effect on the inequalities present within the labour market, however limited evidence exists to prove or disprove the extent of this impact (Tunstall et al., 2013). Nonetheless, evidence shows that low-cost housing offsets poverty (Stephens et al., 2010; Tunstall et al., 2013).

The role of such policies in reducing poverty may be limited in the context of precarity. Housing benefit creates work disincentives and poverty traps, which are worst when employment is insecure (ibid.). Such a situation suggests that an insecure work life may also impact upon financial security in a housing setting. A fluctuating income, which may result from moves in and out of employment or insecure hours, also presents potential problems in accessing housing (Stephens et al., 2010). This may be related to difficulties in securing a mortgage, being a low priority on social housing waiting lists, and in difficulty, as previously stated, in claiming housing benefit (ibid.). These assumptions are born out in work by McKee and Hoolachan (2015) who observe that for young people in the Scottish private rented sector there is an intersection between their housing and labour market insecurities. This relates both to the uncertainty they experience around work caused by de-standardised employment contracts and the limited access to employment in certain areas, which impact on an individual's ability to afford to maintain independent housing and which may lead to broader financial difficulties.

Of greater interest in the context of involuntary mobility however is the inducement of precariousness by housing contracts themselves. To understand this, it is necessary to examine security of tenure, the legal protection from the repossession of an individual's dwelling and that which is limited in the private rented sector. The principal protection from loss of home by repossession or eviction is the need for a landlord or lender to apply through court for an order to be made and for the reasonableness of this request to be assessed. This legal right to continue occupying the home is termed security of tenure.

For owner-occupiers and those on assured tenancies their lender or landlord must prove grounds (Housing Act 1988). In the owner-occupied sector this relates predominantly to the building of arrears (Gall, 2009). For tenants, in the social rented sector or the private rented sector, these grounds cover a number of breaches such as damage to or misuse of the property or rent arrears, alongside providing provision for the landlord to take possession of the property in order that it can be used for another purpose (Housing Act 1988).

Grounds for eviction are either mandatory, meaning a judge has no choice but to grant possession if the ground has been breached, or discretionary, allowing for a judgement as to whether it is reasonable to evict a tenant for this reason (Housing Act 1988). Alongside

the formal legal system recent soft law has emerged intended to reduce the incidence of arrears leading to court action in the form of pre-action protocols. Pre-action protocols in the social rented and the owner-occupied sectors recommended good practice for landlords and lenders in liaising with those in arrears in order to resolve the situation (Ministry of Justice, 2013). This relates to support in debt planning, financial management and benefits advice (Ministry of Justice, 2013). Whilst occupiers have no legal right to enforce these protocols there is evidence that they are having an impact on judicial decision-making (Cowan et al., 2006; Hunter et al., 2005). These policy responses point to a desire by policy makers to avoid repossessions.

These processes stand in stark contrast to those relating to assured shorthold tenancies. For tenants living on these tenancy forms the need for a landlord to seek a possession order only exists when they are within a pre-specified contract term (Housing Act 1988). Once the initial term of an assured shorthold tenancy expires it becomes a 'periodic tenancy' meaning that it 'rolls on' each month (Housing Act 1988). When a tenancy becomes periodic, or they come to the end of a fixed term, a tenant's house can be repossessed following the serving of a Section 21 notice, which gives a tenant two months' notice to vacate the property and for which no grounds need to be given (Housing Act 1988). Given that a landlord has no obligation to offer an extended term of security or to prove grounds when repossessing a property (Housing Act, 1988) a tenant has a much more limited right to protection from eviction compared to other tenures. Furthermore, the decision as to whether security is granted, for example the re-granting of a fixed term, is in the hands of the landlord.

The assured shorthold tenancy is a clear manifestation of precarity in line with conceptualisation presented in this chapter. As with temporary contracts in the labour market, the assured shorthold tenancy demonstrates a lack of legal security which induces structural precariousness.

The emergence of BTL mortgage products and BTL landlords expands the re-regulatory logic of the private rented sector in the same way that Anderson (2007) observes temp agencies do in the labour market. As in the labour market where the introduction of less secure labour contracts is only possible due to the existence of an under-supply of employment, in the private rented sector it is similarly the case that the expansion of

insecurity is in part due to the challenges private tenants face in accessing other forms of housing. As such, re-regulation can be argued to sit at the intersection of a downward pressure, in this case from government's desire to revive the private rented sector, towards insecurity and a large supply of those who would be willing to take up the product, in this case those who are struggling to access social rented or mortgaged accommodation.

The re-positioning of private rented housing as an investment good is then further reinforced by institutional actors' views on security, with a large number of lenders restricting the maximum tenure length that a landlord is allowed to set at twelve months (Kemp, 2015). The insecurity observed here, in keeping with the insecurity observed by precarity theorists more generally, is not new. The private rented sector at the beginning of the 20th century did not offer greater security than is observed now (Holmans, 1987). Rather, of concern is that insecurity which had been afforded in the 20th century has been removed in order to facilitate a policy aim, here to incentivise investment in the sector.

Whilst the focus here is on the private rented sector, it is not the only area of housing in which precarity is manifest. Over the last decade, it has been argued that there has been an expansion in the role of social landlords as regulators of urban space and those within it (Cowan et al., 2006; Flint & Pawson, 2009). Whilst social landlords have long been interested in the regulation of tenant behaviour and the promotion of positive behaviours, the intensity to which it is attempted and the legal options available to landlords have increased in recent years (Cowan et al., 2006; Flint & Pawson, 2009; Cowan et al., 2006; Morgan, 2010). Some have argued that this has led to a shift towards conditional access based on displaying certain patterns of behaviour (Watts et al., 2014). Such attempts have largely focussed on strategies to deal with the anti-social behaviour of tenants (Cowan et al., 2006; Morgan, 2010; Flint & Pawson, 2009) and means exist to intervene, much of which focus on the security of tenure of the occupier. In achieving this the Housing Act 1996 introduced introductory tenancies which allow local authorities and housing associations to give up to 18-month tenancies to new tenants which can be ended through a process of internal review subject to inappropriate behaviour (Cowan et al., 2006). In addition, the 2003 Anti-Social Behaviour Act introduced the ability for social landlords to 'demote' tenancies to introductory tenancies for local authority tenants and assured shorthold tenancies for housing association tenants (Cowan et al., 2006). These

probationary periods have continued under the Localism Act 2011, and increasingly position the sector as transitional (Watts et al., 2014).

Here the policy aim sought to be achieved by this precarity is not one that relates to wider economic or tenure growth, as in the labour market or private rented sector, but rather seeks to induce behavioural change. This fits more neatly within the notion of Governmentality proposed by Foucault (1988) and which argues that governments increasingly set up systems to force the self-policing of undesired behaviours. This fits with work conducted by Lewis et al. (2013), which examines the labour market experiences of recent migrants. In this work, it is argued that restrictions on labour market participation, which fit within wider policy around dis-incentivising undocumented migration, create hyper-precarious lives.

So far this chapter has considered the extent to which risk, and as a result insecurity, may be manifest in the housing market and the impact this may have on mobility. However, it is not sufficient to consider an individual's housing as simply the place in which they live. Rather it is also necessary to consider the emotional value of the home and how the risk and insecurity described in this chapter may have an impact on the emotional relationship with the home. Thinking in the context of insecurity in the labour market Bourdieu (1998: 82–83) observes that 'casualization profoundly affects the person who suffers it: by making the whole future uncertain' and that such 'objective insecurity gives rise to a generalised subjective insecurity'. This is potentially relevant to those who live in the precarity inducing private rented sector. This will be explored further in the next section through the notion of ontological security.

1.6 Exploring the impact of objective insecurity on the subjective experience of tenants

Ontological security, first proposed by Laing (1960) and built upon by Giddens (1991), is the notion of existential security in one's self and one's surroundings. This sense of security is born from an individual's trust in their sense of personal identity, their sense of selfhood, and their belief in the permanency of things and the substantiality of others (Laing, 1960; Giddens, 1999). This is expressed by Giddens (1991: 92) as the 'confidence that most human beings have in the continuity of their self-identity and in the surrounding social and

material environments of action'. This translates, Giddens (1991) argues, to developing answers to existential questions relating to the self and its relationship to the wider social world. These answers are developed through the process of 'doing' everyday life and relate to an understanding of the finitude of life; of the existence of others and their reliability; and of a sense of self which is understood by the individual (ibid.).

The initial development of answers to these questions is born from the relationship between a child and their caregiver. The trust developed from this bond built in infancy allows for trust in the answers to the previously stated existential questions. This sense of security can be considered a 'protective cocoon' which in later life allows the navigation of day-to-day life with a stable mental state (Giddens, 1991). Implicit in this is dealing with the anxieties of the world which may be caused by the exposure to the hazards which surround the individual (Giddens, 1991).

This more complex definition as presented by Giddens (1991) is translated by Dupuis and Thorns (1998: 30) as a 'sense of feeling at ease, or at home, in a world which can appear external and threatening'. Giddens (1991) argues that ontological security is linked to the material environment in which individuals live, which is considered by Dupuis and Thorns (1998) to be particularly manifest through the relationship with home (Dupuis and Thorns, 1998; Saunders & Williams, 1988; Saunders, 1989). Dupuis and Thorns (1998) argue that this bond with home is developed over four dimensions:

The home is experienced as a constant space;

The home is the setting for day-to-day routines;

The home is a haven from surveillance and acts as a space which enables control;

The home is integral in identity formation.

These notions are reflected in the wider home literature. A core element of this literature is the view that one's house, and the safe and relaxing environment away from the uncaring world of work and the 'outside' it provides, is home (Mallet, 2004). In this stream of literature, a key distinction is made between the world of the inside and the outside, the private and the public, and the safe and the uncaring (ibid.). This is a view with its origins in the Victorian period and one which is closely linked to notions of respectability and the

leading of a private, ordered life (Hepworth, 1999). This is a normative view central to which is the family and one which is argued to be continued to the present day (Bowlby et al., 1997; Mallet, 2004; Blunt & Dowling, 2006). Nonetheless, in the context of family life home may be viewed as a selective place shared with kin and a place from which undesirables are excluded (Bowlby et al., 1997). However, this boundary is nonetheless permeable giving the entry of individuals such as family, friends and tradesmen (Chapman & Hockey, 1999). This suggests that the private/public split is somewhat simplistic and that the private space may be one which is negotiated with a range of parties. For example, life-course events such as births, deaths and celebrations may all incorporate the welcoming of parties into the home, or at least part of it, perhaps suggesting the incorporation of wider social networks into the 'private space' and the centrality of home to those wider networks. However, the notion of home as a haven may not be reflected in the experiences of those for whom the experience of the house in which they dwell is negative. This may include those who live within an environment in which the assumptions of behaviour do not reflect their way of life (Blunt & Dowling, 2006). This may relate to groups such as LGBT youth living with their parents who do not accept their sexual orientation, or those for whom home may be an oppressive or abusive environment, such as those experiencing gender-based violence (Bowlby et al., 1997; Blunt & Dowling, 2006; Gurney, 1997). Similarly, the split between private and public life may not be experienced by those women who are primarily homemakers and for whom the home may be central to their work life and as such fail to match the notion of 'haven' (ibid.).

The process of doing home in an anthropological sense may reinforce these norms. Feminist authors Floyd (2004) and Llewellyn (2004) both note that home spaces such as the kitchen may reinforce or allow for the challenging of gender norms. More generally the home is seen as a place of meaning born from everyday practices (Blunt & Varley, 2004; Enloe, 2011). Said practices are seen to reinforce the structures and power relations of wider society (Blunt & Dowling, 2006).

Homes can also be considered beyond their 'four walls'. This may be as an emotional concept applied at the national or international level (Blunt & Dowling, 2006) or in the space the home is situated within. Place attachment, whilst often focused on the house (Sixsmith, 1986) is distinct from the meaning of home in that it focuses on psychological

bonds between individual and place. Whilst no single theory exists to define place attachment (Hidalgo and Hernandez, 2001), these bonds can broadly be understood as related to sets of emotions, feelings, constructs, and social relationships rooted to specific geographic locations (Feldman, 1996; Scopelliti & Tiberio, 2010). Place attachments are said to be beneficial, both to the well-being of the individual (Nielson-Pincus et al., 2010), and the local area, as those with strong place attachments are most likely to remain within and invest in an area (McAndrew, 1998; Comstock et al., 2010). Place attachment provides a useful means of understanding the home, as unlike much of the meaning of home literature, it explores places beyond the front door. Hidalgo and Hernandez (2001) explored this idea through the elicitation of information on a resident's attachment to the house, neighbourhood and city and found a curvilinear relationship. This means that respondents were attached to all these areas to varying degrees, with people most attached to the home, least to the neighbourhood, with the city in the middle. These findings were supported and elaborated upon by Lewicka (2010) who added additional categories (apartment, building, neighbourhood, city district and city) and found the same curvilinear relationship.

The concepts of curvilinear relationships between people and place and multi-place attachment are interesting but it is important to understand how they relate to home. McAndrew (1998) questions whether place attachment refers to an attachment to a place or to the people within it. This is an important distinction as those researching place attachments may be observing the bond between an individual and place or between sets of individuals within a geographical setting. Kearns et al. (2000) argue that place attachment can either refer to the relationships between individuals, which are rooted in place, or to the rootedness of an individual to a specific place. In the latter sense place attachment is tied both to duration in the area, meaning that older people feel more attached (McAndrew, 1998), and to tenure, with owner-occupiers being more attached than renters (Brown et al., 2003). However, the extent to which this is the case is hard to prove. It is possible that those who remain in an area longer and who purchase properties are a self-selecting group, and as such their attachment is related to their choice to remain within that area. This relates to Feldman's (1996) proposition that place attachment is not a stable state but rather

a process taking place over an individual's life course and housing career. In this sense, older people may be at the end of this process and young renters at the beginning.

A potential criticism of this approach is that it is linked to traditional notions of the relationship between people and place. Jamieson (2000) notes that people are freer to choose where to live and therefore traditional place attachment, to where one grew up, is less common. This perhaps suggests a more individualised form of place attachment created more closely from social interaction. This confusion perhaps relates to the quantitative focus of much of the place attachment literature. It is likely that this focus masks some of the more in-depth information that may need to be unearthed to fully understand this issue. Similarly, a qualitative approach may make clearer the extent to which place attachment represents an explicit bond to an area rather than more simply enjoying living there.

Each of these concepts of home is potentially relevant to moving. The process of moving may open up the private domain of the home. Those displaced by flooding in the UK interviewed by Carroll et al. (2009) reported stress due to the breaching of the boundary between the internal and external. This breach allowed unwanted individuals to enter the home and forced internal elements, such as personal belongings and furniture, outside. Whilst flooding provides a physical example, it is possible that moving for other reasons may similarly involve the notion of opening up the home. In a more figurative sense those threatened with, or in the process of being, evicted may have their homes opened up to the gaze of landlords, lenders, advice workers, solicitors and judges, similarly breaching the notion of secure, private space. Focusing on another aspect of the home, many approaches to understanding the impacts of moving involuntarily are rooted in place. The gentrification literature considers both forces in the local area which instigate mobility but also those which are interrelated with approaches to understanding impact (Atkinson, 2004). Furthermore, the literature on slum clearance, both historic (Tunstall & Lowe, unpublished) and contemporary (Crookes, 2014), is often concerned with how moving processes may impact upon residents' sense of place. Of interest here, however, is the relationship that these concepts have with the construction of ontological security. In exploring this it is necessary to consider how these factors, and others, relate to the construction of ontological security.

Some argue that ontological security is tied to tenure. Key here is the work of Saunders (1989; Saunders & Williams 1988) who argues that the desire for homeownership is inherent and that whilst it is possible for those who rent their home to feel ontological security, it is security that is gained from other areas of their life. Homeowners, on the other hand, gain security from their home as it provides a territory which they can control and is key to an individual's self-identity (ibid.). This self-identity is said to be manifest in consumption, both in terms of the individual's consumption of their housing and their housing's capacity to act as the setting from which consumption takes place (ibid.). Furthermore, Saunders highlights the positive inter-generational effect of homeownership, as it allows the bequest of assets. However, these views are not without criticism. Some dispute the notion that homeownership is in this sense advantageous. Forest and Murie (1990) claim that respondents preferred the tenure they were in, suggesting either inertia or the ability to feel at home regardless of tenure. However, the study does acknowledge that homeownership is typically viewed as financially advantageous and as the preferred tenure amongst much of the population, but they conclude that this preference is born from realities surrounding the stock of dwellings rather than an inert inclination towards homeownership. Hiscock et al. (2001) argue that whilst there were different reported levels of autonomy, status and protection, supporting Saunders' (1989; & Williams, 1988) claims, these were likely to result not from tenure but other factors, such as greater financial security, living in a nicer area, or within a house in a better state of repair. These findings are substantiated by Kearns et al. (2000), who in employing a multivariate analysis factoring in features such as style of house, state of repair, and neighbourhood found no evidence to support the notion of greater ontological security in any tenure.

These assumptions reflect that there are both a number of different household types within the housing system and a great complexity. This complexity perhaps reflects the existence of a number of strata within the broader categories of owner-occupied, privately and socially rented housing, for example, home ownership may not be secure for all. Those on low incomes and at risk of unemployment may find that slipping into mortgage arrears is a long-term process reflecting risk and uncertainty (Nettleton & Burrows, 1998). It is possible that those within this strata of owner-occupation feel less secure than people in a similar financial situation who are tenants. Furthermore, the inter-generational financial

benefit associated with owner-occupation may be overstated (Forest & Murie, 1989). Those from working class backgrounds are more likely to be from bigger families who are more likely to release equity in their home in later life, both factors which will limit their potential inheritance (ibid.).

Hiscock et al. (2001) highlighted a decade ago that society was undertaking a shift in its political economy towards an increasingly individualised, globalised and risk-based society, and it is this risk which Hiscock et al. (2001) suggests may impact upon people's security within their homes. Given the assumptions made by Dupuis and Thorns (1998) that security is framed through constancy and control these may be objectively impacted by risk, and precarity as it is conceptualised within this chapter. If security of tenure does not exist for tenants in the private or social rented sector this may impede their ability to form a sense of security with respect to these dimensions, as relates back to Bourdieu's (1998: 82–83) comments that 'casualization profoundly affects the person who suffers it: by making the whole future uncertain' and which were noted at the end of the previous chapter. This raises questions whether it is tenure or insecurity which has a greater impact on the security felt by tenants, which will be explored further in this thesis.

1.7 Conclusion

This chapter has drawn on the work of Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) to articulate an understanding of risk as generated by social, economic and industrial processes, which are typically, although not universally, located at the level of the nation-state. These processes are integrated into globalised structures and the risks produced in them are therefore experienced in the same and different geographic spaces and time points. When risks are passed to the level of the nation state they are filtered through largely individualised social structures, which themselves may be sources of risk. These social structures generate a sense of uncertainty given the de-standardisation of social and economic life, which in certain contexts can be described using the concept of precarity. Precarity is variously defined as a point of mobilisation, a general condition of society, or a structural condition of the individual. It is the latter which this thesis adopts, arguing that in housing it is induced through the lack of security of tenure for certain residents.

Accordingly, risk in the context of housing is seen to emerge from three areas. Firstly, individuals' housing can be viewed as situated within inter-connected global economic structures which may generate and transmit a risk of mobility. This is particularly relevant in the context of the global financial crisis, which demonstrated the interconnected and global nature of risk in financial markets. Secondly, individuals' lives are increasingly developed less in the context of shared group sources of meaning and social institutions and more through the formation of individual biographies. Social structures are therefore less stable and life transitions less certain. This impacts on individuals' routes through the housing system as it has impacts on the stability of living arrangements, for example due to the increased rate of partnership dissolution over the past four decades, and in the decreased certainty of housing transitions, such as moving from private renting to owner-occupation. Thirdly, alongside these shifts in social life, the labour and housing markets are increasingly seeing de-standard forms of living and working. In the housing market this is seen in the absence of security of tenure and its inducement of precarity. Far from independent these three areas may interact and facilitate each other. For example, the rising numbers of private tenants, which leads to an increase in the number of households with limited security of tenure, emerged from the post-crisis housing market conditions.

These objective approaches to risk and insecurity will be tested in future chapters in terms of the extent to which they induce both mobility and subjective insecurity. Firstly, however it is necessary to offer an understanding of mobility and its involuntary dimensions.

Chapter Two

Conceptualising involuntary mobility in the context of complex lives

2.0 Introduction

This chapter will develop an understanding of involuntary mobility, which fits the increasing ‘risky’ housing market and social lives explored so far in this thesis. Historically, academic approaches to residential mobility have understood home moves as the means by which rational housing market actors remedy dissatisfaction, gain higher status housing or respond to life-course events (Rossi, 1955; Lu, 1999; Clark & Huang, 2004). It is assumed within this model that households use residential mobility to progress along broadly similar housing trajectories (Rossi, 1955). However, a body of work has emerged which critiques the extent to which this simplistic model can apply to the evermore complex living arrangements and life transitions present in contemporary society (Geist & McManus, 2008; Mulder & Hooimeijer, 1999; Coulter & Scott, 2015; Dieleman, 2011). This is particularly relevant given the approach to risk discussed in the previous chapter, which saw it in part emerge from the processes of individualisation which has led to increasingly unstable social structures and institutions. Clearly then it is necessary for the understanding of involuntary mobility developed within this chapter to suitably fit with these structures. In developing this understanding, it will review these life-course approaches, and the work critiquing them, before conceptualising and typologising the nature of mobility. It will then propose a conceptual understanding and typology of involuntary residential mobility and consider how different mobility triggers fit within it.

2.1 Developing a conceptual understanding of residential mobility

In understanding residential mobility scholars have traditionally viewed mobility and life stages to be interwoven (Mulder, 1996). This approach can be traced to the frequently cited work of Rossi (1955) from which a large literature has stemmed (Mulder, 1996). Rossi (1955: 9) proposed that residential mobility should be seen as a response to the changes in family composition that are implicit in individuals’ journeys through the life cycle. Rossi’s work was influential because it developed an approach that moved beyond the studies of

aggregate flows of mobility which had dominated the literature and allowed scholars a means of understanding mobility at the household level (Rossi, 1955; Mulder, 1996). In Rossi's (1955) approach individuals are seen to progress along a more-or-less uniform life-cycle, the stages of which are demarcated by age and family status. Individuals start in the family home, move into independent living with a partner, they have children and their family grows before entering a stage where their children move out and the household reduces in size again (Rossi, 1955). Mobility in this approach is instigated by triggers, such as the desire to get married, or built up by increasing dissatisfaction, and involves the remedying of the mismatch between the life-cycle stage a household has moved into and the housing they currently reside within (Rossi, 1955).

Since Rossi's (1955) study many authors have developed works which have conceptualised and tested the stages of the decision-making process which see households remedy this dissatisfaction. Reviewing this literature Mulder (1996) observes that four approaches can be identified, all of which can be said fit broadly within one 'research paradigm'. This paradigm, referred to by authors such as Coulter & Scott (2015) as the behavioural approach to mobility, seeks to understand mobility as a rational process, in the economic sense of the word, and believes that it possible to make 'generalizable statements about the determinants of [mobility] behaviour' (Mulder, 1996: 224). The approaches uncovered by Mulder (1996) are the two-stage process, the three-stage process, the continuous time approach, and the risk approach.

In the two- and three-stage processes the choice to move is seen to occur over a series of sequential stages (Mulder, 1996). In the two-stage process, a household first identifies a source of dissatisfaction or a triggering event and decides whether or not this requires mobility. They then decide where to move and search for and identify a new dwelling (Dieleman, 2011). The three-stage process adds an additional stage after the second, in which the household decide whether or not to move to the newly identified dwelling (Mulder, 1996). In these staged processes mobility decision-making occurs responsively to triggered events or changes in satisfaction resulting from life-cycle changes.

In the continuous-time approach households are seen to be continually assessing their housing satisfaction, with households moving quickly in response to downward shifts in their satisfaction (Mulder, 1996). This reflects ideas of pure economic rationality, where

individuals are constantly attempting to maximise their utility as in the continuous-time approach, versus the bounded rationality implicit in the staged approaches, where such assessments are only conducted at specific junctures given the scarcity of time and cognitive process (Mulder, 1996). Finally, the risk approach seeks to identify, typically using quantitative research methods, the event that triggered mobility. However, it is perhaps better to regard this as an analytical rather than a conceptual approach to understanding mobility decision-making, although it does have wider conceptual ramifications in its assumption that mobility processes can adequately be measured in this way.

Recent literature has challenged these traditional behavioural approaches for being too simplistic and unfit for application to contemporary society (Geist & McManus, 2008). It is possible to identify a number of ways in which these behavioural approaches fail to grasp, or work within, the individualised and uncertain social structures explored and explained in the previous chapter. This relates principally to their focus on uniformity, both in respect to household types and in terms of housing trajectories, and in their failure to assess the individual or household as existing within wider social and economic structures. In the life-cycle approach individuals' trajectories are seen broadly to follow a series of sequential stages (Rossi, 1955). However, the nature of the social fragmentation present in individualisation impacts on housing careers in a number of ways. Winter and Stone (1998) argue that individuals' housing careers are increasingly disconnected from the certainty of life-stage transitions which marked modernity, such as the progression from private renting to owner-occupation and from relationship to marital home. Additionally, the age-related norms which had previously demarcated transitions have less of a bearing on an individual (Winter & Stone, 1998). This is given the breakdown of group norms which may have previously informed such behaviour or provided their stability (*ibid.*). Accordingly, Clapham (2006) argues that forging a housing trajectory, rather than the certain and sequential process understood by Rossi (1995), Mulder (1996) and Dieleman's (2011), is in fact a 'risky endeavour'.

Furthermore, a principal focus of Rossi's (1955) work is the nuclear family, but Beck (1992a) argued rather than a source of stability through which to navigate the housing system, the family is increasingly unstable. Beck (1992a: 87) claimed that families have become increasingly negotiated, resulting in a situation 'where the freedom to negotiate a

personally fulfilling relationship carries with it the possibility for emotional harm and forced mobility'. This has implications both for the stability of housing trajectories and for the focus of this work on the household itself. That households are less stable and less standard, with various configurations of relationship and living relationships possible, leads Coulter & Scott (2015) to argue that the focus on the household by those proposing behavioural approaches ignores 'linked lives'. These links refer to relationships across households, which factor into mobility decision-making, such as in the case of separated parents.

The final criticism is that behavioural approaches have failed to grasp the interaction between individuals and local or national market structures (Dieleman, 2011). Such approaches fail to consider the ways in which events and inequalities at these structural levels may impede an individual's ability to make mobility choices. This leads Coulter & Scott (2015) to suggest that residential immobility may be as relevant as mobility to any conceptualisation.

In addressing these criticisms Geist and McManus (2008) and a number of other authors (Mulder and Hooimeijer, 1999; Coulter & Scott, 2015; Dieleman, 2011) have argued that the life cycle has given way to the life course, which emphasises the heterogeneity in life trajectories and the weakening of social structures. Accordingly, they argue that it is necessary to develop approaches to residential mobility that embody these shifts. Such a conceptualisation is proposed by Mulder and Hooimeijer (1999) who observe that events in the life course may trigger moves through the parallel educational, labour, family and housing careers. An event, or emerging sense of dissatisfaction, may emerge from any one of these careers and induce mobility (Mulder and Hooimeijer, 1999). Mobility then interacts with other pathways, which may, even if they are not the initial trigger, be pertinent to or affected by mobility. Accordingly, what may be positive for one career is not necessarily positive for another. Mulder and Hooimeijer (1999: 164) argue these triggers lead to a mismatch between 'actual and preferred residential location'. These triggers in themselves are insufficient to lead to mobility; rather mobility will also relate to enabling and limiting factors at the individual (micro) and societal (macro) levels (*ibid.*). At the micro level, individuals may be limited or enabled by their financial resources, their ability to move (i.e. to sell their house), and by other household members. At the macro level individuals may

be constrained by factors in the housing market, such as affordability, availability and allocation policies (Mulder and Hooimeijer, 1999).

However, in Coulter & Scott's (2015) view even this life-course approach does not go far enough in describing the contemporary nature of mobility. They argue that this is principally because in conceptualising the links between the individual and wider structures it only considers 'tangible resources/restrictions and opportunities/constraints', when such links may also include less tangible factors, such as 'long-term goals, aspirations or desires'. Given its focus on the tangible this approach is premised on a static period of housing dissatisfaction and the household's response to it, however Coulter & Scott (2015: 10) view movements as active processes 'which unfold over time', rather than as discrete events. This is particularly pertinent as the disconnected and differentiated pathways noted by Winter and Stone (1998) are under-explained by a focus on discrete time periods. Instead it is necessary to consider periods of transience that are tied up in life transitions (Findlay & Wahba, 2013). For example, authors such as Stone et al. (2013) and Sage et al. (2013) argue that in a society where social structures are less rigid and individuals forge their own housing careers leaving the home is a "precarious and non-linear transition" (Stone et al., 2013). Evidence of this is found by Sage et al. (2013) in their work examining post-university housing careers, which were marked by frequent mobility, including back and forth between the parental home.

So far in this chapter mobility has been considered in a general sense. However, these approaches fail to explicitly consider involuntary mobility. In considering mobility decision-making Mulder and Hooimeijer (1999) argue that it is rarely the trigger itself that leads to mobility, but rather the impact that trigger has on the desire to continue remaining within the residence. In the case of involuntary mobility, it may be the case however that it is the trigger – and only the trigger – that instigates mobility. For example, if the home is destroyed there is not a chance to negotiate whether to remain. However, to focus only on moves such as these would ignore those scenarios in which individuals moving involuntarily may be exercising some choice. This has been considered in the literature that examines the displacement linked to gentrification.

Historically, displacement has been considered in line with the definition proposed by Grier and Grier (1978) as occurring:

“when any household is forced to move from its residence by conditions that affect the dwelling or its immediate surroundings, and that: 1) are beyond the household's reasonable ability to control or prevent; 2) occur despite the household's having met all previously imposed conditions of occupancy; and 3) make continued occupancy by that household impossible, hazardous, or unaffordable.” (Grier & Grier, 1978: 8)

The forces that may displace individuals are broad and may refer to war, famine and natural disaster, but of interest here are those that occur as a result of gentrification (Marcuse, 1985; Kearns & Mason, 2013; Atkinson, 2000). Gentrification, a term first coined by Ruth Glass (1964), is the process by which redevelopment and speculation transform areas typically occupied by working-class residents into ones occupied by more affluent, middle-class groups (Glass, 1964; Marcuse, 1985; Atkinson, 2000; Kearns & Mason, 2013). Marcuse (1985) argues that whilst adequately covering those cases where residents are physically displaced, through eviction orders or rent increases, Grier and Grier's (1978) definition is limited in its application to studies of gentrification. This stems from its failure to account for the ways in which displacement linked to gentrification affects more than just those who are directly relocated. Accordingly, Marcuse (1985) extends the definition to include two other forms of displacement; exclusionary, wherein individuals are prevented from living within an area despite meeting the criteria for being able to live there before changes happened; and displacement pressure, which refers to the sustained impacts of physical displacement, and the factors which are causal to it, on the residents who remain. This sustained pressure relates to the impact on existing residents of changes to an area on the social and functional realities of living there (Kearns & Mason, 2013). For example, gentrification may dislocate the social networks of individuals undermining their traditional sources of support and social life. Similarly, changes in the social and economic makeup of an area may remove functional resources and access to necessary services, such as somewhere to do laundry, which may make remaining within an area challenging. Social and functional processes together or individually may induce individuals to move in order to regain that lost through the process of gentrification. Here then, the processes involved in gentrification may result in triggers that instigate mobility directly rather than allowing

some choice over the process. Or, the impacts of gentrification may create mobility triggers that induce individuals to move.

Outside of the largely place-focused gentrification literature, similar pressures are identified within work examining moves into adult social care settings. Those entering care, whilst exercising choice, may nonetheless be bound by certain considerations which constrain this choice, such as difficulties in looking after themselves and the desire not to be a burden (Rossen & Knafl, 2007; Jungers, 2010). Bekhet et al. (2009) conceptualise this process through the push and pull factors which they argue influence an individual's decision to move into a care setting. Push factors are those which are, 'coercive, pressing', and 'repelling' such as ill health, the desire to reduce responsibilities, and loneliness. Pull factors are those that 'attract', such as joining friends, security and familiarity (Bekhet et al., 2009: 472).

These push and pull factors are equally expressed, albeit indirectly, in the literature that considers job relocation. Job relocation involves the symbiotic moving of home and job (Martin, 1999), which may occur as an individual (Eby and Dematteo, 2000; Martin, 1999; Munton & West, 1995; Munton, 1990; Fisher & Shaw, 1994) or might involve the relocation of an entire company or department (Sagie et al., 2001). Eby and Dematteo (2000) note that job relocations can be voluntary or involuntary, and the literature describes a variety of factors which may incentivise or disincentivise a move. These may include considerations relating to family (Munton & West, 1995; Sagie et al., 2001) or work life, such as whether relocation is beneficial for a mover's career (Eby and Dematteo, 2000; Sagie et al., 2001). Fisher and Shaw (1994) noted that those who were career-minded felt little choice to relocate with their employer, as it may have otherwise harmed their career progression. This may be particularly relevant for those whose job carries a high degree of specialism and who may feel less able to decline an offer of job relocation than someone whose job is easily replicable in the same location.

2.2 Considering and typologising the involuntary aspects to residential mobility

Having considered the life-course approach, the criticisms of it provided by Coulter & Scott (2015) and the discussions surround the factors which may constrain choice it is

possible to present a conceptual understanding of involuntary mobility. This is that events or long-running, unfolding processes (such as periods of instability) in an individual's housing, educational, labour and family careers, or those within another's with whom their life is linked (for example through partnership or cohabitation) are passed to the individual and generate mobility triggers. At this point these triggers will either instigate mobility outright, by giving the individual no option to remain, or will lead the individual, independently or in consideration with the wider household, to consider mobility choices and make a decision to remain or to move. This decision is then informed by structural constraints at the micro and macro levels, both at 1) the point of making the decision to move, and 2) in realising the mobility, or immobility, aspiration.

An understanding of the constraint at the first point of making the decision to move, can be well informed by the literature on unfreeness. The concept of unfreeness is offered by Cohen (1983) in arguing that in a capitalist society workers are forced to sell their labour. This concept is presented in order to respond to critics of this notion who have argued individuals' choices to work are voluntary given that they have made a choice to work and therefore there must be an alternate. Cohen (1983) argues that the notion that something is not forced if there is an alternate relies on the extent to which that alternate can be considered acceptable. In making this argument Cohen (1983: 30) develops a characterisation of acceptability, which is presented as the logical statement; 'B is not an acceptable alternate to A IFF [if and only if] B is worse than A and B is particularly bad'. With respect to the labour market Cohen's (1983) work argues that whilst an individual may not be physically forced to work, not working would result in destitution and so is not a reasonable alternative. Within the mobility decision-making process the observations of Marcuse (1985), Kearns and Mason (2013), Rossen and Knafl (2007) and Jungers (2010) highlight that whilst individuals are not physically forced to move, if staying creates notable negative social, emotional, practical or financial impacts the choice to leave cannot be considered free. In the context of involuntary mobility this can be represented as staying is not an acceptable alternative to moving if and only if a mover perceives moving as worse than staying and moving is particularly bad.

At the point of realising a mobility, or immobility, aspiration, material constraints may limit the ability to stay or the ability to move. Coulter and Scott (2015) argue that the ability to

act on mobility desires is greater for some than others. This may relate to an individual's socio-economic position, speaking to the resource constraints highlighted by Mulder and Hooimeijer (1999) such as the ability to access appropriate housing that is affordable to them. The ability to realise mobility aspirations is also affected by age, with younger movers more likely to have targeted mobility triggers, such as the need to move for employment or education, versus more diffuse triggers for older households which may be harder to achieve (Coulter & Scott, 2015).

Drawing these two elements together, the involuntary aspects of mobility can be observed as occurring over two dimensions. The first dimension reflects the extent to which the event that triggers mobility decision-making explicitly forces a resident from their home or whether the process is more coercive. The forced end of this spectrum reflects those events which lead to mobility immediately. That is to say an individual does not have the opportunity for the trigger to lead to a decision surrounding mobility, such as in the case of the destruction of the home. The coercive end of the scale reflects the triggering events which mean that remaining is not an acceptable alternative to moving and movers may be able to remain within the home, for example in making the decision to move into a care setting.

The second scale reflects the extent to which a mover's agency is constrained or facilitated by moving processes, either by individual or structural factors. This reflects that individual's moving desires are not simple, as expressed in work by Kearns and Mason (2013) which examined a redevelopment programme in Glasgow. It was observed in this study that whilst the force behind the move would not have happened without government intervention, the majority of residents wanted to move and were happy to relocate. As such, Kearns and Mason (2013) question whether movers were involuntarily displaced. This finding is replicated in similar circumstances elsewhere. A number of authors found those moving due to redevelopment to be dissatisfied in their existing dwellings and felt that the move allowed them to negotiate greater housing satisfaction in their new location (Posthumus et al., 2014; Kleinhans & Bouma-Doff, 2008; Kleinhans, 2003). Those moving as a result of redevelopment in these studies are reoffered some control over the moving process through policy instruments such as priority status on housing waiting lists (Kearns & Mason, 2013, Posthumus et al., 2014). In this context, it is this that allows residents to

remedy housing dissatisfactions which, due to constraints, they had previously been unable to do. Those moving due to a similar force but in a different context may have been able to express much less agency over the process. In other contexts agency may be circumstantial, such as where there is capacity to negotiate moving dates.

Utilising these two dimensions a typology of involuntary mobility can be constructed comprised of three categories: forced – no agency; forced – some agency; and coerced. The first two categories within this typology reflect those moves which are explicitly forced. Moves within these categories relate to those where the home, or access to it, is removed by forces or processes over which the mover has little control. The factor that distinguishes these two categories is the extent to which a mover can exercise agency. The coercive type reflects those moves where the home remains but factors relating to the individual or neighbourhood induce mobility. Whilst it may be possible to consider moves within this category as similarly existing on a spectrum of agency, given that ability to remain means that movers can exercise control over the timing and existence of their move this is implicit and as such, any distinction based on agency would be arbitrary. A criticism of this category may be that it is broad and it may be possible to fit much moving behaviour within it. Traditional assumptions around mobility choices have considered moving as a rational means for individuals to remedy their housing dissatisfaction (Brown & Moore, 1970; Clark & Huang, 2004; Lu, 1999). This model of behaviour assumes a stress threshold, which when reached triggers moving (Brown & Moore, 1970; Clark & Huang, 2004). Whilst moving behaviour does not necessarily follow such a rational format and moving desires may rapidly change in response to life-course events (de Groot et al., 2011) this nonetheless suggests that much moving behaviour may be constrained. In distinguishing between voluntary and involuntary in this category it is necessary to relate back to the definition of forced. The definition of ‘forced’ presented within this chapter assumes that moving pressure results from an internal or external pressure. The pressures that coerce moving behaviour may be either reactive or prospective. In this sense moving may be made in response to changes or in order to facilitate them. The selection criteria for this category are therefore those moves that are made reactively. Using the example of job relocation an individual may be regarded as fitting within the coerced category if they are responding to

a change in location of their job but would not be if their move was designed in order to seek a new job.

2.3 Assessing how moves fit in the typology of involuntary mobility

Operationalising this typology for data at the national level is not straightforward. As has previously been explored, moving experience may differ between individuals and therefore in order to categorise these moves they need to be considered and justified. In populating these types a significant review of the literature was conducted to understand the diverse ways in which individuals may move involuntarily. This review, its results and methodology, can be found in Annex One.

Forced – no agency

Within our typology the first category, forced – no agency, represents those moves that can be considered to relate to the physical removal or barring from home and which offer little opportunity for movers to exercise any agency over the move. In this sense movers would have little opportunity to negotiate the terms of the move, its timing or defend against its existence. Perhaps the most obvious moves to fit within this category are those wherein the home is destroyed or made uninhabitable. A natural disaster may force households to move involuntarily as their home may be destroyed or made inaccessible resulting in a permanent or temporary home move (Riad & Norris, 1996; Chrisstenson et al., 2012). Similarly, an individual's home may be damaged by fire (Greenberg & Keane, 2001), flood (Sims et al., 2009), accidental damage such as that caused by falling trees (Ellison, 2005) and a number of other physical means. In these scenarios the home or access to it is destroyed and implicitly the mover has little or no capacity to exercise choice over this move or its timing given its unpredictability.

While the home may be removed so too might the legal right to occupy it. Repossessions and evictions affect all tenures within the UK and involve the removal of the legal right to occupy the home by lenders or landlords through the court system. The standard skeleton within the three systems is claim, order, eviction (Pleace & Baxter, 2014) and both orders and evictions force people to move. However, between nations within the UK and tenures there exists some divergence around legal process and policy. In order for a lender to

repossess a property the occupier must have violated the terms of their mortgage agreement, typically having defaulted on their mortgage payments (Wallace et al., 2011). Within the social rented sector, a landlord must prove grounds. In England and Wales these grounds cover damage to the property, anti-social behaviour, and rent arrears amongst others (Housing Act 1988). Within the private rented sector those who have assured tenancies or who are within fixed terms within assured shorthold tenancies have security of tenure and are protected from eviction through the need for a landlord to seek a possession order in the same way as within the socially rented sector. However, for those without security of tenure, typically those who are outside the fixed term of an assured shorthold tenancy (by far the predominant tenure [Rugg & Rhodes, 2008]), possession can be gained without the need to prove or have grounds, through serving a Section 21 notice giving two months' notice. In these cases two potential forces exist: (i) the legal removal of the right to occupy through court or the ending of a contract and (ii) the causal factor behind the repossession order and potential subsequent eviction, such as rent or mortgage arrears. Given that these underpinning factors may be dealt with in a number of ways (as will be discussed later), this category houses those which deal with the legal act of removing the right to occupy.

Whilst a move as a result of a repossession order or eviction warrant, given these underpinning factors, may be more predictable than the physical destruction of home, it nonetheless offers no agency to the mover over the timing or existence of the move. However, the consideration of moving in this manner as offering the occupier little agency may be challenged as it fails to consider the legal option to oppose such a move. As noted by a number of authors (Cowan et al., 2006, Hunter et al., 2005, Ford et al., 2011) those threatened with repossession in the owner-occupied and social rented sector who attend court often receive suspended possession orders. A suspended order means that occupiers avoid having to vacate their property (as would be the case with a full order) as long as they meet certain criteria, typically relating to a requirement to repay arrears (ibid.). Nonetheless, a suspended order is best considered, for the purposes of this work, as the avoidance of a force rather the negotiation of one.

The right to occupy the home may also be legally removed from children in the case of care orders. A care order, which will result in a child having to move from their parental

home, or the home of whomever has responsibility for them, may be made if there is evidence a child is suffering or at risk of suffering serious harm, and their parents are the cause of the harm or are failing to prevent its occurrence (HMGov, 1989). A care order will last until a child turns 18, or is adapted or lifted by a judge (HMGov, 1989), each of which are likely to result in moving home. Children may also be fostered by family or friends (Broad, 2004). This kinship care is typically managed through the formal processes of the care system, however Broad (2004) notes that some exists outside. Moves due to care orders, or their informal equivalents, similar to the process of eviction are unlikely to offer the mover agency over when they are being removed.

The ability to occupy the home may also be removed outside of the legal system through experiences which make the home uninhabitable. Predominantly affecting women, domestic violence renders the home uninhabitable through the threat of and realisation of violence (Jones et al., 2010). Domestic violence also leads to a number of moves, for example a move into a hostel, followed by temporary accommodation before finding permanent, new accommodation.

Forced – some agency

The second category of moves, forced – some agency, represents scenarios wherein the force behind the move is absolute in a similar way to that of the first category, but movers have a greater capacity to exercise control over the process. This may be as noted by Norris and Hearne (2016) by working with the agent or agents behind the move, by utilising the moves to realise moving desires (Kearns & Mason, 2013), or through the presence of a number of push and pull factors which limit the ability to remain (Rossen & Knafl, 2007; Jungers, 2010). When threatened with or experiencing similar circumstances to those described in the first category individuals may be able to exercise greater agency in the moving process whilst still being removed from home by a force.

The previous category includes the destruction of home. Key to the assumption that this force offers a mover no agency is that it is unpredictable and therefore out of the control of the mover. However, in some cases the logistics of moves due to the destruction of home may be more negotiable. The demolition of slum housing in the late 19th century contributed notably to mobility. Clearance programmes were typically instigated as a means

of dealing with poor quality housing and in creating new land to build on (Tunstall & Lowe, unpublished). The quality of housing is well documented in reports by the Ministry of Housing and Local Government (1970) and Wilkinson and Merry (1965) which showed poor housing quality, overcrowding and squalid conditions. Such policies have continued into the present day in the UK and elsewhere in world (Ferrari, 2012; Fang, 2006; Kearns & Mason, 2013; Kleinmans, 2003; Kleinmans & Bouma-Doff, 2008; Oakley & Burchfield, 2009; Posthumus et al., 2014; Lelevrier, 2013). These projects have been undertaken in order to deal with low demand areas (Ferrari, 2012). Such areas were highlighted as having lower than average property prices, falling values, high levels of vacancy and abandonment (Cameron, 2000). These projects sought to tackle place-based effects which a strong empirical, although contested, research base (Cameron, 2000) had suggested was caused by areas with dense concentrations of poverty and to encourage access to a wide range of resources and social networks (Lupton & Tunstall, 2008). Key to these projects was the demolition of homes (Ferrari, 2012).

Whilst redevelopment programmes incorporate the destruction of home, a force which was earlier incorporated into the ‘force – no agency’ category, movers are considered to have some control over their move. A number of studies have highlighted how redevelopment programmes give agency back to movers through factors such as priority status on housing waiting lists, which may allow movers to realise moving aspirations or upward housing trajectories (Fang, 2006; Kearns & Mason, 2013; Kleinmans, 2003; Kleinmans & Bouma-Doff, 2008; Posthumus, 2014). However, it should be noted that in some cases movers’ agency was constrained, regardless of policy responses, by socio-economic circumstance (Lelevrier, 2013). Nonetheless, given that our typology focuses on average experience it is still appropriate to assume that redevelopment allows in many cases occupants to have some control over the process. Relatedly, whilst a home may be destroyed it may also be rendered uninhabitable by number of factors such as damp and mould, excess cold, and hazardous substances such as asbestos (DCLG, 2006). These factors may instigate a move as it would not be possible to continue living there due to a risk to health.

The repossession of the home was also considered in the previous category as absolute and non-negotiable, however some may be able to respond to the circumstances underpinning

these moves. Occupiers may avoid having their home repossessed due to arrears by exiting homeownership through processes of assisted voluntary sale, whereby they sell their home with support from their lender, or by voluntarily handing the property back to their lender (Wallace et al., 2011). Similarly, the claim stage of the repossession process may instigate mobility for social and private tenants in order to avoid the court process. These processes can be considered forced given that rent arrears and/or the resultant threat of repossession mean that remaining within the home are not acceptable alternatives to moving. However, as opposed to occupiers moving due to a repossession order or who have been evicted, movers are able to exercise some choice over the terms of their move.

The previous category also described the extreme end of family breakdown, due to domestic violence and care orders, where the family unit can no longer provide a safe home. However, home moves due to family breakdown may typically offer greater control. Divorce tends to lead to at least one member of the family moving from the home (Feijten & van Ham, 2010). The increase in cohabitation (ONS, 2012) also highlights how family breakdown and the subsequent mobility can, and perhaps more commonly, relate to those outside of marriage. Whilst divorce means the home is removed the exact timing is likely to be negotiated. Family breakdown is considered as occurring between partners, however it may also relate to relationships between parent and child. Figures relating to the reasons for statutory homelessness highlight another form of home move which relates to the family, that where an individual's parents or relatives/friends are unwilling to house them (16% and 12% respectively in the first quarter of 2014) (DCLG, 2014). Such a factor highlights another form of breakdown that between an adult or adults and their child, whether adult or not.

While they may be removed from the home through the legal process, children (particularly those in their teenage years) may leave the home without parental permission, or may be forced from it; in both cases they are considered runaways (Wade, 2003). Typically, such behaviour is instigated by difficulties at home (Wade, 2003), such as parental substance misuses or violence (Tyler, 2006) but may also be worsened by problems in their lives more generally, such as issues at school (Wade, 2003). Such moves may be solitary incidents or may be part of a broader transition from child to adult, or parental home to independent

living (Tyler, 2006). However, such transitions are not likely to be one way; they are more likely to encompass a number of moves back and forth between the parental homes.

For those taken into care the instability of placements can also contribute notably to home moves (Rostill-Brookes et al., 2010; McCarthy, 2004; Unrau et al., 2008; Coy, 2009). Challenging behaviour and other factors may contribute to the breakdown of placements leading to frequent moves between placements (ibid.). As such, care is experienced by some as a series of involuntary home moves.

Income-related reasons may instigate mobility. De Groot et al. (2011) note that changes and drops in income related to job loss may lead to rapid changes in mobility decisions. Such changes in income may also relate to reforms to the welfare state, namely the reduction of housing benefit for those deemed to be under-occupying their socially rented properties (Tunstall, 2013) and the capping of the overall amount a household can claim in social security (CIH, 2013). Both of these reforms have been seen to influence mobility by constraining incomes (Tunstall, 2013; CIH, 2013).

Another set of factors that may influence mobility are those influenced by changes in an adult or child's health status or care needs. Castle (2001) identifies four forms of move typical for elderly people within the adult social care system; those between institutions, within institutions, and from a residence to an institution or vice versa. The forces behind these forms of moves are numerate. A number of studies highlight moves due to the closure of care institutions or reconstruction (Falk, 2011 et al.; Harwood & Ebrahim, 1992; Johnson, 1996; Perera et al., 1999). Similarly, the closing of large institutions and long-stay hospitals in order to move residents into institutions in the community was a common policy in the 1990s and 2000s in the UK and elsewhere (Meehan et al., 2001; 2004; Cooper & Pearce, 1996; Booth et al., 1990).

Coerced

The final category considers those moves that are not explicitly forced through physical processes but rather those processes wherein movers are coerced to move by changes in their environment or circumstance. In this category agency is assumed to be high, given the previously expressed notion that coerced moves assume the home is still accessible. As such, this category is the broadest, and a large range of moves may fit within it.

Here, the factors which induce a resident to move are likely to relate heavily to the parallel employment, education and family careers conceptualised by Hooimeijer (1999) as important in shaping mobility. It is likely that the trigger for mobility, rather than a more direct housing issues, is likely to occur in one of these careers and ultimately have an impact on an individual's housing circumstance.

Therefore, the principle underpinning this category is that not all mobility will relate to a factor which directly ejects a resident from their home, rather some mobility which result from the cumulative pressure in response to changes in circumstance. This reflects the argument made earlier in this chapter that involuntary and voluntary mobility are not binaries, and in fact exist on a spectrum, interacting with the agency an individual can exercise over the process.

In identifying the moves that would fit within this category, it is worth considering the factors which change housing satisfaction and therefore may instigate mobility. Brown and Moore (1970) argue that two forces which instigate mobility of this form are those which occur in the household's immediate environment, so called neighbourhood forces, and those which change the life circumstances, and therefore the housing needs, of the household.

Neighbourhood forces can be considered as changes in the area such as: the spread of residential or commercial blight; building projects, such as the relocation of industrial sites or the building of transport infrastructure; and changes in the composition of the neighbourhood (Brown and Moore, 1970). Such forces see resident's respondents reacting changes to their environment which may impact on the ongoing viability of living within it.

This notion is expressed in the concepts of social and functional displacement as proposed by Kearns and Mason (2013) and discussed earlier in this chapter. These forms of displacement describe the process by which residents leave areas as the services and social networks which make living their viable are removed, often in response to gentrification. These may include laundrette services or informal networks for child care.

In addition, Brown and Moore (1970) note a number of changes which affect the needs of an individual or household in terms of their housing consumption. Job relocation has

previously been examined, however Brown and Moore (ibid.) note that changes in working patterns, short-distance relocations of sites affecting commuting distance, and promotions may also impact upon mobility. As with changes to the neighbourhood, these personal circumstance changes undermine the viability of current living arrangements and pressure individuals to move from their current housing.

Similarly, changes in family size may also lead households to need to adapt their housing such as the birth of children (ibid.). Whilst for many childbirth is a generally predictable, it may be hard to plan the exact time in the life course when partners may conceive (Groot et al., 2011), and as such imminent childbirth, or other changes to family make up, such as the formation of 'blended' families or taking on elder care responsibilities, may lead to rapid changes in housing satisfaction and in resultant moving behaviour.

Not all coercive moves are likely to be in response to housing changes and dwellings themselves may exert a pressure on individuals to relocate. Poor conditions may have an impact in driving individuals away from their home. This is likely particularly the case as it relates to the impact that housing has on health (Davies and Turley, 2014). Coulter and Scott (2015) have already established this as a key driver of mobility in their work examining the reasons underpinning household mobility choices.

Voluntary

Having set out three categories of involuntary mobility it is also necessary to briefly consider voluntary mobility. Simply put, voluntary moves are all those which have not been listed so far. That said, given the definition set out in this chapter it is reasonable to assume that most moves have at least a coercive element to them and there is therefore likely a fuzzy boundary between the coerced and voluntary categories. For example, job relocation has been listed as an involuntary move across previous categories. For some, a move to access new employment may be proactive and therefore voluntary. Yet, a number of scholars (Bayes, 1989; Harvey, 1998; Harvey & Weise, 1989) note the phenomena of the 'trailing spouse', those who accompany their spouse on a job move. This highlights that while for one a move may be voluntary, someone else in the household may be exposed to a more coerced move.

Nonetheless, for analytical clarity voluntary moves are here considered a residual category. In exploring this, it is value to reiterate the definition of voluntary mobility struck in relief to that of involuntary mobility set out in this chapter previously. That which sets involuntary mobility apart from voluntary mobility is the decision making process that surrounds a mobility decision. Here, a voluntary move is defined by it being made to facilitate, rather than in response to, a life or housing event.

To this end, the voluntary mobility category is that which includes those moves where an individual or household is making an active choice to move and that active choice is not proceeded by a trigger factor, such as those that may occur in family, education or employment careers set out by Hooimeijer (1999).

2.4 Conclusion

This chapter has developed a definition, which considers home moves to be ‘forced’ when the home, or an occupier’s access to it, is physically removed, or pressures in the home, local area or related to the occupier mean staying within the home would be less convenient or acceptable than moving. This definition was then combined with the extent to which a mover can express agency over a move in order to develop a typology of involuntary. This typology reflected three categories: forced – no agency; forced – some agency; and coerced. The first two categories reflect those moves where the mover is forced from the home due to its physical removal, or the removal of the ability or right to dwell within it. These two categories are distinguished by the extent to which movers can express agency.

Within the first category movers are considered to have no capacity to express control over a move and its timing. In the second, movers, through policy or circumstance, may have the capacity to exercise some control. The third category, coerced, contains moves where the ability to continue living within the home remains but moves are made due to reactive internal or external pressures. This was conceptualised as moving due to the unacceptability of staying.

The typology presented within this chapter has reflected that home moves emanating from similar forces may exist across all three groups reflecting differing degrees of agency. An example of this can be found in leaving home due to difficulties in keeping up with

mortgage costs. This pressure may result in repossession (a move that is forced and offers movers no agency), or a mover may hand back or sell their home, which whilst forced demonstrates some agency. Prior to these two scenarios an individual may be coerced from the home due to changes in financial status that may otherwise result in difficulties meeting housing costs.

Organising an understanding of involuntary mobility across these three types responds to the approach to risk offered in this thesis so far. In the previous chapter, it was argued that risk in the housing market relates to its position in globally interconnected economic structures, the individualised nature of social structures and lives and the destandardisation of institutions and legal norms. Each of these is reflected in the conceptualisation of involuntary mobility presented here.

The next chapter will consider how to operationalise this definition and use it to understand the incidence of involuntary mobility in England, what more this tells us about risk in the housing market and its impact on the perceived security of tenants.

Chapter Three

Methodology

3.0 Introduction

The purpose of this chapter is to introduce the methodology of this thesis and outline how its aims will be met. These aims are:

To develop a conceptual definition of involuntary mobility and to use it to estimate the incidence of such mobility between the years 2010 and 2012;

To understand how risk is structured in the housing market and how risk impacts upon involuntary mobility;

To assess how the risk of involuntary mobility impacts on the subjective sense of security derived from the home.

This chapter will begin by considering the theoretical underpinnings of this work. The epistemological position chosen for the thesis will be presented before considering its impact on the methods used to generate data. These methods are organised into three empirical strands. These are the building of an incidence estimate through the compilation of relevant data sources, the analysis of longitudinal datasets to assess the frequency of multiple involuntary home moves; and the conducting of semi-structured interviews with those who have moved involuntarily due to the ending of their tenancy by their landlord.

3.1 Theoretical position

This thesis will adopt the housing pathways approach as proposed by Clapham (2002; 2005) as its theoretical position. The housing pathways approach is an attempt to understand the experience of housing through the perceptions and attitudes of, and meanings ascribed by, the households who consume it (ibid.). This approach was developed in response to a belief that housing scholarship has typically been either atheoretical or positivist in its orientation. Principally, Clapham (2002; 2005) argued that housing scholarship in the past has placed a great deal of emphasis on the role of government policy in affecting housing experience and on housing consumers as rational

actors. Such an approach, Clapham (ibid.) argues, is ill-suited for application in a post-modern society in which social and economic transformations have meant that governments are less and less involved in the provision of housing, and where the forces affecting social and economic life are increasingly globalised and thus detached from the nation state. Involved in these shifts in social life are the breakdown in the rigidity of traditional social structures, such as gender and class, the increased ability for individuals to construct their own identities (ibid.), and as discussed in the previous two chapters. In response to such change the pathways approach conceptualises housing consumption as a process of identity formation, in which housing is a means through which to achieve personal fulfilment. This never-ending process of identity formation is of key concern in Clapham's (ibid.) consideration of housing experience.

At the centre of Clapham's (2002; 2005: 27) approach is the housing pathway, a household's 'continually changing set of relationships over time and in its consumption of housing'. The housing pathway builds upon the notion of the housing career, which considers the progression, typically assumed to be upward, of housing consumption over the life course (Clapham, 2002; 2005). However, the pathways approach goes beyond the rational actor model and its focus on moves as enablers of 'trading up' in terms of housing status by considering meaning. Rather, pathways can be considered at the household level as reformations and breakdowns, and alongside other pathways such as employment (ibid.). In this sense, consumption of housing at one time point is seen as related to wider social structures, what has come before, and what is hoped to come next. Clapham (2005) proposes that some housing pathways are 'motorways', with many following similar trajectories. People may get on and off these motorways and may finish in different places, whereas others may be travelling on less common pathways (ibid.). Nonetheless, all these pathways should be considered as the routes through which lifestyle choices are made, or prevented from being made, and which allow for identities to be formed (Clapham, 2002; 2005). This clearly links to the conceptual material developed in Chapter One, where the simplistic analysis of the rational life cycle, similar to the housing career here, is challenged and the life-course approach forwarded as a better analytical framework.

The pathways approach emerges from a social constructionist perspective (Clapham, 2002; 2005). The social constructionist perspective sees social life as constructed through social

interaction (Clapham, 2002). This interaction is the means by which individuals themselves create and reinforce the world around them (Clapham, 2002; 2005). A social constructionist perspective fits with the notion of risk adopted by this thesis, within which it is argued that a shift from a modern society to a post-modern one has weakened social structures and the borders of nation states through opportunities for freer identity formation. Principally, it is the notion that individuals and not social structures are the means by which identities are formed. This also relates to ontological security at the heart of which is how an individual understands the self and its relationship to wider society (Giddens, 1991). Implicitly understanding both identity and the self involves the unpacking of how an individual interacts with their environment. Furthermore, as housing has been seen to be a safe base which allows for the formation of ontological security (Dupuis & Thorns, 1998), this justifies routing this understanding in the experience of housing and its relationship with wider socio-economic factors. This is particularly pertinent given that this formation is seen as related to factors such as tenure, status, family and financial stability. This relates to the observation within the conceptualisation of involuntary mobility that moving intentions are triggered by events in the parallel-running labour, education, housing, and family careers.

However, the pathways approach is not uncontested. Some challenge its prioritisation of agency and its unwillingness to prioritise social accounts of life (Jacobs & Manzi, 2000). Clapham (2002; 2005) suggests that this leads to a failure to consider broader societal factors that influence behaviour and events. This is particularly relevant in the study of involuntary mobility wherein moves are considered to be instigated by broader societal forces detached from the individual. Clapham (2002; 2005) resolves this in the pathways approach by clarifying the adoption of a 'weak' social constructionist perspective and by pairing it with Giddens' (1991) concept of structuration. Structuration is the notion that looking only at micro-level interactions is insufficient in the study of social life, and a consideration of societal structures is also needed. Sewell (1992) argues that structure is difficult to define and under-theorised, particularly in Giddens' work, but should be considered as that which provides rules. These rules ought to be considered as 'cultural schemas' which are informal and often unconscious (Sewell, 1992: 7). These structures socialise individuals whilst at the same time, through their micro-level interactions,

individuals reproduce such structures (Sarre, 1986). So, whilst at the extreme end social constructionism may do away with a notion of social reality through its choice not to prioritise one account above another (Clapham, 2002; 2005), this tempered position recognises the distinction between the objective existence of social and material process and the socially constructed notion of concepts and ideas (Jacobs & Manzi, 2000). This approach accords with the understanding of risk offered by Beck (1992a; 1995; 1999) and which Lupton (1991) and Beck (1995) argue fits within the weak social constructionist category. This approach sees risks as objectively existent and measurable whilst acknowledging that what is considered to be 'risky' is not static and changes across history and cultures (Lupton, 1999; Beck, 1995).

In illustrating the application of this theoretical approach to the study of housing Clapham (2002) considers homelessness research. Research in this area has typically been considered as either 'minimalist' or 'maximalist' in its approach, with researchers considering either individual risk factors, such as eviction or family breakdown (minimalist), or societal level inequalities of which homelessness may be a manifestation (maximalist). Clapham (2002) argues that the pathways approach brings together structure and agency and considers them together. This is similarly a useful approach for considering the factors behind and the experience of moving where individual risk factors are likely to be nested within wider social and economic processes.

The pathways approach has been widely used in studies of individuals housing experience. Several studies have applied the pathways approach in developing an understanding of the housing experience of young people. See for example Clapham et al. (2012, 2014), Heath et al. (2011), Mackie (2012) and Rugg et al. (2004).

Ford et al (2002) and Rugg et al. (2004) used the pathways across two papers to understand the role that student housing plays in the transition to independent living for young adults. In doing so, they created a typology of five pathways: Chaotic, unplanned, constrained, planned (non-student) and student. Informing these are three factors, the extent that young people are able to actively plan or control their housing trajectory, the constraints they face in accessing independent living and the family support which is available to them.

Clapham et al. (2014) have since re-studied these transitions, using a combination of the qualitative and quantitative data to construct pathways. This has led the authors to expand and reform the typology presented by Ford et al. (2002) and Rugg et al. (2004) to nine pathways, focussing greater attention on the destination and motives employed by young people in accessing housing, for example in pathways which represent those “in the social queue” and staying “at home to own”.

The precise formulation of the pathways through which young people transition to independent is of less concern here, that which is of greater interest is that these studies, and those in wider literature looking at the housing pathways of young people referenced above, demonstrate the value of the pathways approach. This literature highlights that youth transitions are infrequently linear and rational and that constraining factors often shape housing pathways in involuntary ways. This supports the value of moving beyond the rational actor approach to housing choices argued by Clapham (2002, 2005) in his work.

The housing pathways has also frequently been used to understand the pathways of those who for whom other factors in their life might drive housing insecurity, such as disability (Mackie, 2012) or migration status (Robinson et al., 2007), or who are vulnerably housed. Studies of this nature have considered those who are hidden homeless (Severinsen, 2013) or in poverty or on a low income (Stephens & Leishman, 2017, Weisel, 2014). These studies have all found the pathways approach useful in understanding the way in which households travel experience in and route through the housing market is shaped by, often unseen, structural factors. This is particularly found to be related to mobility.

This is found to be the case for the way in which structural factors drive the mobility of low-income Australians by Weisel (2014:332) who notes that “using the pathways approach in this paper unlocks an understanding of the structural factors, such as affordability, which drive and/or shape residential mobility”. This is because it highlights how housing policy and regulation structures the housing market in such a way so that it pushes households along chaotic journeys through the housing market.

The utility of the pathways for this thesis is therefore well supported by existing literature. Having considered this position it is now necessary to understand how data will be generated for each empirical strand.

3.2 Empirical strand one: Understanding the incidence of involuntary home moves

The first empirical strand of this thesis is concerned with assessing the incidence of involuntary home moves between 2010 and 2012. This period was opted as it was the most recent period for which sufficient complete data was available. No single data source exists that details this incidence. The closest figure is that provided within the *ad hoc* housing conditions module of the 2012 European Survey of Income and Living Conditions (EU-SILC), wherein an estimate of those who are expecting to be forced to leave their home is presented. This figure is limited in its use for a number of reasons, but particularly because of its prospective nature. In this survey respondents are asked if they intend to move in the following 12 months and if so, whether or not they believe that their move will be forced. As such, this data source is likely to underestimate the true number of moves given the likelihood for unpredictable sources of mobility. It is therefore necessary to generate an incidence figure which is comprised of a number of different data sources.

The spatial and temporal coverage of this estimate will be England for the years 2010–2012. Whilst cross-national comparison within the United Kingdom would potentially prove useful and interesting, data coverage is insufficient for the majority of moving types in order to examine them effectively. Whilst data on repossessions and evictions exist for Wales, Scotland, and Northern Ireland, albeit in an incomplete form, all other forms of moves are uncollected, unpublished or only partially available. Furthermore, a survey with comparability to the English Housing Survey in terms of its coverage of moving behaviour is not available outside of England. Once collected these data sources will be standardised and presented alongside each other in order to generate an overall figure. In assessing the incidence of involuntary mobility it is necessary to consider the types of moves which are of concern.

These moves are presented in Chart 3.1, where they are organised into four bands: repossession or similar; relationship breakdown; care; and coercive. These bands are designed to allow similar moves to be analysed alongside each other and to demonstrate that moves due to similar pressures may exist across our typology. The application of moves to our typology is necessary on a pragmatic level, however it should be

acknowledged that it simplifies the breadth of moving experience. For example, whilst moves due to divorce, separation, or the ending of cohabiting unions are placed in the ‘forced – some agency’ category, it may be that not all feel as though they had any control over the timing or occurrence of their move in this context. Similarly, those who are asked to leave by their landlord are considered as having no agency, but it is possible that in some situations that they may be able to negotiate with landlords to delay, or in some way control the move.

Chart 3.0.1 Moves included in the estimate by category of involuntary move

	Forced – no agency	Forced – some agency	Coerced
Repossession or similar	Repossession/ eviction End of tenancy (assured short hold)	Moved as could not afford mortgage/rent	
Family breakdown		Divorce Separation End of cohabiting union	
Care	Detained under the Mental Health Act (1983)	Admission to adult social care. Wanted a bungalow/ no stairs/ first floor flat	
Coerced			Neighbourhood Employment forces Poor conditions Housing in poor condition

Having established the moves of concern it is now necessary to present the data sources which will be used in order to build an overall estimate of incidence.

For a number of sources of mobility data is not collected by the government, nor within academic or policy research. Therefore these moves must be estimated. These estimates will be made using two secondary data sets, the English Housing Survey and Understanding Society. These data sources and the ways they may be used to create national estimates are presented here.

English Housing Survey

Commissioned by the Department for Communities and Local Government, the English Housing Survey is a representative national survey designed to assess the housing circumstances and conditions of private households in England (UKDA, 2013). The survey is comprised of two parts, a housing conditions survey which looks at housing stock and a household survey which examines the dynamics and consumption of housing by those households. It is in the household survey that information about moving behaviour is contained. This is a retrospective module which asks those who have moved into their home within the last three years a number of questions including, and of relevance here, the reason for and year of their move (ibid.).

The strength of this data source lies in that it contains grossing factors which allow for the incidence of these types of moves to be estimated at the national level. Most of the estimates come from the variable *MainR1*, which records the main reason a person has moved from their previous residence. The respondents to the English Housing Survey are able to give multiple responses as to their reason for moving, for example an individual may move for employment reasons whilst also disliking their home. *Main reason* is selected as the variable for use given that it is likely to reflect the primary motivation and therefore to encapsulate the involuntary dimension.

A challenge presented by the use of the English Housing Survey is in ensuring a sufficient number of cases per type of move. This is remedied by combining three data sets for the years 2010–2011, 2011–2012, and 2012–2013, in order to boost the retrospective nature of the mobility question module within the English Housing Survey. This is achieved by

creating a *move year* variable by subtracting the length of residency in years from the year of the dataset.

In ensuring the validity of this measure it is important to ensure that combining these datasets does not undermine their quality. A challenge in combining similar datasets which were conducted over a number of years is that the results uncovered by the surveys may be affected by temporal changes (Botman and Jack, 1995). That is to say, an external factor may impact on that being measured in one year, significantly altering that being observed and therefore making the data combined hard to compare. In their work examining combined American health care data Botman and Jack (1995) note that celebrity health announcements or changes to health or health insurance policy may significantly alter the behaviour being observed from one survey wave to another. Within the exploration of residential mobility external factors may similar impact on household behaviour. For example, a recession may lead to more repossessions.

However, this problem is avoided with this data for two reasons. Firstly, inter year variance would not affect the assembling of a multi-year measure given the structure of the questions in the survey. The English Housing Survey asks about residential mobility in the preceding three years and separately records the year the move was made. This means that while the time the survey is completed may differ, even if an external factor impacts on the incidence of a source of move in any one year these will nonetheless be categorised by year in the newly coded variable. Secondly, while moving years are useful in applying a weight that being measured is the three year period (2010-2012). Accordingly, that of concern is not any variance within the three years but rather the sum total of mobility.

While this method solves the problem of too few responses, and can be argued to assure measurement validity, it generates another issue with regards to weighting. The grossing factors included in the English Housing Survey are presented by dataset, not move year, and consequently applying them is problematised by overlapping. It is therefore necessary to create a new weight which is computed by dividing the grossing factor by the number of times that each individual dataset is represented in the overall combined dataset, which remedies the problem.

Given the paucity of research in this area this is a novel solution. However, in order to ensure the robustness and validity of this weighting method it was developed through discussion with the English Housing Survey team at the Department for Community and Local Government, who confirmed that this as a viable means of overcoming this problem, without undermining the validity of the measures, in personal communication.

Whilst the English Housing Survey adequately covers a wide range of moves, some, particularly those relating to coercive factors, are missing and consequently need to be assessed from elsewhere. These can be provided through the use of Understanding Society, the UK Household Longitudinal Study.

Understanding Society

Spanning four waves with data from 2009 to 2013, Understanding Society is a panel survey which repeatedly samples households in the UK (Knies et al., 2014). The survey is concerned with areas such as 'health, work, education, income, family and social life' (Knies et al., 2014: 7). In order to generate data for this estimation waves C and D are combined. A weight is applied within wave D, which reflects both the sample structure and attrition, and from this an estimate can be made. This is encapsulated in the following quote:

‘With a national sample covering the whole population, Understanding Society will also provide representative cross-sectional population estimates for each wave. This Special Section focuses on data from Wave 1 collected in 2009. Nevertheless, its real strength will be the provision of nationally representative longitudinal data at the individual and household level across a range of substantive domains’ (Buck & McFall, 2011: 8).

Repossession and related

In England data on repossessions is provided by the Ministry of Justice (2014a). The data relates to the number of orders granted by judges instigated by claims made by lenders and social and private landlords (Ministry of Justice, 2014a). In England and Wales the legal system underpinning repossession allows judges to make either suspended or full orders (Cowan et al., 2006). Suspended orders recognise the legal right of landlords or lenders to take possession of property, but delay this order to allow occupiers to repay arrears or comply with behavioural conditions (ibid.). Of concern in assessing mobility are full orders

which require an occupier to leave their home (ibid.). This data on the incidence of orders made with respect to landlord claims can be considered accurate, but in relation to owner-occupied property are likely to yield an overestimate (Ministry of Justice, 2014a). This is because no distinction is made between residential property, which is of concern here, and that owned by landlords and let to tenants (Ministry of Justice, 2014a). Therefore, the incidence of repossessions of owner-occupied property which is used herein is that provided by the Council for Mortgage Lenders. The Council for Mortgage Lenders is a body representing 95% of the banks, building societies and other organisations involved in mortgage lending in the UK (Council for Mortgage Lenders, 2015). The Council for Mortgage Lenders regularly publishes industry data including that on repossessions. The data used shows the number of mortgages taken into possession each year, broken down by residential and buy-to-let lending (Table AP8 CML research, 2013), with, of course, the buy-to-let orders removed.

Also missing from repossession figures are moves made due to the ending by a landlord of an assured shorthold tenancy. When a landlord repossesses property from a tenant on an assured shorthold tenancy outside of a fixed contractual term they do not need to apply to the courts (Housing Act 1988). As a result figures on the incidence of such moves are not contained within Ministry of Justice statistics. Furthermore, assured shorthold tenancies are not recorded when signed and no other official source exists to count where they are ended by a landlord, and so these moves need to be estimated. This can be achieved using the variable *asked to move by the landlord* within the English Housing Survey. This variable will be considered in greater detail in section 3.4.

The English Housing Survey can also be used to estimate those scenarios wherein individuals move because they are struggling to afford their housing costs and in order to avoid repossession. These can be found using the variable *moved as couldn't afford the mortgage/rent* from the English Housing Survey.

Family or household change

Whilst figures exist to detail the incidence of divorces granted in courts these are limited in assessing the extent to which they induce mobility. Divorces may be granted some time after separation and divorce may lead to one party, both parties, or no parties moving.

Furthermore, divorce statistics only deal with the legal ending of marriage and not the separation of married or unmarried couples. As such, the variable *divorce/separation* in the English Housing Survey is of use in estimating all those moving due to the end of a relationship.

Finding data on those who leave relationships due to violence, threatened or actual is challenging. Statutory homelessness figures show the number of individuals who local authorities have a homeless duty to, and whose main reason for becoming homeless is due to the violence of a partner (DCLG, 2014). However, these figures only cover individuals who are assessed as homeless and does not show all who have applied to local authorities (Quilgars & Pleace, 2010). Furthermore, this is a figure that in its own right may underestimate the scale of moving in this way. The most accurate figure is provided in the report by Reeve et al. (2006) entitled *Homeless Women: Still being failed yet striving to survive* in which homeless women are surveyed. However, whilst the most accurate it does not include men who may also move home due to violence, and not all those moving in this way become homeless. It is also out of date. Consequently, moves due to domestic violence are acknowledged but not included.

As acknowledged in previous chapters family breakdown also affects children. Children who are deemed at risk of harm may be subject to a care order which removes them from the family home. The number of care orders made is recorded by local authorities in the 'Child Looked After Statistical Return' and submitted to central government (Department of Education, 2014). This release covers information on the looked-after population, admissions made in any year and the health of the children who are looked after (Department of Education, 2014). The figures include the number of care orders made in a year which can be equated as the number of moves made in this circumstance. However, moving into care is only one source of mobility and it is necessary to consider those made between placements. Data on placement stability is sparse with the only publicly available source being in an annex (Annex D) of a wider report on placement stability (Department of Education, 2012), and this data is only available for the year 2012. The data included in this report allows for an estimation of mobility between care placements. The data contained within Annex D presents data on moves between placements in the following categories; one move; two moves; three moves; four to five moves; six to nine moves; and

ten or more moves. Assessing the number of moves between placements in the first three categories is simple and can be calculated as the number of movers within the category multiplied by that category. The latter three categories are not as straightforward as they contain a range of moves. In order to assess the number of moves an average is used. This is 4.5 for ‘four to five moves’, 7.5 for ‘six to nine moves’, and 10 for ‘ten or more moves’. Given that the number of movers decreases as the number of moves increases this calculation is likely to yield an overestimate. This can be presented as:

Number of moves due to placement instability =

*(Number moving two times*2) + (Number moving three times*3) + (Number moving four to five times*4.5) + (Number moving six to nine times*7.5) + (Number moving ten times*10)*

Assessing the number of moves due to placement instability has not been done before and this therefore a novel solution to the problem. Utilising it in this way allows for the best estimate of the number of moves for this reason that can be made, given the limitations of implicit in collecting data on residential mobility and set out in this chapter.

Outside the care system moves made as a child does not want, or feel able, to remain in the parental home are collected in three surveys of runaway populations. These estimates are available for the years 1999, 2005 and 2011 and are made in a series of reports commissioned by the Children’s Society entitled *Still Running* (e.g. Rees et al., 2011). This data is collected by surveying children and asking if they have ever run away from home and, given that it draws on a representative sample, yields a reliable national estimate.

Care

Moving into care also relates to adults. Data on entering residential care settings can be found from that made available from the SR1 statistical return which local authorities are required to submit to the Department of Health (HSCIC, 2013). This return contains information submitted by local authorities on admissions made and the characteristics of those in adult social care. Published from this are the figures relating to the number of adults admitted to residential adult social care providers in any given year. However, it only

covers those admitted to residential care that is funded either wholly or in part by the local authority. Research conducted in 2002 suggests that up to 30% of care residents are privately funded (PSSRU, 2012). Whilst an out-of-date figure, and one which may have changed notably since its collection, it highlights that such figures are likely to yield a notable underestimate. In addition, data on transitions between and within residential care settings is also unavailable and a suitable data source is unavailable in order to estimate moves. As such, this figure will be considered alongside an estimate using the variable *need care in sheltered accomm/nursing home* from the English Housing Survey to try to assess the private population.

Also included in this category are those moves made due to orders made under the Mental Health Act (1983) into accommodation designed to meet mental health needs. Figures on such admissions come from the Health and Social Care Information Centre (HSCIC, 2013) on the number of patients detained for treatment under the Mental Health Act (1983).

Coercive

Coercive moves covering forces in the labour market and the neighbourhood can be estimated using Understanding Society. Neighbourhood forces are covered using the variables *disliked traffic (inc. noise/danger)*; *crime*; *vandals*; *area unsafe*; *noise (other than traffic)*; *unfriendly area*; and *unfriendly area/disliked neighbours*. Whilst this may not be a comprehensive estimate of such mobility these variables cover a broad range of reasons an individual or household may be induced to move. Included in these variables are also those moves associated with external forces such as gentrification. These move types are grouped together to create a *neighbourhood forces* variable. This ensures a sufficient number of cases in order to make an estimate.

Two reasons for moving due to the house conditions are also included in the coercive categorisation. These are *house in poor condition* included in the English Housing Survey and *moved due to health reason (damp/unhealthy)* from Understanding Society. In the labour market the relocation of an individual's job is highlighted as a coercive move and is highlighted in the variable *employer moved job to another workplace*.

Standardising the data

A challenge presented by the diverse range of data sources used here is that of ensuring that they are comparable in order to build an overall estimate. Certain data sources present figures in terms of households, such as those relating to repossession, and others at the individual level such as care orders and figures on runaways. Making these figures comparable is difficult as limited data exists to break the household data down to individual level and to aggregate the individual figures to the household level. Nonetheless, without standardisation the figure will over- or under-yield an estimate. The strategy adopted here is to present the figures at the individual level, with the exception of repossession orders where no comparable figure is available. This is because whilst individuals may be assumed to move as households in many scenarios the move may instigate the breakdown of the family unit, through events such as divorce, separation or children running away from the home. As such, considering data at the individual is more relevant.

3.3 Empirical strand two: Understanding how involuntary mobility is manifest across the life course

The second empirical strand of this project conducts a longitudinal analysis so as to understand how moving involuntary mobility is manifested across the life course.

Selecting the British Household Panel Survey and Understanding Society datasets

The data source selected for this analysis needs to fulfil three criteria; to provide a sufficient number of time points of data in order to build a sufficiently long housing career; to contain sufficient data on moving behaviour; and to carry data on a range of relevant socio-economic, demographic and life-course factors. Determining the optimal length of data necessary to build a picture of an individual's housing pathway is not straightforward and guidance is absent in the literature. This is perhaps because the answer varies dependent upon the question a researcher seeks to answer. In determining dataset length an appropriate start point is to consider what an ideal length of time data should capture. In considering housing pathways it is an individual's housing experience over the life course which is of interest (Clapham, 2005). When focusing on mobility this interest is similarly focused on the pattern of moves over an individual's life and as such the ideal length of data would include the complete life course from birth to death. In reality such data is

difficult to obtain owing to difficulties in its collection and in the retention of participants for such a long period of time. Nonetheless, it is important to aim to obtain data that covers a sufficient amount of an individual's life-course stage in order to contain events of interest.

The second criterion for selecting a dataset is that it should contain sufficient information on moving behaviour. That a dataset should contain information on whether or not a respondent has moved is self-explanatory, however beyond this the source should reflect the conceptual definition of moving presented in Chapter One. In order to reflect our typology the data should contain detailed information on reasons for moving which reflect those in the category of involuntary home moves as shown earlier in this chapter.

The third criterion for inclusion is that the data source should contain variables which enable analysis against demographic, socio-economic and life-course variables. A more detailed explanation of this analysis and the specific variables and their definitions will follow later in the chapter, for now it is sufficient to make reference to the areas that it is necessary to cover. These areas should reflect the factors determined in Chapter Two to trigger mobility in the parallel running labour, employment, family, and housing careers.

Having considered these criteria the British Household Panel Survey (BHPS) and Understanding Society are presented as appropriate datasets. The BHPS is a longitudinal panel survey. An initial sample was selected at Wave One which is re-interviewed using the same questionnaire at routine time points. This sample is replenished each wave in order to deal with attrition (Taylor et al., 2010). The interviewers consider 'neighbourhood, individual demographics, residential mobility, health and caring, current employment and earnings, unemployment changes over the past year, lifetime childbirth' and 'marital and relationship history' (ibid.: 26). The BHPS covers 18 waves, of which 17 are usable, given the exclusion of the first as it does not include data on moving (Taylor et al., 2010). The BHPS covers data from 1991–2009, however, as it ends in 2009 it misses the most recent years, including those following the 2008 global financial crisis. Such years are particularly relevant to the study of mobility given the impact of the crisis on the levels of repossessions and evictions (Wilcox et al., 2010). As such it is of value to combine the BHPS with Understanding Society, given that from Wave Two Understanding Society includes the BHPS participants and a number of variables are followed through. This enables Waves Two, Three and Four of Understanding Society to be effectively treated as Waves 19, 20

and 21 of the BHPS (Knies et al., 2014). However, as wave one of Understanding Society does not contain BHPS data the time periods between Waves 18 and 19 do not overlap, and contains a gap (Knies et al., 2014). This is not ideal given a desire to achieve continuity; however, on given the structure of the data this is common place elsewhere in the literature. Furthermore, combining the datasets this way is built into the design of Understanding Society and intended to enable long-periods of time to be understood as set out in the dataset manual (Buck and McFall, 2011). What is more, the combined BHPS and Understanding data set is being used in research, see for example Mikolai and Kulu (2018) and Platts et al. (2017).

Other datasets exist which may capture the life course more practically in the form of cohort studies. These studies aim to understand change over the life course from birth or another fixed time point from a sample of respondents. However, the BHPS is more appropriate than cohort studies as its focus on the reasons for moving are greater and this information is key.

Having found an appropriate data source it is necessary to define a moving variable. This variable needs to classify whether or not moving is voluntary or not and therefore should reflect the definition proposed within chapter one and shown in the previous section.

Defining a moving variable

The definition of involuntary home moves presented in Chapter One has two dimensions, the first covering the extent to which a move is forced or coerced, and the second the amount of agency a mover can express. Only the first dimension is reflected within the variable presented here given that no information exists on agency within moving, and insufficient variables exist to break the categories down further. The nearest information available is a question within the previous wave on moving preference wherein a respondent is asked whether or not they wish to remain within their home or not. The response to this question may have the potential to inform the extent to which a mover desires a move which may be instigated by a force. This strategy would be similar to that presented by Coulter and van Ham (2013) in their study of moving desires. Within this study these variables are used in order to construct the states of voluntary and involuntary moving and staying (Coulter & van Ham, 2013). However, such a conceptualisation is

somewhat simplistic and ignores sudden changes in moving desires and that reasons for moving and desires may not easily relate. In this sense whilst an individual may desire a move as they are dissatisfied by the local area they may not consider a move voluntary if it is realised through forced means.

Given these limitations it is necessary to use the ideal type of involuntary moves as presented earlier in this chapter (Chart 3.1). This can be used to construct variables as shown in Chart 3.2. As stated before, this is possible as the BHPS and Understanding Society, have been designed to provide continuity in key areas (Buck and McFall, 2001) and following variables through is commonplace in a number of studies which have combined data from the two surveys (Mikolai and Kulu, 2018, Platts et al., 2017). As such, it can be assured that each data set is measuring the same thing, ensuring measurement validity.

Chart 3.0.2: Components of the move state variable

<i>Understanding Society</i>		<i>British Household Panel Survey (BHPS)</i>	
Forced	Coerced	Forced	Coerced
Eviction, repossession, other forced move	Job-related reason for self, include commuting time (not elsewhere specified)	Eviction, repossession, other forced move	Job-related reason for self, include commuting time (not elsewhere specified)
To separate/divorce/split up with partner	Wanted smaller/cheaper accommodation	To separate/divorce/split up with partner	Wanted smaller/cheaper accommodation
Health reasons (e.g. house too damp, house not healthy)	Disliked isolation/absence of facilities	Health reasons (e.g. house too damp, house not healthy)	Disliked isolation/absence of facilities

Health reasons (wanted bungalow / no stairs / ground floor flat)	Unfriendly area/disliked neighbours	Health reasons (wanted bungalow / no stairs / ground floor flat)	Unfriendly area/disliked neighbours
Needed care in sheltered accommodation	Disliked area (not elsewhere specified)	Needed care in sheltered accommodation	Disliked crime/ vandalism
	Employer moved job to another workplace		Noise (other than traffic)
	Got a different job with the same employer which meant moving workplace		
	Moved to be nearer work but didn't move workplace		
	Moved to look for work		

Creating the longitudinal dataset

Having decided upon the datasets that are to be used and the variable to be computed from them it is necessary to present how these will be used in order to construct a longitudinal dataset. Both the BHPS and Understanding Society contain multiple files for each wave nested at individual and household level. In order to gain the necessary breadth of variables two of these are selected, these are individual (*indresp*) and household responses (*hbresp*). The *indresp* and *hbresp* are first combined nesting data at the household level. Whilst this

thesis is concerned with the individual rather than household-level responses, preparing data at this level allows data on the home, namely tenure, to be accessed. Once these datasets have been combined a wave variable is recorded, being at two for the second wave of the British Household Panel Survey and beginning at nineteen for the second wave of Understanding Society. This preparation is undertaken for seventeen waves of the BHPS (2–18) and three waves of Understanding Society (2–4) and they will be appended thereby creating twenty waves of data. These waves and the corresponding data years are presented in Chart 3.3.

Chart 3.0.3: Waves and years in the longitudinal dataset

D at a- set	BHPS																	Underst. Society			
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Wave																					
Year	1992/1993	1993/1994	1994/1995	1995/1996	1996/1997	1997/1998	1998/1999	1999/2000	2000/2001	2001/2002	2002/2003	2003/2004	2004/2005	2005/2006	2006/2007	2007/2008	2008/2009	2009/2010	2010/2011	2011/2012	

Having presented the data structure it is necessary to develop a strategy for generating pathways from within it. Whilst there is 20 useable years’ worth of data it is not desired that all housing pathways analysed are of this length, as imposition of such an exclusion criteria would likely result in the dataset being too small. Accordingly, shorter pathways and those with gaps will be tolerated. The strategy adopted is that pathways must be greater

than 17 waves, have fewer than three gaps and with no single gap longer than three waves. The rationale of such a strategy is that 17 waves of data is enough to capture those included in the original British Household Panel Survey (accounting for the wave missed due to the exclusion of the first) who do not transfer to Understanding Society without being too short so as to contain insufficient data. Where data is missing in these shorter data sets the *movestate* variable will assume no mobility. This may be problematic given that the reason behind an individual being missing from the sample at that wave may be because they have moved and are uncontactable. However, upon return to the sample a respondent will be checked, via the variable used to assess mobility within the dataset, to see if they have changed address since their last interview. This therefore accounts for the move although altering its precise timing.

Imposing the exclusion of data and generating the variables for analysis is achieved in Stata using a third party package SQ-ados. Developed by Brinsky-Fay, Kohler and Luniak (2006), SQ-ados is designed to organise data into sequences and then tabulate and analyse it. The full analytic functionality of SQ-ados will not be used in this analysis, given that it is inappropriate for these means, rather the focus will be on organising the data.

The data will be organised into sequences and three variables created:

Sqlength – assessing the length of sequences without gaps

Sqgapcount – assessing the number of gaps in the sequences

Sqgaplength – assessing the length of gaps in the sequences

Data will then be dropped if $sqlength \leq 17$, $sqgapcount \geq 3$ or $sqgaplength > 3$.

Imposing this selection alters the sample, which is initially representative (Buck & McFall, 2011: 8), through the removal of cases. Therefore it is necessary to assess how this process changes the data. Firstly, it is necessary to assess the comparisons of a cross-sectional and longitudinal dataset. Given the desire to get a large section of an individual's life course a selection criterion is used which generates a subset of participants (n=4,026). However, this subset is not necessarily representative given that those who are removed due to missing waves or attrition do not necessarily do so randomly. As such, it is important to consider how this dataset has been altered by comparing the first wave used before and

after it has been set up for analysis. When examining the age bands at the start of the study period of the pre-altered dataset it can be seen that the first two age bands are equal with the third, 55+, being slightly lower (35% compared to 30%). The altered dataset is notably younger than the original but follows a very similar distribution. The 18–34 and 35–54 categories are identical at 41%. Similar to the pre-altered dataset the 55+ category is lower, however this gap is notably greater. In the original sample the gender split is slightly unevenly balanced towards females (53% to 47%). This imbalance is mirrored in the post-selection dataset but to a greater extent (56% to 44%). These datasets also have much similarity between the number of household types. Single adults account for 9% of households, lone parents for 8% and couples with no children are within one percentage point (2% before and 1% after). However, there is a notable difference between two groups. Single elderly people account for 8% of households in the original dataset but only 2% in the adjusted sample. This is similarly explained by that which predicts the lower presence in the 55+ age band as discussed previously. Couples with no children are notably more prevalent in the adjusted dataset (43% versus 52%). This suggests that couples with no children may be a more stable group in terms of follow-up interviews. The tenure distribution between the two datasets is comparable. Owner-occupiers are by far the most prevalent tenure group followed by social renters, and lastly private renters. However, compared to the original, the altered dataset has a larger proportion of owner-occupiers relative to renters. This likely relates to the relative stability of owner-occupiers against other tenures and therefore the greater ease in following up for an interview. Overall, then the altered dataset are younger, more likely to be female, slightly more likely to own rather than rent and contains a greater number of childless couples. However, the dataset when altered is not substantially different to the original. Nonetheless, these factors should be considered in the analysis of the data generated.

It is also important to consider how altering the dataset changes the *movestate* variable prior to the imposition of the selection criteria. Voluntary moves account for the greatest share of mobility over the 21 waves, followed by coercive moves at around 30% and forced moves at around 10%. This is until Wave 19, where the dataset changes to Understanding Society, and the gap between the two types of involuntary moves closes. Over the period

covered by the incidence estimates, 2010–2012, this means that coercive moves account for a greater proportion of moves than those which are forced.

Neither the British Household Panel Survey nor Understanding Society includes data on moves specific to children. Care orders, placement instability and child runaways are therefore excluded. These moves accounted for 17% of all involuntary moves to this estimation and therefore notably effect the forced definition. Similarly, the lack of a number of moves affecting adults impacts upon this variable given that no variable exists specifically for the end of tenancies, the end of tied housing or moves relating to welfare reform, however these moves may be contained within another variable. The gap between the forced and coerced categories closes after Wave 19, which may reflect the increase in coercive categories added in the Understanding Society dataset. However, these categories do not show up in the incidence estimates as they are not widely reported by respondents. This suggests that this gap closing reflects a historical trend over the last two decades.

The frequency of the *movestate* variable is relatively consistent until Wave 19, however it is notably altered through the imposition of the selection criteria. There is much variation year on year between moves and the biggest change between the two datasets is the gradual decline year on year in the overall incidence of moves. As a result a notable amount of moves are missed from the analysis.

3.4 Special concern for the private rented sector

This thesis will focus in greater detail on those who move in the private rented sector because a landlord has ended their tenancy. The material to analyse this experience will come from both quantitative and qualitative sources, the latter being considered in the next section. The quantitative material necessary to examine this experience comes from those sources which have been outlined in the prior two sections, however it contains some differences and as such merits consideration here.

Estimation

Estimating the incidence of moves due to the end of a tenancy comes from the variable *TenEnd* within the English Housing Survey which asks ‘How did your previous tenancy end?’. The dataset will be the altered English Housing Survey described in Section 3.2 and with the same weighting strategy.

In order to ensure that only those who have left an assured shorthold tenancy are included in the estimate the variable *Prevlet* will be used. *Prevlet* records the tenancy the respondent had in their previous dwelling and includes a response for assured shorthold. All those who were on a tenancy other than an assured shorthold will be excluded.

This question does not perfectly represent the reason for moving of interest here for a number of reasons. Firstly, the question does not specify those moves that are instigated using a Section 21 notice and therefore which happen outside the legal system. As such, collected within this response may be a mixture of both moves instigated by Section 21 and those which are secure through the courts, over-inflating the estimated amount. Consequently, the analysis needs to reflect this and interpret the number of moves in line with figures on other forms of repossession. Secondly, in categorising why a tenancy has ended respondents are given four options; that they ended their tenancy freely; that it was ended by the landlord; that they were living in tied housing and they moved as their employment ended; that they left by mutual agreement with their landlord. This latter category is non-descript in terms of that which it covers. An example case is offered which states that ‘from the outset the tenancy was for a fixed period’ (English Housing Survey, 2013). However, what may be encapsulated within this is a range of other reasons for ending a tenancy which occurs outside the formal, notice-serving process. In this sense arrangements relating to arrears or taking the property back into the landlord’s use made by prior arrangements may be missed in the figure presented here.

However, as Rugg and Rhodes (2008) note in their comprehensive assessment of the sector note, the majority of landlords repossess a property through the section 21 process. Therefore, it can be assumed that the majority of those leaving their tenancy as a result of landlord action will have done so through this process. Therefore, despite the potential for inaccuracies, this approach can be argued to be the most effective means of estimating the number of individuals moving due to the end of an assured shorthold tenancy.

In addition, the English Housing Survey also includes a series of variables which detail the reason that a landlord ended a tenancy. These are:

Non-payment of rent

Difficulties with the payment of Housing Benefit / Local Housing Allowance

Landlord was dissatisfied with how accommodation was being looked after

Landlord wanted to sell the property or use it themselves

Because I complained to the council/agent/landlord about problems with the property

Some other reason

A challenge in using these categories is that they require the tenant to report why a landlord ended their tenancy. This creates the potential for inaccuracy given that a tenant may not have a full understanding of why they have been asked to leave or may intentionally inaccurately report the reason.

Longitudinal data

This thesis also uses longitudinal data in order to assess the incidence of multiple moves due to landlords ending tenancies. To do this it generates an *evicted from the private rented sector* variable, which utilises the variable *evicted from rented property/ repossessed and other forced move*. This new variable records that an individual has moved if the old variable is true and at the previous wave the respondent was living in a private rented property. The limitations of this variable, similar to that used in generating the overall estimate, lie in the wording. Respondents may not identify as being evicted if their landlord has ended the tenancy without grounds, and as such this may undersample those leaving due to the end of a tenancy, and may oversample those moving due to rent arrears. Furthermore, similar problems may exist related to attrition as highlighted in relation to the longitudinal data more generally. Those moving may be less likely to re-join the sample in the following wave, a problem which may become more extreme following the first move. A third issue lies in the absence of data on tenancy type. It is possible that some in the private rented sector, and maybe some of the movers, are on tenancies other than the default assured shorthold. As such, they would have had their tenancy ended through the formal court process and not the serving of a Section 21 notice as of interest here. This problem may be worsened given that this dataset is looking historically. It may be, because or aside from the greater presence of more secure tenancies, at the start of the study period that results would be different were it possible to look forward rather than backwards. Nonetheless,

as Rugg and Rhodes (2008) acknowledge, by far the majority of tenants in the private rented sector are on assured shorthold tenancies and therefore this nonetheless remains an adequate proxy and provides the best estimate of moving behaviour in the private rented sector.

This variable will be generated within the longitudinal dataset already proposed within Section 3.3. Unlike within the previously described longitudinal work, when analysing the pathways of tenants in the private rented sector no minimum sequence length is sought. This is because where in the previous approach the concern is to gain a decent picture of an individual's life course, here the concern is with time spent as a private tenant. This means that an individual's time in the private rented sector may range from one to twenty waves and they may be in the sector for multiple spells. Attention is paid to time in the sector as a whole and not individual tenancy length. Time in the sector may be skewed by missing data, where a respondent leaves the sample and re-joins at a later point. It is not possible to address this directly; rather it is worth acknowledging that longitudinal data of this nature cannot be considered representative. As above, this is because this thesis is a more exploratory approach, informed by the sequence analysis literature (Halpin, 2007).

3.5 Empirical strand three: Using semi-structured interviews to assess the impact of moving home involuntarily on the sense of security derived from the home and how this is impacted by an objective lack of security

The final empirical strand within this thesis is concerned with understanding the experience of moving home involuntarily, which is achieved through interviewing those who have moved in the private rented sector due to the ending of their tenancy by their landlord. Specifically, its interest is in how ontological security is developed, if at all, by those who are at risk of moving due to a lack of security of tenure and how moving interacts with the sense of security derived from home. The end of an assured shorthold tenancy by landlords in the private rented sector is selected as an example given that it demonstrates, as shown in Chapter One, precarity. Other scenarios exist in which occupiers experience precarity, however the private rented sector is selected for a number of reasons. Firstly, as a case of precarity in the housing market it is perhaps the most prevalent. Private renting accounts for 18% of dwelling stock in the United Kingdom and this appears to be increasing (DCLG, 2014). Whilst this prevalence has some practical benefits, such as in accessing

participants, it is also of interest to explore a mainstream manifestation of precarity. Furthermore private renting, and its lack of security, has been gaining policy and political relevance in recent years (Reynolds, 2005). As such, contributing to such a body of work is a valuable act in its own right.

In exploring these areas a qualitative approach will be adopted. Each aspect of this approach will be presented and justified in this section, but first it is necessary to explain the use of this approach. Qualitative work is suited to the study of experience and meaning (Bryman, 2013). Therefore, whilst the previous two chapters contribute important and valuable material on the macro-level manifestation of moving, a qualitative approach is suited to exploring how moving is experienced at the individual or household level. Academic works in the field of ontological security have typically employed quantitative approaches, such as the use of survey methods (see: Kearns & Mason 2013). However, it is deemed that the subjective is lost in such an approach and thereby a semi-structured interview method is presented. This is particularly important given that the concern of this strand is not just the presence of security but also that which allows, or impedes, its formation. Semi-structured interviews involve the researcher conversing with the participant in order to generate material for analysis (Bryman, 1992). These interviews are guided by a schedule or topic guide rather than a fixed line of questioning (Bryman, 2012). As such, the respondent has the capacity to shape the interview and to go 'off topic' (Bryman, 2012; Hewn et al., 2006), allowing participants to prioritise that which is important or meaningful to them (Bryman, 2012).

In proposing methods which are of use in employing the pathways approach Clapham (2005) does not consider semi-structured interviewing as the ideal, rather the focus is placed on observational methods (Clapham, 2005). However, the application of such methods is practically difficult in this context for two reasons. Firstly, identifying private renters who within a set timescale may have notice served upon them is challenging given that prior warning is not a pre-requisite of serving notice on a tenant. Secondly, unlike other occupiers such as social renters, the actors who surround private tenants are hard to observe. The interaction between tenant and landlord or letting agent is not easily accessible given that it is not set within an institutional structure. As such the use of interviewing is the closest approximation of observational methods.

These interviews were conducted face-to-face, over the phone, and by an instant messaging platform. Face-to-face interviews were prioritised, but given the practicality of meeting interviewees, all of whom worked full-time, other means were offered to ensure it was possible to conduct these interviews. Both telephone and online interviews have benefits in respect to time and practicality and a number of studies have highlighted that they make a valuable contribution to data collection (Cachia & Millward, 2011; Carr & Worth, 2001; Sturges & Hanrahan, 2004; Bampton & Cowton, 2002). With respect to telephone interviews these studies have argued that there is no significant difference between the data yielded from face-to-face and telephone interviews (Cachia & Millward, 2011; Carr & Worth, 2001; Sturges & Hanrahan, 2004). With regards to e-interviews (by email and instant messenger), there has been a greater concern with respect to the limits placed on data created, with the emphasis being placed on the comfort of the interviewee in using technology (Bampton & Cowton, 2002). As both participants who were interviewed in this way requested this form of interview without prior suggestion by the researcher, it is felt that it managed to yield sufficiently rich data.

Sample

Recruiting the sample for this study was challenging. The private rented sector in England is comprised predominately of small-scale landlords (DCLG, 2011), which means that, unlike would be the case with social tenants, there are few institutions or organisations who it would be possible to approach to request that they act as ‘gate keepers’ to the access of private tenants. In order to access participants a number of approaches were tried. Organisations working in fields related to private rented housing were approached and asked to provide contacts. These organisations were tenants groups’ and housing advice organisations. Organisations were selected using search engines, word of mouth and using existing contacts held by the Centre for Housing Policy at the University of York. In addition, flyers and posters were circulated to community centres, schools and children’s centres, and personal social networks were drawn on (with those already known to the researcher excluded). However, these methods only yielded one respondent. In response, it was decided to use social media platforms Twitter and Facebook in order to recruit. A ‘page’ was set up on Facebook advertising the study and which was promoted using Facebook’s paid promotion functionality. Tweets were sent from the researcher’s personal

twitter account advertising the study and 're-tweets', whereby another account holder shares the content of another user to those who subscribe to them, were sought. 'Re-tweets' were sought from those who it was felt would be particularly useful to the study, such as local councillors, MPs, housing charities, journalists and local newspapers, and celebrities. This method yielded the remainder of the sample.

The benefits of the use of social media were found in its ability to access, in a cost- and time-effective manner, a disconnected group of people. Social media gave direct access to those in a range of housing circumstances, in a manner which would have otherwise have been impossible, acting, in many ways, like an interactive flyer or poster. The disadvantages are that it may skew the sample towards those who are technologically literate (Bampton & Cowton, 2002) and potentially, particularly in the case of Twitter, those with similar interests. As the approach with Twitter relied on 're-tweets' from other users, this meant that the study was being promoted to those who had an interest in receiving content from that person. Early in the recruitment process 're-tweets' were sought from a number of housing organisations and charities, many of whom obliged. It was identified early on that a number of those who got in touch had an interest in housing, and a number of offers of participation had to be politely declined given that the respondents worked for housing organisations who campaigned wholly or in part of issues related to the private rented sector. This was learnt from and a broader range of actors were sought to promote the study, which resulted in less engagement in the form of 're-tweets' but offset the potential for a sample motivated by a keen interest in housing policy. The sample of empirical strand three is presented in Chart 3.4.

Gender

The sample contains a much higher number of female than male participants. This is owing to difficulties in recruiting male participants to the study, despite using a number of means to specifically target men. Recruitment materials, tweets and adverts on Facebook were circulated which specifically requested male and female participants, and those known socially to the researcher were asked to promote the study to males they knew had moved in this way, often, in the case of the participants, at the same time as them. However,

Chart 3.0.4: The sample of the semi-structured interviews

Code	Gender	Age (decade)	Household type	Reason that the landlord ended the tenancy	Interview type	Location
F-CH-20-01	Female	20	Cohabiting	Landlord sold house	Face-to-face	London
M-S-20-03	Male	20	Single adult	Unknown	Face-to-face	London
F-WC-40-04	Female	40	Cohabiting with children	Landlord demolished house	Over the phone	London
F-S-30-05	Female	30	Single adult	Landlord sold house	Over the phone	London
F-S-20-06	Female	20	Single adult	Landlord sold house	Over the phone	London
F-S-30-07	Female	30	Single adult	Landlord sold house (x2)	Face-to-face	London
F-S-30-08	Female	30	Single adult	Landlord took house back into use	Over the phone	London
F-WC-30-09	Female	30	Cohabiting with children	Landlord took house back into use	By email	London
F-C-20-10	Female	20	Cohabiting	Unknown	Over the phone	London
M-S-30-11	Male	30	Single adult	Landlord sold house (x3)	Over the phone	Leeds
F-WC-20-12	Female	20	Lone parent	Landlord sold house	Instant messenger	Hereford
F-WC-30-13	Female	30	Cohabiting with children	Landlord sold house	Over the phone	London

neither of these methods managed to yield a higher number of male participants. Butera (2006) noted a similar problem in her study of friendship in which she struggled to fill the male quota of her sample. In reflecting on these difficulties she argued a belief, supported by the conversations she had with those who she did manage to recruit, that this related to ‘doing masculinity’, wherein the vulnerability, altruism and openness associated with taking part in a semi-structured interview are seen as qualities ascribed to femininity and which dissuade men from participating. Whether this was the case here is impossible to ascertain, rather, it is necessary to accept the potential limitation to sample presented by this gender imbalance.

Age

No age criteria were imposed and it was hoped that a diverse age range would be achieved. The sample contains those in their 20s, 30s, and one respondent in their 40s. This is therefore a young sample, which perhaps in part emerges from the predominate use of social media in recruitment. However, as shown in data analysed by Pearce (2013), 50% of the private rented sector is occupied by those under the age of 34. So, whilst this provides a skewed sample towards those who are younger, and analysis should reflect this, it does accurately represent the nature of the sector itself.

Household type

This study aimed to sample three groups: single adults; cohabiting adults; and adults with children, whether lone or partnered parents. These groups were selected in order to reflect household formation and to recognise that the household, as the means through which housing is consumed, is the unit of analysis in the pathways approach (Clapham, 2002; 2005). Another approach may be to more explicitly sample those in different life-course stages, such as young people, those in middle age, and the elderly, in order to assess the impact of the life course. However, Dupuis and Thorns (1998) note that in developing ontological security, particularly as it relates to routines, the family is important and is therefore has been prioritised here. Initially it was intended that there would be an equal sample of each of these three groups, however, given the difficulties in recruiting either those with children or living with a partner or both, the sample is unequally balanced towards single people.

Location

It was intended that interviewees would be sampled from London and the South East. These areas were selected given that analysis in Chapter Four of quantitative material has highlighted that these areas should be of particular interest given the concentration of moves of this form and that these moves predominantly occur due to a lack of security rather than rent arrears. For practical reasons, namely the financial and time burden of travelling in order to conduct interviews, the intention was to select all participants from London. As recruitment was challenging the location of potential interviewees was opened out and two respondents were included from outside of London. These were from Hereford and Leeds. Attention will be paid in analysis to the housing markets in which moving occurs and how this may affect the incidence or experience of moving.

Socio-economic characteristics

Socioeconomic characteristics were not criteria for the recruitment process and it was hoped that the representation of a diverse range of incomes and socio-economic backgrounds would be achieved. All in the sample were employed, and they represented a range of incomes. All were in a financially stable position, if not concerned with the high cost of living presented by the housing market they were living in. Many of the sample had high levels of education and were employed in professional occupations. It would therefore be possible to draw a parallel with this group and the notion of *Generation Rent*, those young people who are argued to be prevented from accessing home ownership due to high housing costs and a more stringent lending criteria post-global financial crisis (Natcen, 2014; Halifax, 2015). However, the notion of *Generation Rent* is not without problems in its operationalisation, and perhaps a better means of describing the relationship between this group and the tenure is to use Pattinson's (2016) tentatively introduced thought experiment. Whilst Pattinson (2016) acknowledged that this is not a fully fledged approach, it sees the relationship with tenure as existing across a number of dimensions, which can again be subdivided. These are: cost; social status in terms of tenure and location and type of dwelling; economic security in terms of wealth and the cost of accommodation; and security, both in terms of security of tenure and the condition and safety of the dwelling. Those in this sample typically had high-cost and reasonably high-status accommodation, in terms of its location and style, of reasonably high quality, although many had experience

of poor, and very poor, condition of accommodation. They tended to have low economic capital in terms of wealth, largely due to not owning a home, although moderate to high economic status in terms of their employment. There, whilst this is not a group who demonstrate the diversity of the private rented sector, they are one which provide significant and interesting insights.

Operationalising a conceptualisation of ontological security

In attempting to understand ontological security as it is (or is not) derived from the home a conceptualisation of ontological security is required. This is challenging given that individuals do not walk around with a pre-formed notion of their ontological security. As conceptualising security is not possible through direct questioning it is necessary to develop a series of topics which allow for the assessment of individuals' security indirectly. It is this that will be considered here. In doing so it is necessary to revisit Dupuis and Thorns (1998) four domains for the development of ontological security through the home. These are:

That the home is experienced as a constant space;

That the home is the setting for day-to-day routines;

That home is a haven from surveillance and acts as a space which enables control;

That home is integral in identity formation.

From these four areas an approach to understanding ontological security can be developed which draws on that adopted by Hiscock et al.'s (2001) qualitative study of ontological security. Within this approach, questioning related to these areas is undertaken separately and then they are drawn together in the analysis stage.

Life-history recall

In eliciting information on these areas a life-history recall approach will be employed. The life-history approach is neither solely methodology nor method and does not have a standard set of approaches (Bertraux & Kohli, 1984). Life-history methods are developed from oral history work in which historical material is developed from considering the life course of those who have lived through periods or events of interest (Atkinson, 1998). However, these methods have developed in the sociological field and have increasingly

been used to understanding meaning as constructed by individuals (Goodson & Sikes, 2001). In this manner a two-stage approach is used. The first stage develops, through the interview, a life story or narrative, which involves the retrospective recounting of an individual's life (Goodson & Sikes, 2001). These reviews tend to be 'fragmentary' rather than covering the full history (Clausen, 1993) and are hooked around a topic of interest (Rosenthal, 1993); in this case that of an individual's housing history. These life histories are fragmentary in two ways. Firstly, given both the breadth and depth of data contained in one life the recounting of its entirety is a difficult task (Clausen, 1993). Secondly, the concern in qualitative life history is not full recall but rather the retelling of the story of the individual (Goodson & Sikes, 2001). This may generate concerns with regards to credibility (Thompson, 2000), however, that of concern is not complete accuracy in terms of timing the inclusion of all events, but rather the sifting out of that which is deemed relevant by the individual (Rosenthal, 1993; Thompson, 2000). The second stage in life history work is to then consider and reflect on these events with the interviewee in order to understand their meaning (Goodson & Sikes, 2001).

Exploring past housing experience accords with the pathways approach. Clapham (2002; 2005) notes that pathways are the means by which households construct identity and which will allow for the exploration of control and identity in the context of ontological security. This fits with the observations of a number of authors who note that the life-history approach is particularly useful in understanding how individuals form their identities and a sense of self (Goodson & Sikes, 2001; Atkinson, 1998; Rustin, 2000).

In keeping with Goodson and Sikes' (2001) observation that life-history interviews are a two-stage process in which the first seeks to elicit a telling of an individual's life story, it is in the second stage that the analysis should try to assess how private tenants assess the formation of security. This will be achieved by examining the four areas through which home facilitates the development of ontological security as presented by Dupuis and Thorns (1998).

That home is a haven from surveillance and acts as a space that enables control, and, that home is integral in identity formation

In developing an understanding of whether or not tenants feel in control of their home and whether or not it offers a setting for identity formation, the relation between aspiration and reality, and a tenant's assumption surrounding this are important. These areas facilitate an understanding of the extent to which a tenant is in control of their housing circumstance and how housing facilitates an understanding of the self-presented to the world. In understanding how this is manifest these interviews ask individuals how they came to live in their current home and how this fits into their wider housing aspirations. That is to say do respondents see their home as the desired residence at this time point, is it a stepping stone to something else, or do they reluctantly occupy it given that no other option exists. With respect to identity formation this approach accords with Clapham's (2002; 2005) conceptualisation of the home as the means to the end of personal fulfilment. This personal fulfilment is assumed to emerge from the individual rather than broader societal norms or goals (Clapham, 2002; 2005). As such, no presumptions are made about how tenants should feel about private renting as a tenure choice. Nonetheless, the private rented home is seen as a factor which will hinder or facilitate identity formation. Identity formation and control are considered here to relate. Unmet housing aspirations reflect that the resident has limited control over their housing circumstance and where they live and here it is important to assess the reasons behind this.

That the home is the setting for day-to-day routines

However, this is not the only dimension of relevance in considering control. Both Kearns et al. (2000) and Hiscock et al. (2001) conceptualise control as related to autonomy both over the home and the routines of 'doing home'. Hiscock et al. (2001) generated responses from older women who felt greater control over their home lives after becoming widowed. This reflected that the role of 'housewife' presented constraints on freedom within the home, such as over tasks and the times at which they should be completed. This corresponds with the observations of home theorists who describe the processes of 'doing home' and how they may both reinforce and reject societal structures (Floyd, 2004; Llewellyn, 2004). As such, questioning relating to control should consider the practices of home life and that which facilitates and constrains them. This equally relates the dimension

of routines as proposed by Dupuis and Thorns (1998: 33), with routines being noted as 'associated with the predictability of daily life and the patterns of living that are regularly followed'. Home, as noted by Kearns et al. (2000), is facilitative of these in being the physical setting for such routines. In assessing ontological security questioning should consider what an individual's patterns of daily living are, and how the home and the relationships within it facilitate or prevent these from happening.

That the home is experienced as a constant space

The final dimension, and one with perhaps the clearest relationship to precarity and mobility, is that of constancy of space. This, in its relationship to the stability of the home, is potentially limited in its formation by a lack of objective security and it may be this which is particularly affected by the involuntary moving process. The question *'I worry about losing my home'* will be taken from Kearns et al.'s (2000) study of ontological security and posed to tenants. Attention will be given to whether those factors which give rise to concerns over constancy are general or specific. That is to say do they relate to a general subjective insecurity or to events in respect to the consumption of housing, for example landlord behaviour. This allows for the reflection on how precarity is experienced.

So far these dimensions have been considered with respect to the formation of ontological security through the consumption of private rented sector housing. However, the broader focus of this thesis is on involuntary mobility and those selected will have moved recently. The concern here therefore should be how these dimensions are impacted by moving involuntarily. In considering constancy it will also be asked whether or not tenants perceive their response to the previous question to be different to what it would have otherwise been prior to moving. Here, responses indicating the extent to which such a process opens up tenants to a broader awareness of objective insecurity will be prompted. Similarly, such an approach can be adopted to assess the extent to which the routines of home life may have changed since moving. Attention in this sense will be paid to how moving may physically remove individuals from the settings of routines.

Assessing the dimension of control is of greater difficulty in the context of an involuntary home move. It may be assumed that such a move fundamentally undermines the notion of control. In assessing this it is useful to bring in the conceptual definition of moving

involuntarily in Chapter One. In this definition attention was paid to the role of agency in the moving process. Moving due to the end of a tenancy was placed in the ‘forced – no agency’ category given that movers are assessed to have no control over the timing of the move. Nonetheless, movers may have control over other aspects of the move, such as the home they move to and its location and conditions. Furthermore, whilst movers may leave their home due to a force beyond their will they may not derive great satisfaction from their prior residence and may have had pre-existing moving desires.

Questioning here will therefore consider the satisfaction and moving desires of residents prior to their move and the extent to which they feel they have control over their moving process. This interview structure can be demonstrated in Figure Six which outlines the two stages.

Questions will also be included which ask more directly about the moving process and about the experience of private renting, what could be done to make it a better experience and who could make that change. The full topic guide can be seen in Annex One.

Chart 3.0.5: Interview schedule structure

Section one	
Life history recall	<p>Who lives here with you now?</p> <p>Family – partners, children</p> <p>How old, for how long</p> <p>Unrelated adults</p> <p>Did you know these before you moved in?</p> <p>When did you move here?</p> <p>Was your household the same when you moved here?</p>

	<p>How did you come to live here?</p> <p>When did you first leave home? Where did you move to?</p> <p>Have you moved around a lot?</p> <p>Between houses</p> <p>Geographically</p> <p>Have you had much choice in the places you have lived?</p> <p>What influenced your choice to move between places?</p> <p>Have you always been a private renter?</p> <p>Were there places which were particularly good or bad places to live?</p>
Section two	
Identity	<p>Do you intend to move in the near future?</p> <p>Looking forward, where would you ideally like to live?</p>
Control and routine	<p>Did moving affect your life?</p> <p>Things you liked to do at home?</p>
Constancy	<p>Do you worry about losing your home?</p> <p>Did you before moving?</p> <p>Has this changed since moving?</p> <p>Is this a general worry? Or to do with something specific, i.e., finances?</p>

Analysis of qualitative material

Framework analysis is used to analyse the interviews. Framework analysis, as noted by Gale et al. (2013: n.p.), 'sits within a broad family of analysis methods often termed thematic analysis or qualitative content analysis', which organises data before 'seeking to draw descriptive and/or explanatory conclusions clustered around themes'. NatCen (2016), where researchers initially developed this method (Gale, 2013), note that in combination with qualitative data analysis software NVivo, as was used here, framework analysis is systematic and comprehensive, keeps the research grounded in the data, and allows efficient project management (NatCen, 2016). Beyond the practicalities, and with reference to the ontological security element, this work fits with the method of analysis opted by Hiscock et al. (2001), where each of the four domains of the home they propose are analysed separately and drawn together in the conclusion. Two frameworks were used, with the second acting to dig deeper into the ontological security elements after an initial overview with the first framework.

3.6 Analysis

So far this chapter has developed an understanding of how data will be generated. It is now necessary to consider how it will be analysed. In doing so it is first necessary to consider how each empirical strand will be analysed with respect to one and other. The strategy employed herein proposes a funnelled approach to analysing data, starting broad and becoming narrower. In this sense the first empirical strand, that which considers incidence, will act as a broad societal basis giving an overview of moving at the national level. Upon this the second empirical strand, and its consideration of mobility pathways, builds a richer understanding of how this incidence is manifest across individuals' life courses.

In addressing the aims of understanding the incidence and risk of moving involuntarily the first two empirical strands should be considered together. The final empirical strand continues to narrow down by building upon the understanding of incidence in order to examine the experience of moving involuntarily. However, whilst this involves narrowing down the analysis it is nonetheless intended to feedback to the national level.

The case study of the end of tenancies, whilst potentially generating information on some peculiarities, is intended to reflect on broader questions surrounding the experience of precarity. As such, the results generated from the work on experience can be analysed in the context of the material on incidence. This allows for the considering of the extent to which the subjective impacts on objective insecurity may be felt by others moving within the housing market.

3.7 Ethics

The first two empirical strands of this thesis do not pose any particular ethical concerns as they do not involve direct interaction with participants. The ethical concerns with regards to empirical strand three, the semi-structured interviews with those who have moved due to the ending of their tenancy, are outlined fully in the ethics form submitted to the Department of Social Policy and Social Work ethics committee at the University of York, shown along with relevant documents and research instruments in Annex One. The key considerations will also be outlined here.

Informed consent

Informed consent was gained by providing participants with an information sheet which covered the following key questions:

Why is this research being carried out?

What will be covered in these interviews?

Do I have to take part?

How will what I say be used and how will it be stored?

Will I be named?

Where will my information be held?

Can I have a copy of the results?

What's in it for me?

In order to fully ensure that participants understood that which was being asked of them the information sheet was verbally explained at the beginning of the interview and time was allotted to allow the participant to ask questions. A consent form was provided for the participant to sign to assess that they had given consent to be interviewed.

Data retention and destruction

Participants were informed, verbally and in the information sheet, that their data would be used for this study and future academic publications and dissemination and that the data would be anonymised. Interviews were recorded on an encrypted recorder, uploaded to the University of York computer system within 24 hours of being conducted, where they were password protected. Interview recordings will be held for 12 months following the submission of the PhD and consent forms and receipts for 10 years in a locked archive at the Centre for Housing Policy, University of York.

Vulnerability and distress

It was assessed that the interviews were not being conducted with a group who are particularly 'vulnerable' but who may be made to feel vulnerable by the process of moving home involuntarily. It was intended that if interviewees appeared to be distressed during the interview process they would be offered the chance to pause or stop the interview and withdraw completely. At the end of the interview (whether or not it has been ended early) participants were offered a list of potential sources of support (shown in Annex One). During no interview did any participant display a level of distress that required the interview to be paused or ended.

3.8 Conclusions

This chapter has sought to introduce the methodology of the thesis and outline the means by which the thesis aims will be met. This chapter began by considering the theoretical underpinnings of this work, outlining the housing pathways approach forwarded by Clapham (2002; 2005) as the theoretical position. The methods used to generate this data were then presented, which were organised into three empirical strands. These refer to the building of an incidence estimate through the compilation of an incidence estimate for the years 2010–2012, the analysis of longitudinal datasets in order to assess the frequency of

multiple involuntary home moves, and the conducting of semi-structured interviews with those who have moved involuntarily due to the ending of their tenancy by their landlord. Each of these strands was considered in detail individually, looking at the practical aspects of the method, the constraints presented by their use and the decisions taken to resolve them. In the next two chapters the data generated using these methods will be considered, before being drawn together in order to answer the underpinning research questions.

Chapter Four

Understanding the incidence and nature of involuntary mobility

4.0 Introduction

The purpose of this chapter is to understand the incidence of involuntary mobility and to use this to reflect on the conceptual definition presented in chapter one. The material reviewed, analysed and presented in chapters one and two has shown that social lives are increasingly individualised, meaning that social structures are less stable and life, and housing and labour markets, are increasingly de-standardised. The consequence of this is that life, and therefore housing, transitions are less certain. The conceptual definition of ‘involuntary’ developed in this work reflects this, and presents involuntary mobility as being both caused by explicit forces and by coercive factors. These may be related to long-running, unfolding processes, such as periods of instability in an individual’s housing, educational, labour and family careers.

In meeting its aims, this chapter analyses both quantitative and qualitative data. It begins by presenting figures which show the number of home moves which were made involuntarily between 2010 and 2012 and then considers the accuracy of this estimate. Whilst the methodology chapter has in a large part dealt with such considerations it is necessary to discuss how methodological challenges impact upon the overall figure, its application and the ways in which it may be inaccurate. Consideration is given to those moves which are omitted from this figure and those which are likely to underestimate the extent of moving behaviour.

The data analysed in this chapter shows that involuntary mobility is found to be a frequent occurrence and one which affects a wide range of households. Both the quantitative and qualitative data analysed herein are found to positively support the conceptualisation of involuntary mobility developed and presented in Chapter Two. Coercive and life course factors, such as those related to the formation, de-formation and re-formation of household units frequently drive mobility. However, the qualitative material suggests that

this definition fails to fully understand the effect of structural factors in shaping and inducing mobility choices, such as unaffordability in the housing market.

4.1 The incidence of involuntary mobility between 2010 and 2012

Involuntary mobility is widespread. Between 2010 and 2012 around 5,940,000 people moved home involuntarily (see: Chart 4.1), representing 43% of all moves made in the period between 2010 and 2012. This is assessed using a figure estimated in Understanding Society for the total mobility in this period.

Between 2010 and 2012 the two most prevalent reasons for moving were repossession (21%) and divorce or separation (17%). It is perhaps not unexpected that these two forms of mobility feature highly in this figure. Neither is tenure specific, they both cover a reasonable breadth of ages, and do not predominantly affect a specific population group. Beneath the two most highly ranked moves, there is a steady decline in the prevalence of any one trigger, suggesting that much of the overall figure is comprised of an array of different moving scenarios rather than a few ‘big hitters’.

The figure presented here reveals notably higher levels of involuntary mobility than seen in previous estimates. For example, data from the EU-SILC shows that in the year following the survey in 2012, 9.2% of respondents who expected to move believed they would be forced to do so. This is notably lower than the average response of 43% of movers moving involuntarily generated within this thesis.

The EU-SILC is a regular cross-sectional and longitudinal survey of households in the EU member states, Norway and Iceland, which focuses on income, poverty, social exclusion and the labour market (Eurostat, 2015). In 2012, the EU-SILC carried an *ad hoc* module on housing conditions, which contained questions regarding the home moves that respondents had made in the prior three years and any moves that individuals predicted they would make in the following year. In the latter question respondents highlighted whether their move would likely be involuntary.

The EU-SILC data has compatibility issues when considering it alongside the estimate presented in this thesis. Firstly, it is focused on the United Kingdom, not just England, and as such pulls responses from a wider geographic pool. Secondly, these figures are based on

Chart 4.0.1: The incidence of involuntary mobility, 2010-2012

Reason for move	2010–2012	
	n.	%
Repossession or similar	691,650	12
Repossession	490,608	8
End of tenancy	134,977	2
Moved as could not afford rent/mortgage	66,065	1
Family	798,108	13
Divorce/separation	402,298	7
Children moving into care	83,990	1
Placement instability	59,820	1
Runaways	252,000	4
Care	1,232,198	21
Admission to adult social care	201,200	3
Detained under the mental health act (1983)	145,387	2
Wanted a bungalow/no stairs/first floor flat	885,611	15
Coercive	3,217,784	54
House in poor condition	137,399	2
Health reasons (damp/unhealthy)	693,087	12
Neighbourhood forces	1,848,231	31
Employment coercive	539,067	9
Total	5,939,740	100

Source: Author's own analysis of various data sources (full list in methodology)

prospective rather than retrospective questions and therefore may overcount expected moves and undercount those made at short notice or unexpectedly, which creates a particular problem when assessing involuntary residential mobility. Furthermore, an implicit problem with a self-categorisation method is that it will fail to count moves which are hard to predict or which occur suddenly. For example, moves due to the end of a tenancy or those resulting from the loss of employment are perhaps likely to be difficult to predict and therefore missed by the EU-SILC estimate. Finally, the data within the EU-SILC is recorded at household rather than individual level.

Turning to the longitudinal data reaffirms that involuntary mobility is widespread. 31% of all mobility pathways included at least one forced move and 53% included a coerced move. When these are combined it can be seen that 79% of the pathways of those who moved more than once included at least one involuntary move.

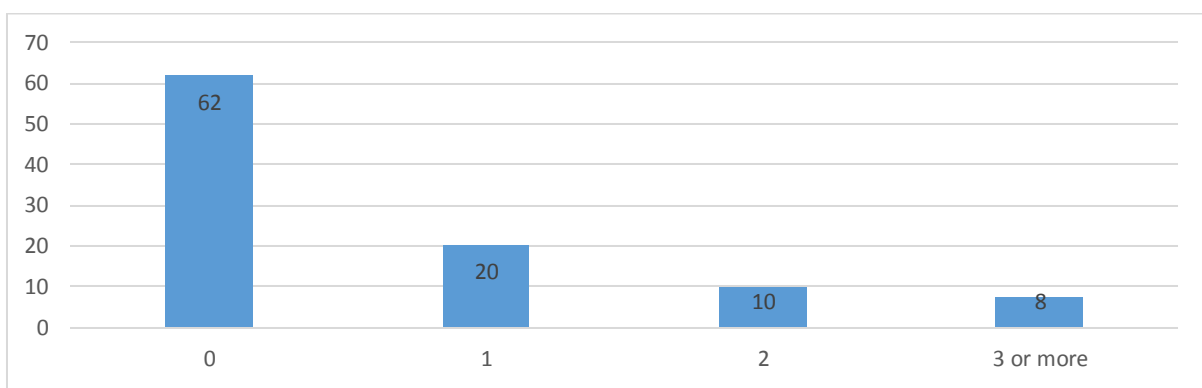
The figures presented in this chapter show two things. Firstly, that a substantially larger number of moves occur than are predicted by movers. Secondly, the value of taking a risk based approach in assessing the full extent of involuntary mobility. The wider breadth of moves included, reflecting not just explicit forces but also those which coerce mobility, reveal greater 'unfreeness' in household mobility than previously captured.

Looking to how individuals move across the life course, the longitudinal data analysis reveals that 38% of the sample moved at least once during the waves studied (21 years). 10% moved twice and a further 8% moved three or more times. As such, almost half (46%) of those who moved did so more than once, suggesting that involuntary mobility should be viewed, and studied, as more than a singular event.

Chart 4.3 shows that when forced and coerced moves are combined, 25% of individuals have moved involuntarily more than once. Of this sample, 8% had moved two or more times. Voluntary movers have similar rates of mobility with 23% moving at least once and 7% moving multiple times.

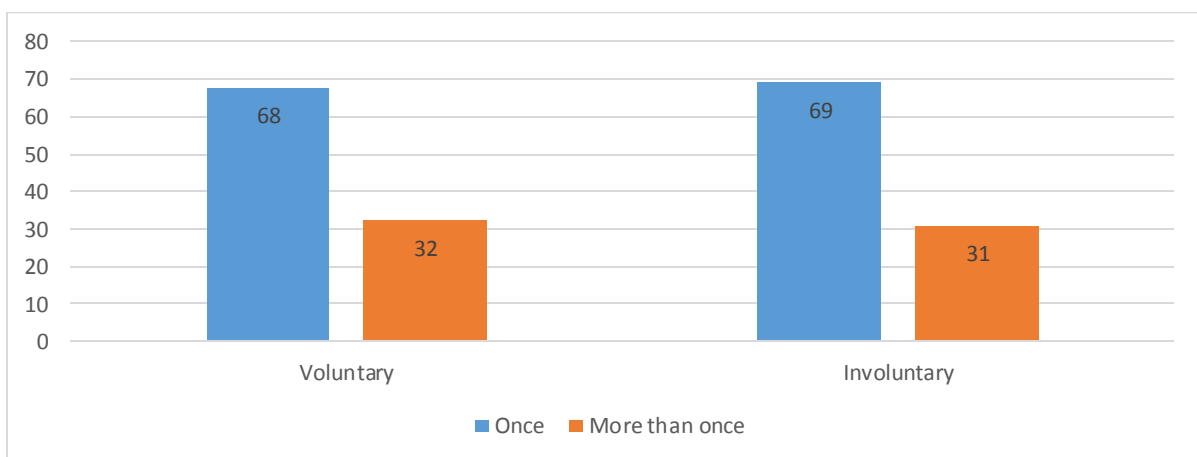
The majority of housing pathways contained a mix of voluntary, forced and coerced moves. Just 39% of those moving multiple times only ever made moves which were all of the same category. 10% of those moving multiple times made only voluntary moves (as shown in Chart 4.4), a figure which was higher than for those who had only made coerced moves (7%) and those who had only made forced moves (2%). This highlights that by far the majority of the mobility pathways of multiple movers included a mix of moves which were explicitly forced and those which were more coercive.

Chart 4.0.2: Number of moves made by individuals over the study period (%)



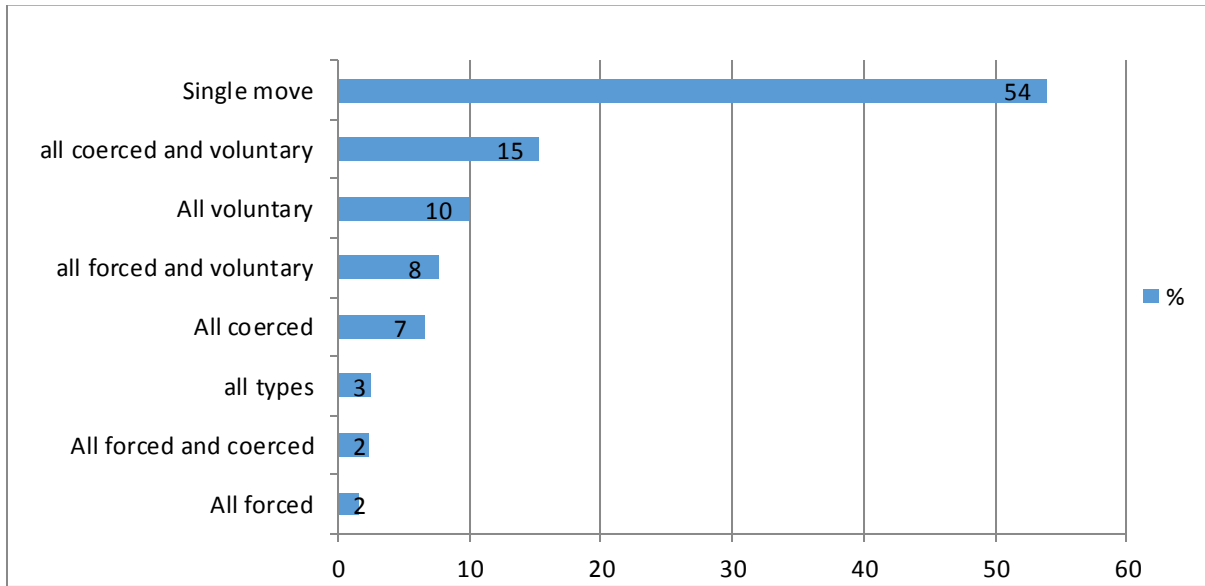
Source: Author's own analysis of combined British Household Panel Survey (1992/93 - 2008/09) & Understanding Society (2009/10 - 2011/12)

Chart 4.0.3: Number of moves made by individuals over the study period by whether or not they were involuntary



Source: Author's own analysis of combined British Household Panel Survey (1992/93 - 2008/09) & Understanding Society (2009/10 - 2011/12)

Chart 4.0.4: The move patterns of individuals within the study period (%)

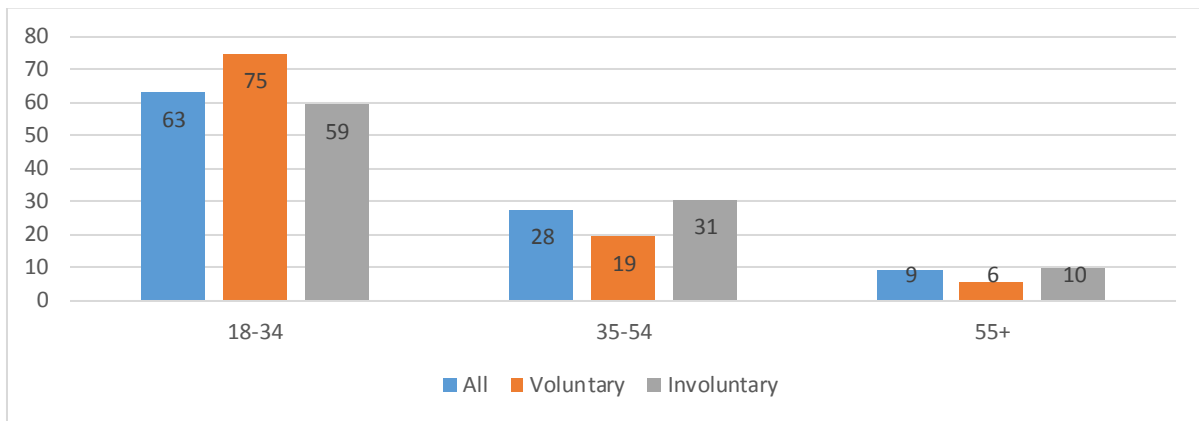


Source: Author's own analysis of combined British Household Panel Survey (1992/93 - 2008/09) & Understanding Society (2009/10 – 2011/12)

Having considered the incidence of involuntary mobility it is now important to assess the characteristics of those who move involuntarily. Home moves, both voluntary and involuntary, are heavily concentrated amongst those who are younger. The most prevalent age band for movers is 18–34, accounting for 63% of all mobility in the sample. Those over the age of 55 exhibit the least mobility (9%), suggesting that most moves are concentrated during the beginning of individuals' housing pathways. The same declining distribution is evident when examining moves by whether or not they are voluntary. 75% of involuntary moves were made by movers who, at the second wave of the British Household Panel Survey, were in the 18–34 category.

However, the severity of this inequality in distribution is reduced when looking at involuntary moves as shown in Chart 4.6. Whilst the majority of involuntary movers are in the youngest age band, a greater proportion are in the 35–54 and 55+ age groups, when compare to voluntary movers. This suggests that whilst voluntary mobility is like to be experienced by those in the 18–34 age group, perhaps because whilst young people may be exposed to pressures which influence them to move voluntarily frequently, the forces which induce involuntary mobility are less unequally distributed.

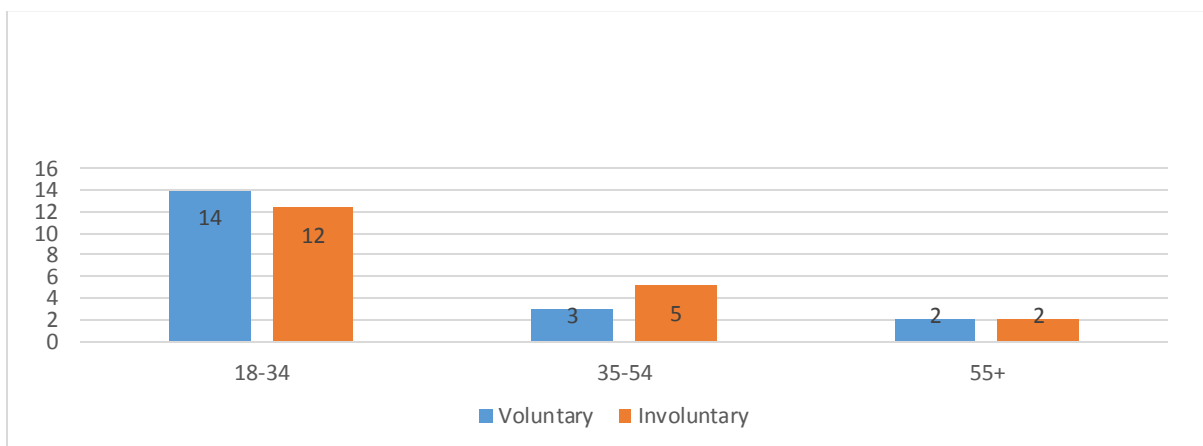
Chart 4.0.5: The percentage of moves per age group by type of move



Source: Author's own analysis of combined British Household Panel Survey (1992/93 - 2008/09) & Understanding Society (2009/10 - 2011/12)

Chart 5 shows that this distribution was similarly observed when looking at those moving multiple times. 14% of the 18–34 age category moved voluntarily more than once, as opposed to 3% in the 35–54 age category and 2% in the 55+ category. This was similarly the case with multiple involuntary movers, with 12% of the 18–34 age category moving involuntarily more than once, 5% in the 35–54 category and 2% in the 55+ age category.

Chart 4.0.6: The percentage of each group moving more than once by type of move



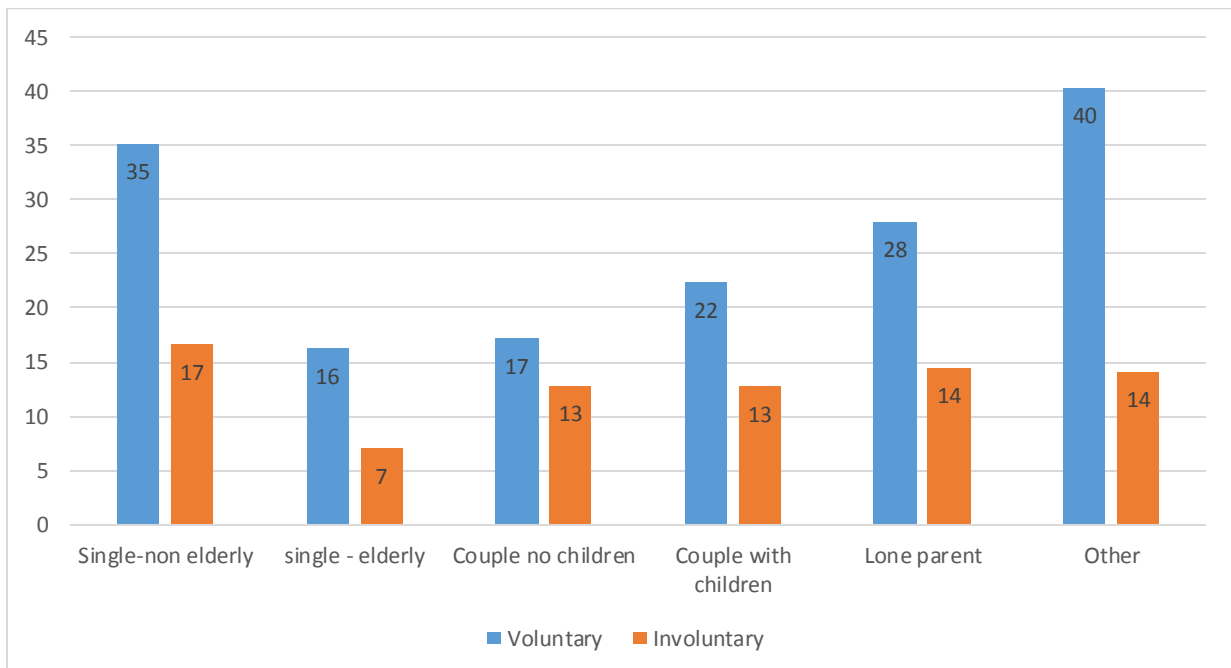
Source: Author's own analysis of combined British Household Panel Survey (1992/93 - 2008/09) & Understanding Society (2009/10 - 2011/12)

Using this data and considering the three age bands concurrently, it is possible to infer that most mobility occurs prior to turning 35. However, presenting data in this way does cause issues. Firstly, these categories are computed with reference to the age of the individual at

the beginning of the study period. This leads to the possibility that those categorised in different bands may overlap notably in terms of life stage covered. For example, two individuals beginning the study period at ages 34 and 35 respectively would be recorded in separate age bands, but will nonetheless cover much of the same life-course period. Secondly, it may be that policies or events have impacted on the experience of young, mid-age, or older people's housing experience in the study period which may be different were the data to begin now and continue 20 waves into the future.

Looking beyond age to other demographic factors, 'single – non-elderly' households are the most likely to have moved voluntarily (35%), with the exception of those in the other category. This is followed by lone parents (28%) and couples with children (22%) (Chart 4.7). Looking at involuntary movers, single, non-elderly adults still have the greatest likelihood of moving, with 17% in this sample having moved that way, however movers in the other categories, with the exception of 'single – elderly' adults (7%), all have a similar proportion of movers at around 13–14%. This highlights that involuntary moves are proportionately more common in households less associated with frequent mobility, as was the case when looking movers by age band.

Chart 4.0.7: The proportion who have moved by household type and type of move



Source: Author's own analysis of combined British Household Panel Survey (1992/93 - 2008/09) & Understanding Society (2009/10 – 2011/12) In summary, involuntary mobility accounts for a

large proportion of all mobility, appears to be a frequent phenomenon, and is unevenly distributed across the life course, albeit less than voluntary mobility. Having generated and presented these observations on involuntary mobility it is important to consider the accuracy of the figures underpinning them. In doing so it is necessary to assess how the figure has been constructed.

4.2 Assessing the robustness of the estimate

The estimate presented in this chapter has been formed through the combination of a number of data sources. Therefore, the accuracy of the overall estimation lies in the accuracy of its constituent parts and it is necessary to unpick these and consider them here. While such considerations were undertaken in the methodology chapter it is worth revisiting them here to assess the impact of the inaccuracies carried within the constituent data sources.

Figures on repossession are provided by the Ministry of Justice and detail the number of possession orders made by courts per year (Ministry of Justice, 2014b). These figures are reported at the household rather than individual level, as they detail possession orders made against a property and its occupiers rather than individual residents (*ibid.*). Therefore, the figures provided by the Ministry of Justice underestimate the number of individuals moving in this way. This is also the case for the data presented by the Council of Mortgage Lenders (CML Research, 2013).

Another data source with an implicit underestimate is that which details admissions to adult social care. This figure provided by the Sr1 statistical return (HSCIC, 2013) only counts those admitted to adult social care who are funded, at least in part, by the local authority (*ibid.*). Therefore, this does not record those who enter private social care settings. PSSRU (2012), using survey methods, estimates that in the years 1999 to 2000 around 30% of all adult social care admissions were private. This suggests that the HSCIC figure notably underestimates the incidence of moves for this reason. Assessing whether this figure continues to remain at this level, or has increased or decreased, is not possible given that the survey has not been repeated nor a similar one conducted. Nonetheless, using the 2002 proportion of 30% suggests that the figure presented in this thesis underestimates adult social care admissions by around 20,000 moves per year.

The use of the Understanding Society dataset in order to estimate some moves also results in an underestimate. This is because the way in which the survey is designed only allows the estimation of moves for the years 2011 and 2012 and therefore data for 2010 is missing. This impacts on the variables: *moved as they wanted a bungalow/no stairs/first floor flat; as their house was in a poor condition; due to health reasons, such as that their house was damp or unhealthy*, and the coercive neighbourhood or employment forces variables. Half of combined incidence of these reasons for moving is 110,700, around 1.8% of the overall 2010-2012 figure.

Alongside underestimates, there have been some outright omissions. The destruction of the home was discussed in Chapter Two as fitting within the ‘forced – no agency’ category. However, it has not been possible to count or to estimate the number of moves made due to the destruction of the home given that an appropriate data source does not exist. However, given its absence as a response in both the English Housing Survey and Understanding Society it can be assumed that in both cases it was assessed as not a sufficiently frequent reason for moving to warrant its own category. Whilst infrequency does not merit the failure to include a move in what is intended to be a comprehensive estimate of all involuntary moves, it does suggest that it will not substantially change the overall proportion of moves which are involuntary.

Also not included due to insufficient data sources are moves due to the threat of or in response to violence. As was the case with moves due to the destruction of home a data source detailing these moves or a means of estimating them is not available. In the year 2012–2013, figures recording the numbers of households accepted by local authorities as homeless showed that 1,560 did so due to domestic violence (DCLG, 2015). However, acceptances only detail those entering social rented housing through this way and as such demonstrate little about the overall number of moves.

In light of these considerations, it would appear that the figure presented within this thesis is sufficiently accurate to be credible but should be treated as a conservative estimate. This is owing to the underestimation of certain moves and the exclusion of others. The novelty of the approach which has generated these figures is premised on the conceptual definition of involuntary mobility which underpins it. It is this that the following section will assess.

4.3 Reflecting on the conceptualisation of involuntary mobility

In Chapter Two involuntary mobility was conceptualised as related to events or long-running, unfolding processes, such as periods of instability in an individual's housing, educational, labour and family career, or those within another's with whom their life is linked such as through partnership or cohabitation. This was designed to reflect the situation of the home in inherently risky structures, both the globally interconnected economic systems and increasingly destandardised and individualised social lives.

The involuntary aspects of mobility, as articulated in this conceptualisation, occur over two dimensions. The first of these reflects the extent to which the triggers of mobility decision-making exist on a scale from being explicitly forced to more coercive in nature and the second considers an individual's agency in the moving process. These two dimensions are reflected in a typology comprised of three categories, 'forced – no agency', 'forced – some agency', and 'coerced'.

Chart 4.0.8: Moves by typology of involuntary mobility, 2010-2012 (%)

Type of move	%
Forced – no agency	14
Forced – some agency	31
Coercive	54

Source: Author's own analysis of multiple data sources (full list in methodology)

Chart 4.8 shows that most involuntary moves fit within the coercive category. This category of move accounts for 54% of the moves recorded in this estimate. The second most prevalent category of moves is 'forced – some agency', accounting for 31% of all involuntary moves. By far the least prevalent category is that of 'forced – no agency', accounting for just 14% of moves. This further highlights that taking a broader approach

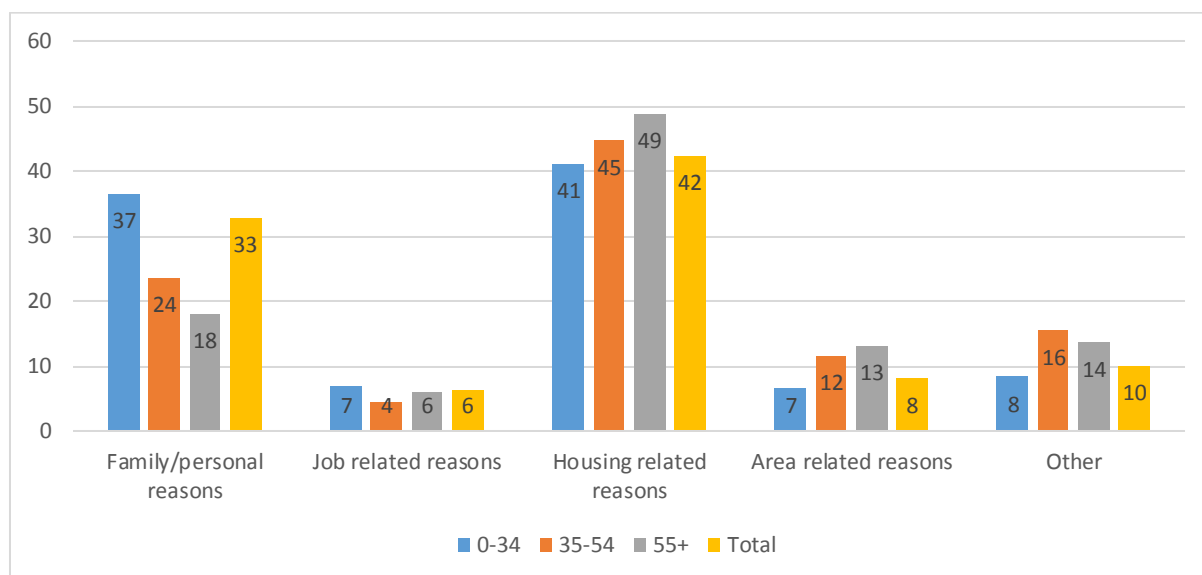
to understanding the nature of involuntary mobility pays off in understanding the full breadth of moving, highlighting mobility decision making as often containing much constraint.

Unpicking the coercive category shows that much mobility occurs due to ‘neighbourhood’ forces, around a third of all moves (31%). This represents moves in response to isolation, an absence of facilities, an unfriendly neighbourhood or disliking one’s neighbours or environmental factors such as noise, crime or vandalism. A house in poor condition (2%) or due to health reasons, mainly caused by a damp or unhealthy home (12%), collectively account for the second most prevalent source of mobility in the coercive category. Finally, an employer moving an individual’s job accounts for 9% of total mobility.

Certain moves are particularly focused on certain demographic groups. In the 55+ (shown in Charts 4.9 and 4.10) moving to smaller accommodation, accommodation without stairs and health reasons are key triggers that influence mobility. Similarly, within the snapshot data care moves account for 39,600 moves in the period 2010–2012, or 22% of involuntary mobility.

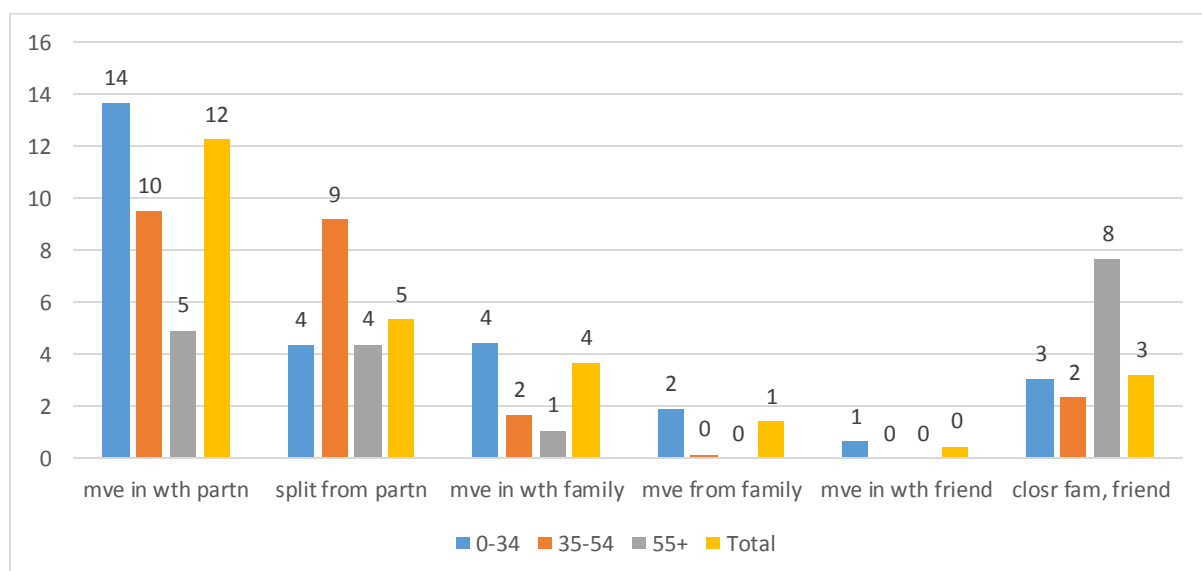
Outside of the coercive category, factors relating to life course transitions are key in driving involuntary mobility. The life course was central to the conceptualisation of involuntary mobility presented in Chapter Two, and this data also supports the notion that mobility frequently stems from life course transitions, particularly as they relate to the formation, re-formation and de-formation of households. The ‘family moves’ category, comprising of moves due to divorce or separation, child runaways, moves by children into and between social care placements account for approximately 798,000 moves between 2010 and 2012; 13% of the overall figure. It is important to acknowledge that the ‘family moves’ category counts movers under the age of 18, a group who do not appear in other categories. Were children to be included in all reasons for mobility then the overall incidence would increase and potentially alter the proportions each category accounts for. Removing the sources of mobility which relate to moves due to the breakdown of a relationship still accounts for a large chunk of overall moving behaviour nonetheless.

Chart 4.0.9: The percentage of moves made by age group for each category of move



Source: Author's own analysis of combined British Household Panel Survey (1992/93 - 2008/09) & Understanding Society (2009/10 - 2011/12)

Chart 4.0.10: Proportion of moves made by age group accounted for by personal/family moves by age group

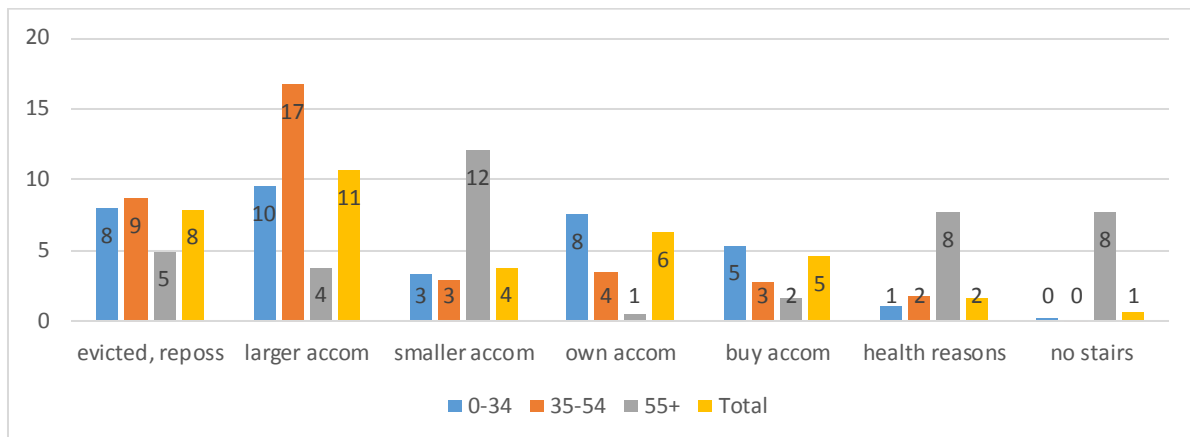


Source: Author's own analysis of combined British Household Panel Survey (1992/93 - 2008/09) & Understanding Society (2009/10 - 2011/12)

Similarly, Chart 4.9 shows that the ‘family/personal reasons’ category accounts for 33% of all mobility in the longitudinal sample, but that is unequally distributed across the three age groups. This category represents 37% of all mobility for those aged 18–34, but only 24% and 18% for the 35–54 and 55+ age groups respectively. Breaking this category down into its constituent mobility sources reveals that family moves related to moving in with a partner and splitting up from them, whilst contributing notably to mobility for all groups, show a decline in incidence over the three age groups. However, splitting up with a partner, whilst notably higher for the 35-54 age group, is equally prevalent across the other age groups.

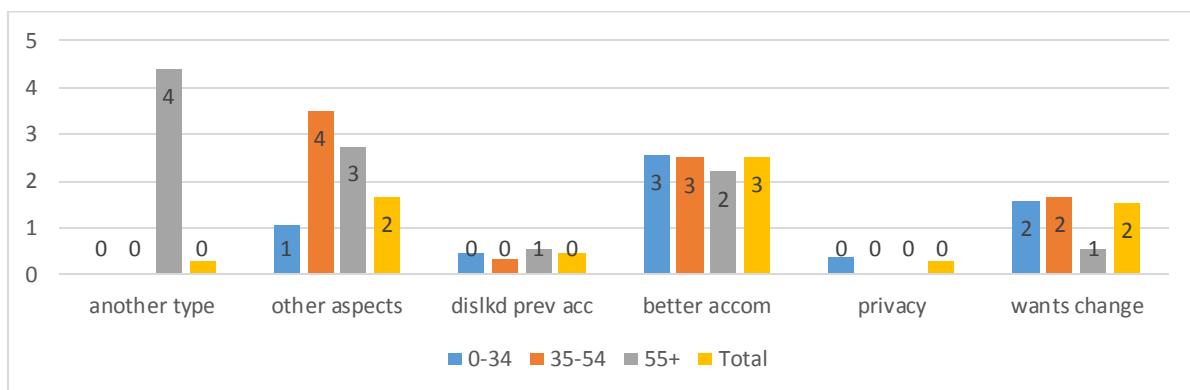
This supports the statement made by Beck (1992a: 87) that the process of individualisation has brought into being a ‘type of “negotiated family”, in which individuals of both genders enter into a more or less regulated exchange of emotional comfort, which is always cancellable’. As individuals have been freed from traditional social structures and are free to negotiate their own identities they open themselves to housing pathways which are inherently risky given that with the freedom to build an identity comes with challenges in terms of which lifestyle choices to make (Beck, 2001). As such, where once partnerships would typically be ended by widowhood they are now more commonly dissolved by those in them (Kiernan, 2003) marriage is seen by Beck (1992a: 11) as a ‘risky personal undertaking’, where the freedom to negotiate a personally fulfilling relationship carries with it the possibility for emotional harm and the exposure to forced mobility. This further highlights, the disconnected and fragmented nature of contemporary housing pathways highlighted by Winter and Stone (1999). In these pathways it was observed that the certainty of traditional life-stage transitions gives way to an increased uncertainty and instability of households.

Chart 4.0.11: The proportion of mobility accounted for by the housing category, by age group (1/2)



Source: Author's own analysis of combined British Household Panel Survey (1992/93 - 2008/09) & Understanding Society (2009/10 - 2011/12)

Chart 4.0.12: The proportion of mobility accounted for by the housing category, by age group (2/2)



Source: Author's own analysis of combined British Household Panel Survey (1992/93 - 2008/09) & Understanding Society (2009/10 - 2011/12)

This challenges the notion of a 'housing career' in which household's progress through the housing market as a steady series of upward progression, often as in Rossi's (1955) work. In Rossi's (1955) approach, individuals are seen to progress along a more or less uniform life cycle, the stages of which are demarcated by age and family status. However, the frequency of household re and de formation in the data presented in this chapter shows rather than progressing in a rational manner, housing pathways are frequently disrupted by family breakdown, problems in the neighbourhood, career moves and housing quality issues.

Clearly then, the quantitative data analysed here has shown that the increasingly destandardised lives of individuals has an impact of mobility. The housing pathways hinted at in this quantitative material appear to show a detachment from the certainty of life-stage transitions and age-related norms highlighted by Winter and Stone (1998) (discussed in Chapter Two), and related to individualisation. This suggest that the approach to understanding involuntary mobility developed in chapter two has a value in unlocking further this phenomenon. However, qualitative evidence to be analysed in this chapter shows that this approach fails to account for the impact of structural factors in inducing mobility. The following section will consider this.

4.4 Presenting individualised pathways of constraint

The qualitative sample drawn on in this section represents interviews with private renters who had moved due to the ending of their tenancy by a landlord for a no-fault reason. As part of the interview their housing pathways were captured through a life history recall approach. This revealed many home moves which were driven by the factors uncovered in the previous section.

The sample drawn on was relatively young and predominantly female. Interviewees typically had reasonably high-status accommodation in terms of its location and style, and which was of reasonably high quality. The lives of those interviewed, while of course heterogenous, each featured a similar series of life-events that dictated their housing needs and reasons for household mobility. From this a common housing pathway can be constructed. Accordingly, the findings in this chapter are routed in this group and do not hope to be generalisable to the housing market or private renters as a whole.

Typically, the independent housing pathways of individuals in this sample began with them leaving the parental home and moving into student housing. Respondents noted that during their time as students they moved multiple times, typically once a year. This was an experience which was acknowledged to be a common and not unwelcome feature of the student housing experience. Following their studies respondents typically moved elsewhere, usually to access employment, however, some noted other motivations such as

joining friends as factoring into their decision making. For a number of respondents, their first post-university house was a temporary dwelling, with friends who would ‘put them up’ for a period of time before they could find more permanent housing. From this point, individuals lived in a series of privately rented dwellings, which for most were a series of house-shares. These were, at various points, formed of people whom respondents already knew and ‘buddied up with’ in order to search for properties, rooms they moved into when someone a group was renting with left, or houses of multiple occupancy with other tenants previously unknown to the respondent. This was a period marked by a series of homes with individuals living in properties for as little as year, and in some cases a shorter time, before moving on. It was common for interviewees to have made as many home moves as years lived within that housing market. Such frequency was similarly noted by the two respondents who were living outside of London.

Three of the four respondents with children had moved on from this period of house sharing. Prior to having children, they had moved into independent accommodation with partners and then subsequently moved into larger family properties. One had moved from private renting into owner-occupation and another hoped to do so in the not too distant future. These experiences are in keeping with the quantitative pathways uncovered in the previous section, and from which it was observed that mobility was more heavily concentrated at the beginning of individuals’ pathways and became more stable as time progressed. This is an experience which seems to be shared by the three older respondents whose housing pathways started at around the same time as the quantitative data. However, this may highlight a difference between older and younger respondents. Whilst the majority of those earlier in their housing careers similarly aspired to own their own home they were generally pessimistic about the prospect of accessing home ownership. As one respondent noted:

“it feels so unrealistic to me that I don’t think about it. Like, I don’t have rich parents I won’t ever own my own home in the current climate anyway. Not in London anyway”. [Female, 20s, cohabiting, London]

This sentiment was echoed by other respondents, including those out of London, who highlighted that it would take moving to a cheaper area or inheriting money for them to be able to access homeownership. Assessing the consequence of this is challenging without

more accurate information on whether participants' pessimism will be proved correct. It is possible, however, given its retrospective nature that the qualitative pathways may not entirely match onto the future realities of these pathways.

Also reflected was the frequency of pathways that contained both voluntary and involuntary home moves as observed in the quantitative data. The factors which triggered mobility for those in this sample matched closely to those used in developing the definition of mobility presented in Chapter Two, and which the analysis presented earlier in this chapter found to be prevalent. Many of these moves could be considered to have coercive elements which factor high in decisions to move. For only one would the move due to the ending of a tenancy be described as their only involuntary move using the definition developed and presented in chapter two. In fact, for most, while this may be the most traumatic and the only one which they may themselves describe as forced, it was part of a series of moves made involuntarily. The conceptual discussion in Chapter Two noted that the triggers of mobility often originate in the parallel-running educational, labour, family, and housing careers and then induce the individual to consider their mobility options. This was clearly the case for the renters within this sample who made moves nationally and internationally for employment and education, to be closer to workplaces, to gain better, or in response to poor, quality accommodation, and due to relationship breakdown. These triggers marked the uncertainty and freer identity formation noted by those proposing the increased individualisation of society (Beck, 1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011), and observed in the previous section, given the insecurity in labour market situations, the desire to forge careers and the uncertainty of relationships as common mobility triggers.

However, a factor driving mobility emerged from the interviews which was not conceptualised within the definition of involuntary mobility presented in Chapter Two, nor built into the incidence figures. In focusing principally on mobility triggers and how these are situated in material, or aspirational, constraints which shape an individual's ability to response to these triggers, this approach has ignored broader structural factors, such as the unaffordability of housing. While affordability was considered where, for example, the ability to stay within a home following a rent increase will be mediated by an individual's income and the resultant ability to afford the rent increase, which was clearly found to be

the case in this sample, these interviews also demonstrated that these structural or material constraints are drivers of mobility themselves, directly and indirectly.

A key structural factor for this sample was the affordability of housing. The affordability of housing impacted heavily on interviewees experience of the housing market. The cost of accessing housing was seen as a key factor in mediating choices about where respondents lived and had a large impact in the mobility process. The cost of housing limited where individuals could live and led to a number being 'priced out of areas' they had previously lived in. As such, respondents described a balancing act between cost and quality in their search for housing, with a number acknowledging that, particularly early in their housing pathways, the choice to tolerate lower quality housing was sometimes made to live in 'areas which were convenient. Furthermore, while living in shared housing was for some enjoyable, for others it was a frustrating consequence of high housing costs. This was particularly acute for those further into their housing pathways. As one respondent noted:

"I'm nearly 40 and kind of living on my own is, seems quite nice to be knowing what kind of mess in the kitchen you're coming home to. More space rather than one room which you have to cram all your furniture in". [Female, 30s, single, London]

House sharing was widespread in the sample and a number of respondents were cohabiting as or with a couple. The dynamics of these arrangements were at times reported as tense and undesirable.

In addition, the poor affordability of housing also had direct consequences with regards to residential stability and mobility. For example, the need to live in shared housing, due to the inability to afford independent housing, generated a precariousness related to a reliance on the continued stability of other housemates. A frequently reported occurrence was for a contractual term to come to an end and for various housemates to move out. These moves were made for the same reasons identified as inducing mobility for those interviewed, such as to move for work, study, to go overseas, or to begin cohabiting with partners. At this juncture houses often 'broke up' if sufficient housemates could not be found to plug gaps or if the individual didn't want to continue living there with those who moved in.

This highlights that the structural conditions of housing, here a lack of affordability, shape behaviours in ways which induce insecurity and involuntary mobility. Reflecting back on the definition of involuntary mobility proposed herein requires that it should consider how this is factored into an understanding going forward.

4.5 Conclusion

This chapter sought to understand the incidence of involuntary mobility and how it is manifest across the life course and to use this to reflect on the conceptualisation of involuntary mobility presented in chapter two. It was found that approximately 2,300,300 moved involuntarily between 2010 and 2012, and in the longitudinal study period, around 25% of those who moved involuntarily did so more than once. Assessing the robustness of these figures revealed that a number of sources may underestimate mobility and some triggers, due a lack of data, were omitted. Accordingly, this is best considered a conservative estimate of the overall extent of involuntary mobility. Examining the manifestation of mobility over the life course showed that the majority of mobility was concentrated amongst those in the 18–34 age band, whether voluntary or not. Those moving voluntarily were most likely to be living independently, with the exception of those who were elderly, however this was not the case for those moving involuntarily and moves were more equally shared across household types

Analysing both quantitative and qualitative data shows that the conceptualisation of involuntary mobility developed and presented in Chapter Two unlocks an understanding of how coercive and life course factors drive involuntary mobility. Neighbourhood and employment factors and the formation, de-formation and re-formation of household units are all seen to be key drivers of mobility. However, the qualitative material unlocks new understanding as to the effects of structural factors in shaping and inducing mobility choices, such as unaffordability in the housing market. It is found that the affordability of housing shaped the choices of those in sample in ways that created instability and subsequently forced them to move. This should be built into any understanding of involuntary mobility going forward.

This chapter has argued that insecurity as it relates to involuntary mobility is a common feature of contemporary lives. However, for some insecurity is induced more directly by

the structures of the housing market itself. This is the case for those in the private rented sector on Assured Shorthold tenancies who enjoy little security of tenure. This is particularly relevant as the most prevalent category of mobility in the snapshot data was 'Repossession or similar' and within this group moving due to the ending of an Assured Shorthold tenancy featured prominently. The following chapter will explore this further, aiming to understand what this shows about the nature of risk in the housing market and whether such legal insecurity can be seen to induce residential mobility.

Chapter Five

Precarity in the private rented sector?

5.0 Introduction

Involuntary mobility is a common experience and, as the previous chapter shows, one driven by a range of neighbourhood, employment and family factors. For private tenants though, insecurity is structured through the legal arrangements governing their tenancy. This chapter will understand the extent to which the limited security of tenure which is the default in the English private rented sector manifests precarity, the structurally induced experience of precariousness, for tenants.

In achieving its aims, this chapter will be structured over three parts. It will begin by understanding the incidence of repossession orders and the place of the ending of Assured Shorthold tenancies within these. It will then undertake a deeper exploration of these moves, the reasons that Assured Shorthold tenancies are ended and the nature of these moves. Finally, it will understand, using this data, the extent to which it can be said that this lack of security induces both precarity and mobility.

It is argued that a focus on security of tenure alone is insufficient to understand either the experience of precarity in the private rented sector or the way in which it forces tenants to move. It is argued that a range of structural factors in combination create the contemporary experience of structural precariousness experienced by private tenants in England and uses this to reflect back on the literature on precarity.

5.1 The incidence of repossession orders

In 2016, 144,643 households moved because they had their homes repossessed (Ministry of Justice, 2017). The largest number of these occurred in the social rented sector (82,788), followed by 54,581 relating to owner-occupied property. Just 7,274 orders were made against owner occupied property.

The relative frequencies of possession orders are of course affected by the unequal prevalence of housing of different tenures, and standardising this data by repossessions per 1,000 units of relevant dwelling stock presents large variance in the relative frequencies of

forced exits from the respective tenures, as shown in Chart 5.1. Private tenants have the greatest relative frequency of repossessions, with 11 moves per 1,000 in 2016. This is shortly followed by the social rented sector where 10 in 1,000 were served a repossession notice. Just 0.5 per 1,000 units of owner occupied dwelling stock, by far the biggest tenure, moved due to repossession. Overall, there is clearly a much higher relative frequency in the rented tenures when compared to owner occupation.

In the study period of 2010–2012, the focus of the previous chapter, the repossession or similar category accounted for approximately 704,000 moves, equating to more than a third of all involuntary mobility captured within this thesis.

Chart 5.0.1: The number of moves in the 'repossession or similar' category

<i>Reason for move</i>	<i>2010–2012</i>
Repossession	490,608
End of an assured shorthold tenancy	147,411
Moved as could not afford rent/mortgage	66,065
Total	704,084
% of overall moves	38

Source: Author's own analysis of the English Housing Survey (201-11, 2011-12, 2012-13)

The most prevalent cause of mobility in this category is being served a repossession notice, accounting for 490,000 moves, followed by the ending of assured shorthold tenancies, which accounts for an additional 135,000 moves, with a further 66,000 relocating as they could no longer afford their rent or mortgage. Heavily represented here then are moves instigated through a formal possession process rather than due to the preventative action of residents. However, some moves may not be captured here and, for example, owner-occupiers may deal with arrears or difficulties in paying their mortgage, as is shown in Chart 5.2, by selling their home or entering into an agreement with their lender. Chart 5.2 is comprised of data taken from the English Housing Survey dataset from which the estimates herein are made, and details the reasons those who have given up a home in the

past due to difficulties paying their mortgage. This subset is formed of those who answered yes to the question: *‘As you may know, many people have had to give up the homes they were buying because of difficulties paying their mortgage. Have you or anyone in this household ever given up a home for that reason?’*

Chart 5.0.2: Respondent's reasons for having given up a home in the past due to difficulties paying their mortgage

	N	%
Sold to avoid getting into arrears with the mortgage	54,888	36
Sold due to mortgage arrears avoiding court action by lender	29,685	19
Left voluntarily, and the mortgage lender took it over	38,639	25
Left because the mortgage lender got a court order	29,595	19
Total	152,807	100

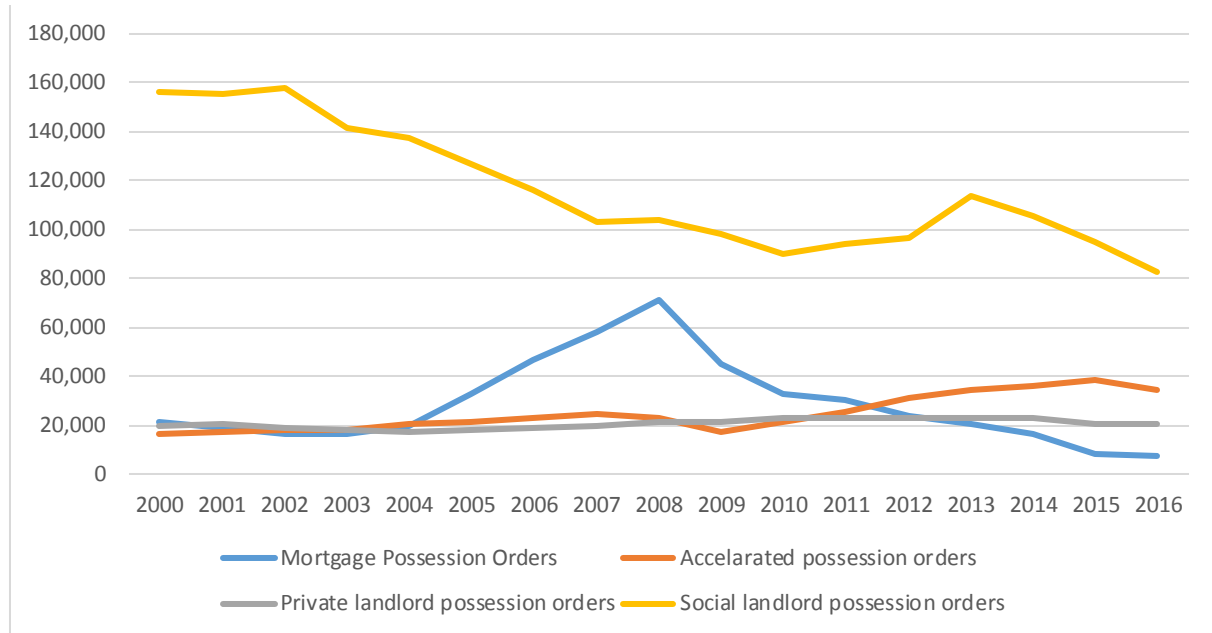
Source: Author's own analysis of the English Housing Survey (201-11, 2011-12, 2012-13)

Chart 5.2 shows that only 19% of those moving due to financial difficulties did so through a court order, with the majority selling in order to respond to or avoid arrears or voluntarily giving the property back to the lender. This highlights the inability of the estimate generated within this thesis to truly get at the level of moves due to financial difficulties, as discussed previously.

Chart 5.3 shows that the rates of repossession activity have varied widely since 2000. Repossession actions against owner occupied property, now less frequent, were much higher between 2004 and 2010. This shows that the financial crisis had an upward impact on the rates of repossession of owner-occupied properties (Wilcox et al., 2013), yet these did not rise to the high rates seen in previous recessions, and as soon as 2012 had again begun to decline (CML Research, 2013). This was the result of a collection of policy responses designed to curtail the rise of possession orders including extended forbearance by landlords and low base-rates maintained by the Bank of England (Wilcox et al., 2010). These two policy responses in combination with factors in the economy, namely reasonable

employment levels and house price correction, led to lower levels of high indebtedness, housing costs and repossession than may have otherwise occurred (Wilcox, 2013).

Chart 5.0.3: Possessions orders by type of order and landlord, England and Wales 2000-2016



Source: Author's own analysis of Ministry of Justice (2014a, 2014b)

However, uncovered by a focus on mobility is the financial insecurity which may be experienced by those in the owner-occupied sector. Many mortgagees are vulnerable to the possibility of high housing costs in the future due to potential for interest rate rises. In particular, those who spend one-third or more of their after-tax income on mortgage costs or those who can no longer access credit are at risk (Wilcox, 2013). This has led Fitzpatrick et al. (2016) to note that the rate of repossessions could increase along with any increase in the interest rate, particularly as lender forbearance may be limited along with the imminent withdrawal of government support in the form of the Support for Mortgage Interest Scheme.

Repossessions in the social rented sector have been in decline, although they are still relatively high, and those related to property owned by private landlords are steadily increasing. It is more difficult to determine, given the paucity of primary research, why households in the United Kingdom have rented property repossessed. A small collection of works conducted around a decade ago found that, as was the case for owner-occupiers,

the predominant reason by which social rented tenants homes are repossessed is due to arrears (Shelter, 2003; Phelps, 2008). Arrears were likely to have been amassed as a result of a change in income, such as that stemming from job loss, but also included issues related to the administration of housing benefit and an increase in family size (Shelter, 2003). Alongside this, the transition from unemployment into insecure employment has been identified as a factor which influences arrears (Phelps, 2008). Whilst these factors may be similar to those in the owner-occupied sector, the underpinning interactions between housing circumstance and the welfare state are different in the social rented sector. This is principally owing to the higher levels of decommodification provided by a system of housing allowances (Tunstall et al., 2013). Whilst in the owner-occupied sector the interactions relating to repossession focus on challenges in maintaining housing costs in the context of levels of state support, within the social rented sector such interactions appear to be driven by factors outside the housing market. These may be related to resource constraints or insecurity in other areas of life such as the labour market (Shelter, 2003; Phelps et al. 2003).

Given the absence of more contemporary work examining these mechanisms it is necessary to turn to the *Homelessness Monitor* compiled by Fitzpatrick et al. (2016) which examines the impact of economic and policy development on the rates of homelessness in the UK. The pressures examined within have clear parallels for those which are likely to underpin the building-up of arrears. Drawing on an analysis of policy developments and online surveys with Local Authority housing departments, their report argues that a mixture of welfare reforms, such as the benefit cap, the ending of the spare room subsidy, and tougher sanctioning regimes are impacting on households in the social rented sector leading to homelessness applications (Fitzpatrick et al., 2016). Within the private rented sector, the authors have argued that it is housing market pressures, such as high or increases in rents, and in some cases their combination with welfare reforms such as changes to local housing allowances, which have led to repossessions (ibid.).

Research by Clarke et al. (2017) focussed specifically on the private rented sector supports this, arguing that tenants on low incomes struggle to pay their rent as housing benefit reforms have increased the gap between benefit paid and rent charged. This means an increasing number struggle to pay their rent, which, when combined with an inability to

find cheaper private rented accommodation or access social rented homes, is translating into an increase in rent arrears and repossession orders.

The impact of national level structures and policies, and changes to them, allows for a reflection on the approach to risk presented by Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011). Risk in such an approach is seen as embedded in social, economic and industrial processes, globalised and largely unmediated by the structures of the welfare state. In addition, risk is seen within such work as the central motif of contemporary society, and of greater importance than the poverty, inequality and social disadvantage which was of great concern in the 20th century (Beck, 1992a). The totality of these claims was critiqued in Chapter One, and the approach to risk adopted as a theoretical position, or ideal type, rather than as being viewed a conceptualisation of a fundamental transition. This is further supported by the material examined within this section. Whilst, authors such as Kennet et al. (2013) have argued that the global financial crisis has transmitted risk to individuals in a manner consistent with the global risks highlighted by Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011), as conceptualised within the financialisation literature (see Aalbers, 2008) and which could be seen in the initial upturn in repossessions and financial stress (Wilcox et al. 2010), these pressures, as they related to the owner-occupied sector, can be seen to be filtered through institutional structures at the level of the nation-state. Principally this is demonstrated in the ability of interventions, such as lender forbearance, low base rates, and government policy to address risks. So, whilst this is not to say that global risks are not passed from the nation-state to global structures and back again, their impacts may be reduced by national structures as can be seen by the ability of monetary policy intervention from the BOE on cooling the impact of the financial crisis (Wilcox et al., 2010). This relates to the criticism made by Engel and Strasser (1998: 94) that Beck's work neglects, 'at least in part, the structural properties of modern societies themselves'. Engel and Strasser (ibid.) argue that whilst the Risk Society thesis considers 'technological and ecological risks', it 'neglects such class specific and yet global risks as unemployment, poverty, organised crime, aids and migration'. This is a criticism that is compounded when looking at repossessions in the rented tenures which are argued to relate largely to the structural conditions of the housing market and welfare state and their interaction. As such, whilst it may be the case that the risk is increasingly globalised through the interconnection

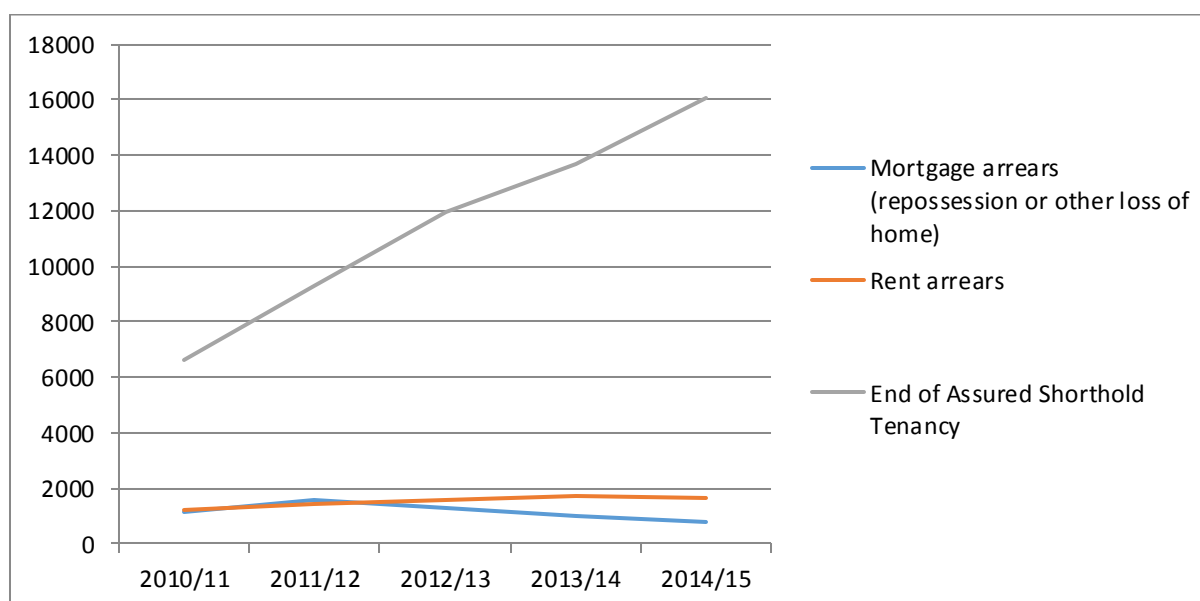
of economic and social systems the nation-state retains much control over the impact of these risks.

Having considered repossessions generally, it is now time to focus on those related to the ending of Assured Shorthold Tenancies specifically. Moves due to ending of Assured Shorthold tenancies through Section 21 notices have garnered significant interest by housing policy makers and commentators (Clarke. et al, 2017). However, evidence has yet been limited in describing the factors that underpin moves of this nature. The Rugg and Rhodes (2008) report highlighted conflicting views between those within the landlord industry and those representing the rights of tenants. The former was argued to feel that a lack of security was necessary in order to manage ‘bad tenants’, such as those who damage the property or fail to pay rent. On the other hand campaigning groups have argued that a lack of security induces frequent no-fault home moves, leading to individuals moving ‘every six months’ as their contract came to an end. In the following section data will be analysed to assess the incidence and nature of mobility due to the ending of tenancies.

5.2 The incidence and nature of moves due to the ending of assured shorthold tenancies

The ending of assured shorthold tenancies accounted for a relatively high amount of mobility between 2010 and 2012 when compared to formal possession processes, with 150,000 households moving in the former way compared to 490,000 in the latter. Furthermore, it is possible to infer that moves due to the ending of Assured Shorthold tenancies have been on the rise. Data which captures the reasons for the loss of home for those accepted by local authorities as homeless can offer a sense of how this figure may have changed. As shown in Chart 5.4, the number of those accepted as homeless as a result of the end of an assured shorthold tenancy has risen in the two years following 2012. Whilst not all ended tenancies result in homelessness, and a number of factors may impact on the incidence of possession orders resulting in housing crisis, an upward trajectory does perhaps suggest that their incidence is likely to have at least maintained and perhaps more likely to have increased.

Chart 5.0.4: The number of homelessness application acceptances by reason for loss of last settled home (%)



Source: Author's own analysis of DCLG Homelessness Statistics (DCLG, 2015)

The combined British Household Panel Survey and Understanding Society dataset can be used to assess the frequency by which households move due to the end of an Assured Shorthold tenancy. The variable computed here reflects those who have moved since their last interview identifying being evicted or having their home repossessed as the reason for moving and having moved from the private rented sector. The data analysed here shows that of those who moved due to the eviction or repossession from a private rented sector property the vast majority (88%), moved a single time. 12% of those who moved for this reason moved home more than once and of all the movers 2% moved three or more times. Given that the majority of those who are evicted from their private rented home are not evicted again suggests that living in the private rented sector is for the most part not manifest by the experience of multiple forced moves. This shows that the assumption that individuals move ‘every six months’ as made by some commentators (Rugg & Rhodes, 2008) is not borne out evidentially. Rather, most private tenants end their own tenancy rather than have it ended by their landlord and for those who do not this tends to be a singular experience.

Rugg and Rhodes (2008) observed that for most who used the private rented sector as a transitional tenure few problems were caused with regards forced mobility; rather the problem was concentrated amongst those who were attempting to make a long-term home in the sector. Whilst motivations cannot be assessed using this dataset, length of time in the sector can provide a useful proxy. As computed here, length of time in the private rented sector refers to the overall time spent reporting living in the tenure, which can refer to multiple private rented homes or one singular tenancy during the 21-wave period¹.

Overall, this data supports the notion that the average time in the private rented sector is short. The majority of those who were ever in the private rented sector were in the tenure for six or fewer waves. Within these first six waves the frequency is skewed towards the shorter time periods. The likelihood of moving is associated with a longer period in the private rented sector over the 21 waves. The average amount of time within the sector for those who had never moved due to eviction or repossession is three waves, compared to six waves for those who had ever moved in this way. This is similarly the case for those who had moved multiple times due to eviction or repossession for which the average time in the sector increases to eight waves.

Whilst it may be assumed that it would be the case that length of time in the private rented sector would be positively associated with an increased likelihood of moving given that it presents a longer exposure to this risk, this data nonetheless supports the argument presented by Rugg and Rhodes (2008) that forced exits are the most problematic for those aiming to be in the sector for a longer period of time. This, when considered in line with the previous observation, demonstrates a private rented sector where remaining within a home is potentially time-limited.

That moves are concentrated amongst those spending a longer period of time as private renters raises questions surrounding the demographics of those moving in this way. It may be assumed that those who aim to stay, or are staying, in the private rented sector for longer periods time are less likely to be young, single and transitional. Namely, it is of relevance to see if those at increased risk of moving due to spending longer in the tenure for longer,

¹ It should be noted that if a respondent is missing for one or more waves they will be recorded as not in the private rented sector.

are those who may have in the past been more likely to have accessed either owner occupation or a social tenancy. Assessing this is not straightforward given the way in which data is recorded. The English Housing Survey, used in order to assess mobility, retrospectively asks about mobility but records demographic and socio-economic data at the time of interview. Given that such factors are dynamic, and that the move may have been made up to three years in the past, this information may have changed since the move. As such, those factors which are subject to change should be treated with caution.

The majority of those moving due to the end of an Assured Shorthold tenancy are in the 25–34 age categories; however, their mean age is slightly older than their non-moving counterparts (37 years compared to 34). Examining the household type of those post-moving reveals some interesting information; however, as previously acknowledged, this is a factor which may change over the study period. This is of particular relevance here given that individuals may de- or re-partner in response to moving.

While popular accounts of renters may see them as young and single, just thirty-six percent of those who have moved are living as single adults. This highlights that the majority of those who have moved are a short time after living in a cohabiting union or with children. Of this figure 46% of movers are living with a partner and almost half (48%) have children. Despite the unreliability in these figures it would suggest that those moving due to the end of an assured shorthold tenancy are not just a young, single and transitional population. This further supports the notion that those who move may be concentrated amongst those aiming to stay in the private rented sector long term as they cannot access housing in another tenure.

When analysed with reference to the current tenure of movers it is possible to assess the housing pathways of those who move in this way. The majority of those who have moved due to the end of a tenancy were at the time of survey living in another private rented sector home (74%). This means that around a quarter of those whose tenancy is ended by their landlord move out of the private rented sector. Of these the majority (23% of all movers) move into the social rented sector and a small number moved into owner occupation (3%).

The household type of those moving into the private rented sector is similar to that observed generally. Notable proportions (36%) are single adults whilst the largest proportions of all household types are accounted for by cohabiting couples (48%). The greatest disparity between the tenures exists in terms of the presence of children. The split between having and not having children in the private rented sector is relatively equal (46% to 54%) whereas 68% of all social rented households who have moved in this way have children within them. Moves out of the private rented sector into the social rented sector due to the end of an assured shorthold tenancy are reflected in figures detailing homelessness acceptances as discussed previously and shown in chart 5.4. Clearly then, whilst for some the private rented sector is used as they cannot access housing in the social rented sector, this data suggests that exits from it also act as a route into social rented housing.

The proportion of individuals moving out of the private rented sector and into the social rented sector also allows for reflection on those making multiple moves. Those who move into the social rented sector following the end of a tenancy are no longer exposed to moving involuntarily for this reason again. As such, the proportion of those who are eligible to move two or more times is reduced following the first move. However, it should be noted that a move into the social rented sector may follow multiple moves due to the end of a tenancy. In order to explore pathways effectively different research methods would need to be implemented. Nonetheless, this data allows the provisional presentation of a number of mobility pathways to be suggested. These pathways reflect that mobility may be experienced by different groups and shape the experience of the private rented sector differently. These are:

Stable – where there are no moves due to the end of a tenancy

Single move – exits into the social rented sector

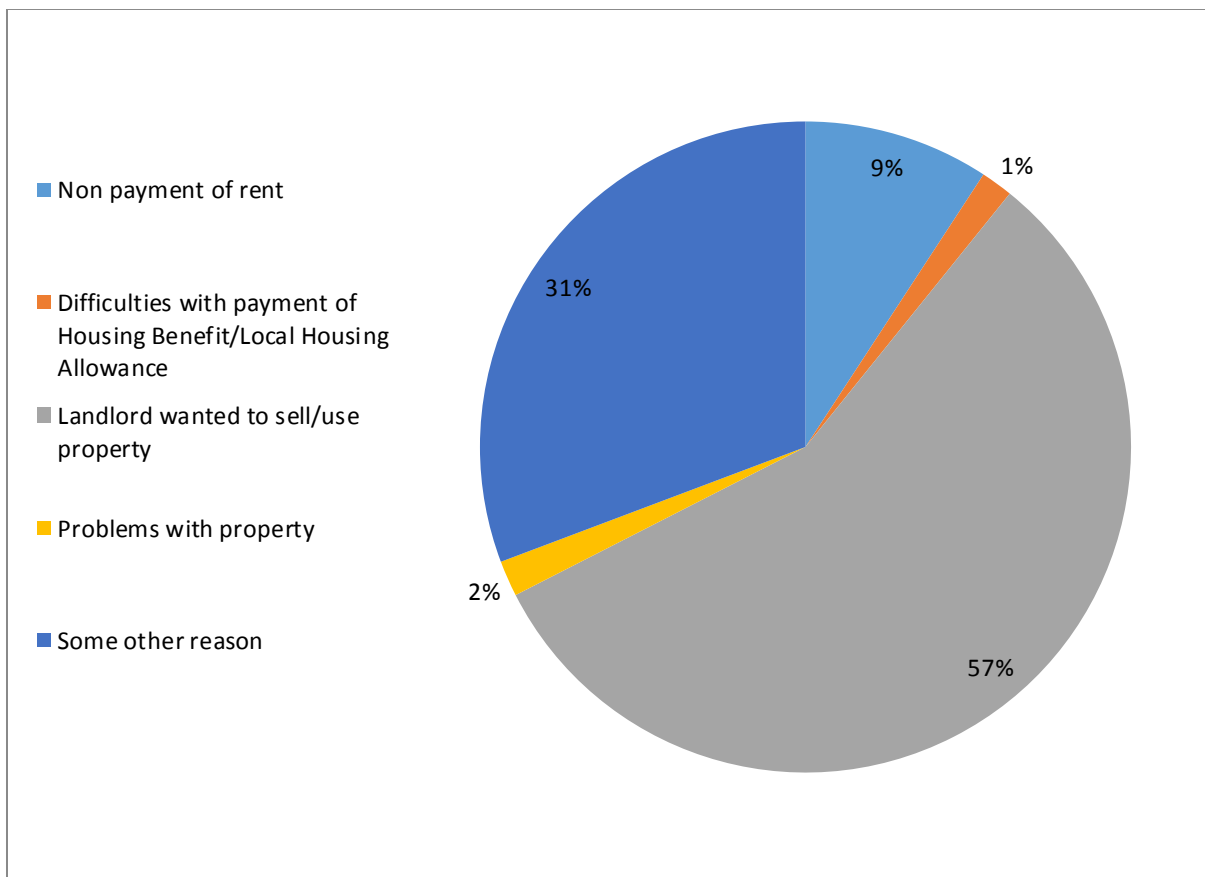
Single move – re-joins the private rented sector

Multiple private rented sector moves

This section has highlighted that the incidence of moves due to the ending of an assured shorthold tenancy is high, although not necessarily experienced multiple times, and do not

necessarily affect just those who are using the sector in a transitional manner. However, a high incidence in its own right does not suggest that a lack of legal security is that which induces mobility, rather it is necessary to understand the reasons underpinning the ending of tenancies.

Chart 5.0.5: The reason for ending a tenancy between 2010 and 2012 as a percentage of all moves



Source: Author's own analysis of the English Housing Survey (2010-11, 2011-2012, 2012-2013)

The majority of tenancies which are ended by landlords are ended to enable them to sell or the property or to bring it back into their use (57%). The second most prevalent category (31%) is 'some other reason', meaning that around a third of all moves are unaccounted for and implying that many movers may not be sure why they are being asked to leave by their landlord or that a mix of additional reasons are present which have as yet not been picked up within research or those working in the housing field. The third most prevalent category is non-payment of rent; however, at 9%, this accounts for a much smaller share

of moves than the previous two categories. Lastly, 'difficulties with the payment of housing benefit/local housing allowance' and 'problems with the property' account for 1% and 2% of all moves respectively. The small size of these latter two categories may be accounted for by being captured within the other categories. Those who have had difficulties with the payment of housing benefit or local housing allowance may self-categorise as having had their tenancies ended due to the non-payment of rent given that this may have been the likely consequence.

Overall then the greatest share of tenancies ended (59%) are ended for reasons other than 'tenant at fault'. This challenges the notion presented by landlords, as argued within the Rugg and Rhodes (2008) report, that a lack of security is necessary in order to give them the capacity to manage 'bad tenant' behaviour given the relatively small amount of tenancies ended due to this reason. That the most prevalent reasons for the ending of tenancies by landlords are those for which the tenants are not at fault would indicate that the structures of the housing market rather than individual behaviour underpin mobility in the private rental sector. Potentially then this relates to the investment landlords observed by Leyshon and French (2009) 'cashing in' on their investments. This is further supported, if only tentatively, when looking at regional breakdowns.

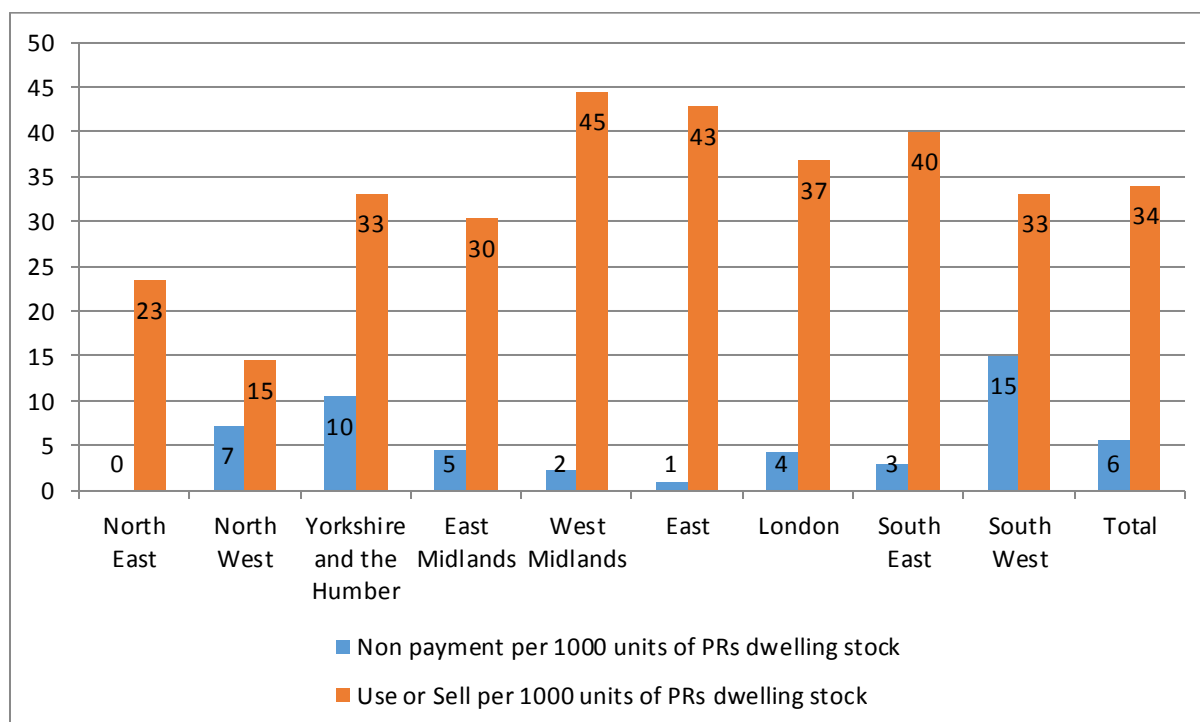
A quarter of all moves (26%) are made in London, following in frequency by the South East (16%) and the South West (13%). The North West (7%) the East Midlands (6%) and the North East (3%) have lowest levels of moves due to this reason. Collectively the Northern counties, the North East, the North West, and Yorkshire and Humberside, account for the smallest share of all moves. More than half of all moves (55%), are in the southern counties. However, following standardisation the gaps between some of the regions close. When standardised by 1,000 units of dwelling stock London, the South East and the South West still account for the largest share of moves. However, the order is changed. The East also accounts for a greater proportion of moves relative to the size of the private rented sector in the region. Furthermore, the gap between northern regions and the Midlands is closed. The North East is relatively higher than raw figures suggest, as is Yorkshire and the Humberside. As such, it is clear that the incidence differs by region.

Region is also found to impact on the reasons behind the ending of tenancies. The proportion of tenancies ended to enable landlords to use or sell the property compared to

those ended due to the non-payment of rent is similar across all regions to that seen at country level. That is to say the majority of tenancies are ended in order for the landlord to use or sell the property, and a minority due to rent arrears. However, the extent to which this is the case differs between places. In the northern regions (with the exception of the North East where no data exists on tenancies ended due to non-payment of rent) a larger share of overall movers are accounted for by non-payment of rent. Moves due to non-payment of rent are 50% of the value of those made due to the end of tenancies in the North West and 32% in Yorkshire and Humberside. In the rest of England the value of moves due to the non-payment of rent is around 10% to 15% of the moves due to the landlord wanting to use or sell the property. This is with exception of the South West where those due to non-payment of rent are 45% of the value of tenancies ended due to the landlord wanting to use or sell the property. The unequal distribution of such moves suggests that the investment potential or relative 'heat' of private rental markets differs whilst this incidence is associated with the level of dwelling stock per region. However, this is also likely to be conflated with the 'heat' of the housing market. However, evidence of this is limited owing to the unavailability of indicators on regional private rental markets. Nonetheless, given that those areas where incidence is greater and the highest proportion are accounted for those where homes are taken in possession in order for them to be used or sold by landlords are in London and the South where much commentary and analysis has focused on the competitiveness of the rental markets it seems likely this hypothesis has some solidity.

The proportion of tenancies ended due to 'no fault' reasons would indicate that a lack of security is inducing mobility. However, making the case that the tenancy form in the private rental sector in itself induces mobility is not straightforward. Any reversion to a pre-existent regulatory system or the adoption of an alternative which offers greater security of tenure would presumably offer a landlord the ability to take possession of a property in order that they could exit the sector. Accordingly, it is unclear whether it is the lack of security itself, the structure of the market, the investment plans and behaviour of landlords, or a combination of all three which induces mobility. This will be assessed further in the following section

Chart 5.0.6: Reason for move per 100 units of PRS dwelling stock by region, 2010-2012



Source: Author's own analysis of the English Housing Survey (2010-11, 2011-2012, 2012-2013)

5.3 The Assured Shorthold tenancy as a manifestation of precarity?

The data analysed in the previous section suggests that the inducement of mobility cannot be considered as solely related to the lack of legal security provided by the tenure. Rather, it demonstrates that a number of structural factors combined to create insecurity. This can be further explored by examining the solutions to insecurity that have been presented by housing market and legal institutions and actors.

A desire to increase the length of the initial fixed term of default tenancies was pledged across the manifestos of the main parties during the 2017 election. The Labour Party approach was to increase the fixed term to three years with an inflation based cap on rent increases (Labour Party, 2017). This was matched by the Liberal Democrats who also suggested a three-year tenancy with inflation-linked annual rent increase (Liberal Democrats, 2017). The Conservatives (2017) proposed that they would look at how to increase security for good tenants but did not specify the means by which they would achieve this.

In both the policies proposed by the Labour Party and Liberal Democrats offered little more information on the ways in which tenants or landlords may prematurely terminate a tenancy, if at all. In a similar proposal made in the Labour Party's 2015 manifesto, which also proposed lengthening tenancies to three years, landlords could end the tenancy for a number of reasons, such as arrears or in order to sell the property, but they would have to go through the court process. Neither of these approaches is likely to dramatically reduce mobility due to the ending of tenancies. The three-year period proposed by the Labour Party and Liberal Democrats would fall under the average times in the sector of those who moved as presented in the previous section. More substantially, the reasons for why tenancies were most commonly ended would nonetheless be covered by the grounds contained in either of these proposals. A similar tenancy format is proposed by Shelter (2012) in the form of 'stable tenancies'. The 'stable tenancy' approach proposes that tenants would be offered a five-year fixed term with predictable and indexed rent increases. The tenancy could be ended by either the landlord or tenant with a two-month notice period. This would be discretionary and have to be ended by going through the courts for landlords. A key difference in the Shelter approach is that were the landlord to end a tenancy in order to sell the property this could only be done on proving an exchange of contracts, thereby giving some control over when a landlord may use the property and providing clarity on the motive.

The Residential Landlords Association (RLA) has presented some criticisms of Shelter's approach which implicitly applies to those of the Labour and Green Parties. The RLA's principal argument relates to disinvestment, and they suggest that such regulation would choke access to mortgages given that landlords model their business case on short-term security in order to manage arrears. Whilst the case of arrears has been dealt with on an evidential basis within this thesis, this reflects the perception of the market. Shelter (2012) observed that landlords' business practice is not necessarily conducted based on evidence but rather to do with industry norms and market perceptions. Accordingly, Shelter (2012) suggest that increased regulation would need government support.

The RLA's (2013) proposition is to increase security by offering tenants an automatic right to increase their contractual term in blocks of six or twelve months for up to five years as long as the landlord does not wish to take possession of the property. The RLA (2013)

believes that this avoids a situation where landlords only select tenants who are likely to move on soon, thereby penalising those who it sought to protect, namely those aiming to spend longer periods of time in the tenure and any one house. Furthermore, this remedies an additional criticism presented by the RLA that extended terms bind landlords into an agreement but allow tenants to leave when they wish, a criticism which was also presented in evidence submitted to the DCLG select committee on private renting (DCLG, 2011). They suggest such a situation would be unjust and would make it difficult for landlords to plan for void periods. Beyond potentially being perceived as perhaps somewhat self serving of the RLA given that their solution limits the security of tenants in favour of landlords, a challenge to this approach is that it may limit tenant mobility or rather force tenants who may have to move in the near future between a lack of security or the option to leave. Furthermore, as Shelter (2012) point out the lack of ability to move in response to a change in circumstance, such as a job loss, may result in arrears although this is of course also the case with the initial fixed term of an assured shorthold tenancy.

The Law Commission (2006), following substantial consultation with landlords, the wider industry and tenants' groups, has proposed a 'consumer protection' approach to private rented regulation to redress the perceived imbalance between landlord and tenant. This approach is not drastically different to the assured shorthold tenancy but removes the initial six-month fixed term, and states that the term of the contract is agreed between the landlord and the tenant. Similarly, notice periods necessary for the tenant to end the tenancy are determined within the contract. The tenancy must be ended by the landlord through the court but still includes a 'no fault' clause. This strategy assumes that a contractual approach may redress the inequality between landlords and tenants. However, this may not be possible and the landlord may still hold the power, particularly in competitive markets. This is particularly relevant in the context of qualitative material highlighted in chapter four, which highlighted the competitive nature of some housing markets and the constraint in finding somewhere to live in the context of this. Nonetheless, the upfront nature of the contractual approach may allow for the matching of landlords and tenants with similar expectations. Furthermore, negotiations may be able to be made for example landlords may offer an increased length of security in return for a longer notice period from tenants. This may go some way to resolving the concerns held by landlords

and highlighted by the RLA (2013) about landlords being left with unpredictable voids. Nonetheless, and as previously stated, such negotiations would be premised on landlords and a tenant being on an equal footing and little evidence exists to suggest that this would be the case. Alternately, landlords may nonetheless offer standard six- or twelve-month tenancies with little room for negotiation.

One impediment to increasing security and a factor which arguably contributes to insecurity is the attitude of mortgage lenders. It is noted by Leyshon and French (2009) and within the DCLG Select Committee report on Private Renting that lenders limit the length of a fixed term which buy-to-let landlords, a major constituent of the market, can offer to a tenant. This is demonstrated in Figure 8 which shows the maximum tenancy length a lender allows a borrower to offer for, where data is available, the top 30 mortgage lenders². In this figure it is shown that 10 of the 15 lenders limit landlords to offering a fixed term of twelve months. This sets the rules of the game for many landlords with respect to security of tenure and act as a constraint on the ability of other market actors, such as letting agents, to advocate for greater security for individual tenants.

Much of the justification for this limited security by lenders, as is presented in their written evidence to the DCLG select committee on private renting, highlights considerations greatly similar to those presented by landlords, with regards to the management of risk (DCLG, 2011). Such considerations, however, are remarkably national-based for funders operating in a globally interconnected housing finance system. Missing from the social and geographical studies of financialised mortgage finance (see Leyshon and French, 2009; Aalbers, 2008) and out of the scope of this thesis are considerations of the impact such global systems and the securitisation of home loans, including buy-to-let mortgages, have on regulatory considerations at the level of the tenancy agreement. Not explored is whether a lack of security has some value, and therefore is desired by lenders, in facilitating the re-packaging and selling of mortgage finance.

² Full details can be found in Annex Two.

Chart 5.0.7: The Maximum tenancy length allowed by lenders

Lender	Maximum tenancy length (months)
Santander	12
Nationwide Building Society (lending through the Mortgage Works)	36
HSBC Bank	12
Yorkshire Building Society (lending through Accord)	12
Coventry Building Society	12
Bank of Ireland	24
Virgin Money	12
TSB Banking Group	12
Skipton Building Society	12
Paragon Mortgages	36
Principality Building Society	12
One Savings Bank incl. Kent Reliance	36*
Newcastle Building Society	12
Nottingham Building Society	12
Aldermore Bank plc	36

See Annex Two for sources

Nonetheless, as observed by lenders themselves (DCLG, 2011), a lack of security should not necessarily lead to high mobility if landlords remain in the market and continue to let to the individual.

The Private Landlord Survey (2010) revealed that 89% of landlords are private individuals (DCLG, 2011), and of these for only 8% is being a landlord their full-time source of employment and income. 81% percent of individual landlords owned only one property, with less than 1% owning five or more properties. This means that 71% of the market is represented by individuals (DCLG, 2011).

Alternate models of private rented accommodation provision exist in the form of institutional investment models, such as build to rent. Institutional investment refers to the building and/or provision and management of private rental accommodation by large companies underpinned by investment funds (Montague, 2012; Rugg & Rhodes, 2008). Proponents of institutional investment in the private rental sector see it as having a number of potential benefits around quality, management practice, and of concern here, stability. Institutional investment is low in the United Kingdom relative to other countries (Rugg and Rhodes, 2008) and a number of reasons have been cited as to why this is the case. Rugg and Rhodes (2008) have argued that the policy frameworks developed in order to promote the sector are not achieving the level of support they seek to. Further to this, the demographics and concentration of tenants have limited the business case and potential confidence in institutionally backed private renting (Rugg & Rhodes, 2008; Montague, 2012). Crook and Kemp (2014) observed that investment has been hampered by poor returns, issues in acquiring significantly large portfolios, and the tax regime. Nonetheless, the recent backing by the government of investment in the private rented sector may yet have a positive impact on the growth of such endeavours (Montague, 2012). Corporate landlordism of this nature is commonly argued to improve stability (*ibid.*). This may be through the introduction of longer fixed terms of the granting of assured tenancies but may also be achieved simply by knowing whether a property would be available in the long term (*ibid.*). The perception here then is that a corporate landlord 'is in it for the long run' and will not unpredictably exit the market. This assumes that corporate landlords would hold onto their properties for long periods of time. However, Rugg and Rhodes (2008) note that large landlords' business models treat both rental streams and the sale of property as sources of income with firms selling around 5% of their portfolios per year in order to release capital uplift. This suggests that mobility may still be a factor for the tenant of a

corporate landlord. Furthermore, the mobility impacts of a landlord which is in financial trouble or who wishes to exit the market or reduce its share are also greater when that landlord deals with large numbers of tenants as is proposed in this model. More evidence of these impacts may emerge if and when firms enter the market and their business plans can be interrogated. An additional criticism is that in desiring to maintain rental streams and avoid risk, which may undermine the ability to offer stability to tenants, large-scale landlords may profile tenants in order to avoid those who present a risk of default (Rugg and Rhodes, 2008). For example, landlords may avoid those on low incomes or with children. As such, an approach like this may create a two-tier market which offers security only for those who are transitional, who were identified in Chapter Five as avoiding moves, and leave those who most need increased security within the existing system. Furthermore, as Crook and Kemp (2014) note, even in countries with high levels of institutional investment, the majority of landlords are still individuals. This again brings the argument back to the investment intentions of landlords.

Landlords in England generally appear to be long-term actors in the market. Figure 9 shows that the majority (averaging at around 80%) of the landlords who are Association of Residential Landlords (ARLA) members and responded to the survey intended that the life expectancy of their property investment would be upwards of 10 years. Approximately 40% intended that they would hold onto their investment for 20 or more years. However this data cannot be regarded as representative given the observation of Crook and Kemp (2014) that only around 6% of landlords are registered as members of organisations such as the RLA. It may be that such landlords have characteristics which are specific to them and distinguish them from others who may not be a member of a trade body.

Nonetheless, looking at DCLG (2011) *Private Landlords Survey, 2010* reveals that for the largest share of landlords their intention is to remain in the market for similar lengths of time. This data shows that 52% of landlords surveyed intended to still be letting a property in ten years' time.

However, regardless of a landlords' intentions the structure of the market itself, which is made up of many individual landlords, creates churn, whereby the constant selling up of landlords highlights a collective wave of involuntary mobility. Data from the private landlords survey shows that 'over a tenth (13%) of landlords (who own or control 7% of

all dwellings in the PRS) expected to quit the PRS over the next two years' (DCLG, 2011). Unpicking this data further highlights some revealing divergences between what the survey characterises as *new* and *old* landlords.

Chart 5.0.8: Chart showing responses to the question: “From original acquisition time, what do you expect to be the average life expectancy of your property investment, before you liquidate your property assets?”

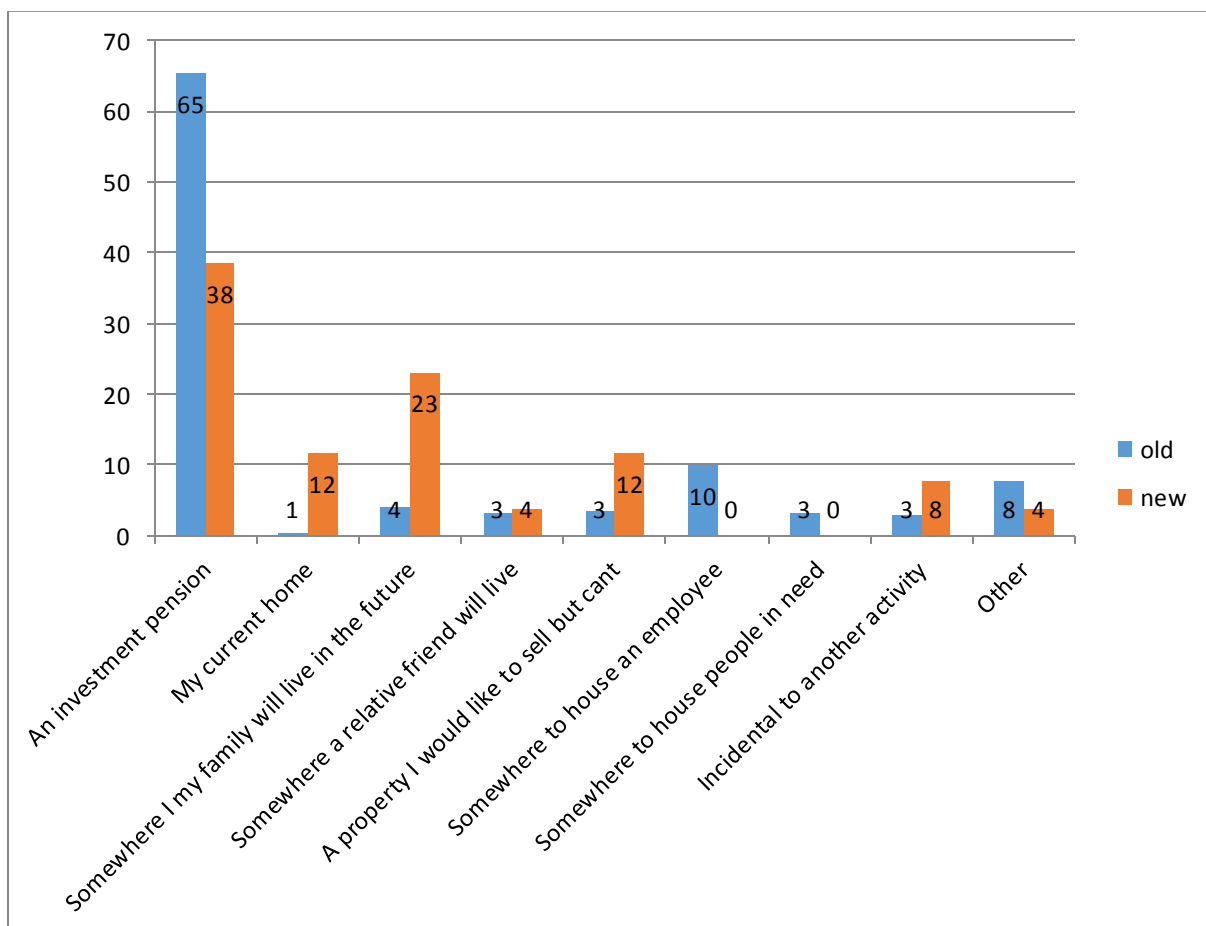
	Sep-13	Dec-13	Mar-14	Jun-14	Sep-14	Dec-14
Less than 2 years	0.7	0.4	0.5	0.4	0.5	0.4
2–5 years	3.7	3.9	3	3.2	2.7	2.9
5–10 years	18.1	15.6	14	15.4	14.5	14.7
10–20 years	37.2	38.8	42.6	44.6	41.7	38.6
Over 20 years	40.4	41.2	39.9	36.4	40.6	43.4
Average	19.6	19.9	19.8	19.2	19.9	20.3
Number of respondents	759	1144	942	940	854	904

Source: ARLA (2015)

New landlords are categorised as those who have been letting for three years or less. Of those who were new to the sector almost a quarter (24%) intended to quit in the next two years. The characteristics and motivations of these landlords also differ. Whilst 77% of all properties which were being let were acquired with the expressed intention of letting them out, for *new* landlords this dropped to just 47% of dwellings. Similarly, the proportion of properties which were once or currently lived in by the landlord (22% for all landlords) was higher for *new* landlords at 36% compared to 19% for *old* landlords. The investment life expectancy of properties also differs. This suggests that *new* landlords are more likely to rent out properties for reasons other to derive income and an investment. This is

supported when looking at data from the *Private Landlords Survey, 2010* which shows that how a property is regarded differs notably by the length of time a landlord is in the sector for (Chart 5.8). In this data *new* landlords can be seen to regard the property more commonly as somewhere they or a family will live in the future or as being rented out as they cannot sell it. This suggests that landlords with these motivations are likely to leave the sector shortly after entering, leaving behind a core of those with longer term intentions. That 50% of those who have entered the market as landlords in the three years prior to the survey had done so for reasons other than a long-term investment or because it was their current home further supports the notion of landlord churn as a contributory factor in the insecurity present in the private rented sector.

Chart 5.9: How a property is regarded by landlord profile, 2010



Source: Author's own analysis of the *Private Landlord Survey (DCLG, 2011)*

Drawing these observations together it is possible to argue that the insecurity experienced by private tenants in respect to mobility is experienced as a result of a number of factors. Whilst tenure security is an important dimension to such insecurity, particularly in how it is subjectively felt, it is the interaction between the structure of the housing market as predominantly a collection of small-scale landlords who own one or a small number of properties, and the behaviour and nature of English private landlordism. This reflects that the nature of the market and the actors within it have a great impact on the experience of risk structures. This observation is similarly made by Coq-Huelva (2013), who, in examining the post-crash housing market in Spain, notes that:

... the Spanish real estate cycle cannot be adequately explained by simple reference to global dynamics, being ongoing global processes (e.g. the rescaling of the state, financialisation etc.), simultaneously present and transformed at the national, regional and transformed at the national, regional and local scale. It is therefore important to find a point of equilibrium between explanations that centre on global aspects and those that have a narrower focus on national and local elements and thus have a narrower focus on national and local elements and thus have no broader perspective on how external constraints have shaped the processes of urbanisation. (Coq-Huelva, 2013: 1214)

In this quote, Coq-Huelva argues that whilst macro-level forces are important factors, their experience at the level of the individual do not disregard or write off factors at the national level. Rather, they are filtered through and shaped by the structures at the level of the nation-state. This similarly relates to the experience of wider repossessions in Chapter Four where it was observed that whilst global risk structures affect housing markets in the arena of repossessions, structures at the level of the nation-state mediate their worst impacts. In this chapter it was observed that whilst it is not to say that global risks are not passed from the nation-state to global structures and back again, their impacts may be reduced by national structures. This relates to the criticism made by Engel and Strasser (1998: 94) that Beck's work neglects, 'at least in part, the structural properties of modern societies themselves'. Engel and Strasser (1998: 94) argue that whilst the Risk Society thesis considers 'technological and ecological risks', it 'neglects such class specific and yet global risks such as unemployment, poverty, organised crime, aids, and migration'. This is a criticism that is compounded when looking at repossessions in the rented tenures which are argued to relate largely to the structural conditions of the housing market and the

welfare state and their interaction. Therefore, whilst it may be the case that the risk is increasingly globalised through the interconnection of economic and social systems the nation-state retains much control over the impact of these risks. This fits with the observation of Crook and Kemp (2014) that private rental markets are ‘path dependent’, and therefore shaped by their histories. That the private rented sector has been historically politically marginalised and seen as inferior as observed by Kemp (1998) has inevitably shaped the perceptions and levels of professionalism found within current landlords. In summarising, how risk is felt in the housing market then, it can be seen to be influenced heavily by the structures of the market, both legal and institutional.

5.4 Conclusion

This chapter has shown that repossessions is a key driver of mobility and orders made against private rented accommodation are large element of tis overall figure. Underpinning repossessions in the private rented sector are a number of structural factors. Poverty and low income, welfare reform and high housing costs and unaffordability are key in driving these figures through undermining the ability of households to make their rent. However, insecurity in the sector is driven not just by this but also the precariousness associated with the legal arrangements in the tenure. The ending of Assured Shorthold tenancies leads to large numbers having to leave their homes. This causes particular problems for those seeking to make a long-term home in the tenure, for example those with children who are unable to access social rented or owner occupied accommodation.

This chapter sought to understand the extent to which this lack of legal insecurity induces residential mobility. It was found that while not inconsequential it is difficult to argue that a lack of security itself drives mobility, rather it is a lack of legal security in combination with a number of other factors which creates precariousness for tenants. These additional factors are the structure of the sector and the nature and behaviour of private landlords. The structure of the sector, as a collection of small scale landlords, creates a churning in and out of the market of individual actors, contributed to by the short-term nature of a small segment of private landlords.

This churn has a human cost. Each landlord who exits the tenure leads to individual moving home involuntary. The following chapter will aim to assess the impact this has on tenants.

Chapter Six

The impact of precarity on subjective security: Ontological (in)security in the private rented sector

6.0 Introduction

The previous chapter, through the secondary analysis of moving data, has highlighted how moves due the ending of tenancies in the private rented sector generate considerable mobility. It is not unsurprising that many have argued that there is a need for increased regulation to improve the security which contributes, at least in part, to this mobility. However, some have challenged the notion that contemporary regulation in the English private rented sector is problematic. For example, in their 2008 report, Rugg and Rhodes noted that respondents from the landlord industry argued that a lack of security is necessary in order to manage rent arrears. Furthermore, beyond practical consequences, the premise that tenants should have any security was also challenged at a fundamental level by Bone (2014), who questions why, if individuals do not have security in other areas of life, such as in employment, they should receive it within their housing.

In light of this debate, his chapter will aim to understand what the consequence of moving involuntarily and a lack of security of tenure has on the ability of people to derive subjective security from their home. This chapter examines the data generated in interviews with those whose tenancies were ended by landlords serving a Section 21. It analyses their experiences, using them to build an understanding of how precarity impacts on the subjective security derived from home, in this case as related to the formation of ontological security.

This chapter is structured around four domains of ontological security related to the home, as proposed by Dupuis and Thorns (1998). These are that the home: acts as a constant space; acts as a setting for day-to-day routines; acts as a haven from surveillance and as a space which enables control; and is integral to identity formation. In speaking to these, the domains of ontological security are considered in order to see how the housing market more generally, and moving in this manner in particular, impact on the experience of ontological security. In concluding and drawing together the material a distinction is made

between that which relates to the general experience of the private rented sector and that which emerges more specifically because of mobility.

6.1 The home as a setting for day-to-day routines

In considering the routines of home, Dupuis and Thorns (1998: 33) note that ‘a significant proportion of our daily activities are routine actions, or at least actions which have a sense of routine about them’. They observe that ‘Routine can be understood as the following of familiar time-space paths or courses of action. Routine is also associated with the predictability of daily life and the patterns of living that are regularly followed. Perhaps the most salient characteristic of routine is familiarity’ (Dupuis and Thorns, 1998: 33). In their work, Dupuis and Thorns (1998) sample a large number of residents, and find that their routines are, despite being reformed at various points in the life course, long-standing and often centred around family life. Few respondents in the sample drawn on in this chapter had the capacity to look back over a long housing pathway and none of those who did had the length of time seen by Dupuis and Thorns’ (1998) participants, all of whom were older people. In part, this was limited by the age of the sample. However, the inability to look back in this way was not just a function of age but also reflected the housing pathways of this sample. Respondents typically moved frequently and for a number of voluntary and involuntary reasons. It appears that this frequent joining-together of short-term tenancies is that which inhibits the forming of long-lasting routines. That is not to say, however, that these respondents do not have home lives with sets of routines, but rather that perhaps routine formation as noted by Dupuis and Thorns (1998) assumes a longer time spent in any one dwelling, which does not represent the life courses of many of these individuals. Nonetheless, living arrangements surrounding living with family and friends which denoted home routines featured frequently in people's accounts of their housing pathway.

For those with children, the home was experienced as the setting for family life. Decisions about where to move upon receiving a Section 21 notice were organised around finding somewhere to live which fit within these patterns of family life. In particular ensuring that children could remain within their school or nursery factored high for this group, as demonstrated in this quote:

“If it was just me and my husband it doesn’t matter where we went, we could move wherever in London. But when you’ve got children you’ve got things to think about, schools and everything else that happens, so just thinking about, as tenant these aren’t choices you make for the fun it, like moving houses it’s not musical chairs”. [Female, 40s, cohabiting with children, London]

This spoke to broader concerns around the challenge of finding somewhere to live which was common across respondents’ accounts of moving. It was noted by many that while moving was always stressful, doing so unexpectedly and with limited time to plan and look for somewhere to live exacerbated this stress. This constraint was limited for the respondent who lived for a six-month period in her property while the landlord tried to sell it. Many respondents noted the high costs associated with moving. One respondent outlined these costs as between £3,000–4,000, which came out of her savings. Another respondent (Female, 30s, cohabiting with children, London) noted that the costs associated with moving, paying for a deposit and the first month’s rent, which is typically paid in advance, ran to ‘£5,000+’, a sum she stated was difficult to get together. The financial cost of moving appears to be worse for those who have children but nonetheless, moving costs were noted to be high across the sample.

Finding a house to move to was noted to be difficult and caused a lot of anxiety for movers. One respondent living with her partner stated that they *‘didn’t have the luxury of going through a million places’* [Female, 40s, cohabiting with children, London], a quote which summarised many respondents’ experiences. Several respondents noted that time pressures meant that they had limited or, in some cases, no choice between properties. As a result, many felt a pressure to act and not miss places, an anxiety which led some to move into less appropriate or compromised housing situations.

For one respondent this meant moving with her daughter into a large property in a different area with her mother and sister for some time due to difficulties in finding new accommodation. The move meant changing jobs, her household dynamics and her family formation:

“Yes we all shared a five-bed home. My mum, my two sisters, me and my daughter, my son stayed in Stockport with his Dad as he was starting High school that same year. So I saw my son only once a month from then on instead of three/four days a week. My daughter was two so she came with me, and it

totally affected her routine, new nursery, bedtime routine was disrupted and I went from being very independent to sharing a house with three other people and also changing jobs so yeh it turned my world upside down and I had to start again". [Female, 20s, lone parent, Hereford]

For some the compromises that they made in finding alternative accommodation led to later mobility. For a number of single respondents moves were made into house shares which were temporary. One respondent stated:

"I was only there a couple of months and had to move. I felt like there was a period where I moved once, twice, yeh twice, yeh twice in quick succession which was just really stressful and I felt like I was living out of bags for a couple of months". [Male, 20s, single, London]

Another respondent highlighted how she, and the housemates she moved with, had to persuade a landlord, who was averse to sharers, to let to them due to their limited options. This was despite concerns about the landlord, concerns that the respondent felt were proved true. The tenancy was then ended after the first term expired.

For a number of respondents moving was further constrained by clashing with other areas of life. One respondent was undergoing major surgery which coincided with the final date by which they had to leave. This, in combination with receiving the Section 21 notice over the Christmas period, had further limited the period in which they could organise a move. For another respondent a holiday which had been booked had the similar effect of limiting the time available in which to move. Another respondent noted that finding somewhere was made harder as the two moves she had made due to a landlord ending the tenancy had occurred at times when she was *'between permanent contracts'* (Female, 30s, single, London). The first of these occasions came whilst employed on a temporary contract and the second while freelancing, both of which are employment forms which the respondent found made it hard to pass landlords referencing checks.

The consequence of this constraint was twofold. Firstly, it led to worry and fear over finding somewhere to live. This concern over where they may end up is expressed by one respondent in the following quote:

"...completely distressing; the feeling that we might be effectively homeless if we couldn't find a place in time was really upsetting and unsettling". [Female, 30s, cohabiting with children, London]

Another respondent, also with children, noted that her situation abated some of these feelings given that they were able to continue living in their home past the two-month notice period and while the house was on the market:

“It was really, really a bit scary if I’m honest. And they were actually pretty good. I mean I know some people are literally told oh, you have six weeks to get out and this is the date you have to be out by and I think particularly if you have young kids who are in school and nursery and you’ve got to think about oh god am I going to get a place near their school and you’re very restricted in where you can live. I think it would be terrifying and I found it very, very stressful but at least it became apparent that they weren’t going to sell that house and they were grateful that we were there paying rent and we could help each other about a bit there”. [Female, 30s, cohabiting with children, London]

Amongst those with children, it was felt that moving due to the end of a tenancy in all but one case impacted on patterns of family life. The principal impact was around school routines for children and for one respondent, this meant she was unable to take her daughter to school on her way to work as it was now out of the way. Another respondent had to move an hour’s drive from her daughter’s school which, again, led to practical difficulties. In addition to being frequently late, which her daughter found stressful and was causing friction at school, it meant that things that they previously did spontaneously, such as going to friends’ houses, took lots of planning.

Alongside familial living arrangements respondents described households which emerged from friendship groups with whom they moved through the housing system. These arrangements were formed when groups of individuals ‘buddied up’ to find housing and were often people whom they had lived with through a series of voluntary or involuntary moves. In many cases when it came to the ending of the tenancy the impact of having to move was mitigated or exacerbated by whether or not these living arrangements were impacted, as in this quote:

“In that house there were five of us and four of us decided to find somewhere to live, to move somewhere together so it didn’t feel, it wasn’t as though the house was breaking up we just had to move house”. [Female, 20s, cohabiting, London]

In this quote, which is broadly similar to that reported by a number of other respondents, a distinction is made between the house and household. The households and the consistency in the routines of home it allows mitigated the impact of moving. Conversely, where the move resulted in the dissolution of such living arrangements the impacts were seen to be greater, as this respondent noted:

“It was quite upsetting actually cos I had lived with my friends for three years at that point and suddenly we were making decisions that would mean we wouldn’t be living together anymore and after three years and suddenly going and living with your partner or whatever everyone one else went onto to do it was quite emotional. And we had a cat and I took the cat as we hadn’t expected not to be living together anymore ... It changed my life a lot in that it took me from living with a big group of friends to living with my partner, so I guess in that respect it changed it a lot”. [Female, 20s, single, London]

Here this damage to routines holds both practical and longer-term impacts in terms of the feelings expressed towards the home. This respondent deconstructs that while it may be assumed that single people may be able to move more flexibly through the private rented sector they nonetheless do ‘put down roots’. This quote shows that this flat share acted like a quasi-family, and when it broke up it cause, not insignificant, distress.

This material analysed in this section suggests that the flexibility and instability in the private rented market are in these cases incompatible with the realities of maintaining family life and child rearing. In addition to relating to the routines of home, those whom individuals had lived with had an impact on their experience of the home as a space of control. The following section will turn to considering the home as a haven from surveillance and as a space that enables control.

6.2 The home as a haven from surveillance and as a space that enables control

The ability to feel in control of the home is also important, as argued by Hiscock et al. (2001), in its functioning as a place from which to construct identities. The realm of identity construction is that where tenurial distinctions have been perhaps most predominantly made by authors such as Dupuis and Thorns (1998) and Saunders (1984; 1989). In Dupuis and Thorns’ (1998) work in New Zealand, it is argued that this is born from the cultural norms surrounding ownership, in which owning your home is seen to equate to having

‘made it’. Similarly, Saunders (1989) argues that owner-occupied housing allows residents to feel in control through its provision of financial security and an environment that they can control. Kearns et al. (2000) reject this notion, arguing that in a more complex analysis the preference for owning over (social) renting falls away when controlling for other factors, such as the physical environment. The majority of those in our sample of interviewees were keen to own their own homes. However, many felt that this was either a long way off or impossible altogether given the financial barriers. These financial barriers were the outright expense of saving for a deposit, the inability to save whilst also paying rent and the need to stay in an area with high housing costs given the lack of work opportunities in their field in areas with more affordable housing. One respondent had already bought a house with money which had been inherited following the death of a relative and another respondent was hopeful to buy having asked for financial help from family. A number of respondents discussed how it would take a large sum of money being gifted to them for them to afford to buy a property, as in this quote from one respondent who was asked if she felt she would be able to buy her own home:

“Not really I don’t think I will really ever have that until I can afford to buy somewhere. And that’s not going to happen until basically both parents have shuffled off the mortal coil at the rate things are going”. [Female, 20s, cohabiting, London]

The tenurial arrangements related to the private rented sector were described by a number of respondents as impacting on their ability to express themselves in their home. In particular this was felt in terms of the constraint imposed on them in decorating their properties. In the work of Saunders (1984) the division is between owner occupiers and social renters, a group who commonly have the ability to decorate. It was felt by Saunders (1984) that the greater expression of self in the home by owner-occupiers grew from the different ownership arrangements experienced by owners and renters. Owners were argued to take a greater pride in their homes given that it is their private property. However, the private renters in this sample did not fully support this notion. Many felt that they wanted to decorate their home or make alterations to it but were constrained by contractual arrangements limiting what they could do to the property and by the unwillingness of the landlord to make changes. As one respondent noted:

“You don’t get to choose the colour of your own walls, you don’t get to, you know, fix something if something needs fixing, the boyfriend would really like to own a hamster and that can’t happen for years and years and years. It’s just all the little things like that that add up and add up and add up, combined with the eviction it sort of brings it back to you that it’s not really your home ... you don’t have that security and you can’t put down roots”. [Female, 20s, cohabiting, London]

Others highlighted that different landlords had offered them greater flexibility than others, but it was generally felt that there existed a constraint in terms of what they could do even in these circumstances:

“I have had a good experience with certain landlords, they were very relaxed and chilled out, but you still feel that you have to ask permission if you want a nail in the wall to hang a picture”. [Female, 30s, single, London]

However, this lack of ability to make alterations was not only down to contractual arrangements but also the nature of household formations available to tenants. Those who described periods of instability following having their tenancy ended, or during a period in which they moved like this several times, noted that it was the living arrangements which hampered their sense of self. As noted by one respondent:

“...so in 18 months four different moves. It just kind of takes it out of you, I felt quite displaced to be honest with you. None of the places lived in that time I necessarily consider to be home. They have never been, they’ve never really represented, I’ve never really been able to decorate because people were in there, to a point where the property represents me. And as a result I’ve never really considered inviting friends round. Like I’ve always made a point of going round to other people’s houses, or well yeah if you wanna come round we can go for a few drinks or a bite to eat. They just never feel like somewhere I’d be proud to bring people back, not to say they’ve been dumps but I’ve always just felt I’m lodging there”. [Male, 30s, single, Leeds]

However, whilst many described that they felt unable to express themselves through the decoration of their property or that moving itself had led to a period of instability in which this was also the case, a number of respondents noted that they engaged in activities which allowed them to decorate their homes. Furniture was bought and this allowed respondents to express themselves in a manner which did not contravene the rules set within tenancy agreements. A number of respondents reported that they had furnished apartments and

that some of this furniture would not fit into the place they were moving to. In response, they would have to dispose of their furniture, which was both upsetting and damaging to their sense of self and identity they had created. In addition, furniture would need to be purchased for the new property, which added an additional cost to the moving process. Again, this was a constraint that was felt more acutely for those with children, who were renting full dwellings as opposed to rooms in shared houses, in which respondents often moved between furnished houses. However, this was not universal and it was the case for some single adults that they would have to dispose of furniture if they moved from living within house shares that they had 'set up' with friends to ones in which they were living with strangers.

"It was our house, it was our home, we'd lived there a year. We'd got all the furniture to match our tastes and stuff. I'd bought a new bed, I'd asked if I could replace the bed there as it was a shit bed, and they said yes and I was I was like yes I've got my own bed and all the furniture. You settle somewhere and you don't really expect to be unceremoniously told you have to leave so suddenly. It was a shame".
[Female, 30s, single, London]

In addition to the decoration of the interior acting as a means of expressing an outward reflection of their personal identity, some respondents noted a mismatch between their living arrangements and their life-course stage. These participants, who were all in their thirties, talked of their experiences in relation to their age indicating a sense that they had outgrown their housing arrangement. For two respondents this related to the desire to be able to afford independent housing, as expressed by this respondent:

"I'm nearly 40, and living on my own, it seems quite nice to be knowing what mess in the kitchen you come home to. I do like my housemates a lot and it is good fun, but it is also very unpredictable whether or not you are gonna have a kitchen you have to clean up first and what if you want to cook, and if there's an impromptu party again. Just to have a bit more space as well, rather than just one room you have to cram all your furniture into". [Female, 30s, single, London]

Another respondent, who lived with her partner and children, described feeling that she had outgrown the instability of the sector and no longer wanted to be exposed to the risk of moving at a time when she was bringing up small children. For another respondent, who lived with her partner, the prospect of having children while living in private rented

accommodation worried her. This concern emerged from a feeling that her long-term prospects of owning were low and because she worried about the impact of instability on them.

Specific flat-sharing arrangements also contributed to a tenant's sense of not having control over their living space. Moving into house shares with strangers, rather than those set up with friends, was felt to offer respondents less of a sense of control than when they set them up from scratch. As one respondent noted:

"It was very much everything was already set, it was not necessarily a case of adapting the environment to suit me, I would have to adapt my behaviour and attitudes to suit the, the way things were operating in the house, the routines of other people". [Male, 30s, single, Leeds]

For others, it was the house share environment more generally which impacted on their control. When interviewees were living with a large number of people, personality differences often emerged which made continued living within a property difficult. This often related to the limited ability of interviewees to control their physical environment. With respect to this latter point one respondent noted that she was unaware of whether or not she would be able to cook without cleaning up first when she got home as she lived with 14 people and the mess was hard to keep on top of.

Furthermore, the involvement landlords had in their day-to-day lives was seen to limit the extent to which respondents felt that the home was theirs and that they were in control of it. With regards to a landlord who lived below them, one respondent noted:

"It was quite weird in Kilburn because the landlord lived below us ... didn't really like living above the landlord, although it meant we got things sorted quickly ... I knew he could see who was coming and going and knew when we were in and when we were out and that made me feel quite uncomfortable at times". [Female, 20s, single, London]

For another respondent both the close proximity of their landlord (who lived on their street) and their intrusive behaviour, had similar impacts.

"She was very controlling. And in the beginning she would let herself in without us knowing, which was obviously very distressing ... every time you made a scratch in the wall you would be worried ... it didn't make for very comfortable living if you are constantly worried you are putting a foot wrong and that

she's going to fly off the handle again and things like that. It wasn't helped by the fact she lived a few houses down and constantly kept an eye on us". [Female, 30s, single, London]

Living with a landlord was seen more positively where they were known or where they were open to living as equals. However, one respondent noted that:

"It was occasionally a little bit difficult in terms of the relationship with someone who owns the flat. Obviously they have slightly different expectations about, you know, how you behave when you're there. Like I felt quite uncomfortable about bringing friends around when I lived there. And that was one of the reasons that, although we're still good friends, I wasn't too sad to leave because it felt like it never felt like home exactly, it felt like someone else's flat I was in the spare room of". [Male, 20s, single, London]

So far these factors that impact on the ability for residents to feel that the home offers a space in which to construct a sense of identity are general. Whilst they might be impacted by forced mobility or result from compromises made due to having to move, they may also be found in those who have more stable housing pathways. One way in which mobility affected respondents directly was to impact on the way in which tenants saw themselves in relation to landlords. Often tenants' frustration in their situation emerged from feeling powerless with respect to their landlord. As one respondent described it:

"The emotional impact you can't even describe it because you know I just have this strong feeling that I was deceived and as far as I am concerned I have evidence to that effect. I was taken for a fool. And because, we have no say you have no rights there's an element of being dehumanised about it. You know, I know you've just moved in but I'm kicking you out because I have got this bigger plan. You go I don't really care about you". [Female, 40s, cohabiting with children, London]

In this case, the respondent was asked to leave shortly after moving into a property despite believing that she would be able to stay there into the long term. The notion that tenants were part of a landlord's 'bigger plan' was similarly expressed by others. One respondent noted:

"Partly it's a cultural thing where landlords see tenants as widgets who can be moved around and tenants see landlords as out to get them". [Female, 20s, cohabiting, London]

Frustrations also emerged from the flow of information between the landlord, letting agent and tenant and this created or added to feelings of dishonesty. In a number of cases when tenancies were coming to an end it had fallen on the respondents, or their housemates, to chase letting agents in an attempt to sign a new contract only to discover then that the landlord was not wanting to renew the tenancy. This led to feelings of being ‘strung along’ by landlords or letting agents and limited the ability of tenants to plan for the future. This led one tenant to remark:

“It left a really bad taste in the mouth that a) they hadn’t checked and b) that the landlord wasn’t willing to be any more flexible when we were really good tenants. I think he probably had his own financial situation but we were like please, please, please, please we look after the flat, we pay our rent on time, we don’t even mind if you raise the rent but this is our home we’ve sort of made into our little home and we would like to keep it. But he said no I need to sell it, which was a shame”. [Female, 30s, single, London]

A number of tenants made similar remarks with regards to being ‘good’ tenants. There was a sense in a number of respondents that they shouldn’t be moved given that they hadn’t *‘done anything to particularly deserve eviction’* [Female, 20s, single, London], or that they had always paid their rent, or had previously had a good relationship with their landlord. In part, this appeared to reflect a belief on the part of the respondents that eviction was a legal means for landlords to deal with ‘bad’ tenants, as shared by those within the industry (Rugg & Rhodes, 2008), such as those who failed to pay rent or caused damage to the property.

In this sense, it was clear that tenants felt an awareness that they were part of an investment and that decisions about their futures were tied to this and should the landlord decide to cash in it would mean they would need to move. Accordingly, this severely limited the control individuals felt over their housing. This sets an interesting clash between two forms of security, that provided by the seeking to become a landlord in order invest for the future, and the subjective security a tenant derives from their home.

Another fundamental element of the security one can derive from their home is the belief that is a place of constancy. Constancy, as it facilitates the ability to derive ontological security from the home relates to the belief in the stability of the home (Kearns et al., 2000). Those who have no or limited confidence in the home as a constant space are those who

worry they will lose. The following section will consider how moving due to the ending of their tenancy impacted on tenants' views on the constancy of their housing.

6.3 The home as a constant space

In response to being asked whether they worried about losing their home the majority of respondents reported that they were concerned about having to move involuntarily again. This typically related to the ending by their landlord of their tenancy, but also included concerns over rent rises, which would make the home unaffordable, and that house shares may come to an end depending on their housemates' desires.

Those respondents who were not concerned with their continued security were those who had moved into living arrangements which they regarded as offering more permanency. This was found in owner-occupation or in renting arrangements which they believed to be more secure. For one respondent this was found in living in a 15-person shared warehouse, which she regarded as being a longer term investment for the landlord which would not easily be transferred into a non-residential setup. As a result, she felt that she would be free to continue living in the warehouse somewhat indefinitely. One respondent, now a homeowner, noted that the houses she had rented privately and which felt more secure were those which were managed, as she described, as 'businesses'. This meant that she felt landlords were in it for the long haul and unlikely to sell the property or take it back into use. Another in this sample who did not feel he would have to move in the near future was renting from a live-in landlord who had recently bought the property and who intended to live there for a long period of time. That which draws these experiences together, despite covering a number of modes of landlordism, is a sense that the tenant understood and trusted that their landlord would be in the market in the long term. In the absence of legal security, individuals were looking to structure to provide constancy. This relates to the observation in previous chapters that it is not just the absence of legal structures which induces mobility but also the nature of the market.

The anxiety relating to the potential loss of their home was experienced by tenants as a general feeling, but one which was elevated at certain times, for example as a contractual term came to an end. This would lead tenants to be concerned about whether or not it would be renewed or if their rent would be increased beyond what they could afford. In

addition, specific events also triggered feelings of anxiety as described in the following quote:

“I was at home the other week, a couple of weeks ago and I saw some estate agents. Quite clearly estate agents, cheap suit, iPads ... and they were walking up and down our street and I was in the garden getting my bike out and when I got back the guy was standing in our front yard ... and I was really worried cos I thought he was scoping out the building and I thought oh god the landlord had decided to sell and this was a nightmare. Turned out the flat next to us sold a month or two later and I assume that was what it was ... but for a couple of weeks, and I didn't mention anything to my partner because I didn't want to spook her, but for a couple of weeks I was thinking oh god not again”. [Male, 20s, single, London]

In some cases, this anxiety shaped the way in which people interacted with their landlord. The respondent in the previous quote stated that he ‘*resisted at times bringing stuff up*’ as he knew his tenancy only offered him little security. Similar feelings were noted by other respondents who highlighted managing their own behaviour as tenants in response to not wishing to upset their landlord or give them concerns about continuing to allow them to let them the property. In the context of the issues that many in this sample had experienced with regards to damp, mould and cold, it may be that security of tenure should feature in debates about the standards and conditions of private rented properties more prominently.

The level of anxiety experienced by tenants would on the surface then support the observations made by Bourdieu (1998: 82–83) that ‘casualization profoundly affects the person who suffers it: by making the whole future uncertain’ and ‘objective insecurity gives rise to a generalised subjective insecurity’. However, this is complicated in that respondents reported that this sense of anxiety appeared following moving due to the ending of their tenancy. This is illustrated in the following quote:

“You end up feeling a bit paranoid after like you know, like you're going to get something in the post. To be honest with you I'm not settled really and I don't think I will be settled after this experience I have had ... you can't afford to feel at home so to speak, anything can happen”. [Female, 40s, cohabiting with children, London]

Despite many respondents having had negative experiences with landlords in the past and the majority having had to move multiple times, often for reasons out of their control, it was the forced move which challenged the constancy of the home. Even the two respondents who claimed prior knowledge of their legal security were surprised by their experience. One described this as awakening her to how *'volatile it is to be a private renter'* [Female, 20s, cohabiting, London], whilst the other was surprised by the vicious nature of having notice served for a no-fault reason, particularly as her and her partner lived with their landlord. In reflecting on Bourdieu's (1998; 82–83) comments then it would appear that in the case of this sample it was not precarity in the first instance which induced a sense of insecurity, but rather an exposure to its impacts which created an awareness of such insecurity. Of course, it is not possible with such a sample to make any claims about renters more generally and it is not possible to get a sense of renter's latent sense of security. Nonetheless, in the case of this sample, it would appear that such a move impacts upon the sense of constancy that a private rented home provides.

6.4 Conclusion

The data analysed in this chapter has revealed that the ending by landlords of tenancies has a notable impact on the subjective security tenants can derive from their homes, and this is experienced across the four domains of home identified by Dupuis and Thorns (1998). Moving impacted on, if only temporarily, the routines of the home. For those with children this related particularly to the routines surrounding school, both in terms of the practical aspects of the school run and as relates to the social routines of their children. For single adults without children routines were also important. Many of these interviewees formed households with other single adults which mitigated or exacerbated the moving process depending on whether or not their households could be re-formed. Tenants described a lack of control over their homes in general. This often related to the ability to decorate or alter their home, which was prevented by their landlord. In addition, living arrangements constrained by affordability exacerbated this. Having to move due to the ending of their tenancy led tenants to perceive a lack of control and as though they were at the mercy of their landlord and their investment decisions. This revealed a tension between the security offered to investors by rental property and the subjective security sought by tenants.

Most of those interviewed were concerned about having to move in this way again. Whilst this was a generalised anxiety, it was elevated at certain time points, for example around the end of a contract or where it was triggered by events, such as seeing an estate agent.

The analysis conducted in this chapter shows that insecurity in the private rented sector is not without consequence. This lack of security, as least for this group who had to move due to the ending of their tenancies, has notable impacts on the emotional security they are able to derive from the place they lived. As was observed in the prior two chapters, insecurity did not just emerge from the precise legal arrangements, but also the insecurity that is induced by the consequences of unaffordability, namely having to house share or having limited choice about where to live.

The previous chapters have introduced and analysed a range of qualitative and quantitative and have used this to gather insights identified as key by this thesis. It is now necessary to draw this material together and consider how it has answered the research questions set out in the introduction.

Chapter Seven

Discussion

7.0 Introduction

This thesis had three research aims: to develop a conceptual definition of involuntary mobility and to use it estimate the incidence of such mobility between the years 2010 and 2012; to understand how risk is structured in the housing market and how such risk impacts upon involuntary mobility; and to assess how the risk of involuntary mobility impacts on the subjective sense of security derived from the home. This chapter will draw together and discuss the material presented in this thesis in order to answer these questions. It will address each research question individually, drawing together the analysis in Chapters Four, Five and Six and the theoretical and conceptual material in Chapters One and Two. In each of these sections the limitations of this thesis in answering its research questions and will be considered and potential future areas of research identified from this.

7.1 Research aim one: To develop a conceptual definition of involuntary mobility and to use it estimate the incidence of such mobility between the years 2010 and 2012

Discussion

The first aim of this thesis was to develop a conceptual definition of involuntary mobility and to use it estimate the incidence of such mobility between the years 2010 and 2012. As was highlighted earlier in this chapter a conceptualisation of involuntary mobility was presented which argued that events or long-running, unfolding processes, such as periods of instability in an individual's housing, educational, labour and family careers, or those within another's with whom their life is linked for example through partnership or cohabitation, are passed to the individual and generate mobility triggers. These triggers will then either instigate mobility outright by giving the individual no option to remain, or will lead the individual, independently or in consideration with the wider household, to consider mobility choices and make a decision to remain or to move. The decision to remain or to move is informed by structural constraints at the micro and macro levels, both at 1) the

point of making the decision to move, and 2) in realising the mobility, or immobility, aspiration.

Drawing together the quantitative and qualitative elements of this thesis allows for a number of reflections to be made on this conceptualisation. The conceptualisation highlights the value of taking an approach which considers the involuntary dimensions to mobility as part of the mobility decision making process, embedded within a more developed understanding of the sociology of risk. Just 14% of the overall figure is accounted for by moves with the ‘forced – no agency’ category compared to 54% within the ‘coercive’ category. This highlights the value in taking a broader, constraint-based approach and the data analysed within this thesis, both qualitative and quantitative, shows involuntary mobility, or perhaps more accurately mobility with an involuntary dimension, to be a common experience across the life course. This is in part acknowledged by Coulter & Scott (2015) in their observation that the factors which constrain choice when making a decision about where to live are not just the tangible but also the less tangible processes which unfold over time, which may be tied into broader plans.

This can very much be seen in qualitative material analysed in Chapter Four where it was demonstrated clearly that, for those within the study, events in their educational and labour careers were key drivers of mobility. Here, the pursuit of career goals necessitated frequent mobility. In addition, moves due to the formation, dissolution and reformation of households equally affirm that the rational life-cycle approach offered by authors such as Rossi (1955) is unfit in an increasingly individualised society. Here again, family formation was presented as an active rather than a static process, and supports the observation of Beck (1992a: 11) that entering into a marriage, as with a cohabiting union, can be seen as a ‘risky personal undertaking’. These affirm the importance of the ‘careers’, family, education, employment, etc., which run alongside and interact with the housing pathway to instigate mobility.

Perhaps when relating back to these conceptualisations, however, it is of value to move beyond an assumption that triggers are always external. For example, whilst Coulter & Scott (2015) criticise the work of life course theorists such as Mulder and Hooimeijer (1999) they are nonetheless in agreement in focusing on structural factors as they filter mobility decision-making. However, the evidence uncovered as it relates to the impact of

affordability on private tenants in the qualitative sample also shows that such structural factors also set the rules of the game as well as acting as a trigger of mobility. For those sharing houses due to the inability to afford independent accommodation a risk of mobility was presented by a reliance on the continued residential stability of housemates, as were housemates to leave, this may also lead to the individual having to move on. Here then, it is not just the trigger (the breaking up of the house share) but also the wider context of the individual's housing situation which triggers mobility. This affirms the need to consider involuntary residential mobility as an inherent part of housing pathways more generally, thereby recognising periods of instability such as presented by individuals leaving home, which may be a 'precarious and non-linear transition' (Stone et al., 2013; Sage et al., 2013).

Reflecting on the conceptual definition of involuntary proposed in this thesis also offers the opportunity to consider the value of the housing pathways approach, which was adopted as the theoretical position which guided this work. At the simplest level, taking a longitudinal approach, informed by examining the housing pathway, revealed through the quantitative analysis that involuntary mobility is not a static phenomenon and rather something that occurs semi-frequently across the life course. This also led to observations about the nature of mobility. Much mobility is concentrated amongst those who are younger and a higher number of those at the start of their housing pathway were likely to move involuntarily. However, the proportion of all mobility was involuntarily was higher amongst those who were older. Taking a longitudinal approach therefore shed further light on the nature of mobility which would have potentially been obscured by a snapshot approach.

However, the pathways approach was of perhaps greatest use in revealing the explicit forces and coercive factors which shape mobility through the qualitative work conducted within this thesis. The choice to embed the pathways approach into the qualitative methodology, using it to structure the topic guide and to use individuals housing pathways as a key unit of analysis, was key in understanding the constraining factors which shaped lives and mobility. In turn, these constraining factors were key in testing and further developing the definition of involuntary mobility developed in this work. If the topic guide had been structured looking forward alone, and not taking stock of how an individual had arrived at their present housing circumstance, it would have only unlocked one dimension

of constraint. Many of those interviewed aspired towards ownership and felt constrained by the cost of saving for a deposit and mortgage costs. However, in focussing on individuals housing pathways it was possible to understand that much of their movement was constrained by wider, less tangible and often to those being studied not immediately obvious external factors and much of their mobility was involuntary. A prime example of this is the role that the unaffordability of housing played in shaping living circumstances and then subsequently mobility. For example, the reliance on house shares and their inherent stability as described previously in this section.

This focus on constraining factors also shows that, whilst it not possible to say that the current time point is marked by a greater instability than others, that the social structures which govern people's lives are often inherently unstable. For example, both the quantitative and qualitative data analysed in chapter four show that work, education and family do not support a linear move through the housing system. This therefore adds credence to both the use of pathways approach, given its focus on moving beyond an understanding of actors moving through the housing system in a fairly standard and rational manner, and in the pathways approach and its understanding of social life as increasingly de-standardised. In terms of the latter, the observation by Beck (1992a:87) that the de-standardisation of marriage and the freedom with which relationships can be terminated with lower social cost leads to an always cancellable "type of negotiated family", is certainly supported by the prevalence of moves made due to the breakdown of relationships found in both the quantitative and qualitative pathways examined in this work.

Overall, this conceptual definition makes a fresh contribution to the literature and has the capacity to inform future work on specific types of involuntary mobility. Many works which have considered the impacts of involuntary mobility lack a conceptual definition of that which should be considered involuntary. This is illuminated in a review of papers concerned with involuntary mobility conducted by this thesis and outlined in Annex One, which uncovered 76 papers written by authors from a range of disciplines and detailing a number of reasons for mobility. That which can be observed immediately when examining the papers uncovered within this review is that scholarly work has typically been concerned with specific sources of mobility, rather than the pressures which underpin moves or the

similarities between them. What is more the literature is largely structured around collections of works which focus on specific types of mobility originating from specific disciplines. This is not to say that conceptual work is entirely absent in the papers uncovered in this review, but rather that it has limited application to wider studies of involuntary mobility and that it is missing anything which may be used to draw moves together to study that which is similar between them, or the pressures which underpin such moves. It is therefore possible to state that there is no real involuntary mobility literature, rather a collection of papers focussed on specific reasons for such mobility. It is likely that the lack of such a literature, and an underpinning rationale for studying it, emerges from the absence of a conceptual definition of involuntary mobility and that the lack of such mobility definition most likely emerges from the lack of any prior attempts to develop an approach to understanding involuntary mobility as a whole.

Research aim one: Limitations and areas for future work

The quantitative data that has been used to assess the incidence of involuntary mobility, both in the snapshot and longitudinal data, lacks information on the desires of movers. This is problematic given that the conceptualisation presented within this thesis has argued that such motivations and perceptions are key in dictating the extent to which a move is involuntary. Moving in this conceptualisation is said to exist on two scales reflecting the extent to which an individual is forced from their home and the extent to which they can exercise agency over their move. Individuals, forced to leave their homes for similar reasons, may experience different levels of control over the moving process. However, the use of this data means that moves are objectively fit to the moving typologies requiring that assumptions are made about broad categories of mobility trigger and an 'average' experience is assumed. Whilst not perfect, this strategy was the best fit for this thesis. In order to answer the research questions and determine the triggers which were commonplace it was necessary to assess moves at a national level. Whilst collecting nationally representative primary data may have resolved this issue, the costs associated with this, both financial and time-related, were beyond the means of this project. Accordingly, it was necessary to opt for secondary data sources and accept their implicit limitations.

The interviews analysed within Chapter Five have highlighted the value of qualitative material in bringing insight into the reasons underpinning residential mobility. In these interviews the housing histories of individual movers allowed for a detailed reflection on the mobility decision-making process and the extent to which such moves are explained by the conceptualisation presented in this thesis. However, these interviews were conducted with a group of individuals who had some degree of heterogeneity in their housing pathways and reasonably high levels of social capital. For many in this group therefore, mobility decision-making was highly influenced by career and education decisions which may have international dimensions. The experience of this group may therefore differ from those who are more economically disadvantaged and for whom constraint may affect housing pathways in a different manner. This therefore presents an opportunity for future work to take a qualitative approach to examining involuntary mobility by examining the residential histories of a more diverse range of individuals. This would allow for additional insight into an area of study which, as demonstrated in the material reviewed by a number of authors (Mulder and Hooimeijer, 1999; Coulter & Scott, 2015; Dieleman, 2011), has typically been predominated by the application of quantitative methods and the limitations that go with them.

7.2 Research aim two: To understand how risk is structured in the housing market and how such risk impacts upon involuntary mobility

The data analysed in this thesis shows that risk in the housing market, as it relates to involuntary mobility, is an inherent part of wider social lives. The quantitative and qualitative material analysed in chapter four showed that individualised social lives mean that households form, de-form and re-form frequently in a way that would not have been common place in previous periods. This may not be negative, but is as Beck (1992) notes the risk associated with freer identity, and relationship formation. These factors do not just relate to family formation and partnering but equally to accessing educational and labour market opportunities.

For some, the housing market itself structures risk. In this thesis the concept of precarity was used to explain the structural precariousness induced by the legal arrangements present

in the private rented sector, principally the lack of security of tenure after a short initial period which is allowed in tenancy agreements.

As was discussed in chapter two, precarity is variously defined as a point of mobilisation, a general condition of society, or a structural condition of the individual. This thesis adopted the latter understanding, arguing that this best represents the way in which insecurity is induced in the private rented sector, through alack of security of tenure.

While, precarity is conceptually useful in understanding the experience of private tenants, this does not necessarily translate into an understanding of whether this induces mobility. The data analysed in chapter five shows that a lack of legal security is not the only factor leading to high rates of residential mobility in the private rented. Rather, it is a combination of factors.

Firstly, a lack of legal security, which can facilitate insecurity and fails to protect tenants from mobility.

Secondly, institutional factors relating to the nature of the private rented sector as a collection of small scale landlords, the nature and behaviour of landlords, such as the prevalence of a good of short term, accidental landlords, and the institutional factors which govern mortgage finance, namely limits placed on landlords by lenders mandating that they cannot provide long term security. These factors both set the rules of the game and drive a large proportion the reasons that tenants are forced to move,

Finally, these factors can be understood in line with the structural constraints considered in the previous section, principally unaffordability. The qualitative data analysed in this thesis shows that these legal and institutional insecurities are bound within a wider insecurity governed by the cost of housing, which means that rent rises and other factors will drives mobility and which were a key element in tenants understandings of their own insecurity.

This allows for a reflection on the nature of precarity as discussed in Chapter One. In this chapter Barbier's (2007) work reviewing the various conceptual definitions of precarity as related to employment showed that the concept, when referred to as a structurally induced condition, could be understood as "the social and legal status of individuals, as related to

employment" or "employment precariousness in terms of pay, types of contracts and career prospects". This means that precarity could either be the specific legal arrangements or the wider structural conditions of the labour market. So in the case of a zero-hours contract, should the legal contract itself which does not guarantee hours be regarded as inducing precarity or is it the interaction of this contract, and a lack of guarantees, with other structural factors, such as an availability of work which itself might be contingent on wider economic or business performance.

In reflecting on the findings outlined in chapter five which considered what induces mobility and makes tenants insecure (or precarious) this latter understanding is useful. If as has just been set out, legal security is not the only factor which drives insecurity and rather it is this in combination with wider institutional and structural then this best describes what makes a tenant insecure. However, despite this, it is still correct to opt for the narrower approach to understanding precarity as set out in chapter one. In this chapter it was argued that taking the broader approach to precarity which considers these wider structural factors, would lead to a missed use of the concept of precarity to describe a political process. It should be remembered that the concept was argued, again in Chapter Two, to be both the result of political choices and as emerging at a certain historical and political point. This is, as Waite (2009: 419) states, 'at a specific historical juncture that is associated with changing economic landscapes, intensifying trajectories of neoliberalism and globalisation'. Evidence of this can be found in the narrative understanding of the emergence of the assured short hold tenancy, and its inherent insecurity, in chapter five, which saw this insecurity opted to achieve a specific policy aim – to grow the private rented sector.

Therefore the argument made as to the insecurity felt by private tenants is two-fold. Firstly, private tenants are subject to an institutional precariousness in the private rented sector that emerges from the nature and structure of the tenure and the legal structures which govern it. Secondly, tenants are subject to 'precarity', the result of political choices to limit their security in order to grow the tenure. The latter is part of the former but distinct. Solving the former will need more than addressing the latter.

The risk society thesis has been fundamentally useful in guiding this understanding of risk. The Risk Society thesis sets out two related understandings of risk. First, globalisation has driven a process by which risk has become the dominant feature of society, created through globally interconnected process and unmediated by the nation state. Secondly, and closer to home but nonetheless driven by global processes, the ‘breaking down of traditional norms and values’ (Powell & Wahidin, 2005:17) and the rejection and subsequent ‘dissolution’ of collective identities (Winter and Stone, 20015:171).

Taking this framework and applying it to the housing sector is useful in understanding the manner in which global risks created by financial processes have shaped the housing market, impacting on private tenants. This is set out in the narrative explanation in chapter one as to how the Great Recession, and its cause in globally interconnected mortgage markets, is a clear manifestation of the Risk Society and also in chapter five which shows how it has fundamentally impacted the housing market, driving insecurity.

In turn, this supports Becks (2011:1319) rejection of “methodological nationalism”, the confining of studies of social and economic phenomena within national boundaries. The value of taking this broader approach, which looks at globally interconnected systems is in taking the analysis beyond narrow technical analysis of those elements which are in need of reform, which can dominate the narratives of policy organisations and leading to more systemic solutions for change. This is clearly demonstrated in the consideration of the proposed reforms of security, each of which were argued to fail to understand the full need for systemic change elucidated by examining both global risk environments and the wider structural factors which shape housing markets.

Taking this theoretical approach to an applied housing market problem is a notable contribution of this thesis. While the concept of precarity has typically been applied to the labour market relatively few attempts have been made to understand it in the context of the housing market, with one notable exception (Powell, 2015). In taking a critical approach and reflecting on the best means of understanding insecurity, and its relationship to mobility, through the concept of precarity, this thesis has not only forwarded a new conceptual understanding of precarity, but has also highlighted the value in applying theoretical material in order to understand how policy might, or might not, impact on tenant security. This analysis can offer useful insights for policy makers, principally

demonstrating that efforts to increase security of tenure alone are insufficient to offer tenants security. Rather, policy interventions must consider the wider structure of the housing market and how it induces security in a number of areas, such as through affordability and the nature and culture of private landlordism.

Research aim two: Limitations and areas for future work

Gaining a full understanding of the private rented sector is limited by the availability of data. The nature of the sector as a collection of small-scale landlords, that which has been seen to contribute to the insecurity in the sector also makes data collection more challenging given that is necessary to make estimates. This is true of assessing the number of tenancies ended by landlords, the demographics of those who move in this way, and their motivations and behaviours. Without any centralised record of this information it is necessary to piece together a broader picture from a number of sources. Whilst a rich picture has been built within this thesis there is also value in conducting work which seeks to survey private tenants and landlords, in order to gain information specific to that tenure. On the tenant side this may specifically relate to their experiences of mobility, their demographics at the time, and the practical consequence. For landlords, a deeper understanding of those operating in the market and their motivations would offer a useful insight into the churn of landlords through the market.

Thinking about precarity in the private rented sector as being formed of a number of inter-related factors also leads to the potential for work which generates insight policy. The reforms proposed by a number of organisations have been argued to fail to recognise the inter-related factors which lead to insecurity and mobility. A successful strategy for understanding the situation and from which to develop policy to address it may found in the nexus approach³ often used in the environmental sciences. In addressing environmental resource management the nexus approach considers water, energy, and food security to be inter-linked and regards any policy, strategy, or scheme designed to address issues in any one of these three areas to recognise that all three are linked, and so too that the impacts and externalities emerging from any one intervention will affect all three. In respect to the experience of risk in the housing market it has been argued that there are a number of

³ <https://flores.unu.edu/about-us/the-nexus-approach/>

connections, whether these are between the local and global through financialised housing finance, the relationship between risk structures and national housing market contexts, and housing market contexts and the actors within them. Accordingly, research which understands the linkages between these areas may make a useful contribution to both academic and policy debates.

7.3. Research aim three: To assess how the risk of involuntary mobility impacts on the subjective sense of security derived from the home

Those interviewed demonstrated that moving due to the end of a tenancy, and the lack of legal security offered by the tenure subsequent to the move, has a notable impact on the subjective security derived from the home. Across all four domains of home it was found that having moved due to a landlord ended a tenancy had limited the ability of tenants to feel secure. However, private tenants were looking to the tenure, and those they lived with, in order to feel 'rooted' and to achieve a sense of security.

This allows for a reflection on some of the theoretical material reviewed in chapter one. This revealed a tension in the literature as to whether private renters would be able to feel secure, or whether home ownership alone provided the basis for security in the housing market. This argument was principally articulated through two papers - Saunders (1989) and Saunders & Williams (1988) – in which it was argued that the desire for homeownership is inherent and that whilst it is possible for those who rent their home to feel ontological security, this would not be derived from the home, but elsewhere in their lives. The material analysed in chapter six shows that while private tenants often did feel unable to derive security from their homes. However, for this group it was related to the specific legal arrangement's governing the tenure and broader structural factors, such as the high cost of housing and not the tenure itself or norms surrounding ownership. On the contrary, many tenants tried, or longed, to feel secure in the tenure and constructing living arrangement's to offer themselves a feeling of home. This might have been house sharing arrangements with friends or through having pets. While Saunders (1989) and Saunders & Williams (1988) was conducted in the context of a private rental market different to that the interviewees of this project are now living in, if their theory was ever correct, it does not appear to be the case that it accurately describes the current situation.

The material does however support the prescience of Hiscock et al. (2001), who argued more than a decade ago that society was undertaking a shift in its political economy towards an increasingly individualised, globalised and risk-based society, which would ultimately impact upon people's security within their homes.

These observations demonstrate the usefulness of adopting ontological security of as a concept in exploring contemporary private renting. Exploring the subjective consequences of insecurity in this way can contribute to a number of the debates which surround the private rented sector. Firstly, they suggest that the regulatory system developed in 1988 when the tenure housed principally transitional groups is now unfit given the shift in its demographics. The data analysed has shown that the consequences, in practical terms, whilst often greater for those with children, are felt emotionally by all. This allows for a reflection on the populist narrative with regards to the notion of generation rent, which has placed great focus on the practical consequences, for example in terms of constrained budgets, of the inability of households to access home ownership. Reports by both Natcen (2014) and Halifax (2015) have considered in depth the financial consequence of renting and saving, or being prevented from saving, for a mortgage deposit. The findings contained within Chapter Five suggest that it is also of value to go beyond the practical to the subjective in considering and taking stock of the consequences of the post-GFC housing market and the continued struggles, identified in these reports, of young people to access mortgage finance.

Similarly, this fits with work conducted by Savage (2015) that has argued using the Great British Class Survey that the traditional stratas of working, middle and upper class have been replaced by less rigid social groups. Membership of these groups is informed by economic, cultural and social capital and is seen to have emerged from a notable increase in inequality. Within this work housing has been identified as having a key role in the building of economic capital (Savage, 2015). Principally home ownership has been seen as the means through which individuals and households accrue and inter-generationally transfer wealth. This view is re-affirmed by a number of authors, such as Searle (2015) and Piketty (2014), with the latter estimating that over 50% of the nation's wealth is held in property. It is such observations that lead Savage (2015: 77–78) to suggest that the key economic division between higher and lower social classes is not between occupational

groupings, but the reliance of some groups on rented housing, which he argues defines ‘insecurity and disadvantage and prevents any realistic prospect of getting onto the housing ladder’.

Additionally, evidence suggests that the private rented sector contributes to economic insecurity. Reviews by Tunstall et al. (2013) and Stephens et al. (2010) have highlighted that low-cost housing, such as that provided by subsidised, social renting, can mediate the impact of life on low incomes and the rates of poverty. The relatively high housing costs found in the private rented sector and the structure of the housing benefit are found in these reports to negatively impact on tenants and potentially worsen poverty and economic insecurity (Tunstall et al., 2013, Stephens et al., 2010).

The divisions between social and private renters reveal a number of questions with regards to the way in which the structures of the housing market and its interaction with the labour market contribute to the inequalities between the social classes identified by Savage (2015). This suggests that the way in which housing is considered in the formation of social classes is perhaps limited in its principal concern with the accumulation of equity within the home and therefore economic capital. Whilst the examination of the inequality between owners and renters is important it appears that it is also of value to assess the inequities between the rented tenures and how they interact with the labour market.

Such consideration would address the paucity of work which joins scholarship on the structure of the labour market and the housing market, an absence of which means that there is limited work on the extent to which these structures overlap. For example, in the extent to which individuals may be exposed to the dual insecurities of casualised employment and precarious housing. In addition, it would be useful to link up work which has considered clusters within the private rented sector in order to assess how the rental and labour markets inform each other. The private rented sector is not homogenous but comprised of a number ‘niches’ (Rugg & Rhodes, 2008). The examination of such niches has typically studied the segmentation of the market (Pattinson et al., 2010) but there appears to be a clear relationship between rental market niches and contemporary social classifications. Much concern has been given to the notion of ‘generation rent’ those who, despite being educated and employed, struggle to access home ownership (Pattinson et al., 2010). This group is likely to overlap with the emergent service worker class who are

categorised by high levels of social and cultural capital despite low economic capital (Savage, 2015). Similarly, an increasing number of those who may have previously rented from social landlords are found within the private rented sector and likely overlap with the precariat, a social group categorised by low levels of all forms of capital. (Rugg & Rhodes, 2008, Savage, 2015).

The contemporary time point is one of notable change within the rented sectors. In the social rented sector recent reforms, namely those in the Localism Act (2011) and those contained in the Housing and Planning Bill (2015), have realigned government support away from the provision of lifetime homes. Such change has happened alongside a notable increase in private rental dwelling stock and the diversification of the household types living within it (Pattinson et al., 2010). It is therefore of particular value to explore how the housing market, and wider structures such as the labour market, impact on wider inequalities and fit within wider debates. For example, since 2011 the Office for National Statistics has collected data on the levels of well-being amongst the population (ONS, 2015). It is possible, and likely according to the findings within this thesis, that housing contributes notably to overall well-being.

Research aim three: Limitations and areas for future work

The qualitative sample has a number of limitations owing to the difficulties in recruiting participants discussed in the methodology chapter. It is small, gender imbalanced, and has limited diversity in terms of geographical location, the economic situation of tenants, and their class and educational backgrounds. Overall, this challenges the richness of the data and limits the ability of the findings to be applied to the experience of private renting more generally. For those with lower economic capital or accessing the tenure following homelessness, the experience of private renting may be notably different.

Future work could increase this diversity in a number of ways. It could note that concerns surrounding constancy were alleviated for those in forms of renting which were perceived to offer greater stability by their tenants. In this thesis, this represented a small group and, as such, it would of use to examine this in greater detail in future work. This could involve examining the different forms of renting and their differing impacts on renters. For example, within the rented sector a form of renting is potentially emerging with even lower

levels of security at its core in the form of property guardianship. Within this model vacant commercial and residential properties are let, typically to multiple occupiers, in order to protect them from property crime (Property Guardianship Research, 2016). In return for reduced rates of rent tenants are not offered typical housing rights and rather requested to be prepared to leave at short notice by signing a licence rather than a tenancy. However, the exact legal terms surrounding notice to quit are unclear.

Another group who were a minority in this sample but whose experience generated interesting findings were children. The impact of moving for children was reported in terms of damage to school routines and access to friendship groups. However, these experiences were reported through parents and if they were to come from children themselves may differ. Children, as independent social actors (Lehman-Frisch et al., 2012), differ to adults in their experience of their home environments and the lack of a focus from the child's perspective perhaps obscures a useful, interesting and important aspect of the experience of moving involuntarily.

7.3 Conclusions

This thesis had three aims. These were to develop a conceptual definition of involuntary mobility and to use it estimate the incidence of such mobility between the years 2010 and 2012; to understand how risk is structured in the housing market and how such risk impacts upon involuntary mobility, and; to assess how the risk of involuntary mobility impacts on the subjective sense of security derived from the home.

These aims largely stack on top of one and other, each building upon the next. A conceptual definition acts as the foundation for the thesis providing the base from which the incidence figure can be built. In turn, the data on incidence provides that which is necessary to understand the manifestation of risk in the housing market. Collectively, this work then produces the context for understanding the insecurity which may emerge from involuntary mobility. This has been proven true in terms of the empirical material observed and the analysis which stems from it.

The conceptual definition proposed within this thesis delivered an understanding of involuntary mobility which observed the breadth of such mobility, and which considers home moves which would otherwise have been excluded from other studies. This focus, and its rootedness in the literature on risk considered in chapter one has, has allowed for the observation that whilst risk is informed by theoretical risk structures, whether these be individualisation or the globalised nature of risk, they are nonetheless heavily influenced, mitigated, and exacerbated by the structures of nation state and housing market. This highlights the necessity for an approach to studying risk which takes account of these inter-related and interacting factors. The consequence of these risks was felt in respect to the subjective security derived from the home.

Chapter Eight: Conclusion

8.0 Introduction

This thesis set out to address three aims. To:

Develop a conceptual definition of involuntary mobility and to use it to estimate its incidence between the years 2010 and 2012;

Understand how precarity is experienced in the private rented sector, and will consider its impact upon involuntary mobility.

Assess how the risk of involuntary mobility with stems from a lack of security of tenure impacts on the subjective sense of security derived from the home.

This chapter concludes by pulling together the material review, analysed and proposed in meeting these aims, before consider how they were addressed. It will conclude by considering the unique contributions made by this thesis.

8.1 Summary of the key arguments

In Chapter One an approach to understanding risk and security was forwarded. This chapter proposed an understanding of risk which drew on Ulrich Beck's (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) Risk Society thesis. Beck's (ibid.) work was concerned with the transition to a late modern society and the manner in which this has a) shifted the nature of risk, and b) brought risk to the forefront of understanding society. In this work, risk is considered a defining feature of society, above existing social strata and inequalities. Underpinning this transition are two processes; the increasingly global nature of risk and individualisation. Beck (1999: 19) argued that the 'social production of wealth', and the social, economic and industrial processes underpinning it, are 'systematically accompanied by the social production of risks'. This means that rather than being calculable entities, risks are inherent parts of social life, unpredictable and unmediated through traditional insurance mechanisms (Beck, 1992). Whilst in the modern period risks generated through such processes were contained within the nation-state and could be treated as negative externalities, the globally interconnected nature of contemporary societies has meant that

risk has become an inherent part of these processes. This is evidenced in the cases of ecological disasters, pandemics and financial crises. Individualisation refers to the process by which the social norms and structures associated with the modern period are actively challenged and reshaped, meaning that collective group identities become less important in shaping individual outcomes. In this process, social norms and structures become increasingly less important in shaping the behaviours of individuals, who begin to build their identities detached from such institutions, and social and economic institutions are increasingly de-standardised.

Bringing these elements together it can be seen that Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) conceptualised risk as generated in social, economic and industrial processes, which are typically, although not universally, located at the level of the nation-state. The risks inherent in these processes are seen to be transferred back to the level of the nation-state in both the same and different geographic spaces and time points given their integration into globalised structures. When risks are passed to the level of the nation-state they are also filtered through largely individualised social structures, which themselves may be sources of risk. Accordingly, risks are considered by Beck (*ibid.*) to be hard to calculate, uninsurable and detached from time and place of origin, indiscriminate in whom they effect and not mediated by existing social structures, such as class or income. The totality of these claims has been challenged, however this was observed potentially to relate to the focus of much of Beck's (*ibid.*) considerations of ecological threats rather than on economic systems, where the concept may be of greater use. As such, the approach was adopted as a useful theoretical approach to understanding risk and to guide the understanding of more contemporary work, such as precarity.

Precarity refers broadly to the experience of precariousness, but has multiple meanings within it which emerge from varied regional and institutional histories. Within this thesis, it was argued that it is of value to consider precarity as a condition.

As a condition precarity may be considered a social malaise, referring to a trend towards precariousness in society or the living conditions of specific groups, or may refer to a condition which is structurally induced (Waite, 2007; Barbier, 2007). It is this latter category which this thesis adopted, with a particular focus on the 'social and legal status of individuals' (Barbier, 2007: 28). As within Beck's (1992a; 1992b; 1994; 1999; 2010a; 2010b;

2011) approach to risk, precarity is developed in the transition from a modern to a late or post-modern society and emerges as the response from governments and institutions to challenges made against the traditional structures of modernity. Accordingly, precarity does not simply stand in opposition to traditional structures of security, but is a reflexive process which fits between the two processes of globalised risk and individualisation which underpin the risk society. The concept of precarity is therefore reflective of a specific time point and one which has recognised and is used to explain the fallout from ‘changing economic landscapes’ and ‘intensifying trajectories of neoliberalism and globalisation’ (Waite, 2009: 419).

In explaining how these theoretical approaches to considering risk apply to the housing market the literature on financialisation was proposed as providing a useful starting point. Financialisation conceptualises the shift in financial markets from a concern with facilitating markets to becoming principally concerned with profit-making in themselves (Aalbers, 2008). In this thesis the concern was not with the concept of financialisation itself but with how it sees housing in a globalised financial system, principally in terms of shifts in housing finance. Rolnik (2013) describes this shift in the three stages. In the first housing is privatised through policies such as the right-to-buy, stock transfers, and the re-regulation of the private rented sector. In the second, mortgage markets are deregulated. Lastly, as Allon and Reddon (2012: 379) put it, mortgage products are tied into the ‘machinations of high finance’, through the replacement of local savers with structured investment vehicles. Accordingly, the inter-connected system of global finance generates global risks for mortgage borrowers at the national level, which were well demonstrated through the global financial crisis. During the crisis lending in subprime markets to those who could not afford mortgage products in the US housing market led to large-scale defaults and subsequent foreclosures, the effects of which were felt globally (Aalbers, 2008; 2009). Such structures are a demonstration of the global risks described by Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011) wherein economic processes at the national level, here through lending in local housing markets, and passed globally through the inter-connected nature of housing finance. These risks are then felt nationally again due to the impacts of large-scale defaults.

The global financial crisis had an impact on the housing market beyond owner-occupation in facilitating the further growth of the private rented sector. The growth and development of the sector has a long history, but has been influenced notably by recent events. In 1988 the government established assured shorthold tenancies in order to re-regulated tenure and promote investment, in the 1990s the widening access to mortgage finance specifically for landlords led to the 'buy-to-let boom' in investor landlords, and post-crisis good investment conditions, presented by low-interest rates and increased demand, have led to continued and accelerated growth in the sector. The assured shorthold tenancy offers no security of tenure after an initial term if not renewed, places renewal at the landlord's discretion, and can be ended without legal grounds. Accordingly, it was argued within this thesis that the tenure form manifests precarity due to its limited protection from eviction.

The consideration of these risk structures and the implicit theoretical discussions necessitated that a conceptual understanding of involuntary mobility was developed which took them on board. Historically, conceptual understandings of mobility decision-making have focused on the life cycle and assumed that residential mobility decisions have largely been influenced by family events and 'trading up' (Rossi, 1955). More contemporary work has challenged the rationality of this approach and has looked to the life course (Mulder & Hooimeijer, 1999; Coulter & Scott, 2015; Dieleman, 2011). In the life-course approach moves are seen to be triggered by in the parallel-running educational, labour, family and housing careers, which interact with other pathways and lead to dissatisfaction. This dissatisfaction and the emerging mobility or immobility desire is filtered through micro- and macro-level factors which may impede or facilitate moves, which are principally the structural factors, such as supply and affordability. The life-course approach recognises the risk structures discussed so far, particularly as they relate to the process of individualisation, and assimilate these into understandings of the mobility process. However, Coulter & Scott (2015) challenge this approach claiming that it does not go far enough in describing the contemporary nature of mobility. Principally this is, Coulter & Scott (2015: 6) argue, because in conceptualising the links between the individual and wider structures it only considers 'tangible resources/restrictions and opportunities/constraints', when such links may also include less tangible factors, such as 'long-term goals, aspirations or desires'. Given its focus on the tangible this approach is premised on a static period of housing

dissatisfaction and the household's response, however Coulter & Scott (2015: 10) view movements as active processes 'which unfold over time', rather than as discrete events. This is particularly pertinent as it relates to the periods of uncertainty said to be commonplace in contemporary society (Beck, 1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011). The disconnected and differentiated pathways noted by Winter and Stone (1998) are under-explained by discrete time periods. Instead it is necessary to consider periods of transience which are tied up in life transitions (Findlay & Wahba, 2013). For example, authors such as Stone et al. (2013) and Sage et al. (2013) argue that in a society where social structures are less rigid and individuals forge their own housing careers leaving the home is a 'precarious and non-linear transition' (Stone et al., 2013). Evidence of this is found by Sage et al. (2013) in their work examining post-university housing careers, which were marked by frequent mobility, for example moving back and forth between independent living and the parental home.

In light of these considerations a definition is proposed which argues that events or long running, unfolding processes, such as periods of instability, in an individual's housing, educational, labour and family careers, or those within another's with whom their life is linked for example through partnership or cohabitation, are passed to the individual and generate mobility triggers. These triggers will either instigate mobility outright by giving the individual no option to remain, or will lead the individual, independently or in consideration with the wider household, to consider their mobility choices and make a decision to remain or to move. The decision to remain or to move is informed by structural constraints at the micro and macro levels, both at 1) the point of making the decision to move, and 2) in realising the mobility, or immobility, aspiration. This definition is argued to exist across two dimensions; a scale detailing the extent to which the move was forced or coercive and one which relates to the agency movers could express over the process, as influenced by individual or structural factors. From this, it was possible to construct a typology of moving behaviour which categorised moves as 'forced – no agency', 'forced –some agency'; or 'coerced'. In the last section of the chapter moves were fit to this typology.

The consequence of such risks and mobility have also been considered in terms of its impact on the emotional value residents are able to derive from their home. A number of ways of looking at the relationship with the home were reviewed before settling on the concept of ontological security. The concept of ontological security, developed by Laing (1961) and latterly built upon by Giddens (1991), refers to the notion of a stable mental state which acts as a 'protective cocoon' from the uncertainty of the wider world. It is a notion of security in one's self and in the permanency of things and others, which is built initially in infancy through the relationship between a child and their caregiver (Giddens, 1991).

Dupuis and Thorns (1998) argue that ontological security is linked to home over four domains. These are that:

The home is experienced as a constant space;

The home is the setting for day-to-day routines;

The home is a haven from surveillance and acts as a space which enables control;

The home is integral in identity formation.

This raises a question about how security is developed, if at all, in the context of precarity.

In generating data to answer the research proposed by this thesis the housing pathways approach proposed by Clapham (2002; 2005) was opted as a theoretical position. The pathways approach conceptualises housing consumption as a process of identity formation in which housing is a means to the end of personal fulfilment (Clapham, 2002; 2005). This never-ending process of identity formation is at the centre of Clapham's (2002; 2005) concern in the consideration of housing experience. Clapham's (2002; 2005: 27) approach considers housing pathways as a household's 'continually changing set of relationships over time and in its consumption of housing'. This shares much in common with the process of individualisation discussed by Beck (1992a; 1992b; 1994; 1999; 2010a; 2010b; 2011). The pathways approach is best described as the combination of a 'weak' social constructionist position with structuration, in that it considers both the role of individuals in constructing their housing experience through interaction, the way structures socialise individuals, and how at the same time, through their micro-level interactions, individuals reproduce such

structures (Sarre, 1986). Accordingly, it is both a minimalist and maximalist position, which considers both structure and agency when understanding behaviour and responses.

In generating the data necessary for this thesis three strands of data collection were used. These were the building of an incidence estimate through the compilation of an incidence estimate for the years 2010–2012, the assessment of the frequency of multiple involuntary mobility; and the assessment of the impact the ending of tenancies has on the ontological security derived from home through conducting semi-structured interviews with those who have moved in this way.

Snapshot data

Using the typology of moves developed in Chapter Two and the moves which were fit to the typology in the final section of that chapter, data on the incidence of moves were drawn together. This data came from publicly available data sources, academic reports, and estimates made using data contained within the English Housing Survey and Understand Society data sets. All data was combined to create an overall figure for 2010 and 2012.

Longitudinal data

In order to generate data on the incidence of mobility across the life course the British Household Panel Survey and Understanding Society were combined to generate 20 waves of data. A variable was computed which assessed whether or not an individual had moved between waves of the study and, if so, was that move voluntary or not. With this, moves were categorised as voluntary, coerced, or forced. A selection criterion was imposed in order to develop housing pathways of a similar length for comparison.

Private rented subsets

Additional analysis was undertaken of both the English Housing Survey and the longitudinal data set in order to get more detailed information on private renters. In the case of the English Housing Survey this related to building a detailed snapshot of the characteristics of those moving due to the ending, by their landlord, of an assured shorthold tenancy. A variable was computed from the longitudinal data which assessed whether a private renter had been evicted between waves of the study and was used to assess the frequency of multiple evictions amongst the tenure.

Semi-structured interviews

Semi-structured interviews were conducted with those who had moved in the recent past due to having their tenancy ended by their landlord. Thirteen interviews were conducted with participants, eleven of whom lived in London, one in Leeds at the time of their move, and another in Hereford. Three groups were sampled. These were single people living independently or in a house of multiple occupancy, cohabiting couples, and those living with children, either as lone or partnered parents. A topic guide was proposed which was designed to elicit information on the four domains of home that Dupuis and Thorns (1998) proposed were essential to the deriving ontological security from the home.

Data generated in this thesis showed that between 2010 and 2012 approximately 2,300,300 involuntary moves were made. The longitudinal analysis revealed that 38% of the sample moved once, 10% twice, and 8% three or more times. This means that of all those who moved around a quarter did so more than once. Whilst the longitudinal data is not representative it does highlight an interestingly high incidence of multiple involuntary home moves. Examining involuntary moves as they fit within the typology developed in Chapter Two revealed that 54% of all recorded mobility was categorised within the coercive category, 31% of the forced some-agency category, and 14% in the forced – no agency category.

Movers were found typically to be younger, with 75% of involuntary moves in the longitudinal data being made by individuals who began the study period in the 18–34 age band. In addition, the reason an individual moved was affected by their age group. The longitudinal data analysed here shows that whilst family moves, related to moving in with a partner and splitting up from them, contribute notably to mobility there is a declining incidence over the three age groups. The category family/personal reasons account for 33% of all mobility in the study period but 37% for 18–34 year olds, 24% of 35–54 year olds and 18% for those aged 55+. Within this category the reasons for mobility similarly vary by age band and it is possible to understand the manifestation of family mobility over the life course. This was argued to highlight the disconnected and fragmented nature of contemporary housing pathways highlighted by Winter and Stone (1999). In these pathways, it was observed that the certainty of traditional life-stage transitions, and their relation to age, gives way to an increased uncertainty and instability of households. This is

in opposition to the rational way mobility decisions had traditionally been seen by authors such as Rossi (1955). This, in combination with the qualitative data, showed that individualised social structures are a key driving force behind household mobility. Broadly, this means that involuntary mobility is widespread and a common feature of the majority of the population's housing pathways.

For some, risk and therefore insecurity are more directly induced by the structure of the housing market. This is the case for private renters on assured shorthold tenancies who are argued in this thesis to be experienced precarity. In the period 2010–2012 the repossession or similar category accounted for approximately 690,000 moves, equating to roughly a third of all involuntary mobility captured within this thesis. The most prevalent cause of mobility in this category is repossession, at 490,000 moves. A notable contributor to this figure was the ending of assured shorthold tenancies, accounting for around 135,000 moves over the 2010–2012 accounts. This equates to 12 orders per 1,000 units of privately rented dwelling stock between 2010 and 2012. Most of those moving in this way (74%) moved into another privately rented property, with a further 23% entering the social rented sector. Within the longitudinal sample, 12% of those moving did so more than once. Moving was associated with spending a longer time in the sector, with those who had never moved spending on average three waves in the private rented sector compared to six waves for those who had moved.

'No fault' reasons were the most common grounds for a tenancy being ended by the landlord. Fifty-seven percent of tenancies which were ended between 2010 and 2012 were done so in order for the landlord to be able to sell or take back into use the property compared to just 9% owing to rental arrears. Overall then, the greatest share of tenancies ended (59%) were not done so in response to 'tenant at fault' reasons. This challenges the notion presented by landlords, as presented to the Rugg and Rhodes (2008) report, that a lack of security is necessary in order to give them the capacity to manage 'bad tenant' behaviour given the relatively small amount of tenancies ended due to this reason. Given that the most prevalent reasons for the ending of tenancies by landlords are those for which the tenants are not at fault would indicate that the structures of the housing market rather than individual behaviour underpins mobility in the private rental sector.

The consequence of this mobility, and its underpinning insecurity, were felt strongly within the qualitative sample in terms of an impact on the security they could derive from their homes. Respondents often reported that moving due to the end of a tenancy resulted in disruption to their routines of home. For those with children the maintenance of school and nursery places were a key consideration in the moving process and one which added further to the constraint felt in seeking new accommodation. Additionally, when moving meant being further away from a child's school this caused regrettable damage to the routines associated with getting children to school and their children's social lives. Those who were living with other adults in house shares they had organised described damage to the quasi-families which they had formed from their housemates. It was typical for single adults to navigate the housing market with groups of their friends, and the ability to maintain this post forced move was seen as an important mediating factor in the damage such a move had on the subjective security they could derive from their home.

Tenants described a lack of control over their home generally, often relating to the capacity to make decisions regarding its decoration and presentation. The inability to paint their walls or customise the property in any substantial way was often cited as a key criticism of the tenure and one which limited the ability to feel at home. With respect to involuntary mobility specifically respondents in this study described their feelings of control over their home being limited by being at the mercy of their landlord and their investment decisions. Particularly, this related to the inability to plan for the long term given that their landlord may decide to sell the property and therefore require them to leave. This revealed a tension between the 'investor self' who is seeking to derive economic security from landlordism, as described in some of the literature on the buy-to-let market (see Leyshon and French (2009)), and the renter who is seeking a place in which they can build a sense of home.

The majority of respondents were worried about having to move due to the ending of their tenancy again. This was with the exception of those who perceived their living arrangements to be secure, such as those who were owner-occupiers or in forms of renting which they felt were more secure, such as one respondent was living in a large warehouse and another with a live-in landlord and who both felt they knew their landlords intended to stay in the market in the long term. Those tenants with an informal perceived security were able to derive a greater sense of constancy from their home. The feeling of anxiety

revealed by respondents was general but elevated at certain points. Respondents described encounters, such as seeing estate agents or surveyors, which give them a concern that their landlord was intending to sell their property and which would cause them notable distress. Interestingly, both this general and localised anxiety was described as occurring post-move with most respondents noting that they did not have such concerns prior to being served notice.

However, insecurity was not only induced by a lack of legal security but also by unaffordability. Those in the study frequently described their concern that at the end of a fixed term their rent may increase beyond a level they could afford, meaning that they may have to move on. Additionally, due to the high cost of rent many of the respondents needed to share houses either with friends or in Houses in Multiple Occupation (HMOs). These were often experienced as insecure as they required the tenant to rely on the residential stability of their housemates or the house share risked 'breaking up', resulting in mobility for the whole group.

With this data it was possible to address the research questions set by this thesis. These were three-fold: to *develop a conceptual definition of involuntary mobility and to use it to estimate its incidence between the years 2010 and 2012*; to understand how precarity is experienced in the private rented sector and its impact upon involuntary mobility, and; to assess how the risk of involuntary mobility with stems from a lack of security of tenure impacts on the subjective sense of security derived from the home. These will be considered in turn here.

The analysis of both quantitative and qualitative data built upon the conceptual material developed in chapter two to test and refine a definition of involuntary mobility. This definition argued that events or long-running, unfolding processes, such as periods of instability in an individual's housing, educational, labour and family careers, or those within another's with whom their life is linked for example through partnership or cohabitation, are passed to the individual and generate mobility triggers. Evidence from both all three methodological confirmed that these triggers then either instigate mobility outright by giving the individual no option to remain, or will lead the individual, independently or in consideration with the wider household, to consider mobility choices and make a decision to remain or to move. Qualitative material in particular showed that structural constraints had a significant impact in both realising the mobility, or immobility, aspirations of

households in driving mobility itself. In reflecting on this material it was argued that the methodological approach adopted by the thesis, both in adopting the pathways approach and in using a mixed-methods approach, where most involuntary mobility literature is quantitative focussed, was a key factor in developing this understanding.

In understanding how risk is structured in the housing market, this thesis found that both the risk society and the concept of precarity are valuable in understanding insecurity. In focussing on precarity, it was argued that legal insecurity alone does not drive mobility. Rather it is legal insecurity in combination with the institutional factors which shape the private rented sector and wider structural constraints, such as affordability, that lead tenants to be insecure. However, it was argued that precarity is useful in itself to describe the political process by which legal insecurity emerges. This means that private tenants are both subject to an institutional precariousness in the private rented sector that emerges from the nature and structure of the tenure and the legal structures which govern it and 'precarity', which is the result of political choices to limit their security in order to grow the tenure. It is the combination of all three which drives mobility.

Finally, and in addressing the third research aim, it was found through the qualitative data that this insecurity has significant impacts on the security that tenants can derive from their homes. Insecurity was found to impede feelings of security across all four domains of home set of by Dupuis and Thorns (1998) - that the home is experienced as a constant space, the setting for day-to-day routines, a haven from surveillance and acts as a space which enables control, and integral in identity formation. It was reflected on that ontological security provides a useful analytical frame for understanding the contemporary private renting sector and in turn, that this leads to useful observations for policy makers.

**Annex One:
Ethics form and research instruments**

Ethics form



**SOCIAL POLICY AND SOCIAL WORK
DEPARTMENTAL ETHICS COMMITTEE**

APPLICATION FOR ETHICAL APPROVAL OF RESEARCH

This form must be used for all submissions for ethical approval to the Social Policy and Social Work Departmental Ethics Committee. Please complete all sections and sign the undertaking (on paper and electronically).

The Social Policy and Social Work Departmental Ethics Committee is intended to consider projects which students, supervisors or staff believe may raise some ethical issues but which do not need to be subject to external review or review by the University Ethics Committee.

The completed and signed form and any necessary attachments should be sent to the Departmental Ethics Committee Administrator, **Nicola Moody**, room A/B 125, for consideration by the Departmental Ethics Committee Panel. An electronic copy should be emailed to nicola.moody@york.ac.uk at the same time. A decision will normally be made within 10 working days.

Checklist (click on the box to enter a cross)

- Have you decided that your project needs ethical approval and that it needs it from the Departmental Ethics Committee (not from external bodies or the University Ethics Committee)?(See "Does my project need ethical approval" on the VLE (under SPSW Staff Intranet/Research/Ethics) or contact Rebecca Tunstall, DEC Chair, if you are not sure.*
- Have you attached copies of all additional relevant material, such as research tools (questionnaires and topic guides), information sheets and consent forms?*
- Have you (and, for students, your supervisor) signed the form?*
- Have you provided Nicola Moody with a hard copy and an electronic copy of the form and attachments?*

Date of submission:.....

Please provide details about the principal investigator (student or lead staff researcher). It is possible the ethics committee panel members may get in touch if they have queries

Name	Darren Baxter
If student, course	PhD in Social Policy and Social Work
If student, supervisor for this research	Professor Rebecca Tunstall
If staff, post	
Email	Darren.baxter@york.ac.uk
Telephone	07794976590

2. For staff projects, please provide details for co-investigators (add more boxes if necessary)

Name	
Post	
Organisation if not SPSW	
Email	
Telephone	

3. When does the project start?

Field work begins August 2015

4. For staff: List any SPSW DEC member who might have a conflict of interest so should not act as reviewers for the project, such as those consulted in the development of the project, or close colleagues. A list of members can be found on the VLE (under SPSW Staff Intranet/Research/Ethics)

N/a

5. What is the full title of the research project?

Understanding the incidence, risk and experience of involuntary home moves
--

6. If the research is funded, who is the funder and does the funding source create any ethical concerns and/or actual or perceived conflicts of interest?

7. What are the aims and key methods of the research?

The aims of this thesis are to understand (1) the incidence of involuntary home moves, (2) the risk factors associated with such mobility, and (3) to understand how these moves are experienced using forced exits from the private rented sector as an example.

The first two aims will involve the analysis of numerate secondary data sources. Given that these sources are made available for public and/or academic use and prior to the point of access have been anonymised ethical approval is not being sought for these methods.

In understanding the experience of moving involuntarily this project uses the example of private tenants who move as their tenancy has been ended by their landlord. In particular it is interested in how an objective lack of security, referring to the lack of security of tenure (the legal protection from eviction beyond that contained within the eviction act 1977), impacts on an individual's subjective sense of security. This sense of security is conceptualised within this thesis as being psycho-social, or ontological, security which is the existential understanding of the permanence of the self, of things and of others.

Assessing the impact on mover's sense of security will be achieved through conducting semi-structured, qualitative interviews with three groups of individuals within the relevant moving population. These interviews will be conducted over the phone or in person depending on interviewee preference and feasibility.

8. What kind of research participants will be involved in the research (as interviewees, focus group participants, survey respondents etc), and how many?

The inclusion criteria for these interviews will be those who have moved from a privately rented home after a landlord has ended or chosen not to renew their tenancy in the previous twelve months.

Twenty-four participants will be sampled and will be divided into three equal groups of eight. The three groups being sampled are those who at the time of moving were:

living on their own or with unrelated adults;

cohabiting, and;

living with dependent children (whether as a lone or partnered parent)

Of concern is the tenure and household type at time of the move and as such participants may be living in a different tenure or household type at the time of interview.

An equal balance of genders and ages will be sought but no explicit sampling frame beyond this exists

Participants will be sampled from London and the South East given that quantitative work so far undertaken within this thesis has highlighted that these areas should be of particular interest given the concentration of moves of this form and that these moves predominantly occur due to a lack of security rather than rent arrears. For practical reasons, namely the financial and time burden of travelling in order to conduct interviews, the intention is to select all participants from London. Participants will be sampled from the South East if sufficient numbers cannot be recruited from London.

9. How will research participants will be identified, approached and recruited?

A number of methods will be used concurrently in order to recruit participants. These are outlined here:

Organisations working within fields related to private rented housing will be approached and asked to provide contacts. These organisations will be tenants groups, estate agents and the advice organisations.

Organisations will be selected using search engines, word of mouth (snow balling) and using existing contacts held by the Centre for Housing Policy. Once highlighted organisations will be contacted by email or telephone and provided with information on the project.

Due to data protection considerations organisations will be unable to pass on contacts directly. As such, the organisation will be asked to introduce contacts via email or pass on the researchers contact details.

Recruiting organisations will be given the project information sheet to pass onto individuals. Once an individual has been introduced the researcher will ascertain the information they have been provided with by the recruiting organisation and project information sheet given again as standard. Any gaps in information will be filled and misinformation corrected. Informed consent is not assumed to be given by a participant in agreeing to have their information passed on and will always be gained at the start of the interview.

Participants will be asked if they can introduce the researcher to any new contacts who they know and who have also moved in this way.

Flyers and posters will be posted and circulated in relevant locations, such as community centres and shops or cafes with bulletin boards.

When setting up an interview prospective candidates will be asked whether they have moved in the last 12 months due to the end of a tenancy by a landlord and for their household type at the point when they moved. If they have not moved in this way in the appropriate time frame or sufficient numbers of each sample group have already been reached participants will be thanked for time and informed that their help is not needed.

10. How will informed consent to participate be elicited from participants? If different groups are involved in the study (e.g. parents, children, staff), please describe the consent procedures for each.

An information sheet (enclosed) outlining details of the project will be passed on to the research participants. The participant may be given an information sheet during the recruitment process but will always be given out at the start of the interview as standard. This will happen face to face if the interview occurs in the home and by post/email if it happens over the phone. These cover the following key questions:

Why is this research being carried out?

What will be covered in these interviews?

Do I have to take part?

How will what I say be used and how will it be stored?

Will I be named?

Where will my information be held?

Can I have a copy of the results?

What's in it for me?

This sheet information aims to provide that which is necessary to ensure that participants can give informed consent. In order to ensure that participants fully understand that which is being asked of them the researcher will read out the information sheet to the participant. After each section highlighted above the participant will be asked if they understand and given the chance to ask questions. If the participant understands they will be asked to record that response on the information sheet.

A separate consent form (enclosed) will be used to record that the respondent gives consent to:

Participate

Be audio recorded

To have the data generated stored in the manner proposed

As with the information sheet a copy of this form will be read out by the researcher in order to ensure comprehension.

Whilst different groups are being sampled the process will be universal across each. This reflects that the groups are not expected to differ in their ability to comprehend the information relayed to them or the notion of consent.

11. State any promise you will make to participants about how their data will be used, including in publications and dissemination, for example whether names, job titles, or direct quotations will be used, and state what protection of anonymity you are offering. Please attach any consent form or information sheet used.

(Note: For Research Council funded work, councils want anonymised data to be archived and made available to other researchers in addition to the research team)

Participants are informed that their information will be used in order to generate data for a PhD thesis and other academic and policy outputs. Participants are told that they will not be identified in the report by name or anything else which may be used in order to identify them.

If participants consent to it then anonymised transcripts of interviews will be archived at the UK Data Archive three months following the completion of the study.

12. (Students: You are required to provide participants with a written information sheet and to obtain a signed record of consent form from participants. Please attach them.). For staff: Please attach the information sheet and consent form. If you do not envisage providing an information sheet and/or obtaining a signed (or audio recorded) record of consent from participants, please justify and explain the measures to ensure personal data will be collected and processed fairly, citing applicable Data Protection grounds from Schedule 2 of the Data Protection Act (and schedule 3 as relevant) if necessary.

13. Does the way you will handle research data conform to the Data Protection Act?

Yes

14. What will happen to research participants once you have recruited them to be involved in the research? (e.g. invited to an interview, given a questionnaire etc). Please attach any research instruments (eg topic guides, questionnaires).

Once recruited participants will be asked to participate in a semi-structured qualitative interview intended to last between 45 minutes and one hour. The interview will take place in the participant's home, in a mutual agreed location which offers privacy such as a community centre, or over the phone. The decision regarding location will be made firstly with respect to participant preference and secondly with respect to practicality.

The interviews aim to determine the extent to which living without security of tenure (legal protection from eviction) impacts upon the sense of psycho-social security that an occupier can derive from their home and the extent to which this is impacted by moving home involuntarily. In order to gather this information the interview schedule will be divided into two sections. The first will gather information on an individual's housing history. This will involve determining how an individual came to live in the house they lived in previous to their involuntary move.

The second part of the interview will cover intentions to move, sense of control over the home and worries about losing the home. Additional questions will be asked surrounding impressions of being a private tenant in the England at the current time and what, if anything could be done to improve the experience of private renting.

15. If research participants are to receive any payments, reimbursement of expenses or other incentives for taking part in the research, please give details.

Participants will be offered £10 in cash for their time and this will be paid in person on completion of the interview. Receipts (enclosed) will be used to record that payment has been made. If a participant does not wish to receive their payment it will be donated to a registered charity of their choice.

16. If the research may involve 'vulnerable people' explain how you plan to deal with any specific ethical challenges. Please also provide details of the relevant DBS (formerly CRB) checks and/or ISA registration that have been undertaken.

This project does not seek to interview 'vulnerable people', however the experience of moving home involuntarily itself may make people feel vulnerable. This will be mitigated given that the interview will not happen during the process of moving which is a time when it may be assumed levels of anxiety and stress may be greatest.

The interviewer will be mindful of factors that may make taking part in the interview more challenging such as disability or physical or mental ill-health, and adapt procedures accordingly to meet the needs of the interviewer. This would be reactive but may include offering comfort breaks mid interview.

If interviewees are distressed during the interview process or reveal that they still have housing related issues the researcher will offer to pause or stop the interview and will reiterate the ability for interviewees to withdraw at any point. At the end of the interview (whether or not it has been ended early) participants will be offered a list of potential sources of support (enclosed).

17. What will you do if in the course of the research information is disclosed to you that legally requires further action or where further action is advisable?

The topic guide does not invite discussions in areas where it might be likely that participants would disclose information where further action is advisable. Nonetheless, this is a risk in all research interactions of this kind. The approach adopted within this project is to state within the information sheet under the anonymity section that any information disclosed relating to something which is expected to harm the individual or any other person would be reported to a relevant organisation. Before reporting the disclosure would be discussed between the researcher and the supervisor and a plan of action decided upon. Participants are made aware any disclosure would be discussed with them prior to any report being made.

18. Are there any potential risks for participants? How have they been eliminated or minimised?

In discussing an event which is potentially emotionally distressing participants are exposed to the risk of emotional distress. In order to mitigate this risk two strategies will be employed.

Participants will be made aware during the reading by the researcher by the information sheet that they are free to withdraw at any point and to refuse to discuss or answer any question if they do not want to. This will be reiterated if it appears that the participant is becoming distressed and if necessary the interview will be ended.

In advance of the interview through its advertisement and in the information sheet participants will be made aware of subjects covered. It is intended that this will allow those for whom the project would be too distressing the chance to withdraw and to prepare those who take part for what is to come.

19. Are there any potential benefits to participants?

Participation in the research process does not provide any benefits for research participants. However, participants may find it valuable to share their experience.

20. Are there any potential risks for the researcher(s) involved in the project? What steps will you take to eliminate or minimise them?

(Note: these risks could include personal safety, emotional distress, risk of accusation of harm or impropriety).

This project involves the researcher entering the homes of the participants. Whilst it is not envisaged that the groups intended for interview present a greater risk than that of anyone else in the population this nonetheless exposes the researcher to the potential for physical harm.

This risk will be mitigate through the adherence to the Centre for Housing Policy's staff safety in field work policy and implicit within it the use of the Argyle telephone system. The Argyle telephone system allows the researcher to 'call in' where they are and when the interview should be completed by. Upon completion of the interview the researcher is required to call in to the system to report that they are safe. If this call is not placed then a system is in place which initially calls the researcher, followed by administrative staff at the centre for housing policy and finally the police.

Were on an occasion the Argyle system inaccessible due its use by another researcher then it would be replicated by ensuring a member of the Centre for Housing Policy's staff were aware of the researchers location and telephone number and the system for reporting replicated.

21. In most cases, as soon as possible during the research, and by the time research is completed, you should anonymise the data taken from your participants (data such as paper or electronic interview transcripts, notes of discussions, videos, sound recordings etc). You should do this by removing names, addresses and other identifiers, and replacing them with a number, code or pseudonym. You should prepare a key linking the code to the data from the person. (Further guidance is available from

http://www.ico.org.uk/Global/~media/documents/library/Data_Protection/Practical_application/anonymisation_code.ashx). (Note: sound and video recordings in which people may be directly or indirectly identifiable are also covered by the Data Protection Act.)

If you do not intend to anonymise data in this way, please explain why. If you do, when will you make this separation? What will you do to protect personal data in the interim? How will you keep the key safe? How long will you keep the key?

Data will be recorded on an encrypted and pass word protected Dictaphone. This ensures that were the device to be lost the participant's data would still be secure.

Recordings of interviews will be uploaded to the university computer system within 24 hours of the interview taking place either using a campus based computer or if away on fieldwork for a longer period of time using the University's Digital Workspace Service. When uploading a pre-determined code will be used to identify the file name. These files will only be able to be accessed on a specific, office based campus computer and will be pass word protected. Transcription will be undertaken at a later date by the researcher.

The data key will be saved in a password protected excel file on a university computer and any hard copies printed out will be stored in a locked drawer. Hard copies of transcripts will be stored if necessary in a separate locked drawer and shredded using the universities confidential waste bags when no longer needed.

The data key will be destroyed within twelve months of the completion of the project.

22. Where will participant contact details, anonymised data, consent forms and data keys be kept during the research, and in what form?

(Note: The best method for contact details is to use first name only, or code, in a phone, or paper diary, and to destroy details once fieldwork is complete. The best protection for anonymised data is to store electronic data in a single site only, on a UoY server in password protected form. If other sites are used, they should be password protected and backups should be encrypted. Commercial Dropboxes should be avoided for personal data because they are cloud-based. You can encrypt your equipment using an open source application TrueCrypt. Avoid laptops and data sticks. Please make a special note if data are likely to be stored (including on servers) or otherwise transferred outside the EU). Consent forms and data keys contain participant names and should be kept safe and separate from anonymised research data. The best protection is to store paper data in a locked filing cabinet eg in the main departmental office, and to store electronic data on a UoY server in password protected form).

Participant contact details (name, address, phone number, sample group membership) will be kept alongside the code used to refer to this participant in a password protected excel file. This file will be saved on the university server. This file will be deleted using open source file shredding software within three months of completion of the project.

--

23. Where will anonymised data, consent forms and data keys be kept after the research in what form and for how long? If there are plans to archive data, how and where will they be kept and will there be restrictions on access and use?

(Note: Students should keep their data for a year after their mark has been finalised. For Research Council funded work, councils usually want anonymised data to be archived and made available to other researchers in addition to the research team. Councils want consent forms kept for 10 years).

Consent forms and receipts will be retained in paper form and stored in a locked data archive in the Centre for Housing Policy for 10 years following the submission of the thesis.

Anonymised digital copies of the interview transcripts will be submitted to the UK data service if the participant consents to this within three months following the submission of the thesis.

All other digital files will be destroyed using a file shredder and any paper copies or notes disposed of using the University of York's confidential waste bags.

24. Who within the University will have responsibility for the anonymised data, consent forms and keys after the study? What will happen if the person responsible for the project leaves the University of York?

(Please make a special note if the data may be transferred outside the European Economic Area.)

Responsibility for materials kept in the Centre for Housing Policy archive lies with the administrative staff and ultimately the director of the Centre. This responsibility will transfer to those new in post should a person leave the University of York.

25. Will results will be made available to participants and the communities from which they are drawn, and if so, how?

In order to reimburse organisations for the time they have spent in order to recruit participants they will be offered:

A presentation on the relevant quantitative material developed within the project so far.

A presentation on the findings from the field work.

26. Are there any other specific ethical problems likely to arise with the proposed study? If so, what steps have you taken or will you take to address them?

N/A

27. When does the project finish? Documents relating to this request for ethical approval will kept for 10 years after this end date.

September 2016

Signature of Student/Principal Investigator:

.....

For Supervisor (for Students)

.....

I have checked this form carefully and I am satisfied that the project meets the required ethical standards.

Signature of Supervisor:

.....

Date of Completion:

.....

Topic guide

Section one:

Firstly I am interested in the places you have lived and the people you have lived with during your life.

Who lives here with you now?

Family – partners, children

How old, for how long

Unrelated adults

Did you know these before you moved in?

When did you move here?

Was your household the same when you moved here?

How did you come to live here?

When did you first leave home? Where did you move to?

Have you moved around a lot?

Between houses

geographically

Have you had much choice in the places you have lived?

What influenced your choice to move between places?

Have you always been a private renter?

Were there places which were particular good or bad places to live

Do you intend to move in the near future?

Looking forward, where would you ideally like to live?

Location

Tenure – do you aspire to own your own home?

Section two:

So you moved here because your previous landlord asked you to leave. How was that experience

Did they give any indication why they asked you to leave?

Was it unexpected?

Did you enjoy living in that house?

How was the landlord?

Did they get repairs done?

Treat you fairly?

Did you get deposit back when you moved?

When you moved here did you feel like you had a control over the moving process?

End location

Style of house

Price

Did moving affect your life?

Things you liked to do at home?

Work patterns

If having children getting to school?

Does moving change the things you do/can do at home?

Do you feel you have control over your home?

What happens inside your home?

Decoration? – Does this matter?

Do you worry about losing your home?

Did you before moving?

Has this changed since moving?

Is this a general worry? Or to do with something specific, i.e, finances?

Do you feel that living in private rented housing provides a good experience?

Why?

What could be done to make private renting a better experience?

Is this the responsibility of government or landlords?

Policy or things landlords could do better

How would you treat your tenants if you were a landlord?

What would you do differently?

Information sheet

Why is this research being carried out?

I am conducting these interviews as part of my PhD. I want to understand your experience of moving home because a landlord asked to you to leave. This will help me understand how people feel at home in the private rented sector and what moving in this way is like.

What will be covered in these interviews?

In this interview I will be asking you about:

- the places you have lived in the past and how you came to live where you do;
- your home now;
- Where you might like to live in the future and whether you plan to move, and;
- And about what it was like to move as a landlord asked you to leave.

Do I have to take part?

No. If you don't want to take part you are free to say so. You also do not have to answer any of the questions I ask or talk about something you do not want to.

How will what I say be used and how will it be stored?

I will use the information from this interview to write my PhD and other reports for academic and policy audiences.

Will what I say remain anonymous?

The information you give will be anonymised. Within reports and publications you will not be referred to by name or anything else (such as location, job title, etc) which might be used to identify you.

The only time confidentiality will be broken is if you reveal in the interview that you or someone you know is at risk of harm. In this scenario the researcher will be obligated to pass this information on. Were this to happen we would try to talk to you about this first.

Where will my information be held?

Recordings from today will be saved on a password protected computer and destroyed when I submit my PhD. Interviews will be transcribed and also saved on a password protected computer. Copies will also be put in an online archive for other researchers to use unless you do not want them to.

What's in it for me?

I hope that this will be a useful setting for you to share your story with researchers and policy makers. You will also receive £10 as a thank you for taking part.

Consent form

I have been given an information sheet which explains what this research is about and why I am being asked to take part and have had the opportunity to ask questions.

I also understand that:

I do not have to take part and do not have to answer any questions I do not want to answer;

I will not be named in future reports;

All information I give will be confidential to the research team, the only exception to this is if the researcher is concerned that someone is in danger and the researcher will try and tell me before they inform anyone else

Please tick YES or NO to the following:	YES	NO
I agree to take part in an interview		
I give my permission for the discussion to be recorded		
I agree for the transcripts of my interviews to be stored online in an online archive (the UK Data Service)		

Name:

Signature:Date:

Researcher name:

Signature:Date:

List of housing and support organisations

If you feel you may need some additional advice or support after having talked to me today you may find these organisations useful:

Shelter advice helpline

0808 800 4444

www.shelter.org.uk

Shelter provides advice on a wide range of housing issues such as homelessness, private renting, tenancy deposits, eviction or repairs.

Citizens Advice Bureau

03444 111 444

www.citizensadvice.org.uk

This Citizens Advice Bureau provides advice on areas such as benefits, employment, debt and money, housing, law and rights.

Samaritans

08457 90 90 90

www.samaritans.org

jo@samaritans.org

The Samaritans provide emotional support to those who need it on any issue which may be troubling them.

Receipts for thank you payment

I can confirm that I have received £10 as a thank you payment for providing an interview.

Signature:

Name (print):

I can confirm that I have received £10 as a thank you payment for providing an interview.

Signature:

Name (print):

I can confirm that I have received £10 as a thank you payment for providing an interview.

Signature:

Name (print):

I can confirm that I have received £10 as a thank you payment for providing an interview.

Signature:

Name (print):

Annex Two

Tables on maximum length of tenure allowed by lenders

In chapter six a table is produced (table #) which shows the maximum tenancy length a selection of lenders allow their buy-to-let mortgagees to offer to their tenants. This annex demonstrates how this table was created.

The top mortgage lenders were selected for inclusion. This figure includes all mortgage lenders rather than only those who offer a buy-to-let product. This is because data is not available which is broken in this way. Top lenders are defined as those with the largest market share in the United Kingdom and are found using Council for Mortgage Lenders data. This is shown in table #.

Total Lending Home Loans outstanding at year end						
		2013		2012		Chan ge
		£b n	Market Share	£b n	Market Share	
1	Lloyds Banking Group	305. 4	23.90%	324	25.60%	- 1.60%
2	Santander	155. 5	12.20%	164. 1	13.00%	- 0.80%
3	Nationwide Building Society	144	11.30%	134. 1	10.60%	0.70%
4	Barclays	122. 8	9.60%	114. 7	9.00%	0.60%
5	The Royal Bank of Scotland	99.4	7.80%	99.1	7.80%	0.00%
6	HSBC Bank	80	6.30%	75.9	6.00%	0.30%
7	Northern Rock (Asset Management) plc	31.1	2.40%	34.9	2.80%	- 0.30%

8	Bradford & Bingley	30.9	2.40%	32.5	2.60%	-	0.10%
9	Yorkshire Building Society	29.1	2.30%	27.2	2.10%		0.10%
10	Coventry Building Society	24.1	1.90%	22	1.70%		0.20%
11	Co-operative Financial Services	22.5	1.80%	23.2	1.80%	-	0.10%
12	Bank of Ireland	20.8	1.60%	22.5	1.80%	-	0.10%
13	Virgin Money	19.6	1.50%	16.7	1.30%		0.20%
14	TSB Banking Group	17.7	1.40%	-	-	-	-
15	Clydesdale & Yorkshire Bank plc	16.1	1.30%	15.3	1.30%		0.10%
16	Skipton Building Society	10.3	0.70%	9.3	0.70%		0.00%
17	GE Money Home Lending	9.2	0.70%	10	0.80%	-	0.10%
18	Leeds Building Society	8.6	0.70%	7.6	0.60%		0.00%
19	Paragon Mortgages	8.3	0.70%	8.2	0.70%		0.00%
20	CHL Mortgages	5.4	0.40%	5.8	0.50%		0.00%
21	Aviva Equity Release	5.4	0.40%	4.7	0.40%		0.00%
22	Principality Building Society	4.9	0.40%	4.1	0.30%		0.10%
23	West Bromwich Building Society	4	0.30%	4.2	0.30%		0.00%

2	One Savings Bank incl Kent					
4	Reliance	2.8	0.20%	2.1	0.20%	0.10%
2						
5	Newcastle Building Society	2.4	0.20%	2.4	0.20%	0.00%
2						
6	Nottingham Building Society	2.4	0.20%	2	0.20%	0.00%
2						
7	Allied Irish Bank (GB)	2.3	0.20%	2.4	0.20%	0.00%
2						
8	Danske Bank	1.8	0.10%	1.8	0.10%	0.00%
2						
9	Aldermore Bank plc	1.7	0.10%	1	0.10%	0.10%
3						
0	Pepper UK Ltd	1.7	0.10%	0.8	0.10%	0.10%
3						
1	UBS AG	1.5	0.10%	1	0.10%	0.00%

Source: Council for Mortgage Lenders (2013) Largest Lenders in 2013: the top 20, available at <https://www.cml.org.uk/news/news-and-views/666/> accessed on 13/06/2016 using data from thedata ltd (2014) Top 30 Lenders Market Share - 2013, available at <http://www.thedata.co.uk/mortgagedata/top30lendershtml.html> accessed on 13/06/2016

Data on the maximum length lenders allow their mortgagees to offer to tenants was sought from the documents and guidance provided by these lenders online. This is shown in table #, although not every lender has a figure next to it. Unavailability of data occurred for a number of reasons, but typically was because the lender did not offer a buy-to-let mortgage product or because they did not publish information on this term. The reason for unavailability of data is published in table #. Table # includes the sources for each of these figures.

Maximum tenancy length offered per lender	
Lender	Maximum tenancy length (months)
Lloyds Banking Group	Not published/specified
Santander	12
Nationwide Building Society (lending through the Mortgage Works)	36
Barclays	Not published/specified
The Royal Bank of Scotland	Not published/specified
HSBC Bank	12
Northern Rock (Asset Management) plc	No longer trading
Bradford & Bingley	No longer trading
Yorkshire Building Society (lending through Accord)	12
Coventry Building Society	12
Co-operative Financial Services (lending through Platform)	Not published/specified
Bank of Ireland	24
Virgin Money	12
TSB Banking Group	12
Clydesdale & Yorkshire Bank plc	Not published/specified
Skipton Building Society	12
GE Money Home Lending	No buy-to-let products
Leeds Building Society	Not published/specified
Paragon Mortgages	36
CHL Mortgages	Not currently lending
Aviva Equity Release	No buy-to-let products
Principality Building Society	12
West Bromwich Building Society	No buy-to-let products
One Savings Bank incl Kent Reliance	36*

Newcastle Building Society	12
Nottingham Building Society	12
Allied Irish Bank (GB)	No buy-to-let products
Danske Bank	Not published/specified
Aldermore Bank plc	36
Pepper UK Ltd	Not published/specified
UBS AG	Not published/specified
<p>*range from 12-36 months depending on the terms of the loan "The property must be let on an Assured Shorthold Tenancy or a contractual tenancy. A fixed term of 12 months can be considered up to 85% LTV. A fixed term of up to 36 months can be considered up to 75% LTV. We accept 36 month tenancies in the following circumstances: The AST provides for a rent review every 12 months or less; A minimum Debt Service Coverage ratio of 125%; A maximum LTV of 75%"</p>	

Source of data for maximum length offered by lender	
Lender	Source
Lloyds Banking Group	
Santander	https://www.santanderforintermediaries.co.uk/products-and-criteria/mortgage-lending-criteria/
Nationwide Building Society (lending through the Mortgage Works)	http://www.themortgageworks.co.uk/lendingcriteria/btl-criteria#restrictions
Barclays	
The Royal Bank of Scotland	
HSBC Bank	http://www.intermediaries.hsbc.co.uk/criteria/buy-to-let-lending-criteria.html
Northern Rock (Asset Management) plc	
Bradford & Bingley	

Yorkshire Building Society (lending through Accord)	http://www.buy-to-let-mortgages-uk.co.uk/accord_lending_criteria.htm
Coventry Building Society	https://www.coventrybuildingsociety.co.uk/intermediaries/PDFs/06315G.pdf
Co-operative Financial Services (lending through Platform)	
Bank of Ireland	http://www.bankofireland4intermediaries.co.uk/tools/lending-criteria/
Virgin Money	https://intermediaries.virginmoney.com/virgin/assets/pdf/lending_policy_criteria.pdf
TSB Banking Group	http://intermediary.tsb.co.uk/criteria/buy_to_let/default.aspx
Clydesdale & Yorkshire Bank plc	
Skipton Building Society	https://www.skipton-intermediaries.co.uk/mortgages/lendingcriteria
GE Money Home Lending	
Leeds Building Society	
Paragon Mortgages	http://www.paragon-mortgages.co.uk/file_source/Files/PML16/pdf/General%20docs/Application%20documents/Lending%20guidelines%20and%20submission%20requirements.pdf
CHL Mortgages	
Aviva Equity Release	
Principality Building Society	https://www.principality.co.uk/~/_/media/PBS.../PDFs/M LCA4-11151-FINAL.pdf
West Bromwich Building Society	

One Savings Bank incl Kent Reliance	http://www.kentrelianceforintermediaries.co.uk/lending-criteria/buy-to-let
Newcastle Building Society	http://www.newcastleis.co.uk/buy-to-let-lending-policy.aspx
Nottingham Building Society	https://www.thenottingham-intermediaries.com/lending-criteria/buy-to-let-criteria/
Allied Irish Bank (GB)	
Danske Bank	
Aldermore Bank plc	http://www.aldermore.co.uk/media/3057/btl-key-lending-criteria.pdf
Pepper UK Ltd	
UBS AG	

Annex Three

Review of the literature on involuntary home moves

This annex outlines a review conducted of the diverse literature on involuntary homes. The papers reviewed were those concerned with moves made by individuals or households which had a forced or involuntary element to them. Not considered here are studies seeking to understand residential mobility or relocation generally. The focus of the annex is not to interpret or analyse the findings of these studies, but rather to organise them in order to develop an understanding of how the literature on involuntary mobility is structured, the disciplines which have contributed to it notably, and those which are less prevalent.

Seventy-six papers were uncovered for this review using three databases which were searched in the following order; Applied Social Science Index and Abstracts (ASSIA), Ovid SP: Policy and Practice, and Scopus. These three databases were selected given that they contained journal papers from a wide range of social scientific backgrounds and therefore provide a breadth of coverage⁴.

The following four search terms were used:

- Involuntary home mov*
- Forced home mov*
- Unintentional home mov*
- Relocation

These terms specifically focus on papers wherein the author or authors seek to understand moves which they perceived to have an involuntary dimension, rather than sources of mobility more generally which, using the conceptualisation generated in chapter one, could be retrospectively placed within one of the categories of involuntary mobility. This is an important distinction given that it highlights a concern with the literature itself and how the structure of the literature informs an understanding of the way in which such mobility has been studied and by whom. The purpose of this annex is therefore to assess the types of moves which are contained within the papers uncovered within the review, the disciplines

⁴ <http://subjectguides.york.ac.uk/content.php?pid=348930&sid=2957594#10390012>

which are researching involuntary mobility, and to present this information in a manner so as it can be analysed elsewhere.

Title	Data-base	Location		Tenure	Type of move	Population	Quant or	Effects	Mitigating factors
Vernberg et al. (2006)	ASSIA	USA	Florida Dade County	Mixed	Moving between or within communities	Adolescents	12-14yr olds	Quantitative	Diminished access to companionship and intimacy with close
Vercruyssen & Chandler (1992)	ASSIA	USA		mixed	Relocation with family overseas	Adolescents	12-18yr olds	Quantitative	Stress
Pittman & Bowen (1994)	ASSIA	USA		Air force housing	Job relocations Air force families	Adolescents	Air Force families	Quantitative	
Bekhet et al. (2011)	ASSIA	Egypt	Alexandria	Care	Relocation to retirement	Care home residents		Quantitative	higher mortality rates

Falk et al. (2011)	ASSIA	USA			Care	inter-institutional transfer	relocation due to reconstruction	Care residents	Mixed	Sense of exclusion following events as not included in the decision making process,
Edwards & Stein glass (2001)	ASSIA	USA				Job relocations	US State department appointments	Children	Quantitative	Behavioural and emotional symptoms
Andersen et al. (1997)	ASSIA	Sweden	moving overseas			Relocating with parents overseas		Children	Quantitative	Increase in sensitivity to allergens (signalling stress), loss of identity, higher the involuntary nature of the move
Braver et al. (2003)	ASSIA	USA			Mixed	Family breakdown		Children moving due to divorce	Quantitative	

John son (1996)	ASSIA	USA			Care	temporary move out of care home	Relocation due to relocation of care home	Elderly religious sisters		Qualitative	Practical benefits increased support networks, stress
Coop er & Pearc e (1996)	ASSIA	Australia			Care	Long term hospital to community care homes	due to policy change	Elderly people with psychiatric disabilities		Quantitative	No evidence of short term effects, no evidence that higher functioning clients
Chris tense n et al. (2012)	ASSIA	USA	Florida		Care	Natural disaster	Temporarily moved from care home into school buildings	Elderly people		Qualitative	Practical issues in providing care in non- clinical settings and in ensuring dignity, privacy and stress, increased stress on staff
Ekstr o (1994)	ASSIA	Sweden			mixed	Clearance and redevelopment		Elderly people		Qualitative	Stress, uncertainty insecurity, decline feelings of violation
Meeh an et al. (2004)	ASSIA	Australia	Queensland		Care - Hospital	Hospital to community based care	Due to policy change	Elderly patients with mental illness		Quantitative	Significant, short-term communication, short-
											Problem avoidance positively associated with less anxiety and depression - author

Sanders et al. (2005)	ASSIA	USA			Public housing	Natural disaster	relocation due to Hurricane Andrew	Elderly women	Predominantly African American	Qualitative	Anxiety (caused by a number of factors)
Rossen & Knafl (2007)	ASSIA	USA	Midwestern USA		Care	Relocation	independent living	Elderly women		Quantitative	change in health status, no change in such as finding new health care providers), Lack of continuity in health
Bekhet et al. (2009)	ASSIA	USA	Ohio		Care	Moving into care		Female elderly people		Qualitative	the no change in health status, effects of moving increase the emotional well-being
Bowman (1997)	ASSIA	USA	Lasing	Kansas	Prison	Transfer between prisons		Female, maximum security prison	Mandatory, no choice	Quantitative	Depression, anxiety - before, effects upon and after they increase
Adler (1995)	ASSIA	USA			mixed	Refugees		Hmong people (nation of Laos)		Qualitative	Perception of end of traditional religious beliefs

Goetz (2013)	ASSIA	ASSIA	White et al. (2007)	Perera et al. (1999)	Cooper & Pictor (2000)	Barber et al. (1994)
USA	USA	USA	Australia	Australia	USA	Australia
	Gulf Coast Region	Melbourne				
Social rented sector	New Orleans		Care	Care	Care	Care
Clearance and redevelopment	Natural disaster	Relocation from hospital to community			Institution to community	Closure of a long stay ward
Hope IV	Wider African American Population					
Low income residents	Looks at the attitudes of the wider African American population to the	Intellectually disabled	Intellectually disabled	Intellectually disabled	Intellectually disabled	Institutionalised people (institutionalised for chronic psychosis and schizophrenia)
Qualitative	Quantitative	Qualitative	Qualitative	quantitative	quantitative	Qualitative
Sense of challenge to group identity,	African Americans statistically significantly more likely to be angry or depressed by the hurricane - authors	No change in quality of life, lack of adoption of new social norms associated	Modest positive effects post-move - but statistically insignificant after a while	Modest positive effects post-move - but statistically insignificant after a while	Modest positive effects post-move - but statistically insignificant after a while	increased sense of freedom, some improvement generally
Mitigated by good interactions in the	Those moving for a promotion had lower turnover intentions (Therefore					

Blake ly et al. (2012)	ASSIA USA (11/12) UK (1/12)	Lelev rier (2013)	ASSIA France Paris	Kear ns & Mas on (2013)	ASSIA UK Glasgow
Mixed	Mixed	Social housing tenants	Social rented sector	Mixed	Social rented sector
Spouses following military spouses	Clearance and redevelopment	Clearance and redevelopment	Clearance and redevelopment	Mixed	Clearance and redevelopment
Military spouses	Mixed	Mixed	Mixed	Quantitative	Mixed
Qualitative (Systematic)	Qualitative	Qualitative	Qualitative	Quantitative	Quantitative
Reduced quality of life, Sense of a loss of autonomy, culture	Identified three groups: Older working class families: neutral move, choice due to area knowledge and contacts, Vulnerable households	Financial cost, Most disruptive for families with children, Subjective improvement in housing quality,	Financial cost, Most disruptive for families with children, Subjective improvement in housing quality,	Financial cost, Most disruptive for families with children, Subjective improvement in housing quality,	Financial cost, Most disruptive for families with children, Subjective improvement in housing quality,
	Those with higher cognitive functioning had worse effects than those with lower cognitive	Those with higher cognitive functioning had worse effects than those with lower cognitive	Those with higher cognitive functioning had worse effects than those with lower cognitive	Those with higher cognitive functioning had worse effects than those with lower cognitive	Those with higher cognitive functioning had worse effects than those with lower cognitive

Klein & Bouma- Doff (2008)	ASSIA	Netherlands	Haaglanden		Social rented sector	Clearance and relocation							
Fang (2006)	ASSIA	Beijing	inner city		Social rented sector	Clearance to redevelopment							
Riad & Norris (1996)	ASSIA	Florida			Mixed	Natural disaster	Relocation due to hurricane						
Vigil & Gear y (2008)	ASSIA	USA	Mid-Missouri		mixed	Natural disaster	Relocation due to Hurricane Katrina relocated to						

Redfoot (1987)	ASSIA	USA	Upstate New York	Care	Moving into care	Older women	Qualitative	Satisfaction in taking control over their care	Certificate of agency gives residents equal
Moen & Erickson (2001)	ASSIA	USA	Upstate New York	Care	Older people moving into care	Older people	Quantitative	Satisfaction related to decision making and housing histories - more	Institutional and financial support helps mitigate the
Junger (2010)	ASSIA	USA		Care	Entering long-term care	Older adults	Qualitative	Loss of autonomy (to do with location rather than move?)	Choice a mitigating factor. Financial support helps
Goetz (2002)	OVID SP: Policy	USA	Minneapolis	Social rented sector	Clearance and redevelopment	Mixed - families	Quantitative	Limited improvement in environment	Those engaged in the process felt less

Booth et al. (1990)	ASSIA	UK	Kirklees	Care (long-stay hospital)	Long-stay mental health hospital to hostel	move into community due to policy change	People with learning difficulties	Qualitative	Benefits associated with new style of living - freedom, responsibility, opportunity to learn new skills, more privacy, better environment.
Booth et al. (1989)	OVIA SP: Policy and	UK	Kirklees	Care	Long-stay hospital to community based care	Change due to policy	People with mental illness	Qualitative	More negative view of previous home post-move, once moved
Martin (1999)	ASSIA	UK	England	mixed	Job relocation		Public servants	Quantitative	Stress
Davies & Nolan (2004)	ASSIA	UK	England	Care	Moving into care		Relatives who had helped relocate relatives into care	Qualitative	Difficulties transferring information on relative, Feeling excluded and as Pre move preparation (in the form of practical

Anderson et al. (2011)	ASSIA	USA			mixed	Soldiers relocating overseas		Soldiers who are in relationships	Quantitative	Very little impact on relationship distress
Bhui et al. (2012)	SCOPUS	UK	London	Lambeth and	Mixed	Refugees	Migrants	Somali migrants	Quantitative	Poorer mental health
Fisher & Shaw (1994)	ASSIA	USA	to USA or overseas		Air forces housing	Job relocation		US air force personnel and their families	Quantitative	Mixed - some negative satisfaction with new neighbourhood. Some
Tesch et al. (1989)	ASSIA	USA	New York		Care	Intra-institutional transfer			Quantitative	Decrease in number of friends and damage to relationships, lower
Eby & Dematteo (2000)	ASSIA	USA			mixed	Job relocation			Quantitative	mixed
Munton (1990)	ASSIA	UK			Mixed	Job relocation			Quantitative	Worries about childrens education, Worries
										Effects worsened if moving a greater distance, Increased

Atkinson (2010)	ASSIA											
Austin (2000)	ASSIA											
Boockvar et al. (2004)	ASSIA											
Bowie et al. (2003)	ASSIA											
Byrne et al. (2004)	ASSIA											Planning a mitigating factor

Castles (2003)	ASSIA															Looks at 3 types of adjustment which vary between people - persona, environmental, and in relations with parents. 3 areas of adjustment are linked - higher personal adjustment is
Castles (2001)	ASSIA															

Fang (2006))	ASSIA													
Darst (2001)	ASSIA												Varies by class - working class	women felt a sense of security,
Challiol & Mignonac (2005)	ASSIA												Elderly status led to increased satisfaction in new area - perhaps as had	longer on the waiting list so had more ability to complete with other house

Harti g (2007)	ASSIA											
Jolley et al. (2011)	ASSIA											
Klein hans & Kear ns (2013)	ASSIA											
Mak & Tran (2001)	ASSIA											
Netti ng & Wils on (1991)	ASSIA											

Noyes (2003)	ASSIA											
Oakley et al. (2013)	ASSIA											
Patrick (2005)	ASSIA											Those who were socially anxious had
Porock et al. (1997)	ASSIA											effects for those relying on support from
Rosenfeld (2013)	ASSIA											
Sim (1999)	ASSIA											

Thar enou (2008)	ASSIA											
Visse r et al. (2013)	ASSIA											
Wool ham (2001)	ASSIA											

Bibliography

Aalbers, M. (2008). 'The financialization of home and the mortgage market crisis', *Competition and Change* 12(2): 148–166.

Aalbers, M. (2009a). 'The sociology and Geography of Mortgage Markets: Reflections on the Financial Crisis', *International Journal of Urban and Regional Research* 33(2): 281–290.

Aalbers, M. (2009b). 'Geographies of the financial crisis', *Area* 41(1): 34–42.

Aalbers, M. (2015). 'The great moderation, the great excess and the global housing crisis', *International Journal of Housing Policy* 15(1): 43–60.

Adler, S (1995). 'Refugee Stress and Folk Belief: HMONG Sudden Deaths', *Social Science and Medicine* 40(12): 1623–1629.

Aisenbrey, S. & Fasang, A. (2010). 'New life for old ideas: The 'second wave' of sequence analysis, bringing the 'course' back into the life course', *Sociological Methods and Research* 38(4): 420–462.

Allan, S., Adam, B. & Carter, C. (2000). 'Environmental Risks and the Media'. Routledge: Guildford & Kings Lynn.

Allen, J. & Henry, N. (1997). 'Ulrich Becks Risk Society at Work: Labour and employment in the contract service industries', *Transactions of the Institute of British Geographers* 22(2): 180–196.

Allon, F. & Redden, G. (2012). 'The global financial crisis and the culture of continual growth', *Journal of Cultural Economy* 5(4): 375–390.

Altman, L. & Low, S. (eds.) (1992). *Place Attachment: A Conceptual Enquiry*. New York: Plenum.

Anderson, B. (2007). *Battles in time: the relationship between global and local mobilities*. Working Paper No. 55. WP-07-55.

Anderson, J.R., Johnson, M.D., Goff, B.N., Cline, L.E., Lyon, S.E. & Gurss, H. (2011). 'Factors That Differentiate Distressed and Non-distressed Marriages in Army Soldiers', *Marriage & Family Review* 47(7): 459–473.

Anderzen, I., Arnetz, B.B., Soderstrom, T. & Soderman, E. (1997). 'Stress and sensitization in children: a controlled prospective psychophysiological study of children exposed to international relocation', *Journal of Psychosomatic Research* 43(3): 259–269.

ARLA (2015). *2014 Residential Landlord Surveys* [Online]. Available at: <http://www.arla.co.uk/info-guides/monthly-arla-private-rented-sector-report/historic-surveys/residential-landlord-surveys/2014/> [accessed 14/06/2016].

Armingea, K. & Bonoli, G. (2006). *The politics of post-industrial welfare states*. Tyne and Wear: Routledge.

Atkinson, J. (2010). 'The law of relocation of children', *Behavioural Sciences & The Law* 28(4): 563–579.

Atkinson, R. (1998). *The life story interview*. Sage.

Atkinson, R. (2000). 'Measuring gentrification and displacement in Greater London', *Environmental Studies* 37(1): 149–165.

Atkinson, R. (2004). 'The evidence on the impact of gentrification: new lessons for the urban renaissance?' *International Journal of Housing Policy* 4(1): 107–131.

Atkinson, A. (2007) Beck, individualization and the death of class: a critique. *The British Journal of Sociology*. (58(3)). Austin, W.G. (2000). 'Risk reduction interventions in the child custody relocation case', *Journal of Divorce and Remarriage* 33(1): 65–73.

Ball, M. (2010). *The UK private rented sector as a source of affordable accommodation*. JRF Programme paper. York: Housing Market Taskforce.

Bampton, R. & Cowton, C. (2002). 'The E-Interview', *FQS* 3(2).

Barber, J., Cooper, B.K. & Owen, L. (1994). 'The Short-Term Effects of Relocation on the Intellectually Disabled', *Research Work of Social Work Practice* 4(2): 248–258.

Barbier, J.C. (2007). *A survey of the use of the term precarite in French Economics and Sociology*. Working Paper no. 19. Centre d'etudes de l'emploi.

Barnard, H. (2017). UK Poverty 2017. Available at: <https://www.jrf.org.uk/report/uk-poverty-2017> [accessed on 09/04/2018].

Bayes, M. (1989). 'The effects of relocation on the trailing spouse', *Smith College Studies in Social Work* 59(3): 280–288.

Beck, U. (1992a). 'From the industrial society to the risk society: Questions of survival, social structure and ecological enlightenment', *Theory, Culture and Society* 9: 97–123.

Beck, U. (1992b). *Risk Society: Towards a new modernity*. London: Sage Publications.

Beck, U. (1994). 'The reinvention of Politics: Towards a theory of reflexive modernization', in Beck, U., Giddens, A. & Lash, A. (eds) (1994). *Reflexive Modernization*. Bodmin: Polity Press.

Beck, U., Giddens, A. & Lash, A. (1994). *Reflexive Modernization*. Bodmin: Polity Press.

Beck, U. (1995). *Ecological Politics in an Age of Risk*. Bodmin: Polity Press.

Beck, U. (1999). *World Risk Society*. Oxford: Polity Press.

Beck, U. (2000). *The Brave New World of Work*. Cambridge: Polity Press.

Beck, U. (2001). *Individualization*. Gateshead: Sage Publications.

Beck, U. & Beck-Gernsheim, E. (2002). *Individualisation*. London: Sage Publications.

Beck, U., Bonss, W. & Lau, C. (2003). The Theory of Reflexive Modernization Problematic, Hypotheses and Research Programme. *Theory, Culture & Society*. 20(20), 1-33.

Beck, U (2010a). Climate for Change, or How to Create a Green Modernity? *Theory, Culture and Society*. 27(2–3): 254–266

Beck, U. (2010b). Remapping social inequalities in an age of climate change: for a cosmopolitan renewal of sociology *Global Networks*. 10(2), 165-181.

Beck, U. (2011a). Cosmopolitanism as Imagined Communities of Global Risk. *American Behavioural Scientist*. 55(10), 1346-1361.

Bekhet, A.K., Fouad, R. & Zauszniewski, J.A. (2011). 'The Role of Positive Cognitions in Egyptian Elders' Relocation Adjustment', *Western Journal of Nursing Research* 33(1): 121–135.

Bekhet, A.K., Zauszniewski, J.A. & Nakhla, W.E. (2009). 'Reasons for Relocation to Retirement Communities. A Qualitative Study', *Western Journal of Nursing Research* 31(4): 462–479.

Bertaux, D. & Kohli, M. (1984). 'The life story approach: A continental view', *Annual Review of Sociology* 10: 215–237.

Bhui, K., Mohamud, S., Warfa, N., Curtis, S. & Craig, T. (2012). 'Forced residential mobility and social support: impacts on psychiatric disorders among Somali migrants', *BMC International Health and Human Rights*, 12(4).

Blakely, G., Hennessy, C., Chung, M.C. & Skirton, H. (2012). 'A systematic review of the impact of foreign postings on accompanying spouses of military personnel', *Nursing & Health Sciences* 14(1): 121–132.

Blunt, A. & Dowling, R. (2006). *Home (key ideas in geography)*. Abingdon: Routledge.

Blunt, A. & Varley, A. (2004). 'Geographies of home', *Cultural Geographies* 11(1): 3–6.

Bone, J. (2014). 'Neoliberal Nomads: Housing Insecurity and the Revival of Private Renting in the UK', *Sociological Research Online* 19(4): 1.

Bonoli, G. (2005). *The politics of the new social policies: providing coverage against new social risks in mature welfare states*. Padstow: The Policy Press.

Bonoli, G. (2007). 'Post industrialization, new social risks, and welfare state adaption in advanced industrial democracies', *Comparative Political Studies* 40(5): 495–500.

Boockvar, K.S., Halm, E.A., Koval, K., Litke, A., Magaziner, J., Morrison, R.S., Penrod, J.D., Silberzweig, S.B. & Siu, A.L. (2004). 'Patient relocation in the 6 months after hip fracture: risk factors for fragmented care', *Journal of the American Geriatrics Society* 52(11): 1826–1831.

Booth, T., Simons, K. & Booth, W. (1989). 'Moving Out: Insiders' Views of Relocation', *British Journal of Social Work* 19: 369–385.

Booth, W., Booth, T. and Simons, K. (1990). 'Return journey: the relocation of adults from long-stay hospital into hostel accommodation', *British Journal of Mental Sub Normality* 71: 87–97.

Botman, J. & Jack, S. (1995) COMBINING NATIONAL HEALTH INTERVIEW SURVEY DATASETS: ISSUES AND APPROACHES. *STATISTICS IN MEDICINE*. 14: 669-6

Bourdieu, P. (1986). 'The forms of capital', in Richardson, J. (ed.) *Handbook of Theory and Research for the Sociology of Education*. New York: Greenwood, pp. 241–258.

Bourdieu, P. (1998a). *Acts of resistance against the new myths of our time*. Padstow: Polity Press.

Bourdieu, P. (1998b). 'Job security is everywhere now', in Bourdieu, P. (ed.) *Acts of resistance against the new myths of our time*. Padstow: Polity Press.

Bowlby, S., Gregory, S. & McKie, L. (1997). "'Doing home": Patriarchy, caring, and space', *Women's Studies International Forum* 20(3): 343–350.

Bowman, B.J. (1997). 'The impact of mandatory relocation on female maximum security inmates', *International Journal of Offender Therapy and Comparative Criminology* 41(4): 375–377.

Boyne, R. (1998). 'The politics of risk society', *History of the Human Sciences* 11(3): 125–130.

Braver, S.L., Ellman, I.M. & Fabricius, W.V. (2003). 'Relocation of children after divorce and children's best interests: new evidence and legal considerations', *Journal of Family Psychology* 17(2): 206–219.

Brickell, K. (2012). 'Mapping' and 'doing': critical geographies of home', *Progress in Human Geography*, 36(2): 225–244.

Brindley, T. (1999). 'The Modern House in England: An Architecture of Exclusion', in Chapman, T. & Hockey, J. (eds). *Ideal homes? Social change and domestic life*. London: Routledge.

Brinsky-Fay, C., Kohler, U. & Luniak, M. (2006). 'Sequence analysis with Stata', *The Stata Journal* 6(4): 436–460.

Broad, B. (2004). 'Kinship care for children in the UK: messages from research, lessons for policy and practice 1', *European Journal of Social Work* 7(2): 211–227.

Brown, B., Perkins, D.D. & Brown, G. (2003). 'Place attachment in a revitalizing neighbourhood: Individual and block levels of analysis', *Journal of Environmental Psychology* 23(3): 259–271.

Brown, L. & Moore, E. (1970). 'The intra-urban migration process: A perspective', *Human Geography* 52(1): 1–13.

Bryman, A. (1992). *Social Research Methods*. Oxford: Oxford University Press.

Bryman, A. (2013). *Social Research Methods*. 4th Edition. Oxford: Oxford University Press.

Buck, N. & McFall, S. (2011). *Understanding Society Design Overview*. Available at file:///userfs/djgb500/w2k/Understanding_Society_-_Design_Overview.pdf.

Bulkeley, H. (2002). 'Governing climate change: the politics of risk society?' *Transactions of the Institute of British Geographers*. 26 (4)

Burchell, G., Gordon, C. & Miller, P. (eds). (1991) *The Foucault Effect: Studies in Governmentality*. Chicago: University of Chicago Press.

Butera, K.J. (2006) 'Manhunt: the challenge of enticing men to participate in a study on friendship', *Qualitative Inquiry* 12(6): 1262–1282.

Butler, J. (2010). *Frames of War: When is life grievable*. United States: Verso.

Cameron, S. (2000). 'Ethnic minority housing needs and diversity in an area of low housing demand', *Environment & Planning* 31: 1427–1444.

Carr, E. (2001). 'The use of the telephone interview for research', *NTRResearch*, 6(1).

Carr, H., Cowan, D., Hunter, C. & Wallace, A. (2010). *Tenure rights and responsibilities*. York: JRF programme paper, Housing Market Taskforce.

Carroll, B., Morbey, H., Balogh, R. & Araoz, G. (2009). 'Flooded homes, broken bonds, the meaning of home, psychological processes and their impact on psychological health in a disaster', *Health & Place* 15(2): 540–547.

Castel, R. (1991) in Burchell, G., Gordon, C. & Miller, P. (eds). (1991) *The Foucault Effect: Studies in Governmentality*. Chicago: University of Chicago Press.

Castle, N.G. (2001). 'Relocation of the elderly', *Medical Care Research and Review* 58(3): 291–333.

Castles, S. (2003). 'Towards a Sociology of Forced Migration and Social Transformation', *Sociology* 37(1): 13–34.

Cerny, P.G. (2003). 'What next for the state?', in Kofman, E. & Youngs, G. (eds). *Globalization: Theory and Practice*, 2nd edition. London: Bloomsbury, pp. 207–222.

Cerny, P.G. & Evans, M. (2004). 'Globalisation and Public Policy Under New Labour', *Policy Studies* 25(1): 51–65.

Challioli, H. & Mignonac, K. (2005). 'Relocation decision-making and couple relationships: a quantitative and qualitative study of dual-earner couples', *Journal of Organizational Behaviour* 26(3): 247–274.

Chatterjee, K., Clark, B., Martin, A. & Davis, A. (2017). *The Commuting and Wellbeing Study: Understanding the Impact of Commuting on People's Lives*. UWE Bristol, UK.

Chapman, T. (1999). 'Stage sets for ideal lives: images of home in contemporary show moves', in Chapman, T. & Hockey, J. (eds). *Ideal homes? Social change and domestic life*. London: Routledge.

Chapman, T. & Hockey, J. (eds) (1999). *Ideal homes? Social change and domestic life*. London: Routledge.

Christensen, J.J., Brown, L.M. & Hyer, K. (2012). 'A Haven of Last Resort: The Consequences of Evacuating Florida Nursing Home Residents to Nonclinical Buildings', *Geriatric Nursing* 33(5): 375–383.

Christopher, B. (2011). 'The limits to financialization', *Dialogues in Human Geography* 5(2): 183–200.

CIH (2013). *Experiences and effects of the benefit cap in Haringey*. London: CIH.

Clapham, D. (2002). 'Housing pathways: A postmodern analytical framework', *Housing, Theory and Society* 19(2): 57–68.

Clapham, D. (2005). *The meaning of housing: A pathways approach*. Bristol: The Policy Press.

Clapham, D. (2006). 'Housing Policy and the Discourse of Globalization', *International Journal of Housing Policy* 6(1): 55–76.

Clark, W. & Huang, Y. (2004). 'Linking Migration and Mobility: Individual and contextual effects in housing markets in the UK', *Regional Studies* 38(6): 617–628.

Clark, W. & Withers, S. (2009). 'Fertility, Mobility and Labour-Force Participation: A study of synchronicity', *Population, Space and Place* 15: 303–321.

Clarke, A., Hamilton, S., Jones, M. & Muir, K. (2017). 'Poverty, Forced Moves and Evictions'. Available at: <https://www.jrf.org.uk/report/poverty-evictions-and-forced-moves>. [Accessed on 25/09/2017].

Clausen, J.A. (1993). *American lives: Looking back at the children of the Great Depression*. New York: Free Press.

Coates, K. & Silburn, R. (1980a). *Beyond the Bulldozer*. Nottingham: Department of Adult Education.

Coates, K. & Silburn, R. (1980b). *Poverty: The Forgotten Englishmen*. Nottingham: Spokesman.

Cohen, G.A. (1983). 'The structure of proletarian unfreedom', *Philosophy and Public Affairs* 12(1): 3–32.

Comstock, N., Dickinson, L.M., Marshall, J.A., Soobader, M.J., Turbin, M.S., Buchenau, M. & Litt, J.S. (2010). 'Neighbourhood attachment and its correlates: Exploring neighbourhood conditions, collective efficacy, and gardening', *Journal of Environmental Psychology* 30(4): 435–442.

Cooke, T. (2008). 'Migration in a family way', *Population, Space and Place* 14: 255–265.

Cooper, B. & Pearce, A. 1996. 'The short-term effects of relocation on continuing-care clients with a psychiatric disability', *Research on Social Work Practice* 6(2): 179–192.

Cooper, B. & Picton, C. (2000). 'The Long-Term Effects of Relocation on People with an Intellectual Disability: Quality of Life, Behaviour, and Environment', *Research on Social Work Practice* 10(2): 195–208.

Coq-Huelva, D. (2013). 'Urbanisation and Financialisation in the context of a rescaling state: The case of Spain', *Antipode* 45(5): 1213–1231.

Coulter, R. & Scott, J. (2015). 'What motivates residential mobility? Re-examining self-reported reasons for desiring and making residential moves', *Population, Space and Place* 21: 354–371.

Coulter, R. & van Ham, M. (2013). 'Following People Through Time: An Analysis of Individual residential Mobility Biographies', *Housing Studies* 28(7): 1037–1055.

Coulter, R., van Ham, M. & Feijten, P. (2012). 'Partner (dis)agreement on moving desires and the subsequent moving behaviour of couples', *Population, Space and Place* 18: 16–30.

Coulter, R., van Ham, M. & Findlay, A. (2015). 'Re-thinking residential mobility: Linking lives through time and space', *Progress in Human Geography*, 1-23.

Council for Mortgage Lenders (2015). *Table AP8*. London: CMLResearch.

Cowan, D. & Hunter, C. (2012). 'Yeah but, no but!': Pinnock and Powell in the supreme court', *The Modern Law Review* 75(1): 78–121.

Cowan, D., Blandy, S., Hitchings, E., Hunter, C. & Nixon, J. (2006). 'District judges and possession proceedings', *Journal of Law and Society* 33(4): 547–571.

Coy, M. (2009). "Moved around like bags of rubbish nobody wants': how multiple placement moves can make young women vulnerable to sexual exploitation', *Child Abuse Review* 18(4): 254–266.

Croft, J. (2001). "A risk' or 'at risk'? Reconceptualising Housing Debt in a Risk Welfare Society', *Housing Studies* 16(6): 737–753.

Crook, A. & Kemp, P. (1996). 'The revival of private rented housing in Britain', *Housing Studies* 11(1): 51–68.

Crook, T. & Kemp, P. (eds) (2014). *Private Rental Housing: Comparative Perspectives*. Cheltenham: Edward Elgar.

Crookes, L. (2014). "They know the price of everything but the value of nothing." *Issues of home, home loss and compensation in urban regeneration*, Housing Studies Conference, April 15–17, University of York.

Darst, R.G. (2001). 'Plying the humanitarian human trade: the politics of facilitative relocation', *Journal of Refugee Studies* 14(3): 213–249.

Davies, S. & Nolan, M. (2004). 'Making the move': relatives' experiences of the transition to a care home', *Health and Social Care in the Community* 12(6): 517–526.

Davies, B. & Turley, A. (2014) 'Back to Rising Damp? Addressing housing quality in the private rented sector'. Available at: https://www.ippr.org/files/images/media/files/publication/2014/01/back-to-rising-damp_PRS_Jan2014_11767.pdf [accessed on 07/04/2018]/

DCLG (2006a). 'Chapter ii: Intentional Homelessness Chapter', in DCLG, *Homelessness Code of Guidance for Local Authorities. Supplementary Guidance on Intentional Homelessness*. London: HMSO.

DCLG (2006b). *Homelessness Code of Guidance for Local Authorities. Supplementary Guidance on Intentional Homelessness*. London: HMSO.

DCLG (2006c). *Housing Health and Safety Rating System: Guidance for landlords and property related professionals*. London: HMSO.

DCLG (2011a). *DCLG committee on the Private Rented Sector* [Online]. Available at: <http://www.parliament.uk/business/committees/committees-a-z/commons-select/communities-and-local-government-committee/inquiries/parliament-2010/private-rented-sector/> [accessed on 18/08/2016].

DCLG (2011b). *Private landlords survey 2010*. Available at: <https://www.gov.uk/government/statistics/private-landlords-survey-2010> [accessed on 18/08/2016].

DCLG (2012). *Supplementary Guidance on the Homelessness changes in the Localism Act 2011 and the homelessness (suitability of accommodation) (England)*, Order 2012. London: HMSO.

DCLG (2013). *Communities and Local Government Committee – First Report: The Private Rented Sector*. Available at: <https://www.publications.parliament.uk/pa/cm201314/cmselect/cmcomloc/50/5002.htm> [accessed 18/08/2016].

DCLG. (2015) *Homelessness Statistics*. Available at: <https://www.gov.uk/government/collections/homelessness-statistics> [accessed on 18/08/2016].

de Groot, C., Mulder, C., Das, M. & Manting, D. (2011). 'Life events and the gap between intention to move and actual mobility', *Environment and Planning A*(43): 48–66.

Department of Education (2012). *Annex D: Stability*. Available at: <https://www.gov.uk/government/publications/improving-permanence-for-looked-after-children-data-pack> [accessed on 18/08/2016].

Department of Education (2014). *Children looked after in England (including adoption and care leavers) year ending 31 March 2014*. Available at https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/359277/SFR36_2014_Text.pdf [accessed on 18/08/2016].

Dickens, P. (1989). 'Human nature, society and the home', *Housing Studies*, 4(4).

Dieleman, F. (2011) 'Modelling residential mobility; a review of recent trends in research', *Journal of Housing and the Built Environment* 16: 249–265.

Dingwall, R. (1999). "'Risk Society": The cult of theory and the millennium', *Social Policy and Administration* 4(3): 474–491.

Dorre, K. (2006). *The increasing precariousness of the employment society - driving force for a new right-wing populism?* Presented at 15th Conference of Europeanists, Chicago. April, 2006.

Douglas, M. (1969) *Purity and Danger: An Analysis of Concepts of Pollution and Taboo*. Routledge & Keegan Paul: London

Douglas, M. (1992) *Risk and Blame. Essays in cultural theory*. Routledge: London

Dunleavy, P. (1981). *The Politics of Mass Housing in Britain, 1945–1971: A study of corporate power and professional influence in the welfare state*. Guildford and Worcester: Clarendon Press.

Dupuis, A. and Thorns, D.C. (1996) 'Meanings of home for older home owners', *Housing Studies* 11(4).

Dupuis, A. & Thorns, D. (1998). 'Home, home ownership and the search for ontological security', *The Sociological Review* 46(1): 24–47.

Eby, L.T. & Dematteo, J.S. (2000). 'When the type of move matters: employee outcomes under various relocation situations', *Journal of Organizational Behaviour* 21(6): 677–687.

Edwards, M.E. & Steinglass, P. (2001). 'Relocation as potential stressor or stimulating challenge', *Journal of Feminist Family Therapy* 13(2): 121–152.

Ekstrom, M. (1994). 'Elderly people's experiences of housing renewal and forced relocation: social theories and contextual analysis in explanations of emotional experiences', *Housing Studies* 9(3): 369–391.

Elder, G. (1994). 'Human agency and social change: Perspectives on the life course', *Social Psychology Quarterly* 57(1): 4–15.

Ellison, M. (2005). 'Quantified Tree Risk Assessment used in the management in amenity trees', *Journal of Arboriculture* 31(2): 57–65.

Engel, V. & Strasser, H. (1998). 'Global Risks and Social Inequality: Critical Remarks on the Risk-Society Hypothesis', *The Canadian Journal of Sociology*, 23(1): 91–103.

English Housing Survey

English, J. (ed.) (1982). *The Future of Council Housing*. Guildford and Kings Lynn: Croom Helm Ltd.

Enloe, C. (2011). 'The mundane matters', *International Political Sociology* 5(4): 447–450.

Esping-Andersen, G. (1990). *The Three Worlds of Welfare Capitalism*. Padstow: The Polity Press.

Ettlinger, N. (2007). 'Precarity Unbound', *Alternatives* 32: 319–340.

Philip, C. G. & Evans, M. (2004). 'Globalisation and Public Policy Under New Labour'. *Policy Studies*, Vol. 25, No 1

Eurostat (2015). *European Union Survey of Income and Living Conditions*. Available at: <http://ec.europa.eu/eurostat/web/microdata/european-union-statistics-on-income-and-living-conditions> [accessed on 18/08/2016].

Falk, H., Wijk, H. & Persoon, L. (2011). 'Frail Older Persons' Experiences of Interinstitutional Relocation', *Geriatric Nursing* 32(4): 245–256.

Fang, Y (2006). 'Residential Satisfaction, Moving Intention and Moving Behaviours: A Study of Redeveloped Neighbourhoods in Inner-City Beijing', *Housing Studies* 21(5): 671–694.

Fantone, L. (2007). 'Precarious changes: Gender and generational politics in contemporary Italy', *Feminist Review. Italian Feminisms*, 5–20.

Feijten, P. & van Ham, M. (2010). 'The impact of splitting up and divorce on housing careers in the UK', *Housing Studies* 25(4): 483–507.

Feldman, R.M. (1996). 'Constancy and change in attachments to types of settlements', *Environment and Behaviour* 28(4): 419–445.

Ferrari, E. (2012). 'Competing ideas of social justice and space: locating critiques of housing renewal in theory and in practice', *International Journal of Housing Policy* 12(3): 263–280.

Fields, D. & Uffer, S. (2014). 'The financialisation of rental housing: A comparative analysis of New York City and Berlin', *Urban Studies*, 1–12.

Findlay, A. & Wahba, J. (2013). 'Migration and Demographic Change', *Population Space and Place* 19(6): 651–656.

Fine, M. (2005). 'Individualization, risk and the body', *Journal of Sociology* 41(3): 247–266.

Fisher, C.D. & Shaw, J.B. (1994). 'Relocation attitudes and adjustment: a longitudinal study', *Journal of Organizational Behaviour* 15(3): 209–224.

Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S. & Watts, B. (2016). *The homelessness monitor*. London: Crisis.

Flint, J. & Kearns, A. (2006). 'Housing, neighbourhood renewal and social capital: the case of registered social landlords in Scotland', *International Journal of Housing Policy* 6(1): 31–54.

Flint, J. & Pawson, H. (2009). 'Social landlords and the regulation of conduct in urban spaces in the United Kingdom', *Criminology and Criminal Justice* 9(4): 415–435.

Floyd, J. (2004). 'Coming out of the kitchen: texts, contexts and debates', *Cultural Geographies* 11: 61–72.

Ford, J., Wallace, A., Munro, M., Sprigings, N. & Smith, S. (2011). *An evaluation of the January 2009 and October 2010 arrangements for support for mortgage interest: The role of lenders, money advice services, Jobcentre plus and policy stakeholders (rr-740)*. London: DWP.

Forest, R. & Murie, A. (1989). 'Differential Accumulation: Wealth, inheritance and housing policy', *Policy and Politics* 17(1): 25–39.

Forest, R. & Murie, A. (1990). 'A dissatisfied state? Consumer preferences and council housing in Britain', *Urban Studies* 27(5): 617–635.

Forest, R. Murie, A. & Williams, P. (1990). *Home Ownership: Differentiation and Fragmentation*. London: Unwin Hyman.

Foti, A. (2005). *MAYDAY MAYDAY! Euro flex workers, time to get a move on!* Available at: eipcp.net/transversal/0704/foti/en/print [accessed on 14/03/2016].

Foucault, M. (1988). "Technologies of the self (a seminar with Michel Foucault at the University of Vermont, October 1982)", in L.H. Martin, H. Gutman and P.H. Hutton (eds). *Technologies of the Self: A Seminar with Michel Foucault*, Amherst. MA: University of Massachusetts Press.

Foucault, M. (1991). 'Governmentality', in Burchell, G., Gordon, C. & Miller, P. (eds). (1991) *The Foucault Effect: Studies in Governmentality*. Chicago: University of Chicago Press.

Gale, N.K., Heath, G., Cameron, E., Rashid, S. & Redwood, S. (2013). 'Using the framework method for the analysis of qualitative data in multi-disciplinary health research', *BMC Medical Research Methodology* 13(1): 117.

Gall, A. (2009). *Understanding mortgage arrears*. London: Building Societies Associations.

Geist, C. & McManus, P. (2008). 'Geographical Mobility over the Life Course: Motivated and implications', *Population, Space and Place* 14: 283–303.

Generation Rent. (2017). *About us*. Available at: <http://www.generationrent.org/> .
[Accessed on 24/09/2017].

Giddens, A. (1991). *Modernity and Self-Identity: Self and Society in the Late Modern age*. Padstow: Polity Press.

Giddens, A. (1999). 'Risk and responsibility', *The Modern Law Review* 62(1): 1–10.

Glass, R.L. (1964). *London: aspects of change* (Vol. 3). MacGibbon & Kee.

Goetz, E.G. (2002). 'Forced Relocation vs. Voluntary Mobility: The Effects of Dispersal Programmes on Households', *Housing Studies* 17(1): 107–123.

Goetz, E.G. (2013). 'Too Good to be True? The Variable and Contingent Benefits of Displacement and Relocation among Low-Income Public Housing Residents', *Housing Studies* 28(2): 235–252.

Goodson, I.F. & Sikes, P.J. (2001). *Life history research in educational settings: Learning from lives*. Open University Press.

Gray, J. (1988). 'Against Cohen on proletarian freedom', *Social Philosophy and Policy* 6(1): 77–112.

Greenberg, H.S. & Keane, A. (2001). 'Risk Factors for Chronic Posttraumatic Stress Symptoms and Behavior Problems in Children and Adolescents Following a Home Fire', *A Child and Adolescent Social Work Journal* 18: 205.

Grier, E. & Grier, G. (1978). *Urban displacement: A reconnaissance*. Prepared for the Office of the Secretary, Washington D.C.: Department of Housing and Urban Development.

Gurney, C.M. (1997) "'... half of me was satisfied": Making Sense of Home Through Episodic Ethnographies', *Women's Studies International Forum* 20(3): 373–386.

Halfacree, K. & Boyle, P. (1993). 'The challenge facing migration research: The case for a biographical approach', *Progress in Human Geography*, 17(3): 333–348.

Halifax (2015). *Generation Rent, Five years of Generation Rent: Perceptions of the first-time buyer housing market 2015*. Available at: <https://static.halifax.co.uk/assets/pdf/mortgages/pdf/Generation-Rent-2015-Dont-stop-believing-full-report-7th-April-2015-Housing-Release.pdf> [accessed on 18/08/2016].

Hall, S. (2011). 'Geographies of money and finance ii: Financialization and financial subjects', *Progress in Human Geography* 36(3): 403–411.

Hall, T., Coffey, A. & Williams, H. (1999). 'Self, Space and Place: Youth Identities and Citizenship', *British Journal of Sociology of Education* 20(4): 501–513.

Halpin, B. (2007). Sequence Analysis. Paper presented at the Essex Summer School. Available at: <http://teaching.sociology.ul.ie/bhalpin/sequenceanalysis.pdf> [accessed on 09/04/2018]

Halpin, B. (2010). 'Optimal Matching Analysis and Life-course Data: The importance of Duration', *Sociological Methods and Methods* 38(3): 365–388.

Halpin, B. (2013). *Three narratives of sequence analysis*. Working Paper WP2013-05, University of Limerick. Available at: www.ul.ie/pub/wp2013-05.pdf

Halpin, B. (2014). *SADI Sequence Analysis Tools for Stata*. Working Paper WP2014-03, University of Limerick. Available at: www.ul.ie/sociology/pubs/wp2014-03.pdf

Halpin, D. (2011). Simulating sequences. Talk - 14 October 2014, Université Paris.

Ham, S. (2013). *Social Science Analysis: An overview* [Online video]. Available at: youtube.com/watch?v=9wjpoock9qsc [accessed on 09/04/2014].

Hartig, T. (2007). 'The Telework Tradeoff: Stress Mitigation vs. Constrained Restoration', *Applied Psychology: An International Review* 56(2): 231–253.

Harvey, M. (1998). 'Dual-career couples during international relocation: the trailing spouse', *The international Journal of Human Resource Management* 9(2): 309–331.

Harvey, M. & Weise, D. (1998). 'The dual-career couple: Female expatriates and male trailing spouses', *Thunderbird International Business Review* 40(4): 280–288.

Harwood, R. & Ebrahim, S. (1992). 'Is Relocation Harmful to Institutionalized Elderly People?', *Age and Ageing* 21: 61–68.

Hepworth, M. (1999). 'Privacy, Security and Respectability: The Ideal Victorian Home', in Chapman, T. & Hockey, J. (eds). *Ideal homes? Social change and domestic life*. London: Routledge.

Hidalgo, M.C. & Hernandez, B. (2001). 'Place attachment: Conceptual and empirical questions', *Journal of Environmental Psychology* 21(3): 273–281.

Hiscock, R. Kearns, A., McIntyre, A. & Ellaway, A. (2001). 'Ontological Security and Psycho-Social Benefits from the Home: Qualitative Evidence of Issues of Tenure. Housing', *Theory and Society* 18(1–2): 50–66.

HMGov (1989). *Section 44. Children Act 1989*. London: HMGov.

Holmans, A.E. (1987). *Housing policy in Britain: A history*. London: Taylor & Francis.

Horsfall, D. (2010). 'From competition state to competition states?', *Policy Studies* 31(1): 57–76.

Housing Act (1988). HMSO: London.

HSCIC. (2013). *Adult Social Care Outcomes*. Available at <http://ascof.hscic.gov.uk/> [accessed on 18/08/2016].

Hunter, C. (2010). *The right to housing in the UK*. Italy: Saggi E Articoli.

Hunter, C., Blandy, S., Cowan, D., Nixon, J., Hitchings, E., Pantazis, C. & Parr, S. (2005). *The exercise of judicial discretion in rent arrears cases*. Department for Constitutional Affairs. DCA Research Series 6/05.

Jack, G. (2010). 'Place Matters: The significance of place attachments for children's well-being', *British Journal of Social Work* 40: 755–771.

Jacobs, K. & Manzi, T. (2000). 'Evaluating the Social Constructionist Paradigm in Housing Research', *Housing, Theory and Society* 17(1): 35–42.

Jamieson, L. (2000). 'Migration, place and class: youth in a rural area', *The Sociological Review* 48(2): 203–223.

Johnson, R.A. (1996). 'The meaning of relocation among elderly religious sisters', *Western Journal of Nursing Research* 18(2): 172–185.

Jolley, D., Jefferys, P., Katona, C. & Lennon, S. (2011). 'Enforced relocation of older people when Care Homes close: a question of life and death', *Age and Ageing* 40(5): 534–537.

Jones, A, Bretherton, J, Bowles, R. & Croucher, K. (2010). *The effectiveness of schemes to enable households at risk of domestic violence to stay in their own homes: Research report*. London: Department for Communities and Local Government.

Jungers, C.M. (2010). 'Leaving Home: An Examination of Late-Life Relocation Among Older Adults', *Journal of Counselling & Development* 88(4): 416–423.

Karina, J.B. (2006). 'Manhunt: The challenge of enticing men to participate in a study on friendship', *Qualitative Inquiry* 12(6): 1262–1282.

Kearns, A. & Mason, P. (2013). 'Defining and measuring displacement: Is relocating from restructured neighbourhoods always unwelcome and disruptive?', *Housing Studies* 28(2): 177–204.

Kearns, A., Hiscock, R., Ellaway, A. & MacIntyre, S. (2000). 'Beyond Four Walls'. The Psycho-social Benefits of Home: Evidence for West Central Scotland', *Housing Studies* 15(3): 387–410.

Kemp, P. (1998). 'Private Renting in England', *Journal of Housing and the Built Environment* 13(3): 233–253.

Kemp, P. (2015). 'Private renting after the global financial crisis', *Housing Studies* 30(4): 601–620.

Kemp, P. & Kofner, S. (2010). 'Contrasting varieties of private renting: England and Germany', *International Journal of Housing Policy* 10(4): 379–398.

Kemp, P. & Rugg, J. (2001). 'Young people, housing benefit and the risk society', *Social Policy and Administration* 35(6): 688–700.

Kemshall, H. (2006). 'Social Policy and risk', in Mythen, G. & Walklate, S. (eds). *Beyond the risk society: Critical reflections on risk and human security*. Poland: Open University Press.

Kennet, P., Forrest, P. & Marsh, A. (2013). 'The global economic crisis and the reshaping of housing opportunities', *Housing, Theory and Society* 30(1): 10–28.

Kiernan, K.E. (2003). 'Changing European families: trends and issues,' in Scott, J., Treas, J. & Richards, M. (eds). *Blackwell Companion to Sociology of the Family*. Oxford: Blackwell.

Kleinhans, R. (2003). 'Displaced but still moving upwards in the housing career? Implications of forced residential relocation in the Netherlands', *Housing Studies*: 18(4): 473–499.

Kleinhans, R. & Bouma-Doff, W. (2008). 'On Priority and Progress: Forced Residential Relocation and Housing Chances in Haaglanden, the Netherlands', *Housing Studies* 23(4): 565–587.

Kleinhans, R. & Elsinga, M. (2010). "Buy our Home and Feel in Control' Does Home Ownership Achieve the Empowerment of Former Tenants of Social Housing?', *International Journal of Housing Policy* 10(1): 41–61.

Kleinhans, R. & Kearns, A. (2013). 'Neighbourhood Restructuring and Residential Relocation: Towards a Balanced Perspective on Relocation Processes and Outcomes', *Housing Studies* 28(2): 163–176.

Kley, S. (2011). 'Explaining the stages of migration within a life-course framework', *European Sociological Review* 27(4): 469–486.

Knies, G. (2014). *Understanding Society: The UK Household Longitudinal Study Waves 1-5 User Manual*. Available at: file:///userfs/djgb500/w2k/6614_UserManual_Wave1to5_v1.1.pdf [accessed on 18/08/2016].

Kyle, G., Graefe, A. & Manning, R. (2005). 'Testing the dimensionality of place attachment in recreation settings', *Environment and Behaviour* 35: 153–177.

Laing, R.D. (1960). *The Divided Self: A Study of Sanity and Madness*. Watford: Tavistock Publications.

Law Commission. (2006). *Renting Homes the final report. Vol. 1. The Report*. Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/272281/6781.pdf [accessed on 18/08/2016].

Lee, R., Clark, G., Pollard, J. & Leyshon, A. (2009). 'The remit of financial geography – before and after the crisis', *Journal of Economic Geography* 9: 723–747.

Lehman-Frisch, S., Authier, J., & Dufaux, F. (2012). 'Draw me your neighbourhood': a gentrified Paris neighbourhood through its childrens eyes', *Children's Geographies* 10(1): 17–34.

Lelevrier, C. (2013). 'Forced Relocation in France: How Residential Trajectories Affect Individual Experiences', *Housing Studies* 28(2): 253–271.

Lewicka, M. (2010). 'Ways to make people active: The role of place attachment, cultural capital, and neighbourhood ties', *Journal of Environmental Psychology* 25: 381–395.

Lewis, H. Dwyer, P., Hodkinson, S. & Waite, L. (2013). *Precarious lives: Experiences of forced labour among refugees and asylum seekers in England*. Leeds: University of Leeds.

Leyshon, A. & French, S. (2009). 'We all live in a Robbie Fowler house': The geographies of the Buy-to-Let market in the UK', *The British Journal of Politics and International Relations*, 1438-460.

Llewellyn, M. (2004). 'Designed by women and designing women: gender, planning and the geographies of the kitchen in Britain, 1917–1946', *Cultural Geographies* 11: 42–60.

Localism Act (2011). HMSO: London.

Lowe, S. (2004). *Housing Policy Analysis: British Housing in Cultural and Comparative Context*. China: Palgrave MacMillan.

Lowe, S. (2011). *The Housing Debate*. Padstow: The Policy Press.

Lu, M. (1999). 'Do people move when they say they will? Inconsistencies in individual migration behaviour', *Population and Environment* 20(5): 467–488.

Lupton, D. (1999). *Risk and sociocultural theory: New directions and perspectives*. Cambridge: University Press.

Lupton, D. (2013). *Risk*. Croydon: Routledge.

Lupton, R. & Tunstall, R. (2008). 'Neighbourhood regeneration through mixed communities: a 'social justice dilemma'?', *Journal of Education Policy* 23(2): 105–117.

Mallet, S. (2004). 'Understanding home: a critical review of the literature', *The Sociological Review* 52(1): 62–89.

Marcuse, P. (1985). 'Gentrification, abandonment, and displacement: Connections, causes and policy responses in New York City', *Journal of Urban and Contemporary Law*, 28.

Marcuse, P., Smith, N. & Williams, P. (1986). Abandonment, gentrification, and displacement: the linkages in New York City.

Martin, R. (1999). 'Adjusting to job relocation: relocation preparation can reduce relocation stress', *Journal of Occupational and Organizational Psychology* 72(2): 231–235.

Martin, T. (2011). 'The local geographies of the financial crisis: from the housing bubble to economic recession and beyond', *Journal of Economic Geography* 11: 587–618.

Mattoni, A. (2008). 'Sepica Naro and the Others. The media social experience in Italian struggles against precarity', *Journal of Multidisciplinary International Studies* 5(2): 1449–1490.

Mattoni, A. & Doerr, N. (2007). 'Images within the precarity movement in Italy', *Feminist Review* 87: 130–135.

Mazumber, S. & Mazumdar, S. (1993). 'Sacred space and place attachment', *Journal of Environmental Psychology* 13: 231–247.

McAndrew, F.T. (1998). 'The measurement of 'rootedness' and the prediction of attachment to home-towns in college students', *Journal of Environmental Psychology* 18(4): 409–417.

McCarthy, G. (2004). 'The developmental histories of children who experience high levels of placement instability in the care system', *Adoption & Fostering* 28(4): 60–65.

McKee, K. & Hoolachan, J.E. (2015). *Housing 'Generation Rent'*. CHR Briefings, no. 2, University of St Andrews.

Meehan, I., Robertson, S., Stedman, T. & Byrne, G. (2004). 'Outcomes for Elderly Patients with Mental Illness Following Relocation from a Stand-Alone Psychiatric Hospital to Community-Based Extended Care Units', *Australian and New Zealand Journal of Psychiatry* 38: 948–952.

Meehan, T., Robertson, S. & Vermeer, C. (2001). 'The impact of relocation on elderly patients with mental illness', *Australian and New Zealand Journal of Mental Health Nursing* 10(4): 236–242.

Mental Health Act (1983).

Merrett, S. (1979). *State housing in Britain*. Vancouver: Routledge.

Mikholai, J. & Kulu, H. (2018). *Short- and long-term effects of divorce and separation on housing tenure in England and Wales*. *Population Studies*. 72(1) 17-39

Ministry of Justice (2013). *Practice direction – pre-action conduct and protocols*. Available at: https://www.justice.gov.uk/courts/procedure-rules/civil/rules/pd_pre-action_conduct#18.1 [accessed on 11/07/2016].

Ministry of Justice (2014a). *Mortgage and landlord possession statistics: January to March 2014*. Available at: <https://www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-january-to-march-2014> [accessed on 11/08/2016].

Ministry of Justice (2014b). *Live tables on repossession of activity*. Available at: <https://www.gov.uk/government/statistical-data-sets/live-tables-on-repossession-activity> [accessed on 11/08/2016].

Mirotznik, J. & Kamp, L.L. (2000). ‘Cognitive Status and Relocation Stress: A Test of the Vulnerability Hypothesis’, *The Gerontologist* 40(5): 531–539.

Moen, P. & Erickson, M. (2001). ‘Chapter 3 Decision-Making and Satisfaction with a Continuing Care Retirement Community’, *Journal of Housing for the Elderly* 14(1–2): 53–69.

Montague, A. (2012). *Review of the barriers to institutional investment in private rented homes*. London: HMSO.

Moore, J. (2000). 'Placing home in context', *Journal of Environmental Psychology* 20(3): 207–207.

Morgan, J. (2010). 'Family intervention tenancies: the de (marginalisation) of social tenants?', *Journal of Social Welfare & Family Law* 32(1): 37–46.

Mulder, C. (1996). 'Housing Choice: Assumptions and approaches', *Netherlands Journal of Housing and the Built Environment* 3: 209–232.

Mulder, C. & Hooimeijer, P. (1999). 'Residential Relocations in the Life Course', in van Wilson, L. & Dylistra, P. (eds). *Population issues: An interdisciplinary focus*. New York: Kluwer Publications, pp. 159–186.

Mullins, D. & Murie, A. (2006). *Housing Policy in the UK*. China: Palgrave MacMillan.

Munton, A.G. (1990). 'Job relocation, stress and the family', *Journal of Organizational Behaviour* 11: 401–406.

Munton, A.G. & West, M.A. (1995). 'Innovations and personal change: Patterns of adjustment to relocation', *Journal of Organizational Behaviour* 363–375.

Mythen, G. (2005). 'Employment, individualization and insecurity: rethinking the risk society perspective', *The Sociological Review* 53(1): 129–149.

Mythen, G. (2007) 'Reappraising the risk Society Thesis: Telescopic sight of myopic vision', *Current Sociology* 55(6): 793–813.

Mythen, G. & Walklate, S. (2006). *Beyond the risk society: Critical reflections on risk and human security*. Poland: Open University Press.

NatCen (2014). *The Reality of Generation Rent*. Available at: <http://natcen.ac.uk/our-research/research/the-reality-of-generation-rent/> [accessed on 18/08/2016].

NatCen (2016). *Framework analysis in NVivo*. Available at: <http://www.natcen.ac.uk/our-expertise/methods-expertise/qualitative/framework/> [accessed on 18/08/2016].

Neilson, B. & Rossiter, N. (2005). 'From precarity to precariousness and back again: Labour, life and unstable networks', *The Fibreculture Journal* 5(1): 1–17.

Netting, F.E. & Wilson, C.C. (1991). 'Accommodation and relocation decision making in continuing care retirement communities', *Health and Social Work* 16: 266–273.

Nettleton, S. & Burrows, R. (1998). 'Mortgage debt, insecure home ownership and health: an exploratory analysis', *Sociology of Health and Illness* 20(5): 731–753.

Niedomyls, T. (2011). 'How migration motives change over distance: Evidence on variation across socio-economic and demographic groups', *Regional Studies* 45(6): 843–855.

Nielsen-Pincus, M., Hall, T., Force, J.E. & Wulfhorst, J.D. (2010). 'Sociodemographic effects on place bonding', *Journal of Environmental Psychology* 30(4): 443–454.

Nolke, A., Keires, M. & Beiling, H. (2013). 'Editorial: The Politics of Financialization', *Competition and Change* 17(3): 209–218.

Norris, M. & Hearne, R. (2016). 'Privatizing public housing redevelopment: Grassroots resistance, co-operation and devastation in three Dublin neighbourhoods', *Cities* 57: 40–46.

Nowicki, M. (2014). 'Rethinking Domicide: Towards an Expanded Critical Geography of Home', *Geography Compass* 8(12): 785–795.

Oakley, D. & Burchfield, K. (2009). 'Out of the projects, still in the hood: The spatial constraints on public-housing residents' relocation in Chicago', *Journal of Urban Affairs* 31(5): 589–614.

Oakley, D., Ruel, E. & Reid, L. (2013). 'Atlanta's Last Demolitions and Relocations: The Relationship Between Neighbourhood Characteristics and Residents Satisfaction', *Housing Studies* 28(2): 205–234.

Obinger, J. (2009). 'Working on the margins: Japan's precariat and working poor', *Journal of Contemporary Japanese Studies*, Discussion paper 1.

O'Malley, P. (2009). *Governmentality and Risk*. Sydney Law School Research Paper No. 09/98. Available at: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1478289, [accessed on 23/05/2018]

ONS (2012). *Numbers cohabiting doubled since 1996*. Available at: <http://webarchive.nationalarchives.gov.uk/20160105160709/http://www.ons.gov.uk/o>

ns/rel/family-demography/families-and-households/2012/cohabitation-rpt.html.
[accessed on 11/07/2016].

ONS. (2015). *Measuring National Well-being: Personal Well-being in the UK, 2014 to 2015: Statistical bulletin*. Available at: <http://www.ons.gov.uk/people-populationandcommunity/wellbeing/bulletins/measuringnationalwellbeing/2015-09-23>.
[accessed on 08/08/2016].

Patrick, E. (2005). 'Intent to Destroy: The Genocidal Impact of Forced Migration in Darfur, Sudan', *Journal of Refugee Studies* 18(4): 410–429.

Pattinson, B. (2016). *Rethinking tenure? Understanding and classifying housing circumstances*. Housing Studies Association.

Pattinson, B., Diacon, D. & Vine, J. (2010). *Tenure trends in the UK Housing System: Will the private rented sector continue to grow?* BHSF.

Pearce, J. (2013). *Who lives in the private rented sector? An analysis of households' characteristics*. Building and Social Housing Foundation.

Peck, J. & Theodore, N. (2001). 'Contingent Chicago: Restructuring the spaces of temporary labour', *International Journal of Urban and Regional Research* 25(3): 471–496.

Perera, M., Parkinson, J. & Perera, D. (1999). 'Closure of a Long-Stay Ward: Five Years Onwards', *Australian Psychiatry* 7(5): 264–266.

Phelps, L. (2008). *Unfinished Business: Housing associations compliance with the rent arrears pre-action protocol and use of ground 8*. London: Citizens advice Bureau, Social Policy Department.

Piketty, T. (2014). *Capital in the Twenty-First Century*. London: Belknap Press.

Pittman, J.F. & Bowen, G.L. (1994). 'Adolescents on the move: adjustment to family relocation', *Youth and Society* 26(1): 69–91.

Platts, L.G., CORNA, L.M., WORTS, D., MCDONOUGH, P., PRICE, D. and GLASER, K., 2017. Returns to work after retirement: a prospective study of unretirement in the United Kingdom. *Ageing & Society*, pp.1-26.

Pleace, N. & Baxter, D. (2014) *National Eviction Profile in Human Research Consultancy, University of Galway and FEANTSA (In Press) Pilot project – Promoting protection of the right to housing – Homelessness prevention in the context of evictions*. Brussels: European Commission.

Porock, D., Martin, K., Oldham, L. & Underwood, R. (1997). 'Relocation stress syndrome: the case of palliative care patients', *Palliative Medicine* 11(6): 444–450.

Posthumus, H., Bolt, G. & Kempen, R.V. (2014). 'Victims or Victors? The Effects of Forced Relocations On Housing Satisfaction In Dutch Cities', *Journal of Urban Affairs* 36(1): 13–32.

Powell, J., Wahidin, A. & Zinn, J. (2007). 'Understanding risk and old age in Western society', *International Journal of Sociology and Social Policy* 27(1/2): 65–76.

Powell, R. (2015). 'Housing Benefit reform and the private rented sector in the UK: on the deleterious consequences of short-term, ideological "knowledge"', *Housing, Theory and Society* 32(3): 320–345.

Property Guardianship Research (2016). *Property Guardianship Research Wordpress*. Available at: <https://propertyguardianresearch.wordpress.com/property-guardianship-international/> [accessed on 18/08/2016].

PSSRU. (2012). 'The characteristics of residents in extra care housing and care homes in England', *Health and Social Care in the Community* 20(1): 87–96.

Quilgars, D. & Pleace, N. (2010). *Meeting the Needs of Households at Risk of Domestic Violence in England: The Role of Accommodation and Housing-Related Support Services*. London: Communities and Local Government.

Ravetz, A. (2001). *Council Housing and Culture: The history of a social experiment*. Guildford and Kings Lynn: Routledge.

Ravetz, A. & Turkington, R. (eds) (1995). *The place of home: English domestic environments*. Surrey: Taylor and Francis.

Redfoot, D.L. (1987). 'On the separating place!: social class and relocation among older women', *Social Forces* 66: 486–500.

Rees, G. (2011). *Still Running 3*. The Children's Society.

Reeve, K., Casey, R. & Goudie, R. (2006). *Homeless Women: Still being failed yet striving to survive*. London: Crisis.

Reynolds, L. (2005). *Safe and Secure? The private rented sector and security of tenure*. London: Shelter.

Riad, J.K. & Norris, F.H. (1996). 'The influence of relocation on the environmental, social, and psychological stress experienced by disaster victims', *Environment and Behaviour* 28(2): 163–182.

RLA (2013). *Longer Term Tenancies – A Consultation*. Available at: https://www.rla.org.uk/landlord/lobbying/docs/Longer_Tenancies_Consultation.pdf. [accessed on 18/08/2016].

Rolnik, R. (2013). 'Late Neoliberalism: The Financialisation of Homeownership and Housing Rights', *International Journal of Urban and Regional Research* 37(3): 1058–1066.

Rosa, E. A., Rem, O. & McCright, A. M. (2014). Reflexive Modernization Theory and Risk: The Work of Ulrich Beck and Anthony Giddens. Chapter in *The Risk Society Revisited*. Available at <http://www.jstor.org/stable/j.ctt16kdvsx.10> [accessed on 14/04/2018].

Rosenfeld, O. (2013). 'Governance of Relocation: An Examination of Residential Relocation Processes in Housing Market Renewal Areas in England', *Housing Studies* 28(2): 338–362.

Rosenthal, G. (1993). *Reconstruction of life stories: Principles of selection in generating stories for narrative biographical interviews*. Germany: SSOAR.

Rossen, E.K. & Knafl, K.A. (2007). 'Women's well-being after relocation to independent living communities', *Western Journal of Nursing Research* 29(2): 183–199.

Rossi, P.H. (1955). *Why families move: A study in the social psychology of urban residential mobility*. London: Free Press.

Rostill-Brookes, H., Larkin, M., Toms, A. & Churchman, C. (2010). 'A shared experience of fragmentation: Making sense of foster placement breakdown', *Clinical Child Psychology and Psychiatry* 16(1): 103–127.

Kemp, P.A. and Rugg, J., 2001. Young people, housing benefit and the risk society. *Social Policy & Administration*, 35(6), pp.688-700.

Rasmussen, M. (2006). '*The Risk Society at War: Terror, Technology and Strategy in the Twenty-First Century*'. Available at: http://www.langtoninfo.com/web_content/9780521867917_frontmatter.pdf [accessed on 23/05/2018]

Rugg, J. & Rhodes, D. (2003). 'Between a rock and a hard place': the failure to agree on regulation for the private rented sector in England', *Housing Studies* 18(6): 937–946.

Rugg, J. & Rhodes, D. (2008). *The Private Rented Sector: Its contribution and potential*. York: Centre for Housing Policy.

Ruspini, E. (2002). *Introduction to longitudinal research*. Bodmin: Routledge.

Rustin, M. (2000). 'Reflections on the biographical turn in social science', in Chamberlayne, P., Bornat, J. & Wengraf, T. (eds). *The turn to biographical methods in social science: Comparative issues and examples*. Guildford & King's Lynn: Routledge. pp. 33–52.

Sagie, A., Krausz, M. & Weinstein, Y. (2001). 'To move or not to move: Factors affecting employees' actual relocation when an entire plant moves', *Journal of Occupation and Organizational Psychology* 74(3): 343–358.

Sanders, S., Bowie, S. & Bowie, Y.D. (2004). 'Chapter 2 Lessons Learned on Forced Relocation Of Older Adults', *Journal of Gerontological Social Work* 40(4): 23–35.

Sarre, P. (1986). 'Choice and constraint in ethnic minority housing: a structurationist view', *Housing Studies* 1(2): 71–86.

Saunders, P. (1984). 'Beyond housing classes: the sociological significance of private property rights in means of consumption', *International Journal of Urban and Regional Research* 8(2): 202–225.

Saunders, P. (1989). 'The meaning of 'home' in contemporary English culture', *Housing Studies* 4(3): 177–192.

Saunders, P. (1990). *A nation of home owners*. London: Unwin Hyman.

Saunders, P. & Williams, P. (1988). 'The constitution of the home: Towards a research agenda', *Housing Studies* 3(2): 81–93.

Savage, M. (2015). *Social Class in the 21st Century*. London: Penguin.

Scanlon, K. & Kochan, B. (2011). *Towards a Sustainable Private Rented Sector. The lessons from other countries*. London: LSE.

Scopelliti, M. & Tiberio, L. (2010). 'Homesickness in university students: the role of multiple place attachment', *Environment and Behaviour* 42(3): 335–350.

Searle, B. (2015). *Over-arching Themes Briefing Paper*. Available at: http://wealthgap.wp.st-andrews.ac.uk/files/2013/02/End-Briefing_Overarching-themes.pdf. [accessed on 18/08/2016].

Sewell Jr, W.H. (1992). 'A theory of structure: Duality, agency, and transformation', *American Journal of Sociology* (98)1: 1–29.

Shelter (2003). *Evictions by local authorities in Scotland: an interim joint paper from Shelter Scotland and Legal Services Agency*, Research Paper, Shelter.

Shelter (2012). *A better deal: Towards more stable private renting*. London: Shelter.

Short, J.R., (1982). *Housing in Britain: the post-war experience (Vol. 783)*. London: Taylor & Francis.

Sim, S. (1999). 'Hospital on the move: Relocation as a rite of passage experience', *Australian Social Work* 52(2): 45–51.

Sixsmith, J. (1986). 'The meaning of home: An explanatory study of environmental experience', *Journal of Environmental Psychology* 6: 211–298.

Smith, S (1994). 'The essential qualities of a home', *Journal of Environmental Psychology* 14: 31–46.

Smith, S. (2015). 'Owner occupation: at home in a spatial, financial paradox', *International Journal of Housing Policy* 15(1): 61–83.

Somerville, P. (1989). 'Home sweet home: A critical comment on Saunders and Williams', *Housing Studies* 4(2): 113–118.

Standing, G. (2011). *The Precariat: The new dangerous class*. Bodmin: Bloomsbury Academic.

Standing, G. (2013). 'Where's Howard?', *Global Discourses* 3(3-4): 546–553.

Stephens, M., Fitzpatrick, S., Elsinga, M., van Steen, G. & Chzhen, Y. (2010). *Study on Housing Exclusion: Welfare Policies, Housing Provision and Labour Markets*. European Commission.

Stone, J., Berrington, A. & Falkingham, A. (2013). 'The changing determination of UK young adults' living arrangements', *Demographic Research* 25(20): 629–666.

Sturges, J.E. (2004). 'Comparing telephone and face-to-face qualitative interviewing: a research note', *Qualitative Research* 4(1): 107–118.

Sturges, J.E. & Hanrahan, K.J. (2004) 'Comparing telephone and face-to-face qualitative interviewing: a research note', *Qualitative Research* 4(1): 107–118.

Taylor, E. (2011). *Public Attitudes to housing in England: Report based on the results from the British Social Attitudes Survey*. London: DCLG.

Taylor, M., Brice, J., Buck, N. & Prentice-Lane, F. (2010). *British Household Panel Survey User Manual*. Essex: UKDA.

Taylor-Gooby, P. (2004). 'New social risks in post-industrial society: Some evidence on responses to active labour market policies from Eurobarometer', *International Social Security Reviews*, 57(3).

Taylor-Gooby, P. & Zinn, J. (2006). 'Current directions in risk research: New directions in psychology and sociology', *Risk Analysis*, 26(2).

Tesch, S.A., Nehrke, M.F. & Whitbourne, S.K. (1989). 'Social relationships, psychosocial adaption, and interinstitutional relocation of elderly men', *Gerontologist* 29: 517–523.

The Conservative Party. (2017). *The Conservative and Unionist Party Manifesto*. Available at: <https://www.conservatives.com/manifesto>. [Accessed on 25/09/2017].

The Liberal Democrats. (2017). *The Liberal Democrats Manifesto 2017*. Available at: <https://d3n8a8pro7vhmx.cloudfront.net/themes/5909d4366ad575794c000000/attachments/original/1495020157/Manifesto-Final.pdf?1495020157>. [Accessed on 25/09/2017].

Thompson, P. (2000). *Voice of the Past: Oral History*. Oxford: Oxford University Press.

Trombetta, M.J., 2008. Environmental security and climate change: analysing the discourse. *Cambridge Review of International Affairs*, 21(4), pp.585-602.

Tsianos, V. & Papadopoulos, D. (2006). *Precarity: A savage journey to the heart of embodied capitalism*. *European Institute for Progressive Politics* [Online]. Available at [L eipcp.net/transversal/1106/tsianospapadopoulos/en/base_edit](http://eipcp.net/transversal/1106/tsianospapadopoulos/en/base_edit) [accessed on 14/03/2016].

Tunstall, R. (2013). *Testing DWP's assessment of the impact of the social rented sector size criterion on housing benefits costs and other factors. Short report*. York: Centre for Housing Policy.

Tunstall, R. & Lowe, S. (Unpublished). 'Breaking up communities? Remembering the legacy of the post-war slum clearances and moves out of unfit housing'.

Tunstall, R., Bevan, M., Bradshaw, J., Croucher, K., Duffy, S., Hunter, C., Jones, A., Rugg, J., Wallace, A. & Wilcox, S. (2013). *The links between housing and poverty: an evidence review*. *JRF Report*. York: Joseph Rowntree Foundation.

Tyler, K.A. (2006). 'A qualitative study of early family histories and transitions of homeless youth', *Journal of Interpersonal Violence* 21(10): 1385–1393.

UKDA (2013). *English Housing Survey (EHS) Household Dataset User Guide*. Online: UK Data Service.

Unrau, Y.A., Seita, J.R. & Putney, K.S. (2008). 'Former foster youth remember multiple placement moves: A journey of loss and hope', *Children and Youth Services Review* 30(11): 1256–1266.

Vercruyse, N.J. & Chandler, L.A. (1992). 'Coping strategies used by adolescents in dealing with family relocation overseas', *Journal of Adolescence* 15: 67–82.

Vernberg, E.M., Greenhoot, A.F. & Biggs, B.K. (2006). 'Intercommunity Relocation and Adolescent Friendships: Who Struggles and Why?', *Journal of Consulting and Clinical Psychology* 74(3): 511–523.

Vigil, J. & Geary, D. (2008). 'A Preliminary Investigation of Family Coping Styles and Psychological Well-Being Among Adolescent Survivors of Hurricane Katrina', *Journal of Family Psychology* 22(1): 176–180.

Visser, K., Bolt, G. & Kempen, R. (2013) 'Urban Restructuring and Forced relocations: Housing Opportunities for Youth? A Case Study in Utrecht, the Netherlands', *Housing Studies* 28(20): 294–316.

Wade, J. (2003). 'Children on the edge: patterns of running away in the UK', *Child and Family Law Quarterly* 15(4): 343–352.

Wade, J. (2011). *Young runaways*. London: Children's Society. Available at: <http://www.childrensociety.org.uk/what-we-do/research/research-areas/young-runaways> [accessed on 18/08/2016].

Waite, L. (2009). 'A place and space for a critical geography of precarity?', *Geography Compass* 3(1): 412–433.

Walker, L. (2014). 'Resident Responses to Section 8 Relocation Outcomes: 'If You're Gonna Move, You Want to Move Up'', *Journal of Evidence Based Social Work* 11(1–2): 97–113.

Wallace, A. & Ford, J. (2010). 'Limiting Possessions? Managing mortgaged arrears in a new era', *International Journal of Housing Policy* 10(2): 133–154.

Wallace, A., Quilgars, D. & Ford, J. (2011). *Exiting Unsustainable Homeownership: Understanding Current Practice and the Potential of Assisted Voluntary Sales*, London: Shelter.

Watts, B., Fitzpatrick, S., Bramley, G. & Watkins, D. (2014). *Welfare Sanctions and Conditionality in the UK*. York: Joseph Rowntree Foundation.

White, I., Philpot, T., Wylie, K. & McGowen, E. (2007). 'Feeling the Pain of My People: Hurricane Katrina, Racial Inequality, and the Psyche of Black America', *Journal of Black Studies* 37(4): 523–538.

Whitehead, C. (1996). 'Private renting in the 1990s', *Housing Studies* 11(1): 7–12.

Wilcox, S. & Policy, H. (2013). *Rebalancing the housing and mortgage markets—critical issues*. London, Intermediary Mortgage Lenders Association.

Wilcox, S., Wallace, A., Bramley, G. Morgan, J., Sosenk, O.F. & Ford, J. (2010). *Evaluation of the Mortgage Rescue Scheme and Homeowners Mortgage Support: Executive Summary for Interim Report*. London: DCLG.

Wilkinson, R. & Merry, D.M. (1965) 'A statistical analysis of attitudes to moving: (a survey of slum clearance areas in Leeds)', *Urban Studies* 2(1): 2–14.

Wilkinson, R. & Pickett, K. (2010). *The Spirit Level*. London: Allen Lane.

Winter, I. & Stone, W. (1998). 'Housing careers in a risk society: An empirical illustration', *Family Matters* 51: 41–44.

Winter, I. & Stone, W. (1999). 'Home ownership: off course?', in J. Yates & M. Wulff (eds), *Australia Housing Choices*, Brisbane: University of Queensland Press, pp. 43–52.

Woolham, J. (2001). 'Good practice in the involuntary relocation of people living in residential care', *Practice* 13(4): pp. 49–60.

Yasumura, S., Goto, A., Yamazaki, S. & Reich, M.R. (2013). 'Excess mortality among relocated institutionalized elderly after the Fukushima nuclear disaster', *Public Health* 127: 186–188.

Yelling, J. (2000). 'The incidence of Slum Clearance in England and Wales, 1955-1985', *Urban History* 27(2): 234–254.