

Understanding young adult's housing transitions in Scotland: A social network analysis

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Declaration

I declare that I have composed this thesis myself and that it embodies the results of my own research. Where appropriate, I have acknowledged the nature and extent of work carried out in collaboration with others included in this thesis.

Signed,

1- Tokomp-

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Abstract

In increasingly deregulated housing markets in which homeownership is promoted and social rent is becoming 'marginalised', young people will have to navigate housing in alternative ways. Here differences in parental support (see Whelan, 2017) ethnic background, and level of education are among the factors that can influence the housing trajectories of young people. Also, local social networks and knowledge about the housing market and neighbourhoods (see Brown & Moore, 1970) can be of importance in gaining access to housing. Social capital in its various forms and contexts has emerged as one of the most salient forms of capital (Bourdieu, 1986). Despite this, little research has explored how the support networks of young adults are structured or composed, and thus, where support may be lacking. This study seeks to understand how young adults utilise social capital in their housing support networks, the barriers to this support and how this intersects with class and tenure.

This thesis uses an egocentric network approach to construct the housing support networks of young adults, and an interpretivist approach to qualitative data analysis in order to identify the variety of ways in which young adults navigate their housing transitions.

The findings described the support networks of 42 young adults living in Scotland and revealed that family members were the biggest support to young adults, and in particular, parents provided the most support. However, class-based values, identities and social practices in young adults' housing support networks can play a role in entrenching the unequal life chances of disadvantaged young adults. Young adults discussed how social housing providers were a key source of information, services and material goods, but this was not available to young adults living in all tenures. Additionally, patterns of housing support emerged through network and qualitative analysis, which formed the basis for developing a typology of housing support networks for young adults. Young adults who accessed housing support from outwith their close family ties were more likely to access knowledge and information to enable their housing transition. In relation to housing aspirations, this thesis found that resource transfers and the within family socialisation of housing preferences are closely interconnected.

Together, these findings inform policy and practice, by identifying gaps in housing support and factors that contribute to better housing transitions for young adults. Contents Table

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Glossary

- EU European Union
- GBCS Great British Class Survey
- GSR Government Social Research
- HEI higher education institution
- LBTT Land and Buildings Transaction Tax
- MMR Mid-Market Renting
- **ONS** Office for National Statistics
- PRS private rented sector
- RTB right to buy
- SHHS Scottish Household Survey
- UK United Kingdom

1. Introduction

1.1 Research Context

The cost of living has been increasing across the UK and across the world (ONS, 2023). In the UK, the price of consumer goods and services rose at the fastest rate in four decades in the year to October 2022. Food and energy prices rose markedly, particularly gas prices, largely in response to the conflict in Ukraine¹. The Bank of England base rate is currently 5 per cent, and current yield curves imply that it will peak in October 2023 at 6 per cent. This will turn into living standards pain for the roughly 2 million fixed-rate mortgages that are set to be renewed in 2023-24, as well as at least 1 million floating-rate mortgages that are facing the impact of continued rises in the Bank of England's policy rate (Brewer et al., 2023).

Private renters are already struggling with issues such as affordability, insecurity of tenure, and poor property conditions (Simcock, 2022). Whilst the cost-of-living crisis has affected almost everyone, it is those with lower incomes and little or no savings who are most impacted (GSR, 2022). People who rent their homes are more likely to live in poverty, be financially vulnerable and live on low incomes compared to those who own their home either outright or with a mortgage (GSR, 2022). This reduces their ability to cope with rental increases and other inflationary shocks. It is anticipated that household living standards are set to get worse before they get better. This thesis contributes to the growing body of work concerning the challenges faced by young adults navigating a difficult housing market and trying to 'settle down'.

After the 2008 financial crash, greater barriers to home ownership and social housing lettings have seen an increase in young adults living in the private rented sector, with their parents or in shared housing (Arundel and Lennartz, 2017; Heath et al., 2017; Mckee et al., 2017; McKee and Soaita, 2018). Whilst the expansion of the private rented sector has enabled many young adults (especially those aged 24-35) to establish residential independence, shared living arrangements have increased (Kenyon and Heath, 2001; Roberts, 2013). This shift towards private renting and shared living among young people is a complex, fragmented and non-linear process (Andres & Adamuti-Trache, 2008; Molgat, 2007), with intermediary phases and a blurring of 'traditional' housing careers and pathways into adulthood (Arundel & Ronald, 2016; Colic-Peisker & Johnson, 2011). However, whilst recognising significant heterogeneity in young people's housing pathways, Clapham et al.,

¹ On 24 February 2022 Russia launched military action in Ukraine, with forces crossing into the country from Belarus in the north, Russia in the east and Crimea in the south. Ukraine, with Western military assistance, has been conducting a major counteroffensive and has made territorial gains.

(2014) predicted that continued structural barriers to homeownership and private renting would result in the convergence of housing outcomes for many young people by 2020.

Leaving home remains one of the most important triggers or markers of gaining independence. However, patterns of leaving home are changing, affected by the expansion of post-school education and training, the reduction of income opportunities for young adults, the changing structures of the labour and housing markets, and changing patterns of family formation. Consequently, the transition from youth to adulthood has been characterised as 'extended' (Calvert, 2010). The effect is that homeownership and family formation, themselves important 'rites of passage' in the transition to adulthood, have also become delayed. Research has focussed on transitions into homeownership (Andrew, 2010; Fisher & Gervais, 2010; Lund, 2013) and there has also been a growing body of literature directly around the composition of, and experiences of, the private rented sector (Hulse & Yates, 2017; Soaita & McKee, 2019; Strachan & Donohoe, 2009). However, there is a lack of understanding of how housing market changes have impacted on people's aspirations in relation to tenure (Preece et al., 2019)

Research has established a clear link between housing and inequality both as a symptom and a driver of inequality (Bonnet et al., 2014). Housing wealth generates a divide between those who rent and those who own property, leading to increasingly divergent wealth and living standards and impacting on the ability to accumulate various kinds of economic, social, and human capital (Savage, 2015). Owner-occupied housing is now thoroughly embroiled in the accumulation of economic capital (Bonnet et al., 2014), therefore housing dynamics are now fundamentally implicated in processes generating inequality (Savage, 2015). The ability of owners to pass on this wealth to their children has led to questions about the role of housing wealth as a driver of class reproduction, and how this relates to Marxist perspectives which tend to see the variation in returns as subservient to labour market inequalities (Burbridge, 2000).

Amidst rising housing costs and restricted employment opportunities in the UK, younger generations are increasingly dependent on their families for material and financial support to offset the cost of living independently (Heath & Calvert, 2013). Depending on the sums involved, financial assistance can have a considerable impact on the timing of home ownership, the amount of saving required, the nature of mortgage arrangements and the quality of housing that is purchased (Engelhardt, 1998). This situation is not unique in the UK; in many countries young adults cannot secure a mortgage without help from family members reproducing already existing inequalities in wealth (Albertini et al., 2018). Research has highlighted resource transfers and the within family socialisation of housing

preferences, including preferences concerning housing tenure, are closely interconnected (Lux et al., 2018). In other words, parental influence on decisions to buy housing (and on housing preferences in general) of their adult children through socialisation is stronger if there is an (actual or assumed) resource transfer.

The concept of social capital is arguably one of the most influential and most popular theories to emerge in social sciences (Coleman, James, 1988; Putnam, 1993a; Woolcock, 2001). The theory of social capital views capital as the resources contained in social relations. Thus, social capital is the accumulative resources embedded within social networks and individuals need to engage with others within a network to be able to capitalise on potential social capital (Lin, 2001). The concept of social capital serves to explain the influence of social position on young adults housing transitions. Previous research reveals a relationship between housing outcome and social capital, where the latter is understood as access to resources through a large or extensive social network (Röper et al., 2009). Both individual social capital and parental economic capital are related to the obtained housing tenure type (Andersson, 2021).

This study is inspired by the empirical literature on returns of social networks in the field of occupational attainment. There are important similarities between searching for a house and searching for a job (Röper, et al., 2009). However, despite acknowledgement of the importance of family resources in matters of housing and moving out of the parental household there is a lack of research exploring how young adults utilise social capital when navigating their housing transitions. This thesis will address this gap in the literature by investigating whether social capital is linked to the use of contacts, and whether the obtained housing outcome is linked to the social capital in these housing support networks. Research has also shown that the economic, political and social conditions that shape young adults' lives seem to be of importance. Therefore, this study will also explore the intersection of social capital and class on housing transitions.

There is a considerable interest in understanding housing aspirations, particularly the ways in which people negotiate housing systems when what they hope for may be increasingly out of reach (Colic-Peisker and Johnson, 2011; Mckee et al., 2017; Bimpson, 2018). Much of the research has been focussed on homeownership however we do not yet have a good understanding of how people view different tenure options at different times in their lives and what different tenures mean to people (Preece et al., 2019). Therefore, this study aims to investigate how resource transfers and the within family socialisation of housing preferences, including preferences concerning housing tenure, are interconnected.

Additionally, social network literature explains that, although an individual's personal connections can provide support, organisations are also important for providing resources and support as well. Organisational ties are the connections an actor can draw upon to gain social capital, resources, information and material goods from an organisation (Small 2006). The concept of organisational ties allows the exploration of how young adults are supported by housing professionals and other experts, and how they can be a wealth of knowledge and resources for young adults, but also broker resources from other well-resourced sources. This study aims to explore the impact of organisational ties on the housing transitions of young adults.

1.2. Aims and Objectives

This research originated from a proposal that I submitted to the University of Stirling in 2017. It initially developed from my noticing that much of what I had read about young adult's housing transitions excluded discussion around social capital. Whilst much of the current literature has focussed on the role of parents in providing financial support to young adults there has been a lack of research into the wider role of social capital. As a housing professional working in the social housing sector, I am aware of the current pressures on social housing and the lack of research into the experiences of young adults in the social rented sector. This experience made researching this area across all tenures more pertinent.

One of the aims of this research is to place the voices of young adults at its core. Through employing ego-net analysis this thesis aims to better understand the housing support networks of young adults, and the sources of resources that young people can draw on. The qualitative accounts provide insight into how people live and perceive their lives. The different perspectives that each approach offers allows the analysis of social worlds through an individual's perspective as well as acknowledging the impact of structural factors. Generated from the literature review and the gaps identified within the current body of research, the questions this thesis aims to answer are as follows:

- 1. How do young adults utilise social capital in their housing support networks?
 - a. What are the barriers to accessing this support?
 - b. How does this support intersect with social class and tenure?
- 2. Are young adults housing aspirations a function of their social ties, particularly how those ties enable access to resources and support?
- 3. Are there types of housing support networks, and if so, how can they be characterised?

1.3. Overview of Research Design

Interviews were conducted with 42 participants from the 14th of May 2020 until 31st October 2020 from across Scotland who were no longer living in the parental home and therefore had lived experience of setting up home independently from their parents. The participants were asked to map the people who supported them with housing matters, and whether those people knew one another. This was followed up by a biographical interview to explore how young adults utilise their housing support networks and how this shapes their housing aspirations. Participants were aged between 18 and 35 and twenty-three identified as female, the remainder identified as males. Seventeen participants were owner occupiers, fourteen participants were living in the private rented sector and the remaining eleven participants were living in the social rented sector. There was a good geographical spread of participants across Scotland providing a good sample of both urban and rural experiences. All of these participants were recruited online and by snowball sampling in order to maximise accessibility to the study and to counter the constraints of the Covid-19 pandemic.

1.4. Structure of thesis

Chapter 2 explores the contribution of previous research concerning the housing experiences of young adults and identifies gaps and drawbacks. Explicitly, it explores their housing transitions and describes their housing aspirations and the links between housing wealth and inequalities. It looks specifically at the role of families in providing material and financial support to access housing and to live independently. It establishes that there is a lack of research on how young adults utilise social capital in their housing transitions. Essential to this review are concepts of social networks and social capital; recognising that whilst social capital is contingent on social networks, it should not be treated as equivalent or interchangeable with social networks. These concepts are key to the theoretical underpinnings of this project and are used to show how analysing the housing support networks of young adults can help inform housing policy and practice. The distinction between strong ties and weak ties is a recurring theme throughout. Throughout the review, consideration was given to how concepts of social networks may have an impact on housing aspirations, and how previous studies have approached this question. Lastly, the literature review shows how previous research has created typologies of social networks in order to better understand the factors that influence networks and what this can offer to the exploration of the housing support networks of young adults.

Chapter 3 outlines the research design and methodological choices made in this thesis. This thesis adopts both an interpretivist and relational sociology approach to the research, which emerged from the research questions. The ontological approach of relational sociology acknowledges a subjective and an objective perspective on reality. Further, an interpretivist

approach does not polarise quantitative and qualitative methods and thus allows the use of a combination of both egocentric network analysis and qualitative methods of analysis. Thus, the use of both relational network data and qualitative interview data was deemed appropriate to explore both perspectives on reality, while adhering to this interpretivist approach. The chapter outlines the sampling process adopted for data collection with the participants. It describes the aims of interviewing each participant and the ethical considerations made to complete this project. It discusses the use of egocentric network analysis, descriptive statistics, and an interpretivist approach to data analysis, and how these methods were used in each empirical chapter to answer the research questions. Lastly, the limitations of the project are discussed in detail.

There are three findings' chapters; each of which aims to answer one or more of the research questions outlined at the start of the project.

Chapter 4 uses egocentric network analysis and descriptive statistics in order to describe and analyse the structure and composition of the housing support networks of young adults. Here, measures of structure and composition are highlighted to better understand who support young adults. Through an analysis of relational network data and case studies, this chapter illustrates that the differences in access to housing support can influence the housing trajectories of young adults. It describes how resource transfers and the within family socialisation of housing preferences are closely interconnected. This chapter plays a key role in introducing the key themes that continue throughout the thesis.

Chapter 5 identifies the key mechanisms that young adults utilise in order to access the social capital within their housing support networks and the barriers to this support. It uses an interpretivist approach to qualitative data analysis to analyse the interview data to describe how the young adults felt that they were supported by their housing support networks and how this support intersects with social class and tenure. This chapter also illustrates how the differences in access to housing support can influence the housing trajectories of young adults.

Chapter 6 creates a typology of housing support networks for young adults. It uses both the relational network data and the qualitative interview data to establish patterns of support among the sample of young adults. This thesis will argue that the main dimensions driving differences in support networks are the density of networks and having multiple groups of people to provide housing support. This analysis allows the exploration of compositional and structural patterns of support between types of housing support networks and development of qualitative understanding of how young adults feel supported by different types of people.

The seventh, and final, chapter offers a discussion of each empirical chapter while comparing the findings of this thesis to previous research, theoretical understandings and policy and practice perspectives. Thereafter, conclusions are made in the form of recommendations for housing policy and practice, as informed by the empirical work completed in this thesis. Finally, there is a statement of the original contributions to knowledge made by this research, which stem from this thesis exploring the housing support networks of young adults in Scotland from a novel qualitative network approach.

Overall, this thesis will argue that, by using an egocentric approach, a better understanding of how young adults access social capital within their housing support networks can be achieved. Further, it will argue that, although there is evidence that young adults can access numerous resources from their housing support networks, there are barriers to receiving support at a community level, as well as at a personal level. Furthermore, for some young adults the sort of social capital embedded in their networks serves to limit their housing options. Finally, this thesis argues that young adults' housing aspirations are a function of their social ties, particularly how those ties enable access to resources and support.

2. Literature Review

2.1. Introduction

This chapter establishes the current state of knowledge on the housing transitions of young adults and how they utilise social capital within their support networks to navigate housing. This chapter outlines the literature on the housing transitions of young adults and the links between housing aspirations, housing wealth and inequalities. It looks specifically at the role of families in providing material and financial support to access housing and to live independently. Next, it critically assesses the concepts of social networks, social support and social capital, while discussing how these concepts have been used in previous literature to explore how young adults access social capital in their networks. The review then explores the use of organisational ties and how this concept can be applied to understand how young adults receive support in their housing transitions. Finally, the chapter will show how previous research has created typologies of social networks in order to better understand the factors that influence housing support networks and what this can offer to the exploration of how young adults access housing support from their network. This review concludes by identifying the evidence gap and the finalised research questions. First, this chapter will establish the process undertaken to complete the review of literature.

2.1.1. Review process

The primary purpose of the literature review was to provide a comprehensive account of the topics that this thesis explores, identifying the relevant gaps in the knowledge in order to determine the research questions (Cronin et al., 2008). As such, a systematic approach to the literature review was adopted to include the most relevant literature.

Over the course of this project, literature was continuingly being read and investigated, however, there were two main search time-points where the literature review was conducted (October 2017-June 2018) and then updated (June 2022- June 2023) and finally in June 2023. An initial set of sub-themes were developed. As abstract screening took place and these were refined further, with some new themes added as a result of engagement with the research literature and some themes being clustered together under more expansive sub-themes.

In defining the scope of the mapping review, a number of exclusions were made. Only English-language literature, limited to Western Europe, North America, Australia and New Zealand would be included. Literature from 1997 to 2018 was included in the search, limited to articles in peer reviewed journals. This process was repeated in the second search timepoint; however, this was limited to include publications from 2018-2023 in order to update the literature review.

A search protocol was developed using the SPIDER tool (Cooke et al, 2012). Although the tool was designed for search strategies in relation to qualitative evidence synthesis, the mapping review encompassed qualitative, mixed, quantitative and theoretical approaches. In addition, outside the health sciences, for which this tool was originally developed, there is much less consistency in the structuring of abstracts. This means that the research design is often not specified in the title, abstract or keywords, meaning that this would likely limit the number of studies that could be found during the initial searches. The tool was not focused on the selection of any specific research type or methodological approach, and it was clear from an initial review that many abstracts did not mention the research design.

Table 1 below highlights the way in which the key search area was conceptualised. Searches were conducted in four bibliographic databases: SocIndex, Scopus, CINAHL Complete and JSTOR.

Sample	Young	Rent(ers)	Owner(s)	Public
	People	Homeowners(s)	Household(s)	Women
	Adult(s)	Individual(s)	Population(s)	Men
Phenomenon of Interest	House(s)	Social Network(s)	Transitions	Housing Aspiration(s)
	Home	Social Capital	Nest leaving	Housing Choice(s)
	Housing	Social Support	Housing Transition(s)	Tenure
		Support		Decision(s)
		Network(s)	Housing pathways	Tenure
		Community	Place	Choice(s)
Design	All			
Evaluation	All			
Research Type	All			

Table 1. SPIDER search strategy

The majority of literature examined stemmed from disciplines such as housing studies, social networks and sociology. However, it should be recognised that youth literature also discusses many overlapping concepts used in this study and, in particular, explores the importance of social capital for young people.

As such, the results of said searches have been grouped into four main sections which discuss the main concepts of the research. These sections identify the relevant research that added to my understanding of young people's housing transitions and identified the gaps in knowledge which this thesis aims to fill. First, this chapter examines the housing markets and housing policy during the twenty-first century.

2.1.2. Housing markets in the UK and Scotland

"In Scotland, and the UK more widely, the housing system is dominated by three tenures: 'homeownership' in which individuals take out a mortgage loan that is repaid over a number of years: 'social renting' in which rents are set at below market levels and tenancies are managed by not-for-profit landlords; and 'private renting' in which rents are determined by the market, and tenancies are managed by private landlords."

(Hoolachan et al., 2017, p. 63)

Homeownership constitutes the largest of these sectors as this tenure has been promoted by state intervention in housing and social policy (McKee et al., 2015) whilst social renting is the second largest tenure (see Figure 1). The deregulation of tenancies through the 1998 Housing Act was an attempt by central government to make private renting more attractive to potential landlords with decreased security of tenure enabling landlords to obtain vacant possession more easily and therefore liquefy their assets more quickly. However, since the 1990s, the sector has been growing, meaning it may soon outstrip social renting as the second largest tenure in the UK (SHHS, 2018). It is clear that the Scottish housing system has experienced profound changes in its tenure structure however this phenomenon is not unique to Scotland or the UK, indeed it is part of a wider global trend.

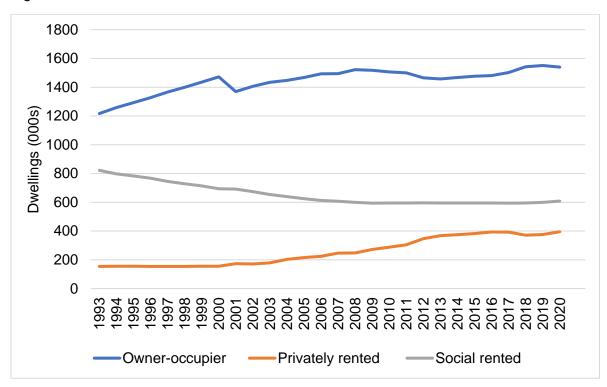


Figure 1. Tenure in Scotland from 1993 to 2020

Source: Estimated stock of dwellings by tenure: 1993 to 2020, Scottish Government

The current crisis of affordability in the British housing market, and the consequent difficulties facing young adults, are not without precedent (Cole et al., 2016). The immediate housing shortage of the post-war years, for example, created severe problems for childless couples and young families. This period crystallised a number of drivers for the subsequent decline of private renting including rent controls, a major house building programme, slum clearance and the rise of both owner occupation and council housing (Pattison, 2016). From 1979, financial support shifted increasingly from 'bricks and mortar' (production) subsidies to personal (consumption) subsidy through Housing Benefit and national housing discourse became dominated by the Right to Buy, which was made mandatory by the 1980 Housing Act introduced by the Thatcher government (Cole, et al., 2016). The rate of sales was much higher than the scale of any replacements resulting in a significant net loss of affordable rented housing. In the first phase, a relatively high proportion of RTB purchasers were older, reflecting pent up demand and the larger discounts for longer term tenants however during the 1990s the most common household type was a two-parent family with children at school (Cole et al., 2015). The incomes of the RTB purchasers were generally below average and most purchasers were drawn from lower middle class or skilled working-class background (Jones & Murie, 2006). The policy shift away from housing production, and especially the sharp fall in new building in the social sector was storing up difficulties of access for young adults. This was partly masked in the deregulation of financial markets in general, and the

building society sector in particular in the 1980s 90s and early 2000s and the ready availability of relatively cheap credit for first time buyers, even on relatively modest incomes (Cole et al., 2015).

Over the latter part of the 20th and early 21st centuries, housing went from being a basic good to a financial asset (Timperley, 2020). Financialisaton has been defined as 'the increasing dominance of financial actors, markets, practices, measurements, and narratives at various scales' (Aalbers, 2016, p. 2). In the Eurozone, the flow of capital between European countries underpinned the expansion of private credit in the peripheral European countries, and the bulk of this was targeted at the real estate sector (Byrne, 2019). Deregulation and financial liberalisation since the late 1980s and the 1990s facilitated the expansion of cross-border capital flows and the growth of private credit more generally (Kelly, 2014). In numerous countries, mortgage markets expanded dramatically during the late 1990s and particularly the 2000s, and this expansion took place primarily via a generalised deterioration of credit standards. This includes higher 'loan to value' and 'loan to income' ratios and longer maturities (Downey, 2014; Turner, 2017). Research on the financialisation of housing thus emphasises the fundamental role played by the relationship between housing and credit during the boom and bust. In relation to the private rented sector, some authors have emphasised the importance of institutional investors such as private equity firms and pension funds in the wave of investment in the private rented sector since the global financial crisis of 2008 (Fields, 2018; Immergluck & Law, 2014; Kitzmann, 2017; Wijburg & Aalbers, 2017). Fields (2018) argues that the exhaustion of the mortgage market, due to the financial crisis as well as declining homeownership, is leading financial actors to pursue new asset classes.

The UK has been among the European economies hardest hit by the global financial crisis. The worldwide financial turmoil that began in 2007 triggered by a large number of Northern Rock customers withdrawing their deposits because they believed the bank might fail, and near meltdown in the banking system 12 months later (Kemp, 2015). The credit crunch², the effects of which amplified the bursting of the UK's decade-old house price bubble, has taken a severe toll on the economy. As a result, the UK has seen a change in the mortgage market with higher rates and more constrained lending to first-time buyers regarded as the main contributor to the fall in overall home ownership (Mulheirn, 2016). Several years on from the onset of the global financial crisis issues of housing affordability still remain (Hochstenbach & Boterman, 2015). The deterioration in relative credit conditions for first-time buyers occurred after the financial crisis struck in 2007, but home ownership rates had been falling

² Credit crunch refers to a sudden reduction in the general availability of loans (or credit) or a sudden tightening of the conditions required to obtain a loan from banks.

for a number of years before that (Mulheirn, 2016). The second biggest contributor to the fall was the increase in house prices, which peaked in 2007. A third driver of the fall has been the decline in the earnings of younger people reducing the relative buying power of would-be first-time buyers (Mulheirn, 2016). It is acknowledged that the dynamics of the private rented sector are heavily dependent on the dynamics of the owner-occupied sector (Shelter, 2012). Whilst there are now greater barriers to entering owner occupation than previously the cost of renting within the private sector has been increasing more in line with earnings. At the same time social lettings have become more concentrated amongst the poorest and most vulnerable sections in society (McKee & Hoolachan, 2015).

As a result of this combination of political, economic, and social drivers there has been a diversification of housing transitions for young adults accompanied by an extension of the age range to which the processes of housing insecurity and precarity apply. In 2021, around 1 in every 4.5 families (22.4%) had an adult child, up from around 1 in 5 (21.2%) in 2011 (Census 2021). Male adult children outnumbered female adult children in 2021 at a ratio of about 3 to 2 (60.8% and 39.2%, respectively) (Census 2021). The average (median) age of adult children living with their parents was 24 years, one year older than in 2011 (Census 2021). The percentage of young adults living at the parental home tends to decline with age, as one would expect. Nevertheless, in their analysis of British Household Panel Survey data, Berrington and Stone (2014) found that 27 per cent of men aged 25 to 29 lived at the parental home (an increase of 2.4 per cent from 2008) and 9.7 per cent of men aged 30 to 34 did so (a decline of 0.6 per cent from 2008). Higher proportions of women in this age group were living with their parents in 2012 compared to 2008: 13 per cent of the 25- to 29year-olds (up by 2.1 per cent) and 6 per cent of 30- to 34-year-olds (up by 0.8 per cent). In comparison there has been a growth in the proportion of households in this age cohort living in the private rented sector and a sharp fall in home ownership (SHHS, 2018). The average age of first-time buyers in Scotland was 31, up from 29 around a decade ago (Bank of Scotland, 2022). There are few signs that this trajectory will be reversed on any major scale in the next few years. Clapham et al., (2014) predicted that a high proportion of the 25 to 34 age group were likely to be based in the private rented sector for the foreseeable future. Furthermore, a growing number of people are sharing their living spaces with people from outside of their families (Heath et al., 2017). The PRS in Scotland is now home to one in seven Scottish households (Simcock, 2022). The sector has grown significantly over the last 15 years and now houses a diverse population, including families with children, low income and other vulnerable groups, many of whom face difficulties in accessing other tenures (Cole et al., 2016; McKee et al., 2020; Soaita et al., 2020). The PRS in England has also expanded significantly in recent decades. Previously considered a transitory tenure primarily

for students and young adults, it is now home to a greater number and type of households as well as housing people for longer periods of time (Hoolachan et al., 2017).

2.1.3. The impact of Covid-19 Pandemic

In force from 11 December 2020, the Health Protection (Coronavirus) (Protection from Eviction) (Scotland) Regulations 2020 introduced a temporary ban on the enforcement of eviction orders across both the private and social rented sectors except in the most serious circumstances. These Regulations were set to expire on 22 January 2021 however the Scottish Government continued the eviction ban through the Health Protection (Coronavirus) (Restrictions and Requirements) (Local Levels) (Scotland) Amendment (No. 12) Regulations 2021. Regulation 14 of these revoked the expiry of the eviction ban, and Regulations 5 and 6 incorporated the eviction ban into the Health Protection (Coronavirus) (Restrictions and Requirements) (Local Levels) Protection (Coronavirus) (Restrictions and Regulations 5 and 6 incorporated the eviction ban into the Health Protection (Coronavirus) (Restrictions and Requirements) (Local Levels) Protection (Coronavirus) (Restrictions and Requirements) (Local Levels) (Scotland) Amendment (No. 12) Regulations 5 and 6 incorporated the eviction ban into the Health Protection (Coronavirus) (Restrictions and Requirements) (Local Levels) (Scotland) Regulations 2020.

The first cases of Covid-19 in the UK were identified in late January 2020. By March 2020, cases were rising exponentially and in response the Government announced a wide range of non-pharmaceutical interventions to help bring the number of infections under control. This included the first lockdown which legally came into force on 26 March 2020 and was gradually eased over the course of the spring and summer months. The lockdown forbade all non-essential travel in the UK. Inevitably, this meant that many people put their house purchases on hold and the number of residential property sales fell significantly (Tatch et al., 2023). As restrictions were lifted, however, the UK housing market recovered with sales per month and house prices rising quickly and reaching highs above pre-covid levels (Fazio and Harper, 2023). In the UK, prices grew at their highest rate in over a decade (Fazio & Harper, 2023). The measures put in place by authorities, which helped sustain demand, and the relatively short-lived shock to housing supply may have supported housing prices. In terms of the private rented sector, the full impact is yet unknown due to a number of policy interventions.

Interventions from the authorities helped to alleviate the decrease in income for households. Across developed nations, packages of government support, such as the Coronavirus Job Retention Scheme in the UK, were introduced to support household incomes. The Scottish Government introduced an increased nil threshold on Land and Buildings Transaction Tax³ which was raised to £250,000 for buyers in July 2020. As well as this, the Scottish Government provided relief by introducing the three-month mortgage payment holiday for

³ A property transaction tax, named 'Stamp Duty Land Tax (SDLT, or just 'Stamp Duty'), was introduced in the UK from 1st April 2006. This applied to all constituent countries in the UK.

homeowners in March and introduced emergency legislation to protect renters⁴. The Scottish Government protected tenants further by extending the six months' notice of eviction requirement that was introduced but the Coronavirus (Scotland) Act 2020 to March 2021, and then finally to 30 September 2021.

The LBTT holiday ended as of 1st April 2021 in Scotland and September 2021 for the rest of the UK, leading to a noticeable slowdown in the housing market. The end of the stamp duty holiday coincided with the lapsing of a few different Covid-era protections designed to keep the housing market active. Consequently, the UK housing market was beginning to look a little different since September 2021. Compared against 2019 (the last year of 'normal' before the pandemic) transaction levels grew modestly. However, this growth was largely concentrated in the first half of 2022, with the economic backdrop of cost-of-living pressures, interest rate increases and declining consumer confidence increasingly bearing down on acting as the year progressed (Tatch et al., 2023).

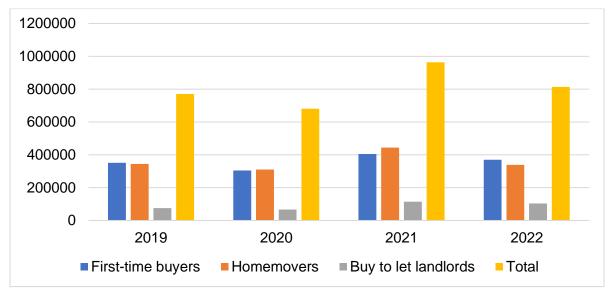


Figure 2. Number of house purchase loans UK, 2019-2022

Source: UK Finance, Nationwide BS, Bank of England

2.1.4. The cost-of-living crisis

The cost of living has been increasing since early 2021 in the UK and across the world. Food and energy prices have been rising markedly, particularly gas prices, largely in response to the conflict in Ukraine⁵. Global recovery from the coronavirus (Covid-19) Pandemic is putting

⁴ Coronavirus (Scotland) Act 2020 is an Act of the Scottish Parliament to make provisions during the Covid-19 pandemic. The Act complements and regulates the use of emergency powers to Scottish Ministers under the UK Parliament's Coronavirus Act 2020.

⁵ On 24 February 2022 Russia launched military action in Ukraine, with forces crossing into the country from Belarus in the north, Russia in the east and Crimea in the south. Ukraine, with Western military assistance, has been conducting a major counteroffensive and has made territorial gains.

further pressure on prices. In the UK, the price of consumer goods and services rose at the fastest rate in four decades in the year to October 2022. The annual inflation rate dropped slightly from 9.2% to 8.9% between February and March 2023 but was still high compared to recent years. Facing a tight labour market, employers raised nominal pay by its fastest rate since 1991, but real pay shrunk with median household incomes falling by 3 per cent in real terms in 2022-23 (Brewer et al., 2023).

The cost-of-living crisis has affected almost everyone, but some are much more deeply impacted than others. It is those with lower incomes and little or no savings who are most impacted (GSR, 2022). Low-income households as a whole are likely to be disproportionately negatively affected by increases in the cost of living. This is due to spending a higher proportion than average on energy, food and transport and therefore being more affected by inflation and having less flexibility in their budget to cope with price rises (GSR, 2022). People who rent their homes are more likely to live in poverty, be financially vulnerable and live on low incomes compared to those who own their home either outright or with a mortgage (GSR, 2022). This reduces their ability to cope with rental increases and other inflationary shocks. The rented sectors have a higher proportion of people who are in relative poverty, as well as children in relative poverty (Birt et al., 2022). Joseph Rowntree Foundation found that of those on low incomes across the UK, 75% of private renters are going without at least one essential, compared to 39% of those who own their homes outright. Households in the rented sector (especially those on lower incomes) generally pay more of their income into housing costs than owner occupiers (GSR, 2022). The cost crisis is placing exceptional financial pressure on households, exacerbating existing inequalities.

The government announced a number of measures to support everyone in the UK through the cost-of-living crisis. Cost of Living Payments were introduced as part of a package of one-off cost of living support measures, announced by the then Chancellor of the Exchequer, Rishi Sunak, on 26 May 2022. A further set of Cost-of-Living Payments, to be made to the same groups during 2023/24, was announced in the 17 November Autumn Statement. The Cost of Living (Tenant Protection) (Scotland) Bill was passed on 6th October 2022 and became an Act on 27 October 2022. This was introduced as part of the Scottish Government's overall response to the emergency caused by the impact of the cost crisis. The Bill introduced a temporary freeze on in-tenancy rent increases and a temporary moratorium on evictions which continued until March 2023. In addition, it provided increased damages for unlawful evictions until March 2023. It also introduced additional powers to temporarily reform rent adjudication in order to support the transition out of the emergency measures. MSPs voted to approve the amendment to the Cost of Living (Tenant Protection) (Scotland) Act 2022 which meant that from 1 April 2023, the rent Cap for private sector tenancies increased to 3%. The extension to the pause on evictions was extended until 30 September 2023 with the option to extend for another six-month period if required.

It is anticipated that household living standards are set to get worse before they get better. Food price inflation will continue to pose a problem for living standards, and a higher cap on energy prices means that the energy bill for a typical household in 2023/24 will be 43 per cent higher than in 2022-23 (Brewer et al., 2023). The Bank of England base rate is currently 4.50 per cent, and current yield curves imply that it will peak in October 2023 at 4.75 per cent. This will turn into living standards pain for the roughly 2 million fixed-rate mortgages that are set to be renewed in 2023-24, as well as at least 1 million floating-rate mortgages that are facing the impact of continued rises in the Bank of England's policy rate (Brewer et al., 2023). Private renters are already struggling with issues such as affordability, insecurity of tenure, and poor property conditions (Simcock, 2022). It is likely that this crisis will exacerbate these issues for much of the private rented sector.

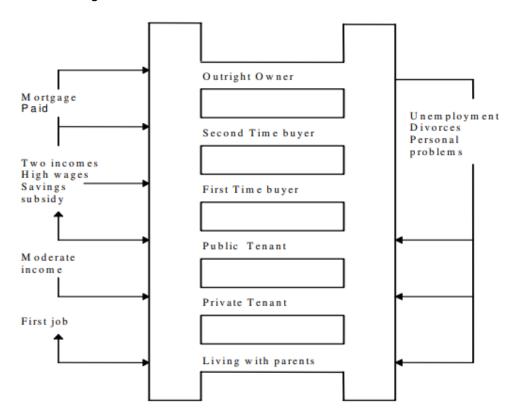
2.2. Housing careers, housing pathways and housing transitions

The concepts of housing careers, housing pathways and housing histories first received widespread attention with the academic literature in the 1970s and early 1980s (Forrest, 1987; Kendig, 1984; Payne & Payne, 1977; Pickvance, 1974).This body of research noted that there is a strong correlation between stage in the life cycle and the type of housing an individual occupies. Households, it was argued, progress through the housing market in response to their changing demographics, economic and social circumstances. Households were seen to ascend simultaneously three discrete but related ladders: an employment career, a life stage progression (implicitly raising children); and a housing career. The pattern of housing consumption was also seen to reflect local housing market conditions as the specific circumstances in any place – such as the cost of housing, the type of stock available and tenure structure – influenced outcomes. Importantly, this body of work recognised that housing careers or housing histories reflected the balance of constraints and opportunities that directed households into particular situations within the housing system.

2.2.1. Housing careers

The notion of the housing career was formalised in the work of (Kendig, 1984, 1990), drawing on earlier work by (Michelson, 1977) who emphasised the links between sociomobility and incremental housing changes. Kendig went on to draw a parallel between the housing career and other careers in employment, the family and marital status. Through the 1980s the concept of a housing career was associated with the owner-occupied sector (Mulder & Wagner, 2001; Myers, 1999) 'and for many writers 'homeownership was the peak, the apogee of the housing career' (Clark et al., 2003). Whether it is changes in family structure, in the labour market or in dwelling occupancy, they are all 'careers' separated by particular events. A career metaphor emphasises the distinct steps which individuals and households take as they go through the process of improving their housing. The motivating idea of the housing career is that each move and dwelling, a step in the career, is one step closer to the house the best meets the needs and aspirations of the household. There is a close relationship between the type of housing career and a household's income and income growth (Saunders, 1990). A series of moves into progressively more expensive housing generally accompanies occupational success. Forrest and Kemeny (1983) outlined a typical housing career for owner occupants in Britain in their discussion of the relationship between furnished private rental housing and homeownership. They argue that owner occupants became investors in that section of the rental market as their economic position changes and as they took advantage of the housing circumstances around them. In many respects this conventional view of a 'housing career' implies an upward and ordered trajectory of increasing opportunity, comfort and wealth. Kendig et al., (1987) describe typical housing types over a lifetime as the 'housing career ladder' that commences with living parents as a child through to outright home ownership as an adult, generally considered to be within the context of a nuclear family (Figure 3). The metaphor of a ladder highlights individuals pursuing upward movement through the housing market, while the arrows to the sides respectively indicate both pathways 'forward' and the mechanisms for slipping 'backward'. The figure implies a start point and a destination and also suggests a hierarchy of tenures, as well as a household structure amenable to repaying a mortgage (Beer et al., 2011).

Figure 3. The housing career 'ladder'



Source: (Kendig et al., 1987)

Throughout the 1980s research on housing careers was often explicitly linked to the wider debate on domestic property classes (Saunders, 1978, 1979, 1981, 1984) and this connection is illustrated by the work of Farmer & Barrell (1981). Their work focused on the opportunities hypothetically available to middle class British households seeking to maximise their returns from housing. Farmer and Barrell (1981) examined the conditions in Britian's housing and financial markets between 1965 and 1979. They concluded that owner occupants would have received the greatest possible gains from their participation in the housing market if they followed a deliberate career involving the sale and repurchase of a dwelling every three years, at high rates of borrowing. Farmer and Barrell (1981) showed that households that adopted a conservative strategy accumulated capital through the establishment of equity in their home. Households who moved frequently accrued benefits through a rise in the capital value of their dwellings.

Structural influences such as economic resources and lifestyle characteristics are recognised as having substantial impact on the types of dwellings households occupy and the nature of their occupancy (Payne & Payne, 1977). Furthermore, regional variation in tenure composition and the price of the stock has a strong influence on the development of

the housing careers in different regions (Forrest, 1987). The importance of constraints within the housing market cannot be denied. Forrest (1987) recognised that while many housing histories contained a strong career element, 'others are chaotic and characterised by constraints and coping strategies'. Kendig (1984) in his study of movers in Adelaide in 1975/76, found that 43 per cent had changed their residence for reasons that had little to do with dissatisfaction with their previous dwelling. *'Clearly, the notion of a housing career does not provide an adequate explanation of movement through, or outcomes within, the housing market and it is important to incorporate structural factors in our understanding of the determinants of lifetime housing outcomes' (Beer et al., 2006, p. 25).*

2.2.2. Housing pathways

The pathways approach has developed from other concepts, such as housing histories and housing careers. Whilst the housing careers approach is capable of many different applications, it is frequently founded on the ideal of linear progression on the 'housing ladder' (Borgersen, 2014), with home ownership adopted as the 'normalised' destination (Magnusson Turner and Hedman, 2014). This approach was subject to an influential critique by Clapham (2002), in which he noted that the careers approach 'concentrated on the price, physical space and quality of the house which is consumed...' (Clapham, 2002, p. 64) and related these to certain life course events such as marriage or divorce or the birth of children or certain labour market related changes such as change in employment or unemployment or retirement (Clapham, 2002). Thus, pathways aim to build on 'careers' to counter some of the frequently made shortcomings of positivist economics, notably the ubiquitous assumption that actions can always be explained by rational self-interest. In defining housing pathway Clapham (2002) retains the notion of an interaction between housing and life events, 'but also seeks to capture the social meanings and relationships associated with this consumption...' (2002, p. 64). The framework of pathways proves to be particularly relevant to describe the variety of possible ways in which young adults navigate the field of housing. There are now many studies that employ housing pathways adopting qualitative (Hochstenbach & Boterman, 2015) and mixed methods (Clapham et al., 2012). Although young adults are frequently the subject of housing pathways studies, scholars have applied the concept to refugees (Murdie, 2008), immigrants (Robinson et al., 2007), and homelessness (Clapham, 2003).

Clapham was not the first scholar to employ housing pathways. Ford et al., (2002) identified five main pathways: planned (non-student), unplanned, constrained, student and chaotic (see Table 2 below). They argue that the ability of young people to plan their entry into independent living, the extent and form of any constraints, and the degree of family support largely determined the nature of a young person's experiences. They identify key structural

constraints on young adults' pathways, and they discuss the behaviour and choices of individual young adults, which include actions resulting in eviction from the parental home. However, they do not effectively consider the depth of the interactions between these factors; for example, the behaviours that led to their eviction are likely to have been shaped by a range of other factors and discourses (Mackie, 2012). The most developed exposition of the pathways approach is given in (Clapham, 2002; Clapham, 2003). The fundamental building block of the approach is social constructionism which is based on the tenet that social life is constructed by people through interaction. Clapham defines a housing pathway as '*patterns of interaction (practices) concerning house and home, over time and space*' (2002, p. 63). The pathway of a household is the continually changing set of relationships and interactions which it experiences over time in its consumption of housing. This includes changes in social relations as well as changes in the physical housing situation.

A chaotic	This is defined in terms of no planning, substantial constraints (both
pathway	economic and in relation to housing eligibility) and an absence of family
	support. These factors lead to a series of temporary, unstable housing
	episodes, typically in the PRS. A return to the parental home is not
	feasible. Planning may be absent for a number of reasons but
	'precipitates' entry to independent housing following 'ejection' from the
	parental home. Episodes of homelessness are common as are
	frequent moves. The spatial reach of such pathways may be either
	local or national.
An unplanned pathway	This is defined in terms of no planning, substantial constraints, but
	availability of some family support. There is an unexpected, but
	supported, move out of the parental home (often following pregnancy
	and family formation). Social housing may be accessed. A series of
	moves within the sector follows either as the household grows or
	searches for a better location. Mobility may extend to the PRS but
	social housing can be re-accessed quickly if necessary. Family support
	enables returns to the parental home in exceptional circumstances and
	provides limited assistance with independent housing. Where there is
	no access to social housing, accommodation is secured in the PRS. A
	series of movements within this sector are in response to poor
	conditions and/or harassment that was often encountered, but the
	overall trajectory is towards better housing with a possible longer-term

Table 2. Ford et al., (2002) housing pathways approach

	goal of a move to owner-occupation. The spatial reach of such		
	pathways tends to be very local.		
A constrained	This is defined in terms of clear planning but within the context of		
pathway	substantial constraints and family support. Young people leave the		
	parental home voluntarily for work-related reasons or to establish		
	independence. Single-person housing is sought in the PRS, as there is		
	no eligibility for social housing and inadequate financial resources to		
	support owner-occupation. A series of subsequent moves reflects		
	opportunity and/or increasing resources. Family support is significant in		
	terms of money and goods. The spatial reach of such pathways tends		
	to be either local or regional.		
A planned (non-	This is again defined in terms of some substantial planning but within		
student) pathway	the context of fewer and more manageable constraints plus the		
paintay	availability of family support. The exit from the parental home is		
	anticipated and can be delayed. The first move is typically related to		
	both family formation and the availability of economic resources from		
	employment and may be a temporary step into the PRS as a precursor		
	to owner-occupation. Alternatively, but decreasingly so, they may move		
	directly to homeownership. In some in-stances, the first step may be to		
	social housing with subsequent moves within the sector to better		
	accommodation and neighbourhood. The spatial reach of such		
	pathways can be local, regional or even, on occasion, national.		
A student	This is planned with exit from the family home to higher education		
pathway	anticipated. Constraints are manageable through the provision of HEI		
	accommodation and the PRS student housing market (Rugg et al.,		
	2000), where there is some mobility and considerable family support.		
	There are serial returns to the parental home both during the course		
	and after graduation. The student pathway carries cultural expectations		
	of shared and/or communal living and an identifiable lifestyle. Some		
	young people may seek to sustain this pathway after their formal		
	student status has ended (Kenyon & Heath, 2001). This pathway		
	almost always leads to owner-occupation. The spatial reach of such		
	pathways extends nationally but is increasingly also becoming global.		

Source: amended from (Ford et al., 2002)

Using a more ambitious three-staged mixed method approach, Clapham, et al., (2014) identified nine pathways: stay at home to own; two parent families; early nesters; dual-

income-no kids owners; young professional renters; in the social queue; social renting families; lone parents; chaotic (see Table 3). As a result, the pathways were defined from the data rather than young adults being assigned to categories based on a priori criterion. This ensures that the pathways are based upon the lived experiences of young adults rather than the prior assumptions of the researchers. Eight of the pathways tend to end in a particular tenure and are identified below. The ninth, the chaotic pathway, cannot be attributed to a particular tenure and accounts for households who's experiences often include homelessness.

The housing pathways approach has been challenged for the need to ground it within a postmodern social constructionist perspective (Somerville, 2002). Jacobs (2002) points out the impossibility of measuring 'unconscious meanings and actions' (p.75) while King (2002) suggests that a 'postmodern analytical framework' is an oxymoron (Beer and Faulkner, 2011) and echoes Somerville's (2002) contention that structuration theory simultaneously explains everything and nothing. Therefore, it is important to ask whether the housing pathways approach adds valuable insights beyond the more conventional discussion of housing careers, whether it can be disentangled from a social constructionist approach, and whether it can be put into operation in a way that results in generalisable outcomes rather than a series of insights into the values and meanings held by a select group of individuals. However, the housing pathways perspective does add to our understanding of housing processes: its focus on people's perception of their housing circumstances, its concern with the 'fit' between housing outcomes and life plan, and the role of housing in shaping identity is important. Furthermore, conventional accounts of housing careers and even housing pathways present, in some ways, a monochromatic view of households and the housing they occupy. The concept of housing career sheds little light on the more complex realities of household in the 21st century (Beer & Faulkner, 2011). However, using Clapham's (2002) housing pathways framework, studies have examined the housing experiences of disabled young people (Mackie, 2012), care leavers (Simon, 2008; Turnbull et al., 2021), homeless and disadvantaged young people (Clapham, 2003; May, 2000; Wiesel, 2014).

Table 3. Clapham's housing pathways approach

Stay at home to own	In this highly populated pathway young individuals remain in the family
Own -	home throughout their twenties and often early thirties until they are
	ready and able to access owner-occupation. However, their ability to
	access owner-occupation has been delayed by the recent economic
	downturn. Even with prolonged periods in the parental home, these
	young adults face issues in gaining access to affordable mortgage
	products and, given the reluctance to pay for accommodation in the
	PRS, we anticipate that many more young adults will follow this
	pathway in the future.
Two-parent	These young adults tend to leave the parental home and enter either
families	owner-occupation or the PRS, with the majority forming a couple and
	having children in the owner-occupied sector within ten years of their
	exit from the parental home. Owner-occupation is the preferred tenure
	of most young adults in this pathway and their relatively high incomes
	enable some of them to achieve it earlier than many other young
	adults. Because of current difficulties in accessing owner-occupation, a
	growing number of young adults in this pathway will have difficulty in
	accruing the necessary capital to access this tenure unless they
	receive help from parents.
Early nesters	These young adults leave the family home by the age of 21, with most
	living as couples and having children soon after. Most exits from the
	family home are into owner-occupation which is the usual preferred
	tenure. The pathway followed by these young adults differs from the
	two-parent family pathway in three main ways: their exit from the family
	home is earlier; they move straight into owner-occupation; and their
	economic situation is inferior. In light of the issues surrounding the
	homeownership and the social rented sector, it seems likely that many
	young adults will look towards the PRS in the future.
Dual income-no	In this pathway young people tend to leave the family home and enter
kids- owners	the PRS as a prelude to accessing owner-occupation, which most
(DINKO)	achieve as couples before they have children. The group have high
	levels of academic qualifications and the highest incomes of all the
	pathways. However, increased difficulties in accessing owner-
	occupation will force many of this group to remain the PRS for longer
	periods of time.

	T		
Young professional	Young adults in this pathway start off in the parental home in owner-		
renters	occupation with the majority leaving, often initially to pursue higher		
	education, into the private rented sector where they stay until		
	adulthood. These young adults sometimes form single person		
	households, but more often choose to share with others. It is predicted		
	that the number of young adults in this pathway will increase		
	significantly in the future. The flexibility of the PRS enables young		
	adults to be responsive to the employment market. Moreover, even		
	with the emerging increase in demand for the tenure, young adults in		
	this pathway will being a good position because of their relatively high		
	earnings.		
In the social	Young adults in this pathway have been brought up in the social rented		
queue	sector and generally aspire to have their own tenancies in the sector.		
	The growing shortage of tenancies in the social rented sector will hit		
	this group hard, with many more young adults likely to be frustrated in		
	their attempts to secure their own social rented home. The alternative		
	to social renting for this group is the PRS if they are willing to share.		
Social renting families	These young adults leave the social rented family home and enter into		
	their own social rented tenancy as they start their families. Many of		
	these young adults are married with children and so they access their		
	own tenancy relatively early. However, access to the social rented		
	sector has become increasingly difficult. Hence, some of this group will		
	be forced to attempt to find accommodation in the PRS where their		
	relatively low incomes will restrict their choice.		
Lone parents	Almost all the young adults who followed this pathway are women who		
	tend to leave the family home and enter social rented housing just		
	before, or soon after, having a child. The vast majority are not in		
	couples, but much movement between the parental home and		
	tenancies in social or private renting is driven by patterns of		
	relationship formation and breakdown. These young adults mostly have		
	low educational achievement and are dependent on welfare benefits.		
	The preponderance of the social rented sector is understandable		
	because of the priority that young women with a child usually get in		
	allocation and homelessness policies.		
1			

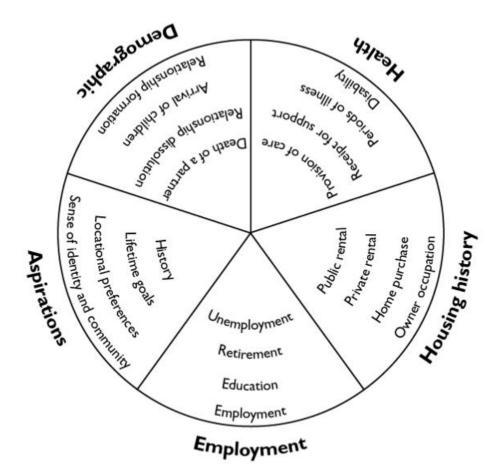
Source: amended from (Clapham, et al., 2014)

2.2.3. Housing transitions

Critics argue that the terms housing career and housing pathways carry intellectual baggage that impedes the further development of our understanding of the relationship between households and their lifetime housing outcomes (Beer et al., 2011). In contrast, the term housing transitions better reflects the complex and fluid relationship between individuals in developed economies and their housing. The concept of transitions achieved prominence in the youth studies literature in the 1980s in policy-oriented youth research that explored the social implications of the failure of youth labour markets in developed countries. While largely focused on school to work transitions, the burgeoning field of sociological youth transitions research over the past three decades has also expanded its scope to acknowledge the relevance of other markers of transition. Working under the broad banner of transitions (Heath et al., 2009; Jones, 1995), youth offending and drug careers (Webster et al., 2004) and motherhood (Thomson et al., 2009), and have identified growing complexity and diversity within transitions experience (Macdonald, 2012). Sociological transitions research has also focused on documenting the speed of transitions across these spheres for young adults of different class backgrounds, ethnicities or gender (Evans, 2002; Lehmann, 2004; Roberts, 1997). In recent years, an extensive body of literature has been produced on the potential drivers of young adults' housing transitions (Holdsworth and Morgan, 2005; Calvert, 2010; Roberts, 2013; Fiori, et al., 2020; Kajta, et al., 2022).

A housing transitions framework emphasises the tendency of individuals to make decisions about their housing throughout their life course that are affected by 'five dimensions – life course; economic resources, well-being, tenure history and values and aspirations' (Beer et al., 2011). Therefore, housing transitions are a series of housing decisions that are shaped by both opportunities and constraints reflecting the potential complexity of that decision making environment and the intersection with aspects of individual and household life course. Each of these five dimensions is seen to exert an influence, potentially or in fact, on housing decisions at any point in time therefore, housing decisions reflect the relative balance and standing of each of these dimensions at that stage in the life course and at that point in history.

Figure 4. The housing decision framework



Source: (Beer et al., 2011)

Therefore, 'housing decisions are affected both by subjective factors – the meaning attached to home or housing – as well as more readily measured processes such as change in financial circumstances' (Beer et al., 2011). The process of transition through the housing market has cumulative impacts and are affected by all five housing dimensions. For example, those who have been homeowners for a major part of their adult life will have far greater capacity to meet their lifestyle aspirations – and potentially retire earlier – than those living in rental housing.

2.2.4. Extended housing transitions

The issue of leaving home connects housing transitions and transitions to adulthood, remaining one of the most important triggers or markers of gaining independence (Goldscheider & Goldscheider, 1994; Holdsworth & Morgan, 2005; Scabini et al., 2006). However, various trends in the housing market make housing aspirations less attainable for today's young adults in Europe and beyond (Hoolachan et al., 2017). Increasingly studies have considered how the broader socio-economic context may be changing long-established housing transitions, in particular around young adults' household formation, housing careers, and tenure transitions (Andrew, 2010; Arundel & Doling, 2017; Stone et al., 2014). Patterns of leaving home are changing, affected by the expansion of post-school education and training, the reduction of income opportunities for young adults, the changing structures of the labour and housing markets, and changing patterns of family formation. Consequently, the transition from youth to adulthood has been characterised as 'extended' (Calvert, 2010). The effect is that homeownership and family formation, themselves important 'rites of passage' in the transition to adulthood, have also become delayed. Mckee (2012) highlights that this body of literature underlines the methodological importance of studying the 'life course'. However, research on life course and tenure factors has been overwhelmingly quantitative, typically large-scale analyses of survey data and regression modelling (Arundel & Lennartz, 2017; Clark & Huang, 2003; Stone et al., 2014). Therefore, the existing evidence can identify and reveal problems however they do not generate rich enough data to address those problems.

Research has focussed on transitions into homeownership with specific issues including who enters – and who faces barriers to – homeownership and the factors associated with tenure transition, for example life course changes such as marriage (Andrew, 2010; Fisher & Gervais, 2010; Lund, 2013). There has also been a growing body of literature directly around the composition of, and experiences of, the private rented sector (Hulse & Yates, 2017; Soaita & McKee, 2019; Strachan & Donohoe, 2009) particularly in light of the growth of this population in the UK and other countries such as Australia. Soaita and McKee (2019) focus on the private rented home and ask how young, less affluent people construct a sense of home in the UK's private rented sector. Through in-depth telephone interviews and photo elicitation, they found that the struggle to continually assemble, de-assemble and reassemble a sense of home drastically reduces private tenants' wellbeing through stress, anxiety, depression, and alienation. However, there is a lack of understanding of how housing market changes have impacted on people's aspirations in relation to tenure (Preece et al., 2019). Analysis using panel data captures change over time but does not often set household changes within the context of broader economic shifts, which may impact on household decisions and aspirations over the longer term.

While adverse housing conditions and worsening housing inequalities apply to all agegroups in the pandemic (Jones & Grigsby-Toussaint, 2021), it has been argued that *'the disruption to young adults may feel especially heavy, however, because they do not yet have a long history of experience or accumulated resources to fall back on as they rework life goals or adapt to life's disappointments*` (Bristow & Gilland, 2021, p. 44). Covid-19 interlaced the housing challenges with worsened economic situations, poor housing quality, lack of housing affordability (Vehkalahti et al., 2021). In their examination of delayed transitions across five countries Luppi et al., (2021) found both objective conditions of the restrictions or lockdown and pessimistic visions of the future overlap in the revisions of the housing-related life-plans of young people in the pandemic context. In this study, young adults largely postponed their decisions to live independently, with around half of all participants making that choice (Luppi et al., 2021). The findings were differentiated by the welfare regime and the impact of the pandemic on the resources in the respondents' family homes.

2.3. Housing wealth inequality, family support and aspirations

"...getting a place of one's own. It is a key stage in the route to adulthood. It can also be, alongside the pension, the biggest asset an individual ever owns. So it affects both routes to adulthood and the distribution of assets across the generations."

(Willetts, 2010, p. 217)

Housing wealth inequality has been investigated in a variety of countries as a potentially major source of economic and social inequality. Homeownership is promoted as a policy vehicle to tackle concentrated poverty and encourage social mobility however it also plays a pivotal role in driving inequalities within and across generations (Filandri & Olagnero, 2014; Hochstenbach, 2018; Hoolachan & McKee, 2018; Kurz & Blossfeld, 2004). The Housing Act 1980 gave five million council house tenants in England and Wales the Right to Buy their house from their local authority and in Scotland the Right to Buy was provided by the Tenants' Rights, Etc. (Scotland) Act 1980. This transition has been a precondition for a broader social redistribution of asset wealth (Saunders, 1990) but also in facilitating financialised forms of globalisation and more neo-liberal political economy (Aalbers & Christophers, 2014; Crouch, 2009; Ronald & Kadi, 2017).

Owner-occupied housing is now thoroughly embroiled in the accumulation of economic capital (Bonnet et al., 2014), therefore housing dynamics are now fundamentally implicated in processes generating inequality (Savage, 2015). The significance of housing as a source of wealth is that it generates a powerful categorical divide towards the bottom of the economic distribution between those who rent and those who own property (Savage, 2015). This is because young renters accrue limited housing wealth whilst the children of wealthier homeowners accrue much more, as a result housing and life-course condition are being fundamentally reshaped. *'Critically, the housing system has become more disruptive with contemporary navigation through the rental sector undermining life-course progression and undermining patterns of accumulation of various kinds of economic, social and human capital' (Ronald, 2018, p. 21). <i>'Examination of UK housing data by* Bethan & Dorling (2004) has revealed the huge variation across neighbourhoods in house price appreciated, with some households accumulating levels of housing equity that dwarf all other sources of

personal wealth' (Levin & Pryce, 2011, p. 1). The ability of owners to pass on this wealth to their children has led to questions about the role of housing wealth as a driver of class reproduction, and how this relates to Marxist perspectives which tend to see the variation in returns as subservient to labour market inequalities (Burbridge, 2000).

2.3.1. Family support

Recent evidence suggests that shifting economic conditions are re-galvanising the family, especially intergenerational interactions and exchanges (e.g., Druta and Ronald, 2017b; Flynn and Schwartz, 2017; Furstenberg et al., 2015). As a result of the decline of labour market security, the erosion of the welfare state and the assertion of post-crisis austerity policies, the family has been called upon to support the advancement of children through early adult life-course transitions. A specific feature of contemporary family support has been assistance with housing careers (see Albertini et al., 2012; Clapham et al., 2014). Routes into independent living have become more dependent on intergenerational support and recourse to family resources. Similar patterns have been identified in contexts such as Australia, Ireland, the USA and Japan (Forrest and Hirayama, 2009). Here differences in parental support (Whelan, 2017) ethnic background, and level of education are among the factors that can influence the housing trajectories of young adults. Also, local social networks and knowledge about the local housing market and neighbourhoods (Mitchell, 1969) can be of importance in gaining access to housing.

The ability to draw on financial and material support from family members has become critical to the capacity of many young people to attain and sustain living arrangements away from the parental home, whether in terms of direct support for housing costs or for more general living costs which help offset housing expenses (Heath et al., 2017). Many young people also require financial and 'in-kind' support from their parents just to live independently (Heath and Calvert, 2013). In their study of the housing and household pathways of single young adults in their mid-twenties to mid-thirties Heath and Calvert (2013) found that most participants had received both regular and ad hoc forms of material and financial support from parents, and sometimes other relatives. The study highlights that the largest sums of support tended to be confined to assistance with mortgage deposits, rather than assistance with rental costs or other large items of expenditure. Therefore, home ownership as an ideal and deserving of intergenerational support was reinforced within many families. This situation is not unique in the UK; in many countries young adults cannot secure a mortgage without help from family members reproducing already existing inequalities in wealth (Albertini et al., 2018).

A significant body of research exists, documenting intergenerational financial transfers for homeownership. A recent report shows that the parents of first-time buyers are now involved in half (54%) of all property transactions (Ibbetson, 2022). By and large, these studies are concerned with how transfers (either gifts or bequests) influence housing market behaviour (Helderman and Mulder, 2007; Manzo et al., 2019; Mayer and Engelhardt, 1996). Financial transfers have been shown to smooth transitions into homeownership, influencing the timing of homeownership, but also the characteristics of the dwelling purchased (Engelhardt, 1998; Guiso and Jappelli, 2002). Sociological studies have centred on intergenerational support more holistically, identifying different dimensions of solidarity (functional, associational, emotional) (Szydlik, 2010) and the ways they interact. International comparative studies have illustrated different 'transfer regimes' across Europe, with variation in levels of functional support and types of support exchanged (time, money, etc.) (Albertini et al., 2012). A small but growing literature also draws attention to young people's individual experiences of receiving parental support (Druta and Ronald, 2017; Heath and Calvert, 2013). Druta and Ronald (2017) explore the housing trajectories of a group of young adults aged 25-35 whose families supported them in acquiring a home. The study found that gifting for home ownership is an 'ideal gift', allowing givers to exercise moral control over the receivers by supporting a normalised tenure choice.

Non-financial transfers have also intensified with marked increases in parents sharing their homes more and for longer with their adult children, associated with the growth in 'boomerang' offspring and 'parasite singles' (Arundel & Lennartz, 2017; Arundel & Ronald, 2016; Stone et al., 2014). The dynamics of semi-dependent living, such as extended parental co-residence and returning home, varies considerably between nations (Tomaszewski et al., 2017). In the UK, returning to the parental home is still relatively uncommon and decreases with age, with the completion of higher education one of the strongest drivers (Stone et al., 2014). However, the class dynamics are complex, with young men from working-class backgrounds more likely post-economic downturn to live with parents into their early 30s, the implications of which have yet to be explored in-depth (Berrington et al., 2017). Indeed, the bigger picture for many other European countries has been the growing share of co-residing adult children, particularly the 18–24 cohort (Lennartz et al., 2016). From the perspective of the younger generation, delaying or interrupting residential independence can minimise the costs of living and allow for a more rapid accumulation of private savings, where this strategy is often used to gain earlier access to the owner-occupied sector - Clapham et al., (2014) label this the 'stay at home to own' pathway.

Young adults' housing opportunities are becoming increasingly more dependent on their family background (Coulter, 2018; S. Heath, 2018; Hubers et al., 2017). As a result, young adults housing outcomes have changed over time and are persistently stratified by parental class and tenure in ways that vary by gender (Coulter, 2018). In his study of three cohorts of young people drawn from the Office for National Statistics Longitudinal Study of England and Wales, Coulter (2018) found that the likelihood that young people from all backgrounds are homeowners has dropped over time while private renting and parental living or sharing have become much more common. The study also suggests that working-class women are finding it increasingly difficult to enter the housing system, perhaps due to the contraction of the social rental sector. The strong links between parental tenure and child housing outcomes also indicate persistent intergenerational continuities in housing (dis)advantage. The results show that young adults' housing careers have changed over time in ways that could exacerbate inequalities of wealth and housing security between cohorts.

2.3.2. Housing aspirations

The housing aspirations of people in Scotland are complex and multi-faceted, formed through the dynamic relationship between subjective desires and objective reality (McKee et al., 2015). In their study of 80 people across Scotland, McKee et al., (2015) suggest that aspirations are shaped by the dynamic relationship between subjective preferences and the objective reality of economic constraint and available housing opportunities. People's personal preferences (the subjective) are shaped by stage in the life cycle and lifestyle choice. Turning to objective reality, two factors were critical: economic resources and available opportunities in the local housing market. Therefore, people are more likely to aspire to things that are seen as achievable, in the right circumstances. Similarly, Preece et al., (2019) draws on Kintrea et al., (2015) to conceptualise housing aspiration as referring to desires to achieve housing-related ambitions in the future, encapsulating optimistic assessments of what can be realised.

A primary focus of research around young adults' housing aspirations is on transitions to homeownership, who faces barriers and the factors associated with tenure transition (Andrew, 2010; Fisher & Gervais, 2010; Lund, 2013). Research has broadened understanding of the challenges young adults face in moving into homeownership (Arundel & Doling, 2017). Some studies have highlighted the role of credit constraint and financialised housing systems (Lennartz et al., 2014). There has been a growing body of literature directly around the composition of, and experiences of, the private rented sector tenants (see Hulse & Yates, 2017), particularly in light of the growth of this population in the UK and other countries such as Australia. Other research has utilised secondary data (McDonald & Baxter, 2006), perceptions of the private rented sector for long term renters (Morris et al.,

2017), and the perceptions of the first-time buyer market (Blackwell & Park, 2011). Housing policy and the promotion of asset-based welfare is also being recognised as a factor in housing transitions (Doling & Ronald, 2010). Individuals rather than relying on state-managed social transfers to counter the risks of poverty accept greater responsibility for their own welfare needs by investing in financial products and property assets which augment in value over time. Through that, the asset in asset-based welfare has frequently become property or housing asset (Doling & Ford, 2007)

There is considerable interest in understanding housing aspirations, particularly the ways in which people negotiate changing housing systems when what they hope for maybe increasingly out of reach (Bimpson, 2018; Colic-Peisker and Johnson, 2011; Mckee et al., 2017). In their examination of the homeownership aspirations of young Australians, Colic-Peisker & Johnson (2011) found that despite being under less pressure to adopt socially prescribed adult transitions that applied to previous generations – young adults from both middle-class and disadvantaged backgrounds aspire to homeownership. In spite of an increased emphasis on individual agency, the articulations of their aspirations and plans to achieve it, in the context of the uncertainties of 'liquid life', are strongly influenced by their class position, defined primarily through family background and education. Furthermore, Mckee et al., (2017) highlights that, whilst young adults retain long-term preferences for homeownership, they deconstruct this normalised ideal as a 'fallacy of choice', given the difficulty of achieving this tenure in reality.

Studies have also focussed on the transmission of homeownership in the form of a socialisation effect through which children of property owners are inherently predisposed to have a preference for homeownership themselves (Henretta, 1984; Lersch & Luijkx, 2015). Research by Lux et al., (2018) has highlighted resource transfers and the within family socialisation of housing preferences, including preferences concerning housing tenure, are closely interconnected. Therefore, parental influence on decisions to buy housing (and on housing preferences in general) of their adult children through socialisation is stronger if there is an (actual or assumed) resource transfer. Another transmission effect Tomassini et al., (2003) relates to the geographical proximity between parents and their adult children. As family generations tend to live relatively close to another they often face similar housing market constraints in terms of the tenure structure (Mulder & Wagner, 2001). Moreover, geographical proximity may largely confine the type of family exchanges, where close proximity is often associated with in-kind support, transfers of property rights, land or entire dwellings, while financial transfers are more common when distances increase (Tomassini et al., 2003).

2.4. Social Class, Housing Studies and Place

Turning to social class I deviate from traditional social class schemas and instead use Savage et al., (2013) new model of social class, yet to justify why this is the case I need to summarise the existing literature and debates in the field. Social class based schemes are by far the most prevalent conceptualisation of occupation-based measures of inequality in the UK, and there are a myriad of social class schemes informed by varied theoretical standpoints (see Crompton, 2008). Wright (2005), for instance, distinguished between groups of social class measures which could be classified as Marxist⁶, Weberian⁷ and Durkheimian⁸ in their approach, whilst popular recent sociological analyses introduce consumption and lifestyle factors into the definition of social class categories in a way that could be defined as Bourdieusian (e.g. Savage et al., 2013). Whatever their origins, the overall basis of a social class scheme is "the division of the population into unequally rewarded categories" (Crompton, 2008, p. 49). Notable, social class schemes are not necessarily hierarchical, although often a general ordinal structure is evident (Carlsson, 1958; Glass, 1954).

2.4.1. Social class and housing

Housing can be seen as a specific focus of class relations or as a specific 'stake' in an ongoing struggle between social classes. Within housing studies, the debate between Marxists and Weberians has been reflected in a long-running split between those who see housing, as a site of wider class relations and struggles and those who see housing relations and struggles independent of wider concerns (Somerville, 2005). Within housing policy explicit interest in social class has waned in favour of more policy-oriented terms such as 'social exclusion' which embraces a cluster of inequalities (Lee and Murie, 1997; Anderson and Sim, 2000). Moreover, those sociologists and geographers concerned with class analysis have tended not to discuss housing, the exception being the study of home ownership and the middle class (Savage et al, 1992; Hamnett, 1995), particularly in relation to gentrification (Butler, 1997; Bondi, 1999; Paton et al, 2017).

The question is how these different tenures relate to social classes. In Somerville and Knowles (1991), it was pointed out that owner-occupation is a source of wealth accumulation for some better-off households, who then pass this wealth on to their children. Savage

⁶ Marxists see class in terms of two aspects: first, a shared relationship to production; and second, specific forms of social organisation.

 ⁷ Weberians see class not in terms of relationship to production but as an outcome of (market-based) distribution. People can be said to belong to the same (production) class if they enjoy similar conditions of work, have similar job status, and occupy similar positions in the labour market.
 ⁸ Whilst Marx and Weber are usually referred to as conflict theorists, Durkheim begins with a very different premise. His approach is usually called functionalism. The functionalist view focuses on the role of social objects or actions, that is, on what they do.

(2003: 148) suggests that housing can be regarded as an example of 'the dissolution of the working class as a salient cultural identifier'. Therefore, working-class households cannot achieve emancipation through public sector housing, yet many cannot afford to liberate themselves through owner-occupation either.

Savage (2000) identifies a general problem with neo-Weberian class analysis in that, because it takes the existing class hierarchy as a given, it is unable to provide a convincing account of class formation and change. Savage specifically criticises Goldthorpe's definition of class formation: "Rather than class formation being itself a dynamic process, involving a particular way of linking pasts, presents and futures, it is posited as being based on a static attachment to fixed positions" (Savage, 2000: 83-4). He argues that mobility does not simply occur into a pre-existing class but itself actively forms and transforms class relations. Savage et al., (2013) propose a new model of social class based on Bourdieu's concepts of: economic capital (e.g. income and wealth); cultural capital (e.g. engagement with cultural goods and activities); and social capital (e.g. social contacts and networks) (Bourdieu, 1984). The study was based on a web-based survey hosted by the British Broadcasting Corporation (BBC) which received 1561,400 responses. However, the main analysis upon which the GBCS is based makes use of a subsequent face-to-face survey completed by a quota sample of only 1,026 individuals. From these data a latent class model identified seven 'new' classes: the elite, the established middle class, the technical middle class, new affluent workers, the traditional working class, the emergent service workers and the precariat (See Chapter 3 Section 3.5.2.).

A key critique launched against the GBSC concerns the analysis strategy. Lambert and Griffiths (2013) suggest that given the small sample size the seven-category latent class solution could be an artefact and could indeed change if a larger dataset was used. Indeed, McCutcheon and Hagenaars (1997) note that making the distinction between categories, when utilising a latent class approach, should be driven by sound theoretical interpretation, however the classes selected in the GBCS have been selected on largely statistical grounds. A further critique of the GBCS approach is the association between membership of the GBCS categories and age (i.e. the emergent service workers and the affluent workers seem to be characterised by their youth). Mills (2013) suggests that the correlation between GBCS class membership and age or life course stage is evidence of a validity problem in the measures used (Mills, 2013). Lambert et al. (2013) also note concerns over the correlation with age for the identification of an individual's position in the stratification structure however they suggest that this feature of the scheme could also have some advantages when we are specifically interested in an individual's current circumstances.

The relevance of Savage's class analysis can readily be seen in the context of the history of housing in the twentieth century. The old class division between middle-class owner-occupiers and working-class council tenants, which dates from the interwar period (Daunton 1987), corresponded to an image of owner-occupation as a form on indebtedness, which would ensure compliance to the system, whereas council housing was seen as a form of democratically controlled collective liberation from poor housing conditions. With the continuing expansion of owner-occupation, however, and changes in class, tenure became a less salient as a marker of the class divide (Somerville, 2005). In light of this, I have adopted Savage et al., (2013) new model of social class based on Bourdieu's concepts of: economic capital (e.g. income and wealth); cultural capital (e.g. engagement with cultural goods and activities); and social capital (e.g. social contacts and networks) (Bourdieu, 1984).

2.4.2. Poverty, Class and Place

Studies focused on poverty, class and place during the late 1950s and early 1970s (Bell and Newby, 1971; Coates and Silburn, 1980; Elias and Scotston, 1965). Adopting an overtly anthropological approach, these studies sought to capture the interconnected aspects of ordinary people's everyday lives, embracing aspects of family, kinship, work, leisure, politics and religion, almost exclusively within working-class places (Crow 2002). Given the policy interest in social exclusion, place re-emerged as a focus of academic interest 30 years later: "a shorthand label for what can happen when individuals or areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, high crime environments, bad health and family breakdown" (Social Exclusion Unit 1998). Poverty, class and place found itself reconstituted within populist, political and policy narratives about exclusion, individual responsibilities and the associated stigma that coalesced around individuals, households and neighbourhoods, their welfare dependence, crimes and employment. Again, place provided the backdrop but was still not considered, or understood as a contributory factor to the social processes that create such exclusion.

Post-industrial economies generated greater labour market inequalities, through the eradication of previously semi or unskilled employment, which further isolated the "socially excluded" from mainstream society (MacKinnon et al. 2011; Sassen 2001; Smets & Salman 2008). This was compounded by the socio-spatial sorting effects of what had, by now, become an overtly marketized housing system (Dorling & Thomas 2004). The strong cultural dynamic of "elective belonging" further exaggerated this process in that middle-class people choose places to reside that were inhabited by people similar to themselves (Savage, Bagnall & Longhurst 2004). This led Dorling (2010) to argue that class and place stratification has become more obvious and visible, leading to an ever greater segregation of the disadvantaged from the better-off. This also had a recursive effect, in that the more

better-off groups became segregated, the more they became fearful and were attracted to creating even greater social distance, one consequence of which was the emergence of "gated communities" (Atkinson & Blandy 2005).

The class construction of place has attracted academic interest. Inequalities in life chances and material standards are organised along class lines. Class still remains the critical determinant of social life, as it helps explain both social relationships and inequalities evident within society (Crompton, 1998; Savage, 2000). Watt (2009), Savage, Bagnall & Longhurst (2004) and Allen (2008) each demonstrate the importance of class-based place identities in both middle-class and working-class understandings of housing. However, the ways in which social class and social capital intersect in terms of young people's housing transitions has never been addressed. In particular, the ways that these can be shaped by class-based place identities and the impact of strong community ties.

This literature review has established a clear link between housing and inequality both as a symptom and a driver of inequality. Housing inequality creates and perpetuates a divided society of homeowners and renters, with increasingly divergent wealth and living standards (Schneider et al., 2005). However, despite this acknowledgement of the importance of family resources in matters of housing and moving out of the parental household there has been little research on how young adults utilise social capital when accessing housing. Past research has explored the role of tenure in housing inequalities, not only in terms of the intergenerational transmission of advantage through gifts and loans from parents to children (Heath & Calvert, 2013), parental tenure and resources (Coulter, 2017a; Lennartz & Helbrecht, 2018) but also the ways in which inequalities are generated within cohorts (Coulter, 2017b). Therefore, housing wealth generates a divide between those who rent and those who own property, leading to increasingly divergent wealth and living standards and impacting on the ability to accumulate various kinds of economic, social and human capital. In particular, this research shows that young adults are increasingly dependent on their families for material and financial support to access housing and to live independently (Heath & Calvert, 2013). However, few studies explore how young adults utilise social capital in matters of housing and moving out of the parental household, and to what extent their housing aspirations are a function of their social ties. One of the few examples is Andersson (2021), whose research establishes that social capital plays an important role in young adults leaving home with social capital closely related to obtained housing tenure type. Although these findings are insightful and important, they do not establish how the support networks of young adults are structured and how young adults negotiate these networks. This gap in knowledge will be addressed by the current study by employing an egocentric network methodology to explore the support networks of individuals. However, to fully

explore this method of analysis, concepts which underpin network science, such as social networks, support and capital, must also be discussed.

2.5. Social capital

Bourdieu (1986, p. 241) defines capital as 'accumulated labour (in its materialised form or its "incorporated" embodied form)'. In particular, Bourdieu considers the amount and composition, and the evolution in the amount and composition of three forms of capital to determine an individual's position in social space, that is, economic, cultural and social capital. He stresses the interplay between the different forms of capital in that they can be converted into one another and that the use and the acquisition of a specific capital form depended on the other forms of capital. Therefore, social capital of any significance can seldom be acquired without the investment of some material resources and the possession of some cultural knowledge enabling the individual to establish relations with others.

Economic capital refers to material assets that are *'immediately and directly convertible into money and may be institutionalised in the form of property rights'* (Bourdieu, 1986, p. 242). Bourdieu (1986) distinguishes between three forms of cultural capital. Cultural capital in the institutionalised state refers to education attainment. Objectified cultural capital concerns the possession of cultural goods. The embodied or incorporated state refers to people's values, skills, knowledge and tastes. Finally, social capital refers to *'the aggregate of the actual or potential resources which are linked to the possessions of durable network of more or less institutionalised relationships of mutual acquaintance and recognition'* (Bourdieu, 1986, p. 247). Turning to social capital I deviate from Bourdieu (1986) and instead use Lin's (1999) concept of resources, yet to justify why this is the case Bourdieu's theory of social capital needs to be outlined.

2.5.1. Social Capital, networks and support

'Social capital', as a concept, is widely used, and debated, in the social sciences. Generally, social capital is a concept which acknowledges the importance of social networks, or as Field (2008) simply states, the concept implies that 'relationships matter'. Bourdieu, et al., (1992) argue that 'social capital is the sum of resources, actual or virtual, that accrue to an *individual, or a group, by virtue of processing a durable network of institutionalised relationships of mutual acquaintance and recognition*'. Under this definition groups are connected due to shared attributes and resources and must be selective in the exchanges permitted and who they allow admittance to in order to maintain their group's integrity. These exchanges between people creates mutual recognition and subsequent group membership. However, with each entry into the group limits of legitimate exchange are reassessed, and so current group members act as custodians to safeguard the limits of the group and

maintain their exclusivity. Social capital in this sense relates to economic and cultural capital and can either aid or hinder their accumulation depending on group membership (Baron et al., 2000; Portes, 1998).

While this seems applicable to the study at first glance, Field (2003) argues that this view of social capital and its benefits is only really applicable to elites and is not considered as beneficial in other spheres. Furthermore, Field (2003) and Portes (1998) also argue that Bourdieu does not acknowledge possible negative effects generated as a result of one's social capital. This is particularly important for the current study, as for instance, it was highlighted by Portes (1998) that strong bonds within ethnic immigrant communities and a lack of bridging social capital to the larger society limited the ability of new generation immigrant youth to get better jobs outside the community, even if they had better English skills and more education than their parents. Similar results have been found for rural communities. Therefore, while Bourdieu concerns himself with the concepts of power and inequality, he does not address the disadvantages of those who hold or do not hold social capital could possibly encounter, and the varying effects of different social capital, which are relevant to this study.

In light of this, I have adopted Lin's (1999) concept of social capital in which social capital is the accumulative resources embedded within social networks and individuals need to engage with others within a network to be able to capitalise on potential social capital.

Lin (2001, p. 29) contends that resources, defined as material or symbolic goods, are at the core of all capital theories, especially social capital. He posits three elements of social capital, all resource based: 1. resources embedded in a social structure; 2. accessibility to such resources by individuals; and 3. use or mobilisation of such social resources by individuals; and 3. use or mobilisation of such social resources by individuals; and 3. use or mobilisation, social resources by individuals in purposive actions (Lin, 1999, p. 35). Similarly, Burt (1997) argues that social capital is the opportunity to access various resources (e.g., information, control, etc.) by virtue of a particular location in a network structure. Social capital is available to those who bridge "structural holes" in networks and serve as a broker of information and other resources between otherwise unconnected parties. In social networks, being a node of a network directly and indirectly provides potential access to other nodes (actors) in the social network. The resources embedded in these nodes become the ego's social capital. However, since individual actors may be embedded in other networks, they bring resources embedded in the positions of these networks as well.

Social networks can be defined as a *"specific set of linkages between a defined set of social actors"* (Mitchell 1969, p.2). Underpinning network science is the assumption that individuals are embedded in social relations and interactions (Borgatti et al. 2009; Lewis, 2011). Social

networks are not only important in terms of emotional support, but also crucial in giving people more opportunities, choice and power (Woolcock, 2001). This is important to the aims of this thesis, as how young adults are able to access social capital may be important in matters of housing and moving out of the parental household.

Social support is described as a potential function of a social network (Wellman, 1981), where a social tie can be supportive or not. Thus, social networks precede social support, as social networks provide the structure to allow potential support (Stephens et al., 2011). House (1981) categorised four broad types of supportive behaviours or acts:

- 1. Emotional support involves the provision of empathy, love, trust, and caring.
- 2. *Instrumental support* involves the provision of tangible aid and services that directly assist a person in need.
- 3. *Informational support* is the provision of advice, suggestions, and information that a person can use to address problems.
- 4. *Appraisal support* involves the provision of information that is useful for selfevaluation purposes – in other words, constructive feedback, and affirmation.

Therefore, different types of support may be provided by different actors in a network. However, if social support is a potential function of social networks, then social capital is a potential product of social networks. A social network approach facilitates the investigation of how structural network characteristics influence the quality of social support that are exchanged (McLeroy et al., 2001).

The distinction between social networks, support and capital is important for young adults. Although they may interact with many people, they may not perceive all these interactions as part of their social network, or indeed, as part of their housing support network. Whilst social capital is contingent on social networks, networks on their own do not constitute social capital. In terms of the social capital analysis, social capital should not be treated as equivalent or interchangeable with social networks (Lin, 2001). Therefore, the reason for using Lin's (2001) concept of resources over Bourdieu (1986) in the present study is that it provides a more nuanced view of social relations and networks that are applicable to this study. Social capital grows when supportive relationships are convertible into beneficial outcomes and function as keys to unlocking the structural barriers that exist between the individual, people's localities and the wider environment (Leonard, 2008). Although a social network may exist around a young adult, young adults may not consider all actors as equally supportive, and therefore perceived support may have a larger effect on their housing

support. Therefore, this thesis focusses on how young adults perceive the support they receive and from whom this support comes.

2.5.2. Forms of social capital

We can have both "strong" and "weak" tie relationships in our social networks. Granovetter (1983, 1973) defines strong ties as the people with whom you are closest, such as family and close friends and weak ties as acquaintances. Weak ties are crucial in binding groups of strong ties together as they bring circles of networks into contact with each other, strengthening relationships and forming new bonds between existing relationship circles (Granovetter, 1973). Strong ties have been claimed to be important because they are more accessible and willing to be helpful (Krackhardt, 1992) and many studies have shown that strong ties are important conduits of useful knowledge (Hansen, 1999; Uzzi, 1997). In his study of how people find jobs, Granovetter (1983, 1973) theorized that weak ties were more likely to be sources of novel information. This is because weak ties tend to navigate different social circles than oneself. In contrast, one's strong associations are connected with those one already knows, so the information passing along from strong-tie contacts is already known. Subsequent research on the importance of weak ties has demonstrated that they can be instrumental, not only to finding a job, but also to the diffusion of ideas (Granovetter, 1972; Rogers, 1995) and public information (Uzzi & Lancaster, 2003).

Putnam (2000) draws on Granovetter's work on "strong" and "weak" ties. He has been especially influential in highlighting the distinction between different types of social capital: 'bonding' and 'bridging' (see also Evans and Syrett, 2007; Schuller et al., 2000). Putnam (2000) considers the distinction between bridging and bonding to be of crucial importance. It is within this distinction where he argues that social capital aids access to resources. Bonding social capital resides in family and friendships, and peer groups that provide a sense of belonging in the 'here and now'. Bridging social capital is, as it sounds, about creating links with people outside of immediate family and friendship circles. These networks can be very important for broadening people's opportunities and horizons. He not only states the difference, but also highlights what he considers to be some of their consequences: *"Bonding social capital is... good for 'getting by' but bridging social capital is crucial for 'getting ahead'"* (Putnam, 2000, p. 23). Thus, bridging social capital is seen to generate broader identities and reciprocity, whereas bonding social capital bolsters our narrower selves.

Putnam (2000) acknowledges, to some extent, the negative consequences of social capital. For instance, in regards to bonding social capital, he warns that this could then make group members form antagonistic feelings towards non-group members, and thus create more divides between groups and (while he does not state it explicitly) hinder the formation of bridging social capital. However, despite these potential disadvantages, he argues that both bonding and bridging social capital can have overwhelmingly positive effects. Portes (1998) writing about bonding social capital and terming it strong ties, notes that there can be four disadvantages to possessing large quantities of bonding social capital. First, he argues, that it can lead to excluding outsiders. Second, Portes (1998) says that others whom you possess binding social capital with can then hinder your accumulation of resources (e.g., money, business etc.) through relying on you to share, and thus limit your personal development. Third, being involved in communities or close groups can create pressure to conform to the dominant norms of that community/group (Portes, 1998). Therefore, while he views social capital as producing outcomes, he also stresses that equal attention needs to be given to the negative outcomes. This does not weaken Putnam's (2000) concepts, rather it strengthens them further to provide greater nuance and relevance to this study.

The critical consideration of the strength of weak ties in young adults' housing support networks is an important contribution to the conceptual development of social capital. This will be explored further in this chapter with an insight on how young adults can be constrained by their communities and localities thus highlighting the important role of social capital.

2.5.3. Egonets

An ego-net is the network which forms around a particular social actor, be that a human actor or a corporate actor, such as an economic forum or national government (Crossley et al., 2015). In an egonet information is collected only for a single node, asking to report about her relations with a set of others (alters) she herself identifies as relevant. Sometimes alters' attributes are also collected (Bellotti, 2014, p. 11). Therefore, an egonet involves all others (alters) with whom an ego enjoys a specific type of tie (e.g., emotional closeness, information sharing, economic exchange, etc.) and all relations (of the same type or types) between those alters.

All networks comprise two essential elements: a set of nodes and a set or sets of ties (Crossley et al., 2015). A node is the first basic element of networks; it represents the unit of analysis or actors in the network (Bellotti, 2014). What counts as a node will vary between research projects and is at the discretion of the researcher. As with nodes, the formalism of social network analysis means that any type of tie can be focused upon, as long as all potential pairs of nodes are capable of entering into them and they are meaningful and appropriate to both the research questions being asked and the theories and conjectures which are driving them (Crossley et al., 2015).

Social network analysis offers a range of possibilities about the way in which we capture and analyse networks. This study is focused upon one very specific way: ego-net analysis as discussed further in Chapter Three.

Typologies of social networks

Arguably, researchers of networks have not only been analysing the structures of networks for decades, but they have also been exploring the systematic patterns of these networks and what factors can explain these recurring patterns. One way in which these patterns of support can be explored is through identifying a typology of support networks. The development of typologies is an efficient strategy in the descriptive study of individual differences in the interpersonal environment of relationships. The development of a classification scheme of young adults social housing networks through an empirically based typology could reveal how the housing support networks of young adults are structured. Such a typology could also enable an understanding of how young adults utilise the social capital in their housing support networks.

Antonucci (2001) argues that the composition and overall quality of a person's network is systematically affected by personal and situational factors. This suggests that capturing these systematic patterns through typologies is *'not only viable, but theoretically meaningful'* (Li & Zhang, 2015, p. 60), and analyses of how these patterns in networks may be related to other external factors can be carried out. Despite the theoretical evidence that typologies of networks could lead to a better understanding of the systemic factors that affect a person's social network, there have been few studies which have characterised such networks in young populations. Moving beyond specified relations to individualistic approaches could provide a more nuanced methodology. This would arguably be beneficial for analysing the housing support networks of young adults because it would lead to a better understanding of the patters of support that exist, and thus, may show what factors are influencing the provision of this support.

The development of a typology consists of detecting some type of systematic covariation among a set of characteristics of the support networks. Normally, it proceeds inductively. To do this, the grouping of the respondents into conglomerates is based on a selection of indicators or criteria variables. From this starting point, the different classification procedures try to maximise differences among clusters and minimise intra-cluster differences. The resulting categories are "partly built and partly discovered". That is, analysis techniques allow us to experiment with different empirical solutions and in each case, their potential to sustain significant theoretical interpretations is evaluated. The typologies of support have been especially used with the elderly and with the immigrant population. In both cases, the most common has been to combine indicators of size and composition of the system of social support providers.

2.5.4. Typologies of the social networks of young adults

The social networks of young adults have been grouped into types in previous studies. Often the types of networks created include family, networks from childhood or people with whom one grew up, school networks, colleagues and neighbours. For example, McCarty (2002) obtained 12 types of clusters: family, network via other person, couples' network, network from childhood or people with whom one grew up, school networks, colleagues, housemates, network through religious affiliation, hobby groups, issue-oriented groups, neighbours, other sociability groups. Research on the friendship networks of single people found four different kinds of friendship networks; the small cliques, the company, the core/periphery and the contextualised components (Bellotti, 2008). The different typologies of networks show that friendship can be a source of multiplex support for single young adults and that this is differentiated according to the tie strength, but also that friends can be in the network even if they do not provide any kind of support (Bellotti, 2008).

Research shows that young adults with certain typologies of social relations can have aspirations which transcend their objective reality – recognising, however, that these aspirations are realistically rooted within the young adults' practical situated knowledge base and that of their social network (Johnston, 2000; Lawy, 2002). These observations seem to resonate with Brannen's (2002) model of adaptability in which young adults view the future as a risk to be calculated and controlled, and perhaps even a positive challenge. However, Kemshall et al., (2006) in their research with young adults 'at risk', observe an overarching sense of young adults' lack of knowing what their future might hold. There was a certain 'unrealistic' flavour to many of the accounts of young adults' construction of future aspirations. Sometimes this seemed to be related to a feeling of apathy/boredom, and at others to a sense of hopelessness and frustration.

These studies, which produce different typologies of networks for young adults show that types of networks could influence the young adults' access to social capital. Thus, exploring whether a typology of housing support networks exists for young adults may highlight interesting patterns of support and indicated how housing aspirations are formed. To the best of my knowledge, no such studies have examined the housing support networks of young adults, which, as suggested previously warrant exploration.

2.5.5. Organisational ties

After discussing the importance of strong and weak ties, it is vital to discuss how organisations may have an impact on young adults' access to social capital. One of the aims of this project is to understand how organisations support young adults and therefore shape their housing aspirations. To achieve this, the concept of organisational ties is considered. Organisational ties are the connections an actor can draw upon to gain social capital, resources, information and material goods from an organisation (Small, 2006). Small's (2006) study of childcare centres showed that having an organisational tie could provide a wealth of benefits to mothers and therefore improved their wellbeing. The organisational tie, in this project, is the tie to any organisations that have the potential to provide both bonding and bridging social capital. As the organisational tie provides access to many different types of new connections (e.g., staff, specialists, other young adults), this could foster new sources of bonding (e.g., emotional support from new friends) and bridging social capital (e.g., new information/advice from experts). There are a number of organisations that provide information, advice and support to people in their housing journey however these may differ according to tenure. For example, social housing in Scotland is housing owned and managed by public authorities (mainly councils) and housing associations (registered social landlords).

Most social landlords provide housing options advice and support that consider the individual circumstances of each household and work with them to identify what best meets their needs (Whelan, 2017). They also work in partnership with a range of agencies such as citizens advice bureaux, and independent money advice agencies. In contrast, private rented homes can be rented directly from a private landlord or through a letting agency. These properties are usually advertised online on property search websites (e.g., S1homes, Zoopla, Rightmove) which also provide a wealth of information and advice on renting. There are a number of charities and third sector organisations who can also offer advice and information on private renting (e.g., Shelter, Citizens Advice, Crisis). The main source of legal redress for private renters is the First-Tier Tribunal for Scotland (Housing and Property Chamber) which was formed to deal with determinations of rent or repair issues in private sector housing as well as assistance in exercising a landlord's right of entry. Lastly, for homeowners it is possible to research different options on the internet or seek advice from a financial advisor or mortgage broker. Properties for sale are available online, in newspapers or directly through estate agents. A mortgage lender is able to lend money to purchase properties and a solicitor will need to be appointed to manage the purchase of the property.

Small (2006) criticised past research which was mostly concerned with how people accessed resources, as most theories only focused on the social ties of individuals, rather

than incorporating structural and organisation influences. He argues that, in a bureaucratic society, everyday goods and information are more likely to travel across formal ties, such as organisations and institutions, rather than social ties, which have less influence over the flow of resources and information in society. Small's work helps indicate how organisations can offer support and resources that a young adults' network may not be able to offer. Thus, this review explores how his work can be applied to housing support networks in order to better understand how support is provided to young adults.

Formal Support

The formal support that organisational provide can offer resources, material goods, information and knowledge that a person would otherwise not be able to obtain (Small, 2009). Recent studies of job finding among the young have found the need to move a step further and consider the importance of organisational ties. Rosenbaum (2001) and his colleagues have studied the school to work transition in many different contexts, asking how and why young men and women find or fail to find formal employment. He found that while social ties help graduates find jobs, organisational ties are more crucial than most researchers have recognised. Such practices were not uncommon among high schools though they are more common in Japan and Germany than in the United States.

Informal Support

In addition to the formal support provided by organisation, Small's (2009) study found that informal support was also created, as the childcare centres made the contact details of other parents freely available, and parents made information support networks of their own. A study of friendships among older Jewish women frequenting Julie's, a neighbourhood beauty shop in a large Midwestern city, bears evidence to this argument. Furman (2013), uncovered a strong sense of community among patrons and employees. She insists that this community was not purposive but instead the result of habitual practices centres on the routines of hairdressing.

External Support

Small's (2009) study showed that organisations could potentially provide links to wellresourced external organisations. He described how childcare centres and external organisations could provide an array of resources, services, material goods and information to parents that could help overcome challenges of hardship and mental stress, which improved wellbeing (Small et al., 2008).

The work of Small (2009) suggested that these informal and formal networks mainly benefitted those who were not well connected outside of the childcare centre or those from a poorer background. However, theories of social capital and young adults suggest that young adults who have more social, cultural and financial capital may have an advantage in accessing better employment. In short, the concept of organisational ties provides this thesis with underlying assumptions about how young adults may be able to access resources from institutions and organisations. As such, this thesis will explore whether young adults are able to access housing support from organisations, as well as what barriers there are to accessing this support. There are many organisations that support young adults with advice on accessing housing in the UK (see Table 4 for some examples).

Organisation	Description		
Advice UK	Charity supporting community organisations that give free		
	advice to members of the public.		
Citizens Advice	Citizens Advice Scotland are Scotland's largest independent		
Scotland	advice network. Their free, independent, confidential, impartial		
	advice is available to everyone.		
Crisis	Crisis is the national organisation for homeless people. Crisis		
	offer a housing service and an employment service which helps		
	homeless people back into meaningful and sustainable		
	employment and other support services that are well-known.		
First-Tier Tribunal for	The First-tier Tribunal for Scotland (Housing and Property		
Scotland (Housing and	Chamber) was formed to deal with determinations of rent or		
Property Chamber)	repair issues in private sector housing; assistance in exercising		
	a landlords' right of entry; and relative information and flexible		
	proceedings to help resolve issues that arise between		
	homeowners and property factors.		
Mortgage Adviser	Independent mortgage advisers have a wide knowledge of the		
	mortgages available from different lenders. They can search the		
	market on your behalf and recommend the best deal.		
Local Authority Housing	Local authority housing departments provide information on		
Department	housing benefits, sheltered housing services and advice for the		
	homeless.		
Money Helper	Money Helper has information on financial issues when renting,		
	and on financial issues with mortgages and buying a home.		
Shelter	Shelter have a housing advice line offering independent and		
	confidential information, advice, advocacy and referral for		
	anyone with housing problems.		

Table 4.	Organisations	offering	housing	and advice
	organioadono	ononing	nouonig	

Solicitor	A qualified legal professional to provide specialist legal advice
	and represent your interests.

2.6. Social Capital and Young adults

Access to social capital is likely to be particularly important for young adults, helping them to overcome or become more resilient to the problems they face. Social capital has been described as the best predictor, after poverty, of children's welfare (Muldoon & Couts, 2012). It matters because it generally has been linked to positive outcomes for children, youth and young adults. Social capital and positive relationships have been shown to be associated with a range of positive postsecondary outcomes including greater education attainment, full time employment, and promotional opportunities (DuBois et al., 2011; Ghosh and Reio Jr, 2013; Stanton-Salazar, 2011). Researchers and theorists who pursue the use of the concept of social capital with children and young people can be seen as falling into two groups: collective action and cohesion, following Coleman and Putnam, or social justice and inequality, following Bourdieu. Following divisions in youth studies itself, many are concerned with transitions, despite debates on the utility of the approach (Roberts, 1997; Woodman and Wyn, 2014). Experiencing social capital, however, does not always bring about individual or collective good (Rothon et al., 2012). Gang membership, for example, is a complex case in point. The following sections will further explore studies which shed light on young adults' social capital and how it is forged within relationships, communities and different types and groups or identity. Weller (2010, p. 874) argues that social networks are particularly important for young adults as they are implicated in identity formation.

2.6.1. Relationships and social capital

Relationships are important not just for general social development but also because they connect people to education, economic and social resources. The ability to connect socially and maintain relationships is a central component of creating strong social capital (Putnam, 2000). Within these localised social networks, it is the strength of relationships between parents and children which is seen as social capital. The skill in accessing or deploying social capital has only recently been recognised as an important component of parenting. How parents manage risk and opportunity by channelling resources to their children may be related to, but is not certainly identical to, their ability to socialise in face-to-face encounters. Their skill at mobilising and using available social capital is, itself, a resource that should be ultimately linked to their children's success (Burton & Jarrett, 2000).

Many studies have found that the size and quality of a child's immediate social networks impact significantly on their education attainment. For example. Higher levels of parental

involvement in their education support better educational outcome, promote positive attitudes and encourage aspirations (Halpern, 2005). Parents' education levels are also important. Research shows that young people whose parents have higher educational levels and occupational status are more likely to participate in education (Curtis & McMillan, 2008; Fullarton, 2002). A child's education is also influenced by his/her parents' aspirations for him/her, in addition to the impact of background factors (Marks et al., 2001).

These influences are not limited to family. Friendships and participation in community activities can help to reduce the influence of parental social capital and encourage the accumulation of social capital specific to the individual (Halpern, 2005). Building networks through community participation, including social and leisure activities, is important in achieving wellbeing and educational outcomes (Edwards, 2004). Student networks can also influence the choices young people make and provide them with opportunities (Bexley, 2008). A recent study of Italians living as couples has shown that friendship relationships, beyond those within an individual's family, are an important source of support (Amati et al., 2018).

2.6.2. Community, Place and Neighbourhood

Place and neighbourhood also influence young adults' ability to access relationships that are important to their identity. These networks which are based upon the immediate locale of the street, local park and home can have an important `use value` for young adults giving them a strong sense of belonging, safety and security (Morrow, 2004). This sense of belonging and rootedness refers to young adults feeling that they are part of a collective community. As such, two elements are seen as important: a sense of feeling part of a group or environment and influence in the sense that the individual matters to the group. The underlying assumption is that "when people feel they belong to a school and/or neighbourhood and have a symbolic attachment to the place, they are more likely to make friends and interact with peers" (Schaefer-McDaniel, 2004). Commentators have however noted the destructive effects of aspects of social capital - particularly the propensity for high levels of bonding social capital to have a range of detrimental impacts. Social networks for example, which are tightly bonded and exclusive, have been shown to increase insularity, reducing movement between groups. A study of socially excluded young adults in the North of England concluded that the local networks to which they feel they belong, may work to reproduce disadvantage and support criminality (Macdonald et al., 2005). Similarly, socially advantaged groups can use bonding social capital to allocate resources which will improve their own chances of success whilst excluding those outside the bonded group, again reinforcing inequality (Murray et al., 2020). Therefore, bonding social capital on its own may intensify a sense of 'us and them' and limit opportunities to develop bridging and linking social capital.

For individuals living in tight-knit communities that have limited interaction with the rest of the world, developing bridging social capital can be especially challenging. Ethnic immigrant communities are an example of an insular network (Portes, 1998). Portes (1998) examined youth in ethnic immigrant communities and found that strong bonds within the community and lack of bridging social capital to the larger society limited the ability of new generation immigrant youth to get better jobs outside the community, even if they had better English skills and more education than their parents. Similar results have been found for rural communities. Strong ties in rural areas have been found to hinder economic development, social mobility and access to new knowledge and resources (Ronal & Burt, 2001). More recently, Ellison et al., (2014) investigates the experiences and life aspirations of adolescents based on interview data collected from primarily first-generation high school students in three Midwestern suburban and rural towns using a social capital framework. The study found that participants were exposed to new possible careers, cultures and life paths from both online and offline experiences, such as study abroad, online gaming and some uses of social media. However, online networks that primarily reflected offline connections, such as Facebook, were less likely to provide these experiences. Thus, different kinds of social network structures – those that facilitate exposure to diverse, weak ties or those that limit interactions to more insular, homogenous strong ties - provide different kinds of benefits.

Whilst strong community networks can be of support for young adults, they can also create an environment for young adults in which they feel isolated or even trapped. Whilst community is often viewed in the conventional sense of neighbourhood or village in social capital theory, young adults often identify with a number of other communities including those associated with their school, families and interests. In their study of young adults living in Glasgow, Deuchar and Holligan (2010) identified that membership of gangs created some opportunities for positive forms of social bonding and networking. However, gang membership also resulted in a sense of confinement, a sense of social distance from other communities and a lack of trust (Leonard & Onyx, 2004).

Therefore, strong ties can provide young adults with a strong sense of belonging, security and safety, but also with few opportunities for interactions with significant others. These others include peers who might be able to help to generate new, informal and practical knowledge. Lin (2001) suggests differences between "homophilous" and "heterophilous" interactions (also termed "bonding" and "bridging" ties by Putnam (2000)) as core social capital processes that sustain stratification. Homophilous interactions are those that occur between similarly positioned others. Because similarly positioned others are unlikely to have spare and diverse resources to offer, homophilous interactions are not as helpful for getting ahead and yield low return when the motivation for action is the desire to gain resources (Fram, 2004). Whereas weaker ties are characterised by more heterophilous interactions, the available resources may be more diverse (i.e., "better in terms of resource heterogeneity and upper reachability") (Lin, 2001, p. 69).

2.6.3. Class, ethnicity and gender

Within the previous accounts of social capital and young adults' navigation through life, economic, political and social conditions that shape young adults' lives seem to be of importance. Young adults' ability to access and draw on social capital's `use` and `exchange value` are still structured by gender, class, family background, income, enmity, and locality. Class privilege is tied up with having access to 'capital', which Bourdieu defines as having 'pre-emptive rights over the future' (Bourdieu, 2000). Therefore, some resources permit groups the ongoing ability to enhance themselves, however this privilege is denied to those without access to these resources. The perspective has been labelled the 'capitals, assets and resources' (or CARs) approach to class analysis (Li et al., 2008). The fundamental argument of the CARs perspective is that 'class is considered to arise from exchange relations (conceived as exchanges between individuals in a game-theoretical sense). Within such a perspective CARs are processes that prevent free markets (in labour, property, etc.) operating and which lead to structural inequality as rational actors pursue their interests drawings on such CARs (Savage et al., 2005). Therefore, class is not to be conflated with the division of labour, or with concepts such as exploitation but instead focuses on the processes by which resources are unevenly accumulated.

Class position is still highly relevant when it comes to access these diverse resources which social capital can give. The studies show that young adults from poorer backgrounds are still denied access to diverse groups and localities and different `leisure activities` and opportunities to travel, through their class position. Bourdieu's reflections on the role of cultural capital arise from his interest in how inheritance takes place in modern societies. He argues that 'we come to social life with different endowments, capacities and resources, and therefore we can see how classes are being historically forged' (Savage, 2015). Economic inequalities are fundamentally important however, economic capital is not enough by itself to define class. Bourdieu argues that it is supplemented by another kind of inheritance, one associated with cultural capital in the form of educational qualifications. Well educated parents pass on to their children – knowingly or not – the capacity for them to succeed at school and university, and thereby get the sort of qualifications which help them to move into the best jobs (Savage et al., 2005). Bourdieu also elaborates on the importance of social capital. Here again, contacts can accumulate over time, and may be a resource which can

be mobilised to gain information about jobs, accommodation, exciting opportunities and so forth (Savage, 2015).

The relationship between social capital and ethnicity is not given particular attention in Bourdieu's analysis (Thapar-Bjorkert & Sanghera, 2010). Holland et al., (2007) also argue that many dominant writers have failed to examine how young adults utilise social capital as a resource in ethnic identity formation, or indeed how ethnic identity is a product of social capital. Research conducted with the Pakistani Muslim 'community' in inner-city Bradford (Thapar-Bjorkert & Sanghera, 2010), highlights how the educational aspirations of young Pakistani Muslim men and women are shaped by the complex interplay within the home and between the home and the community. Interpersonal relationships between siblings and between co-ethnic peers "facilitated educational aspirations amongst an ethnic group that has traditionally been perceived to be underachieving" (p.3). Older siblings influenced educational choices and quite often took an active role in the family dynamics, especially when the parents were unable to speak, read or write English "or engage in the language's socially exclusive nuances" (p.14). However, Holland et al., (2007) also highlight that intergenerational poverty is sustained within working-class black neighbourhoods by young adults themselves. Many prefer to remain in the 'comfort zone' of their black neighbourhoods, with poorly resourced schools, instead of choosing to go to well-resourced schools in white geographical areas with greater chance of educational success and social mobility.

Bourdieu's (1986) work acknowledges the inter-relationship between social capital and wider structural factors in society. Walkerdine et al., (2001) argues that educational attainment for girls in Britain is still deeply and starkly divided along traditional class lines, so that the possibility of entering the new female professional labour market is still incredibly difficult for young women from families who, in 1970s terms, were judged as working class through parental occupation and education. Walkerdine et al., (2001) draw on a longitudinal study to illustrate the very different ways that middle- and working-class young women experience the imperative of self-improvement and engage with practices of self-invention and self-regulation that are central to the individualising process.

Lowndes (2005) asserts that focussing on women's growing community involvement as maintaining the stock of social capital is only a partial portrait of it. Her examination of men's and women's involvement in voluntary work and networks of informal sociability reveals clear evidence of gender-specific patterns of activity. Lowndes (2005) underscores the tendency of social capital analysis to focus on activities that are typically male – dominated. These assertions become even more complex when looking at the interaction between ethnicity

and gender. Thapar-Bjorkert and Sanghera, (2010) in their study highlight that schools, college, community groups, community leisure centres and Mosques were the prime sites and spaces where young adults socialise and enact their social capital. However, the access to these sites were, within the Pakistani Muslim 'community' in Bradford gendered, with much greater, if not exclusive, access warranted to men.

Morrow (2006) found in her study with young adults, in two schools, in relatively deprived wards in a town in South East England, that the definitions young adults gave about their friendships were not particularly marked by gender. Informal social networks are central to children's everyday lives, and seem to work differently for boys and girls, with girls explicitly recognising friendship as a source of emotional support, while boys on the other hand appeared to value their friends for shared activities and sport. Another important aspect where gender differences are salient is 'safety'. *"Issues of safety are one of the most difficult hurdles women have to overcome to develop trust of others in society compared to men"* (Morrow, 2006, p. 141). Lack of safety leads some young adults, especially young women, to experience constraints on their ability to develop networks through freely moving around and participating in activities with their friends.

In summary, social capital is an important resource for young adults. It has been shown to be associated with a range of positive outcomes including greater education attainment, employment, and greater health and wellbeing. However, there is also a destructive side to social capital, in that high levels of bonding social capital can increase insularity and reduce movement between groups.

2.7. Conclusion

This chapter has sought to provide an overview of the current understanding of young adults' housing transitions and the links between housing wealth and inequalities. This chapter outlined the main concepts of housing careers, housing pathways and housing transitions. As a result of a combination of political, economic, and social drivers there has been a diversification of housing transitions for young adults and consequently the transition from youth to adulthood has been characterised as 'extended' (Calvert, 2010). This body of research is key in understanding households' experiences in the housing market, and the factors influencing housing outcomes. There has been a diversification of housing transitions for young adults accompanied by an extension of the age range to which the processes of housing insecurity and precarity apply (Calvert, 2010; Henderson et al., 2007).

There is a clear link between housing and inequality both as a symptom and a driver of inequality. However, despite acknowledgement of the importance of family resources in matters of housing and moving out of the parental household there has been little research

on the ways in which how young adults utilise social capital in their housing transitions. Much of the literature that has been drawn on within this review has been focussed on homeownership however we do not yet have a good understanding of how people view different tenure options at different times in their lives and what different tenures mean to people (Preece et al., 2019). There is a need for further research into how perceptions of tenures may be changing in the contemporary housing system.

This body of research is key in understanding households' experiences in the housing market, and the factors influencing housing outcomes. There is a clear link between housing and inequality both as a symptom and a driver of inequality. Routes into independent living have become more dependent on intergenerational support and recourse to family resources. As a result, young adults housing outcomes have changed over time and are persistently stratified by parental class and tenure in ways that vary by gender (Coulter, 2018). However, despite acknowledgment of the importance of family resources in matters of housing and moving out of the parental household there has been little research on how young adults utilise social capital when accessing housing.

Research has highlighted resource transfers and the within family socialisation of housing preferences, including preferences concerning housing tenure, are closely interconnected by (Lux et al., 2018). Therefore, parental influence on decisions to buy housing (and on housing preferences in general) of their adult children through socialisation is stronger if there is as (actual or assumed) resource transfer. However, much of the literature that has been drawn on within this review has been focussed on homeownership and the private rented sector however we do not yet have a good understanding of how people view different tenure options at different times in their lives and what different tenures mean to people (Preece et al., 2019).

For this thesis, a network approach is appropriate as it enables us to understand how young adults access social capital within their housing support networks. This thesis operationalises the concept of social support (the potential function of a social connection) through name generators which will elicit the names of supportive actors which provide particular types of housing support. Further social capital is operationalised by the collective resources described by the young adults through name generators and qualitative interviews. Strong and weak ties were established through compositional and structural measures (such as closeness of ties, density and types of support provided) as well as qualitative descriptions of relationships (whether young adults and supportive actors came from similar backgrounds i.e., family, community etc.). Both the interview procedure and name generators which captured these concepts are discussed in Chapter 3, Section 3.4.4. Although a social network may exist around a younger adult, that young adults may not

consider all actors as supportive, and therefore perceived support may have a larger effect on their housing support. Therefore, this thesis focusses on how young adults perceive the support they receive and from whom this support comes.

Analysis of patterns of networks and creating typologies of networks can lead to a better understanding of the systematic factors which may shape a person's social network. This study aims to understand what factors may influence the housing support networks of young adults in Scotland. Few studies take this typology approach, and none have completed this type of analysis with young adults' housing support networks.

There are a number of organisations that provide information, advice and support to people in their housing journey however these may differ according to tenure. Small (2009) study shows the resources and social capital that organisational ties can provide are especially beneficial to the wellbeing of people who are less well-connected or people of a lower socioeconomic position. However, this has not been examined within housing support networks for young adults. There has been little network research done with young adults however some studies have shown that the social networks of young adults are important in providing new and important resources and information.

2.7.1. Research Questions

Therefore, this study brings together social network analysis and housing studies to study the following research questions:

- 1. How do young adults utilise social capital in their housing support networks?
 - a. What are the barriers to accessing this support?
 - b. How does this support intersect with social class and tenure?
- 2. Are young adults housing aspirations a function of their social ties, particularly how those ties enable access to resources and support?
- 3. Are there types of housing support networks, and if so, how can they be characterised?

The following chapter and subsequent findings chapters will elaborate on network methodologies and will examine their benefits and limitations for promoting better understanding of the housing support networks of young adults.

3. Methodology

3.1. Introduction

This study undertakes a mixed-method social network analysis to understand how young adults utilise social capital when navigating their housing transitions. Therefore, 42 participants aged 18-35 from across Scotland were interviewed in order to map the people who supported them with housing matters, and whether those people knew one another. This was followed up by a biographical interview to explore how young adults utilise their housing support networks and how this shapes their housing aspirations. The previous chapter outlined the gap in knowledge that this thesis seeks to address. Therefore, from reviewing the current literature, my research questions were as follows:

- 1. How do young adults utilise social capital in their housing support networks?
 - a. What are the barriers to accessing this support?
 - b. How does this support intersect with social class and tenure?
- 2. Are young adults housing aspirations a function of their social ties, particularly how those ties enable access to resources and support?
- 3. Are there types of housing support networks, and if so, how can they be characterised?

This chapter will outline the methodological rationale for the study as informed by the research questions. The following Chapter reports the methods used for data collection, including the participant sampling. The interview process is described and the process of how both network and qualitative data were collected. An outline of the ethical issues faced within this project, which include issues of consent, capacity and risk is provided alongside details of the methods used for analysing both network and qualitative data, the main limitations of the study and reflections and suggestions of how the study would be conducted in hindsight.

3.1.1. Research Epistemology and Ontology

Research questions have their own ontological and epistemological underpinnings, which, when considered, will extend into *"informing the methodology and thus providing a context for the process and grounding its logic and criteria"* (Crotty, 1998, p. 3). Crossley and Edwards (2016, p. 1) argue:

The key to maintaining coherence in mixed methods research is ontology rather than epistemology. Specifically, a realist ontology lends the idea of mixing methods coherence and even positively demand it. Relational sociology adopts the general view that "agency and structure are effectively coexisting aspects of the social world which assume greater or lesser salience in different contexts" (Crossley, 2011, p. 5). Social life involves both agency and structure. "Actors interact in purposive ways, bringing their desires, preferences, intelligence etc. to bear (agency) but they necessarily do so in a context of opportunities and constraints (structure)" (Crossley, 2011, p. 124). Crossley suggests three aspects of social structure (1) their connection to and interdependency with others, in various forms, and the further connection of their alters within a *network*, (2) the *resources* they have available to them and (3) the sedimented weight of the past, embodied in *convention*, as it bears upon their present (Crossley, 2011, p. 124).

Therefore, relational sociology addresses the concept of agency by arguing that action and identity are revealed temporally through social events, as well as spatially, through different social circles (Bellotti, 2015). Relational sociology, whilst acknowledging that agents have identity, also argues that these identities only come into place through social interaction. For example, dyads represent the interactions of two individuals: *"wives are only wives when matched with husbands, and there can only be slaves with masters, teachers with pupils, buyers and sellers"* (Bellotti, 2015, p. 44). Therefore, not only do the interactions of individuals define the attributes of the dyad but in turn, the features of the dyad will shape the characteristics of the individuals within the dyad (Bellotti, 2015). Thus, a network cannot be purely defined as the sum of its components, because it is constituted by the pattern of elements, as well as the attributes, at the individual and dyadic level (Bellotti, 2015; Brandes et al., 2013).

In sum, by adopting a relational sociological perspective, the subjectivity of the agent, and their choices is acknowledged. However, it also allows the exploration of objective perspectives in which 'the network' and structure can be explored.

This study aims to capture and understand the complex social phenomenon of housing aspirations and is thus grounded in the interpretivist approach. The interpretivist approach *"looks for culturally derived and historically situated interpretations of the social life-world"* (Crotty, 1998, p. 67). This means that reality and experiences are subjective and open to individual interpretation (Guba & Lincoln, 1994). Hence each participant has their own subjective reality and interpretations of that reality. For instance, a respondent's perceptions of who provides them with housing support might not fully reflect the people who actually influence them, but those they feel they listen to. Therefore, people not recognised by respondents cannot be included in the research but could be important. Similarly, perceptions of housing aspirations and the meaning of home ownership might differ between

those in rented housing and those who are purchasing with a mortgage, as renters may not feel that the property is theirs.

Guba and Lincoln (1994) argue that knowledge is generated in the interaction between the researcher and the researched, and that the aim of interpretivist research is to understand people's subjective realties and experiences, not to create grand generalisation. In this sense, as Mason (2002) argues, it is people's interpretations and perceptions of the world that constitutes data, and through an interpretivist approach people's individual or collective meaning of the world. However, Rubin and Rubin (2005, p. 9) note that researchers can make *"cultural assumptions that influence what they ask and how they construe what they hear"*. Therefore, understanding is never a complete process and there is a need for reflexivity by researchers using an interpretivist approach regarding their interpretations and understanding their own views around the topic area.

Thus, qualitative accounts of events can give insight into the multiplicity of the lived experience, and the various ways in which people live and perceive their lives. Further to this, quantitative methods can illustrate regularities in social worlds. The different perspectives that each approach offers results in a call for methodological triangulation where quantitative methods explore patterns in social world and qualitative methods point towards why these social patterns may occur in a particular time and place (Downward & Mearman, 2007).

Therefore, this study adopted a relational sociology and interpretivist approach, which allowed the analysis of social worlds through an individual's perspective, as well as acknowledging the impact of structural factors.

3.1.2. Mixed methods social network analysis

To address the research questions a mixed-methods social network analysis was required. Social structure is an emergent property of the networks of relationships in which individuals (and other actors, such as organisations) are embedded (Radclife-Brown, 1940; Simmel, 1955). Therefore, by studying social networks we are able to understand social structure.

A narrow focus on either qualitative or quantitative research strategy excludes certain insights and aspects of the phenomenon under investigation. Mixing methods allows us to overcome the limitations of individual methods and, where different methods paint different pictures, generate a tension whose resolution deepens our understand and enriches our analysis (Crossley & Edwards, 2016, p. 3).

The concept of data triangulation has a long tradition in social science and has been used with a focus on the validity of data (Campbell & Fiske, 1959). Triangulation combines several

data sources and/or research methods for cross-validation. The aim is to come to a more encompassing and valid understanding of the phenomenon. Triangulation in mixed methods designs is mainly used to increase the validity of measurement and inference.

3.2. Recruitment plan and sampling criteria

This section outlines the sampling techniques utilised in this project, as well as the reasoning behind this choice of sampling. The sampling method for interviews with young adults was purposive (Mathews & Ross, 2010). The requirements were that participants were 18-35 years of age, living in Scotland and no longer living with their parents or within student accommodation. To ensure that the study would examine young adults' housing transitions across all tenures the study took a maximum variation sampling (MVS) approach to select candidates (Suri, 2011). The recruitment strategy aimed to recruit 10-15 participants for each tenure: owner occupier, private rented and social housing.

Scotland has a different housing tradition and a different housing system that can reasonably be distinguished from that of the rest of the United Kingdom. It has a distinctive set of housing problems and has developed a distinctive approach to housing provision (Moore, McKee, et al., 2015) and as a result, a different tenure structure emerges. For example, social renting is the second largest tenure and it plays a more significant role in comparison to other English-speaking nations and European countries where the market prevails (Ronald, 2008). As a result, this thesis takes a Scottish focus highlighting the geographical dimension to these challenges. The highlands and islands were excluded from this research as the combination of high demand and limited housing supply have been associated with constraint in the housing market leading to a distinctive set of housing problems for these areas (McKee et al., 2017; Pavis et al., 2000).

As the UK Covid-19⁹ threat level increased, new measures were taken to minimise virus spread. Therefore, recruitment of participants and data collection was carried out from the 14th of May 2020 until 31st October 2020 using a three-pronged approach to maximise accessibility to the study and to counter the constraints of the Covid-19 pandemic. The first stage of the recruitment process involved placing an advertisement for participants (Appendix 3) on social media. This advert was placed on twitter, Instagram and across various community Facebook groups within Scotland to ensure a wide spread of participants (Appendix 4). I provided a variety of ways to contact me, such as phone and email, using contact details that I could dispose of after the study was completed. The community

⁹ Coronavirus disease (Covid-19) is an infectious disease caused by a newly discovered coronavirus. The virus appears to have first emerged in Wuhan China, in late 2019. The outbreak has since spread across China to other countries around the world. The WHO declared the outbreak a pandemic in March 2020.

Facebook groups were chosen due to geographical location (e.g., East Renfrewshire Gossip) or because they had a link with housing (e.g., Council house exchange Scotland). I made the decision to use my own personal accounts for this process as it is necessary to have an established Facebook account to join community Facebook groups. This is a process established by administrators to avoid fraudulent accounts joining and posting abusive or offensive messages within the groups. Furthermore, using my own twitter account enabled me to draw on my network within the housing sector, ensuring that my posts were retweeted by housing providers to reach as wide an audience as possible.

I recognised early on in this project that this strategy would only allow me to gain access to people who were able to access social media. To resolve this, the second stage of the recruitment process involved contacting housing associations and third sector agencies to request support with recruitment however, as these organisations were involved in providing an emergency response for Covid-19 I did not make any contact with these agencies until early June 2020 when the initial easing of restrictions was underway. These third sector agencies were chosen as they were voluntary and community groups that would already have established contacts within local communities. Also, agencies such as the Tenant Participation Advisory Service (TPAS) were approached as they are a membership organisation for Scottish local authorities and housing associations. Therefore, they were able to raise awareness of the study with most of the housing providers in Scotland. These organisations were contacted by email and provided with an information sheet about the study (Appendix 5) and the recruitment flyer. The majority of organisations responded positively and provided support with recruitment from contacting customers directly by email or advertising the study on social media.

Snowball sampling was used as the third recruitment method to try and gain access to those who may not have access to social media. This approach allowed participants recruited through the first two recruitment methods to suggest others they thought might be interested in taking part. With owner occupiers, I noticed that this recruitment method led to a very homogenous sample however it was a useful strategy for recruiting social housing participants. The use of incentives was included with the recruitment process from July 2020 to support recruitment of participants from both the social housing and the private rented sector. The use of incentives is common in research and offering incentives such as cash payment, entrance into a prize draw, a voucher or other practical artefact has previously proved effective in recruiting participants (Greene & Brown, 2023). Financial incentives can increase the recruitment and retention of underrepresented groups like minorities and the socioeconomically disadvantaged (Abdelazeem et al., 2022). Offering incentives is a common practice across the public sector and housing sector and might also be viewed as a

fee for a service, in other words, for participants' time, knowledge and experience. Therefore, from July 2020 participants were offered a £10 high street voucher in recognition of their time which did appear to increase participation in the study.

The potential participants all made contact by email or text message to enquire about taking part in the study. When the participant made contact, I replied thanking them for getting in touch and explaining what the research was about, its purpose and the inclusion criteria (Table 5). I also attached the information sheet and consent form (Appendix 6) and asked them to reply to confirm that they gave consent to taking part in the study. If the potential participant replied, giving their consent then a suitable appointment was agreed for the interview to take place by Microsoft teams or telephone.

Table 5. Inclusion and exclusion criteria for participants

Inclusion or exclusion	Criteria
Inclusion	The participant is located in Scotland (outside of the Highlands and Islands)
	The participant is able to speak and understand EnglishThe participant is aged between 18-35 years of age
Exclusion	 The participant is without English language skills The participant is living in student accommodation The participant is living in the parental/guardian home

There were 61 initial contacts from volunteers looking to take part in the study. Table 6 shows the breakdown of how many people made initial contact to enquire about taking part in the study and the reasons for exclusion where applicable.

Initial Contact	61
Outwith Scotland	2
Unable to speak / understand English	0
Not aged between 18 – 35 years of age	2
Living with parent / guardian	2
Living in student accommodation	2
Lost contact / withdrew from study	11

Table 6. Reasons for inclusion or exclusion of participants

Therefore, from the 61 initial contacts looking to take part in the study, 42 participants were recruited for interview.

3.3. Profile of participants

The demographics of the participants were varied. Participant's ages ranged from between 20 and 35, with an average age of 31. This means that many participants had entered the housing market after the 2008 financial crash, when greater barriers to home ownership and social housing lettings have seen an increase in young adults living in the private rented sector, with their parents or in shared housing. Some 23 participants identified as female and 19 identified as male.

Most of the participants reported that they were married or cohabiting (62%) with this being particularly common for those who were homeowners (88%), compared to those who were renting (42%). In contrast, more than half of those living in the social rented sector (58%) and the private rented sector (54%) reported that they were single.

More than one third 41% (n=17) were owner occupiers, 33% (14 participants) were living in the private rented sector and the remaining 26% (11 participants) were living in the social rented sector. This is generally in keeping with the findings of the Scottish Household Survey 2019 with a slightly lower number of participants living in the social rented sector and slightly more living in the private rented sector (Figure 5). Most of the participants had lived in their current home for between 1-2 years (31%) or 3-5 years (33%).

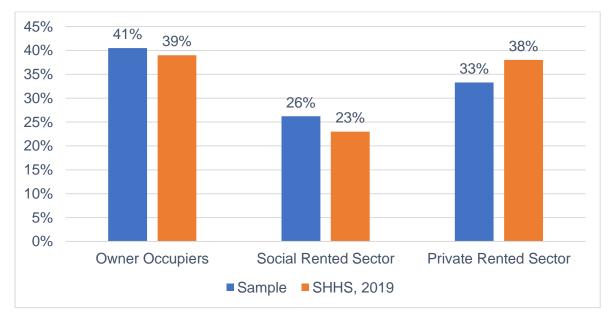


Figure 5. Tenure of participants

Around one-third of participants were assessed as emergent service worker (33%), 26% established middle class, 17% precariat, 14% new affluent worker, 7% technical middle class and 2% elite. There were no participants assessed as traditional working class

however this is as a result of using the GBCS which heavily correlates between class membership and age or life course stage. The participants of the study were aged between 20 and 35 and the average age for the Traditional Working Class is 66 (Savage, 2015). Instead, those young adults who would have traditionally been designated as traditional working class are now identified as precariat or emergent service worker.

Further analysis shows that the precariat and emergent service workers were typically living in rented housing whilst technical middle class, established middle class and elite participants were typically owner occupiers (Figure 6). This is expected given that social class continues to play a central role in determining young adults' housing transitions (Heath, 2008).



Figure 6. Social class of participants by tenure

The spread of participants by local authority area has been illustrated in Figure 7 (below) alongside the NRS population estimates 2021 for those aged 18-35. This shows that there was a good geographical spread of participants across Scotland providing a good sample of both urban and rural experiences. In particular, there was a good number of responses from rural areas such as Argyll & Bute (4.8%), East Ayrshire (4.8%), Dumfries & Galloway (2.4%) and Inverclyde (2.4%). Some 38% of participants were from the Glasgow City area, which is likely to be a result of the recruitment methodology which tapped into my own networks within the housing sector which are predominantly in Glasgow and the West of Scotland. As Glasgow is Scotland's largest city, it is not inappropriate to recruit a high proportion of participants from the area. Outside London, it has one of the largest concentrations of economic activity in the UK. Glasgow alone generates 17% of Scotland's jobs, is home to more than one in ten of the country's businesses and generates 17% of the value of goods

and services produced in Scotland (GCC, 2012). The city is undergoing continual physical renewal with continuous investment in housing, workspaces, public areas and parks.

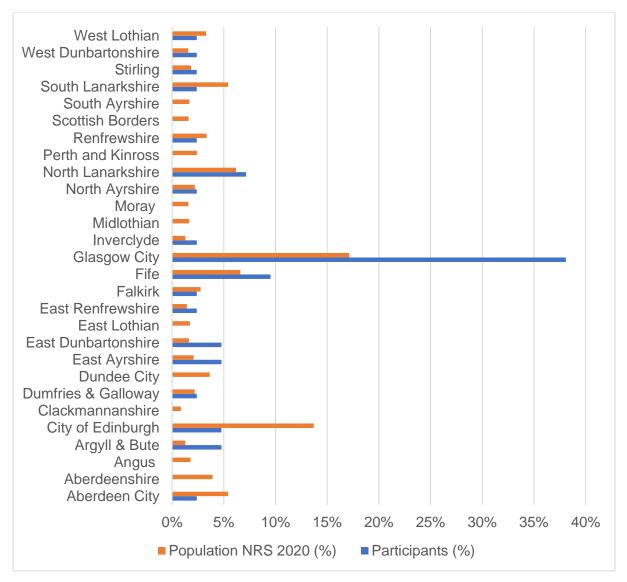


Figure 7. Number of participants by local authority

Table 7. Table of participants

Pseudonym	Ego ID	Class Position	Gender	Ethnicity	Tenure	Region
Gavin	1	Emergent Service Worker	Male	White Scottish	Market Rent	Glasgow
Murphy	2	Established Middle Class	Male	White Scottish	Affordable Rent	West Dunbartonshire
Harrison	3	Technical Middle Class	Male	White British	Owner Occupier	Argyll & Bute
Joshua	4	Emergent Service Worker	Male	White Scottish	Market Rent	East Renfrewshire
Deborah	5	New affluent worker	Female	White Scottish	Owner Occupier	North Ayrshire
Lawrence	6	Emergent Service Worker	Male	White British	Market Rent	Glasgow
Morven	7	Technical Middle Class	Female	White Scottish	Owner Occupier	Argyll & Bute
John	8	Established Middle Class	Male	White Scottish	Owner Occupier	South Lanarkshire
Joanne	9	Established Middle Class	Female	White Scottish	Owner Occupier	Glasgow
George	10	Elite	Male	White British	Owner Occupier	Glasgow
Laura	11	Established Middle Class	Female	White Scottish	Owner Occupier	Inverclyde
Ben	12	Emergent Service Worker	Male	White Asian	Market Rent	East Ayrshire
Brian	13	Established Middle Class	Male	White Scottish	Owner Occupier	North Lanarkshire
Kimberly	14	Precariat	Female	White Scottish	Affordable Rent	Renfrewshire
Lauren	15	Established Middle Class	Female	White Scottish	Owner Occupier	Edinburgh
Rosie	16	Established Middle Class	Female	White Scottish	Owner Occupier	Fife
Lilly	17	New affluent worker	Female	White Scottish	Market Rent	Dumfries & Galloway
David	18	Technical Middle Class	Male	White Scottish	Owner Occupier	Fife
Catriona	19	Established Middle Class	Female	White Scottish	Owner Occupier	Fife
Allan	20	Established Middle Class	Male	White Scottish	Owner Occupier	Fife

Ailsa	21	New affluent worker	Female	White British	Market Rent	Edinburgh
Jamie	22	Precariat	Male	White Scottish	Affordable Rent	Stirling
Darren	23	New affluent worker	Male	White Scottish	Owner Occupier	Glasgow
Ellie	24	Precariat	Female	White Scottish	Affordable Rent	Glasgow
Richard	25	Emergent Service Worker	Male	White Scottish	Market Rent	North Lanarkshire
George	26	Emergent Service Worker	Male	White Scottish	Market Rent	Glasgow
Eilidh	27	New affluent worker	Female	White Scottish	Owner Occupier	Glasgow
Andrew	28	Emergent Service Worker	Male	White Scottish	Affordable Rent	North Lanarkshire
Fiona	29	Established Middle Class	Female	White Scottish	Owner Occupier	Glasgow
Caitlin	30	Established Middle Class	Female	White Scottish	Owner Occupier	Glasgow
Nichola	31	Emergent Service Worker	Female	White Scottish	Market Rent	Glasgow
Lisa	32	Emergent Service Worker	Female	White Scottish	Market Rent	Glasgow
Abosede	33	New affluent worker	Female	Black African	Market Rent	Glasgow
Hannah	34	Emergent Service Worker	Female	White Asian	Affordable Rent	East Dunbartonshire
Carol	35	Emergent Service Worker	Female	White Scottish	Market Rent	Glasgow
Louise	36	Emergent Service Worker	Female	White Scottish	Affordable Rent	East Dunbartonshire
Thomas	37	Precariat	Male	White Scottish	Affordable Rent	West Lothian
Arif	38	Precariat	Male	Asian Pakistani	Market Rent	Aberdeen
Hamza	39	Precariat	Male	Asian Indian	Affordable Rent	Glasgow
Arlene	40	Emergent Service Worker	Female	White Scottish	Affordable Rent	Glasgow
Rebecca	41	Emergent Service Worker	Female	White Scottish	Affordable Rent	Falkirk
Gemma	42	Precariat	Female	White Scottish	Affordable Rent	East Ayrshire

3.4. Data collection

As mentioned previously, interviews were used as the primary tool of data collection. The interviews with participants contained multiple components. This section will describe the data collection tools used, as well as some of the methodological challenges that arose from this process.

Interviews with participants not only aimed to collect demographic data from participants, but also network data on who supported them with housing matters and how young adults used these networks. By collecting network data, I was able to build an understanding of what support and resources a participant may have access to, and by collecting qualitative data about these connections, I was able to produce a narrative around how young adults use these ties. Thus, the research is considering both the individual's perspective on their support network and the structure of the network itself.

Semi-structured interviews with young adults consisted of 4 parts which will be discussed further below:

- 1. Demographic Data
- 2. Social Class Survey
- 3. Biographical housing interview
- 4. Egocentric Networks with Name Generators

The interviews were completed in one sitting, typically lasting around 90 minutes. A reminder email or text message was issued to the participant ahead of the interview to prevent the interview being forgotten and to provide the participant with an opportunity to re-arrange the interview if required.

3.4.1. Demographic data

The demographic questions included: age, gender, tenure, local authority area they resided within and length of time in current home. These questions are listed in the Interview Topic Guide (Appendix 7). This enables the researcher to understand the context around the data that was collected and to describe the sample. Furthermore, demographic data such as disability and parenthood were also gathered from the interviews however this was not analysed as it was not asked of all the participants.

3.4.2. Social Class Survey

The Great British Class Survey (Savage et al., 2013) was used to provide a measure of the social class of participants (see Table 8). Social class is an important concept in sociology because it provides an operationalised insight into people's life chances and therefore

enables an understanding of the distribution of resources that creates inequality. Therefore, this study aims to understand how social class interacts with social capital in young adults housing transitions.

The most widely validated measure of social class, the Nuffield class schema, developed in the 1970s, places people in one of seven main classes according to their occupation and employment status (Savage et al., 2013). However, this occupationally based class schema does not effectively capture the role of social and cultural processes in generating class divisions (Savage et al., 2013). Whilst commentators have raised serious questions about the GBCS as a data source it has been recognised that the seven-class model is a useful tool for sociological analysis (Payne, 2013). The Great British Class Survey is designed to include questions to develop detailed measures of economic, cultural and social capital which differentiates between young adults' trajectories better than occupational measures and provides categories more attuned to self-identification. The BBC Great British Class Calculator is an online survey which takes around 5 minutes to complete and instantly provides a result.

	Description
Elite	Very high economic capital (especially
	savings), high social capital, very high
	highbrow cultural capital
Established middle class	High economic capital, high status of mean
	contacts, high highbrow and emerging
	cultural capital
Technical middle class	High economic capital, very high mean social
	contacts, but relatively few contacts reported,
	moderate cultural capital
New affluent workers	Moderately good economic capital,
	moderately poor mean score of social
	contacts, though high range, moderate
	highbrow but good emerging cultural capital
Traditional working class	Moderately poor economic capital, though
	with reasonable house price, few social
	contacts, low highbrow and emerging cultural
	capital

Table 8. Great British Class Survey

Emergent service worker	Moderately poor economic capital, though		
	with reasonable household income, moderate		
	social contact, high emerging (but low		
	highbrow) cultural capital		
Precariat	Poor economic capital, and the lowers scores		
	on every other criterion		

Source: (Savage et al., 2013)

Participants were issued a link to the BBC Great British Class Calculator by email or text on the day of the interview and asked to complete this ahead of the interview. This also served as a reminder that the interview was scheduled for that day and offered an opportunity to reschedule if required. The majority of participants found the survey interesting, and this often opened up the dialogue between the interviewer and participant. This also had the benefit of providing participants with the opportunity to respond to their result and provide their own analysis of their social class which was considered for this study. On several occasions, the participants were surprised to be placed in a more affluent social class than they considered themselves to be. This allowed for discussion around the participants social class data was used for a variety of analyses throughout the study. Firstly, to ensure that there was a varied spread of participants across the range of social classes. The social class data was also analysed for trends across the social class and tenure of the participants and finally to understand the links between social class, social capital and young adults' housing support networks.

3.4.3. Biographical housing interview

Biographical methods are ideal to explore the numerous contexts that people engage in through life; family, education, leisure, work etc., and the ways these different arenas intersect in peoples' everyday lives (Henderson et al., 2007). They are an increasingly common approach in academic research used to research the lives, stories and changing experiences and viewpoints of people in their daily lives (Merrill & West, 2009). The use of a biographical methodology can uncover what people consider important and how they make sense of their world and the meanings they ascribed to their life events.

During each interview I started by asking participants to tell us about the different homes they had lived in up until the accommodation they were living in now. I then moved on to talk about their current housing situation. We concluded the interviews with a discussion around the meaning of home and their aspirations for the future homes in which they hoped to live. This biographical approach allows a richer understanding of people's complex housing pathways, enabling us to gather not just a snapshot of a person's current housing situation, but their longer housing history and how this has shaped their current experiences.

In order to gain an understanding of young adults housing backgrounds and their housing experiences to date a qualitative biographical approach was particularly appropriate. While there are many terms and definitions attributed to types of biographical research, such as life story and life history, in practice (Roberts, 2002) these distinctions are often difficult to maintain. Therefore, Roberts (2002, p. 3) defines biographical research as:

Work that uses the stories of individuals and other 'personal materials' to understand the individual life within its social context

We are living in an age of biography and in societies whereby people are willing to tell their story in the media or in literature (Goodley et al., 2004). For Alheit (2005, p. 202) stories have become part of our everyday life and conversations to the extent that 'stories constitute the unity of our individuality'. Biographical narrative methods generate thick description and offer in-depth insights into lived experience. They have been employed in housing studies, in particular in the study of housing pathways (Mostowska, 2019; Skobba, 2016), and vulnerable and homeless populations (Mackie, 2012; May, 2000; Skobba, 2016). Several studies have provided a deeper understanding of patterns of homelessness using a biographical method. For example, using the concept of a "homeless career" May (2000) found that experiences of homelessness among his study participants were episodic, occurring in between extended periods in which the participants had lived in their own accommodation. By recognizing the role of structural disadvantage that limited access to more secure forms of housing and employment, this study challenged previous views that focused on homelessness as a problem resulting from other individual problems of mental and physical health and chemical dependency. Skobba (2016) utilised a biographical methodology in exploring the housing pathways of low-income women with children. The housing pathways framework and biographical method allowed for an examination of the unique pathways of each woman in this study, particularly the ways in which experiences in her family of origin, the birth of children, changes in relationships and employment affected housing decisions and options. Therefore, in combining the social network analysis with a biographical methodology, this research clarifies the actions taken by young adults to undertake their housing transitions within the context of opportunities and constraints.

Simply, a biographical approach complemented both the aims of the study and the theoretical framework outlined, as it can highlight the micro and macro contexts that the participants' lives and experiences are situated in. Therefore, I decided it was best to start the interviews discussing their childhood home and leading up to the point of interview.

Starting with their childhood home was particularly important as this provided us with information regarding their housing tenure as a child and how this may have shaped their perceptions of housing tenure and their future housing aspirations. Furthermore, having some understanding of their parents' tenure also gave us some indication of potential resources that the young adults could pull on to enable their housing aspirations. (For a full interview topic guide please see Appendix 7).

3.4.4. Egocentric networks with name generators

As part of the interview, respondents were asked about the people who support them with housing matters, and whether those people knew one another. This allowed the visualisation of what a person's housing support network looked like and thus construct an ego-centric network (ego-net) for each participant. An ego-net starts with an individual (the ego) and their social connections to other people (alters). Furthermore, "it involves all other actors (alters) with whom the ego enjoys a specific type or types of tie (e.g. emotional closeness, information sharing) and all relations (of the same type or types) between those alters" (Crossley et al., 2015). Therefore, an ego-net shows what connections a person has, and how they might utilise these ties.

Ego-nets can come from the standpoint of the individual and this can lead to the exploration of multiple social circles (Simmel, 1955) and social domains (White, 2008). Ego-net analysis allows the exploration of the ego's membership of multiple groups and therefore give a better representation of the multiple sources of resources that an ego can draw on (Crossley et al., 2015). This is especially important in this study because the young adults may have ties to domains other than the family or parental home. By moving outwards from the ego, the researcher is able to access different social circles in which the ego is connected and compare the different social domains that young adults may be connected to. This will allow us to explore who has the potential to gain access to certain support, resources, and information outwith the family.

A name generator is a tool which asks respondents to nominate alters within their network (Robins, 2015). A name generator usually involves three elements (Alexander, 2009):

- 1. Alters: the name generator collects information on ego's relevant alters
- 2. Structure: it collects information about relationships between these alters
- 3. Alter Attributes: it collects demographic information about alters.

This information establishes the structure of an ego-net and means that, not only can a visualisation of this ego-net be produced, but also a sense of how connected and supported an ego is could be gained.

The six name generators used in the interview were based on wording developed by Van der Peol, (1993), the SGG (Burt, 1984), the East York Studies (Wellman, 1979; Wellman & Wortley, 1990), and the Northern California Communities Study (Fischer, 1982). The generators were amended to reduce length, ease understanding, and eliminate the use of time frames:

- From time to time, most people discuss important housing matters with other people.
 Who are the people with whom you discuss housing matters?
- 2. If you need to borrow a large sum of money, say £500, for housing costs whom would you ask for help?
- 3. From time to time, people ask other people for advice or support with housing matters. Who are the people you would usually ask for such advice in your life?
- 4. Could you name anyone who has provided you with help in your home recently?
- 5. If you need expert advice or support on housing matters from outside your household, whom would you ask for help?
- 6. Please list anyone who is especially close to you who you have not listed in one of the previous questions.

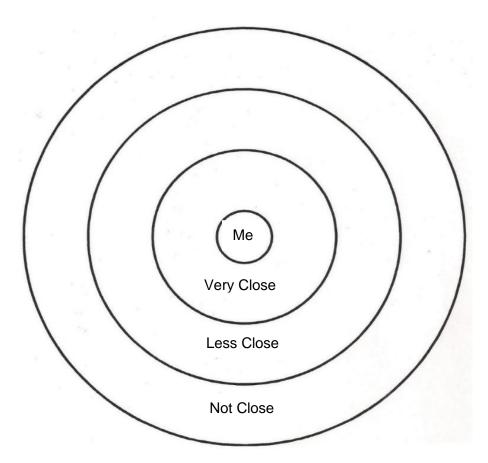
Five of the six name generators used in the survey were exchange based (Fischer & McCallister, 1978) and were selected to represent a broad, multidimensional view of housing support that included emotional support, companionship, and instrumental aid in the form of support with large services, small services and financial aid (Cohen & Wills, 1985; Fischer, 1982; Veiel, 1985; Wellman & Wortley, 1990).

A name generator usually associated with the affective approach, but used here as part of the exchange approach, was used as a final name-eliciting question. Participants were advised that they could give the same names for more than one question (first name and last initial), but that they could list only six alters for each name generator. This limit was designed to reduce respondent fatigue (Abbot et al., 2012) and to therefore ensure that the respondents were able to fully participate in the description of their network. Previous studies have found that less than 3% of respondents listed more than six alters in response to the GSS and similar generators (Burt, 1984; Fischer, 1982). By providing the sixth generator of "anyone else", respondents had the opportunity to list important alters who otherwise would have been omitted as a result of the interview's design.

Standard name interpreters were administered for each alter, including demographic characteristics and information on the relationship between alters. Participants were asked to indicate how close they felt to each of the nominated alters to enable exploration of

whether participants are gaining support from closer or less close ties. Respondents were shown an image of a target and asked to consider where they would place their alters on the target. The alters the respondent felt closest to were to be placed on the inner concentric circles and those that they felt less close to were to be placed on circles further out (Figure 8).

Figure 8. Target



At the end of the interview, it was explained to the participant that the interview was now complete, and I thanked them for their time. I then allowed the participant time to discuss any remaining questions or thoughts on the research.

The interview data included approximately 63 hours of recording from participants which were transcribed by an approved company.

3.5. Ethical approval and considerations

Ethics approval of this project was granted by the General University Ethics Panel (GUEP) on 14th May 2020 (see Appendix 1). This was amended in July 2020 (see Appendix 2) to incorporate the use of financial incentives. The ethics approval process was extensive and included detailed description of my methodological choices whilst providing all relevant

documentation (e.g., consent forms and information sheets). At this stage, it is important to highlight a number of key ethical considerations.

3.5.1. Internet-based data collection

Scholars have produced a rich literature on internet-based data collection (Fielding et al., 2012; Moore, McKee, et al., 2015; Shields, 2003). As a general rule, computer-mediated communication offers greater flexibility in time and location of data collection (Cater, 2001; Jankowski & van Selm, 2008), can be described as a highly socialised form of interaction (Joinson, 2000), which can also conform to health and safety restrictions. With our ever-growing digital societies, and as a result of the Covid-19 pandemic, people have become familiar with various platforms and applications to carry out at least some of their daily interactions and communications online (Lobe et al., 2020). However, many have never made this transition with 932,025 people in Scotland having potentially very low digital skills (Halliday, 2020). Therefore, it was essential that this study included a non-digital option to ensure that where practicable all potential participants could be included. Therefore, all participants were able to take part in the interview by telephone call as an alternative to Microsoft teams.

It is important to note that there are also concerns about these technologies including the security of the platform (Microsoft Teams was utilised to overcome this), confidentiality (for respondents at home or other environments where they can be overheard), and the logistical needs such as equipment (computer, camera, and microphone) (Lobe et al., 2020). Furthermore, in online interactions, where a researcher and participants are physically distant, the researcher's control over interaction decreases. To try and prevent distance I structured the interviews to put the participants at ease, only asking more personal questions later in the interview. The interviews started with a discussion around the outcome of the class calculator as participants found this interesting and wanted to discuss it which allowed me to build a rapport.

3.5.2. Informed Consent

Information sheets and consent forms were produced for all participants involved in the study (Examples in Appendix 6 and 7) and disseminated to all participants. Additionally, I created a flyer to be used on social media as a way to initially gain interest as the information sheets were quite long – view Appendix 3.

When a potential participant made contact regarding the study the information sheet and consent forms were issued to them and only once they responded providing their consent to take part in the study was an interview agreed. Before the interview commenced, I asked the

participant if they had any objections to being audio and/or video recorded where Microsoft Teams was being used for the call (Hesse-Biber & Nagy Leavy, 2011).

This study also asked respondents to provide additional information about each alter nominated in their responses to the name generator questions. These alters are considered as "secondary subjects" (Marsden, 2011). These attributes were used to examine the composition of the networks and the (dis)similarity between ego and alter attributes. In the case of ego network designs, respondents' reports on their alters' attributes are the only source for obtaining such information, therefore the data gathered is the respondent's perception of their alters attributes. As such, the inclusion of these alters' information would provide no more potential risks than they encounter in their daily lives, therefore it was not necessary to obtain their consent (Klovdahl, 2005).

3.5.3. Anonymity

Given that the study involved multiple egos and alters, some of whom lived and worked with the participants it was important for this study to take measures that would preserve confidentiality. As recommended by Robins (2015), after the network data were collected from each respondent, the ego, and nominated alters were given participant ID codes (for example P01). These ID codes were used in all recording or network connections and databases. However, a document was saved in a separate space, without the network data, with the record of which ID corresponded with which ego and their demographic data, and again another file was kept for alters. Within this thesis, pseudonyms were used to de-identify participants and other people, organisation and places mentioned in interviews and other textual data collected for research purposes. Although data visualisations do not have names of identities labelled, they may be labelled with their role, gender or relationship to the participant, for example, with 'Mother', 'Colleague', or a pseudonym. In the case of social housing tenants, the identity of the housing provider was also protected with pseudonyms and any identifying information was withheld.

3.5.4. Data Security

All data collected were kept securely stored on password-encrypted computers to which only I had access. Any notes, and/or paper copies of transcripts were kept securely in a locked cabinet only accessible by me. All relational data had identifiable names removed and replaced with alter and ego IDs for further protection of the participants identity. Any data files that had identifiable characteristics were individually password protected. Data was also stored in line with the UK General Data Protection Regulation (UK GDPR), tailored by the Data Protection Act 2018.

3.5.5. Reflexivity

Influence of the researcher

An interpretivist approach needs to be reflexive. The interpretive position posits knowledge as a social and cultural construction and hence the researcher needs to take account of how their assumptions and views have impacted on the research process and products in order to interpret the complexities of the multiple realities involved. According to Levy, this is *"not in order to suspend subjectivity, but to use the researchers' interpretive framework consciously as the basis for developing new understandings"* (Levy, 2003, p. 94).

Here the researcher is working with the data created with participants to pull out meaning. However, Rubin & Rubin (2005) noted that researchers make "cultural assumptions that influence what they ask and how they construe what they hear". Therefore, understanding is never a complete process and there is a need for reflexivity by researchers using an interpretivist approach regarding their interpretations and understanding their own views around the topic area.

Specific to this project, I took steps at the research design stage to minimise my influence over participants, at the data collection stage. For example, choosing to use validated data collection tools, such as Savage et al. (2013) social class calculator and Hogan et al. (2007) target method. This helped limit my influence because I was asking each participant the same questions. However, upon reflection I believe that my presence partially influenced the data because of my knowledge and experience of the social housing sector. I was able to pick up on hints from participants housing situations that could help me formulate prompts and I was able to explore their housing history further with them. Whilst this knowledge and experience aided me in the development of the study, I was careful not to let these experiences drive the research.

Safeguard for respondents

As mentioned, some of the participants were classed as vulnerable because of their circumstances. The term 'vulnerable' is broadly defined in the realm of social research, including, health, education and psychology. In a housing research context, people classed as 'vulnerable' include those: with experience of homelessness; living in poverty; in insecure housing/employment situations; people who are drug and/or alcohol dependent; and people experiencing mental health problems (Burridge & Ormandy, 2005; Freeman, 1993). Therefore, before any interviews commenced, in line with the guidance, I assessed the vulnerability of the participant within the context of the study and the potential consequences of their participation (ESRC, 2019). None of the topics discussed in the interviews resulted in participants becoming distressed or asking for the interviews to stop. I also prepared leaflets

containing information of services that may have been able to assist the participants if they became distressed or requested help – again no participants needed these.

As the interviews were biographical, this bears separate ethical consideration as there are concerns that this type of research can raise painful memories (Roberts, 2002). The participants were reliving their experiences for me, yet I am not trained to help participants cope with traumatic memories (Roberts, 2002). The interview schedule was arranged in such a way so that once any potential negative experiences were discussed more positive experiences were involved (e.g., housing aspirations) to try and quell bad memories. Additionally, after interviews I checked the wellbeing of participants and in most cases, we had a debrief session where we spoke about topics other than those in the interview to try and dispel any negative memories the interview raised.

Safeguards for researcher

I considered researcher safety in great detail prior to conducting the fieldwork however due to Covid-19 the research was carried out entirely using virtual methods. As a result, this greatly reduced any potential physical risk that could occur. The phone number and email address that were put online were not personal contact details and so these could be easily abandoned. I was required to use my personal social media accounts however I utilised the privacy setting so that there were no personal details available and I could not be contacted directly.

However, perhaps the most likely risk to myself as a researcher was the emotional strain that the interviews would cause on me. Although this study did not intend to target vulnerable participants several participants spoke candidly about experiences of homelessness, precarious work, and extreme poverty which took an emotional toll. Therefore, I had to make efforts to distance myself from the work and take sufficient breaks from interviewing to reduce the emotional impact. Before the data collection started, I made a list of possible places I could receive support, including student support services. Although, upon reflection, my biggest support was my family and friends. Keeping in contact with family and discussing my concerns was imperative to maintaining my own mental health and wellbeing throughout the project.

3.6. Data analysis

This thesis uses a mixed-method design which yielded a range of data types. The analysis uses relational network data and qualitative interview data from multiple respondents. The following methods of analysis were used; egocentric network analysis (a type of social network analysis), descriptive statistics, and an interpretivist approach to qualitative data analysis. As Crossley and Edwards (2016, p. 6) argue:

the quantitative techniques of SNA are crucial for identifying and measuring the properties of networks and for identifying associations between such properties and wider behaviour and factors that might be regarded either as causes or effects of them, but we believe that qualitative work is often essential if we are to understand the how and why of such associations.

Thus, using a mixed methodology in this study was imperative to understand the structures and compositions of the networks, but to also understand how these relationships were formed and to identify the underlying mechanisms which may trigger the formation of relationships and communities.

As such, each of the empirical chapters uses different methods of analysis:

Chapter 4 uses egocentric network analysis to investigate how the housing support networks (ego-nets) of young adults are structured. The structural, compositional, and transactional characteristics of the network were calculated.

Chapter 5 takes an interpretivist approach to qualitative data analysis in order to analyse interview data from the young adults. It first aims to understand how young adults utilise social capital in their housing support networks and how this differs between young adults of different social class and tenure. The second section aims to understand how young adults' housing aspirations are a function of their social ties, particularly how those social ties enable access to resources and support.

Chapter 6 describes the development of a typology of housing support networks. Thus, it uses both social network analysis and qualitative data to create and then exemplify each 'type' of housing support network.

The following sections will describe each type of analysis used in the thesis, including egocentric network analysis, an interpretivist approach to qualitative analysis and descriptive statistics.

3.6.1. Egocentric network analysis

Egocentric research is interested in individuals and the people they appoint to their network – relatives, friends, advisors etc. (Wasserman & Faust, 1994). In this thesis, egocentric network analysis is used to investigate how a young adults' housing outcomes are a function of their social ties, particularly how those ties enable access to resources and support. Furthermore, this thesis aims to understand how a young adults' ties determine their attitudes and behaviour, with a particular focus on how the attitudes and behaviour of ego's alters infect or influence the young adults' housing aspirations. Egocentric network analysis was undertaken by using packages in UCINET (Borgatti et al., 2002). Network data were entered into Microsoft Excel and imported into UCINET in the form of three matrices: i) for each participant (ego), network members (alters) recalled in response to each name generator question; ii) ego-alter connections and alter-alter connections; and iii) ego and alter attributes (i.e., socio-demographic and relationship characteristics) (Crossley et al., 2015). Summary statistics for structural, compositional and transactional network variables were generated in UCINET and input into Excel for further analysis (see Table 9). Social network diagrams were created in NetDraw in UCINET.

Structural characteristics				
Network size	The total number of individuals recalled in the social network			
Network density	The proportion of network members who know one another, or the			
	'interconnectedness' of the network			
Network homophily	The extent to which participants 'cluster' or form relationships with			
	people who are similar versus dissimilar to themselves. This can be			
	measured using the external-internal (EI) index which examines the			
	number of ties within and between groups (Krackhardt & Stern,			
	1988). The EI index ranges from -1 (greater homophily, all ties			
	belong to the same group) to +1 (greater heterophily, all ties belong			
	in a different group)			
Isolates	The number of people that are connected to the participant but are			
	not connected to other in the social network			
Components	A subset of network members all of whom are connected by a path			
	when the participant is removed			
Compositional cha	racteristics			
Relationship type	The number and proportion of network members recalled for each of			
	the following different types of relationship: partner; family; friends;			
	colleagues; and other. Participants chose only one relationship for			
	each network members.			
Network diversity	The number of different types of relationships in the participant's			
	social network, with scores ranging from 1 to 5.			

Table 9. Egocentric network analysis work package

Transactional char	acteristics				
Strength of tie	the 'closeness' or 'intensity' of the relationship. This has been suggested to reflect the ability of one individual to exert influence another (Mitchell, 1969). Measures of the strength of each relationship in the network included: i) emotional closeness, rangin from 1 (not very close) to 6 (very close); ii) number and proportion people in the inner circle, i.e., network members rated as very close				
Function/content	the number and proportion of people called in response to each of the ten name generator questions relating to different types of housing support. These 'network types' were not mutually exclusive as participants could recall the same person in response to different name generator questions.				

The study of egocentric networks is not only an adequate method to describe who the ego is connected to, but also acts as a starting point where the consequences of such connections can be explored (McCarty et al., 2007). As such, the analysis of network data presented in Chapter 4 not only established a greater understanding of these housing support networks, and the important attributes and features of these networks, but it also established recurring patterns of housing support (or lack of housing support).

Based on this analysis, a typology of housing support networks of young adults (Chapter 6) was created by examining the patterns of support through egocentric analysis and themes of housing support which emerged from qualitative interview data. The qualitative data from interviews with young adults explained why their networks were structured as such and why different network members provided support in some areas and not in others.

A detailed description of how the typology was constructed is presented in Chapter 6, however, the main factors that contributed to the characterisation of each type of housing support network are detailed here. The networks were first grouped by considering important structural features, which were highlighted as important through the egocentric analysis and through consultation with literature. Secondly, the qualitative themes that emerged from interviews with young adults were considered. As Bellotti 2015) argues, although young adults could have had similar structures of support netwo(rk, they may utilise them differently and rely on different types of ties.

In this thesis, the emergent theme of housing support from "other" was important for young adults, and, as such, is a defining feature of the typology created. This was not only

compositionally important, but often illustrated whether the young adults trusted housing experts and approached housing experts for support and advice. Thus, it became an important distinction between housing support networks. Therefore, the study found that there were differences in support between housing networks and the grouping of similar types of networks could be made by analysing the structural and qualitative elements of the data. This analysis led to three main types of housing support networks of young adults being identified. Thus, egocentric analysis was a key method of analysis in this thesis and was used to partly answer research questions 1. How do young adults utilise social capital in their housing support networks? a) What are the barriers to accessing this support? b) How does this support intersect with social class and tenure and 3. Are there types of housing support networks, and if so, how can they be characterised?

3.6.2. Interpretivist approach to qualitative data analysis

As outlined in Chapter 3, section 3.1.1, this thesis adopts an interpretivist approach. To reiterate, the interpretivist *approach "looks for culturally derived and historically situated interpretations of the social life-world*" (Crotty, 1998, p. 67). This means that reality and experiences are subjective and open to individual interpretation (Guba & Lincoln, 1994). Thus, qualitative accounts of events can give insight into the multiplicity of the lived experience, and the various ways in which people live and perceive their lives.

The data was analysed thematically. Thematic analysis is a method for analysing qualitative data that entails searching across a data set to identify, analyse and report repeated patterns (Braun & Clarke, 2006). It is a method for describing data, but it also involves interpretation in the processes of selecting codes and constructing themes.

According to Braun & Clarke (2006) there are six phases to thematic analysis:

- 1. Familiarising yourself with your data
- 2. Generating initial codes
- 3. Searching for themes
- 4. Reviewing themes
- 5. Defining and naming themes
- 6. Producing the report (Braun & Clarke, 2006, p. 87)

Thus, by using an interpretivist approach to qualitative data analysis, this project was able to engage in a wider discussion about young adults' housing transitions.

Qualitative data were managed and organised in NVivo (QSR International, 2019), which is a software program used for the storage, management and analysis of qualitative data.

As noted already in this chapter, although I did not transcribe all of the data myself, I had conducted all of the interviews myself and had reviewed all of the data. Therefore, by the time I was ready to start analysis I was already familiar with the data in line with Stage 1.

To generate initial codes (Stage 2), I created a codebook deductively from the interview schedule and my notes from the interviews. This was piloted with the social rented biographical interviews and from those further codes were inductively created. From these broad codes, themes were inductively drawn out. For example, from the initial code 'support from family and friends" which contained any information about participants discussing their experiences of receiving housing support from family and friends, I created the themes 'returning to the family home', 'renting from friends or family', and so on. This further refined the data and enabled me to highlight what it was about the housing support that participants received that was important in their stories (Stage 3).

After generating these themes, I then reviewed them through going back to the data (Stage 4). Once I was satisfied that they were representative of the data, I wrote the themes up. While Stages 4, 5 and 6 are presented separately, writing (Stage 6) helped me analyse and engage with the data and refine my themes and the story they were telling (Stages 4 and 5). This is one of the benefits of thematic analysis, as the approach is flexible, and Braun & Clarke (2006) acknowledge the back and forth of analysis.

In accordance with Bryman (2016) outline of the processes of conducting and analysing qualitative research, after I had written up my analysis, I revisited the theory that I had thought applicable at the start of my PhD. Amending the theoretical framework in light of my data, I generated the theoretical framework that was outlined in Chapter 2. Through applying this framework as a way to conceptualise my data and analysis and tying in the empirical literature outlined in Chapter 2, I then outlined my findings and discussion.

3.7. Limitations of study

Although this study is small scale and does not represent the views of all young adults aged 18-35 in Scotland, this study is a starting point for further study into this topic and it provides initial findings which will signpost future research on housing support networks for young adults. Further, by making comparisons to similar studies I could mitigate the limitations of the small sample by exploring whether my study was finding similar themes and patterns within the housing support networks of young adults. For example, comparing studies that had similarly analysed the networks of young adults in different context, I could see if the networks I was producing were radically different from other such studies. I confirmed that although my study did have new findings, there were patterns of similarities between my own and other studies such as Röper et al., (2009) and Andersson (2021).

The interviews with young adults also attempted to gather information on the alters' occupations, in the hope that some measure of social stratification through occupation would be analysed. It became apparent very quickly that this data would not be easily collected and that much of the information would be missing. It is well established that gaining information on alters from egos is difficult from any sample.

At the start of the project, I had aimed to collect a sample of young adults that were drawn from across Scotland to ensure that the experiences of housing support networks were diverse. This sample does have a range of people from across the region, however 38% of the participants were from Glasgow. This may be considered problematic, because there is less diversity in the sample than was hoped initially. However, due to the limitations of the recruitment process the aim of gaining young adults from across the region was impossible and this sampling requirement was dropped.

On reflection, there are limitations to this study which inevitably shape who can be included and what can be analysed in the research. Future research could aim to have a more diverse sample or might consider including young adults who are care experienced, or young disabled adults in order to gather views on housing support from a wider sample of people. Overall, although there are limitations to this study, steps have been taken to address each limitation in order to produce robust and valid research.

3.8. Summary

This chapter has outlined the key methodological choices of this thesis. It stated the research questions which were formed through gaps in the literature identified in Chapter 2. These research questions had particular ontological and epistemological underpinnings, which were relational sociology and interpretivism. The chapter then discussed the validity of mixed methods in social network research, given this ontological and epistemological approach.

Given the research questions and the philosophical approach chosen, the chapter then discussed the practical issues of the research: sampling, data collection, ethical considerations, and data analysis.

By collecting relational network data and qualitative data from young adults, the key research questions were answered, and key concepts explored. These participants were sampled from across Scotland.

Key ethical concerns were outlined, such as concerns about the young adults' anonymity. Additionally, the chapter included these concerns were addressed ethically and without harm to anyone involved in the study. Modes of analysis were discussed in detail and outlined which types of analysis were used in each chapter. The ways in which this thesis used egocentric network analysis, an interpretivist approach to qualitative analysis and descriptive statistics were all discussed in detail. Finally, this chapter outlined the main limitations of the research, however, it also outlined why these limitations did not significantly limit the rigour and validity of the study.

4. Strong vs Weak ties: the role of social capital in young adults housing transitions

4.1. Introduction

This chapter will illustrate who young people perceive as supporting them in housing matters and whether alters with particular attributes are more likely to provide certain housing support. This chapter presents the egocentric network analysis of 42 participants to investigate how a young person's housing outcomes are a function of their social ties, particularly how those ties enable access to resources and support. As discussed in Chapter 3, Section 3.6.1. the structural, compositional, and transactional characteristics of the networks were calculated. The study of egocentric networks establishes a greater understanding of housing support networks, and the important attributes and features of these networks. Overall, this adds to a better understanding of young adults' perceptions of their housing support networks, what form of support is important to them and who they believe supports them the most.

This chapter aims to address the following research question:

- 1. How do young adults utilise social capital in their housing support networks?
- 2. Are young adults housing aspirations a function of their social ties, particularly how those ties enable access to resources and support?

This chapter has three main sections. Section one describes the sample of young adults and their alters. Section two explores the relationships between the ego and alters including; what type of support is provided, the label of their relationship, how close the ego feels towards the alter, and (dis)similarity. Finally, section three will combine qualitative thematic analysis of individual case studies with egocentric network analysis. This chapter will illustrate what the young adults' housing support networks look like and how the structure of these networks may differ between young adults.

4.2. Social network characteristics

Alters are the actors in a network to which the ego is connected. In this study, the ego is the young adults who was interviewed for this project. Young adults were asked to nominate people who supported them with housing matters in different capacities, and this created a list of people who made up the young adults' housing support network. Hereafter, this list of people will be referred to as the alters when specifically discussing their position and role within the network. This is common terminology in network literature when discussing the actors within a person's network (Holstein, 2014).

In order to explore the structure of the housing support networks of young adults, it is important to explore the relationship between the ego and alters and the composition of the housing support network. This is because how the ego relates to the alter may determine why the ego looks to alters for housing support and therefore is an essential aspect of how the network is structured. This section will consider the distribution of alters nominated by the ego, their relationship to the ego, closeness to the ego and the type of housing support provided.

4.2.1. The alters

Descriptive statistics for the total number of alters recalled in response to the name generator questions can be found in Table 10. For each of the name-generator questions, participants were allowed to name up to six people and could nominate a person multiple times across questions. Table 10 describes how many nominations each name generator produced. If all young adults were to nominate the maximum number of alters for each name-generator question, each question would have 252 nominations (6 nominations x 42 participants). As shown, the maximum number of nominations that a single question received was 156. The final question was designed to identify people important to the young adults who had not been nominated previously therefore, five was the maximum number of nominations a single person could have.

A total of 381 alters were recalled across the full sample (n=42). There were fewer males nominated (49.2%, n=154) than females (50.8%, n=159). The average age of alters was 45, with ages ranging from 21 to 90 years old.

A key part of the data collection process was establishing the relationship between egos and alters by establishing how emotionally close the egos and alters were and what the label of the relationship was between them. The next section will discuss these aspects of the relationship in detail.

Na	me generator question	Total N (%)	Mean (SD)	Range	Med, Mod
1.	From time to time, most people discuss important housing matters with other people. Who are the people with whom you discuss housing matters?	156 (32.6)	3.80 (1.31)	1-6	4, 3
2.	If you need to borrow a large sum of money, say $\pounds 500$, for housing costs whom would you ask for help?	60 (12.5)	1.50 (0.59)	1-3	1, 1
3.	From time to time, people ask other people for advice or support with housing matters. Who are the people you would usually ask for such advice in your life?	109 (22.8)	2.87 (1.30)	1-6	3, 3
4.	Could you name anyone who has provided you with help in your home recently?	58 (12.1)	1.93 (1.39)	1-6	1, 1
5.	If you need expert advice or support on housing matters from outside your household, whom would you ask for help?	44 (9.2)	1.57 (0.78)	1-4	1, 1
6.	Please list anyone who is especially close to you who you have not listed in one of the previous questions.	52 (10.9)	1.49 (0.73)	1-3	1, 1
То	tal nominations	479	9.10 (2.76)	4-16	9, 7

Table 10. Descriptive statistics for number of social ties recalled in response to name generator questions across the sample (n=42)

Note: Alters recalled in response to network questions are not mutually exclusive. All variables positively skewed

4.3. Relationship

4.3.1. Compositional characteristics

The composition of a young adults' egocentric network is important because it may affect what type of support, resources, and information the young adults can easily access. One particularly important attribute in these egocentric networks is who the alter is to the ego; partner, family, friend, colleague or other.

Almost half of the sample of alters consisted of family members (46%), while friends and colleagues made up 29% and 7% respectively. Most family members were a parental relationship (35%) while partners account for 8% of all nominations (Figure 9). However, not all the alters nominated by the young adults were friends or family. Several of those alters nominated were housing professionals, services or organisations that provided expert information and advice or services to the young adults. These included but were not limited to mortgage advisors (21%), homeless or housing services (16%), solicitors (9%), social workers (3%) and money advice services (3%).

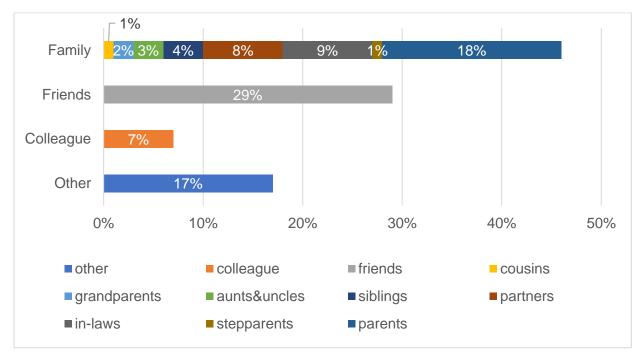


Figure 9. Alter nominations by type (n=381)

Of those nominated, most were only nominated once. However, a small number of people were nominated three (20 people) and four (3 people) times. Evidently, these alters have importance for the ego who nominated them, and, therefore looking at who these alters are and what type of support they provide these egos was of interest to the project. This will be explored more closely in the next section.

Figure 10 shows the proportion of types of ties by each egocentric network. The number of young adults who have no friendship (9), colleague (26) or other (11) ties in their housing support network is apparent.

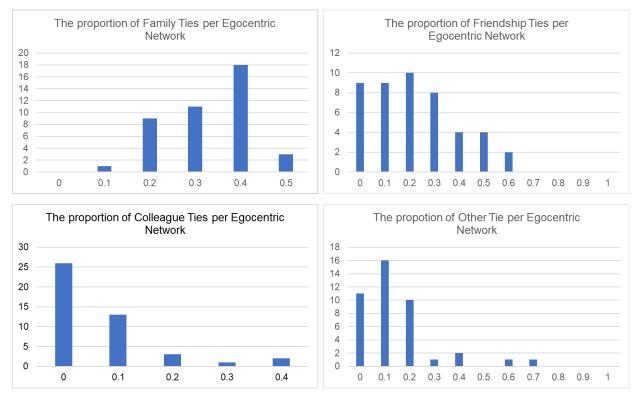


Figure 10. The proportion of relationship to ego by egocentric network

The large proportion of family members is especially interesting, indicating that family members are important to housing support networks.

Relationship to the ego and housing support

An important aspect of this project is assessing what type of support is being provided and who is providing such support, as establishing which ties young adults were relying on for particular types of housing support could show which relations were most important to the egos.

Table 11 describes what proportion of the different types of support were given by what types of relationships. For example, for name-generator question 1, summarised as 'Housing Matters', 70.3% of the alters who made up those who would discuss housing matter with the ego were family.

Name generator	Family	Friends	Colleagues	Other	Total = n
question					(%)
1. Housing Matters	70.3%	15.2%	5.1%	9.5%	159 (100%)
2. Housing Costs	91.7%	5.0%	0.0%	3.3%	59 (100%)
3. Advice and Support	54.5%	30.4%	7.1%	8.0%	112 (100%)
4. Help	51.7%	32.8%	5.2%	10.3%	56 (100%)
5. Expert Advice	4.4%	20.0%	8.9%	66.7%	45 (100%)
6. Other	28.6%	47.3%	7.3%	16.4%	53 (100%)

Table 11. The proportion of types of support by relation to the ego (n=42)

Family ties make up the majority of the alters nominated for housing matters, housing costs, advice and support and help. This suggests that there is a great value placed on family members by young adults. Family would often provide advice and information about housing matters, provide support with housing costs, provide housing advice and support as well as providing help around the home when required. Further, this might be detrimental to those young adults who do not have family, if the norm is that family members take the lead in providing housing support to young adults. It might be less likely that a young adult gets the support that they need from other ties, or that they are more heavily reliant on other ties who may not be able to provide the housing support required.

Analysis of the composition of the people who were nominated one, two, three or four times shows us how numerous the nominations of support are for family members, and therefore suggest how important family members are in housing support networks. Figure 11 shows us that family members were more typically nominated three of four times.

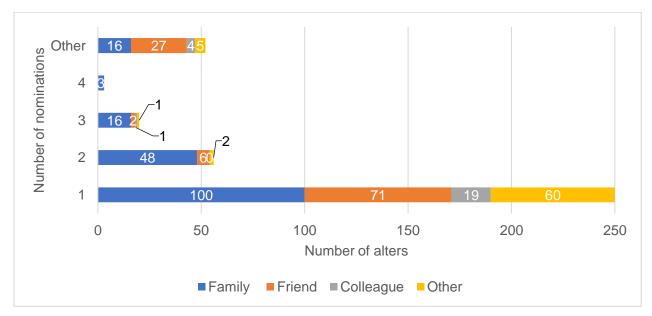


Figure 11. Number of nominations of support per alter across the sample (n=42)

There are only a few friendship ties who were nominated several times for support, also one colleague and one other. This is understandable, as it is to be expected that colleagues and other ties are weaker ties who are less likely to provide financial support or practical help around the home that is illustrated by name-generator questions 2 and 4. Table 11 illustrates that family ties are the ties which the young adults find the most supportive with housing matters, or at least provide the most varied types of support.

4.3.2. Structural characteristics

Structural social network characteristics of the sample are presented in Table 12. The size of a network consists of the number of people who were nominated. The mean number of people recalled was 9.10 but this varied widely across the sample (range=4-16). Further analysis by tenure for owner occupiers, market renters and affordable renters shows that the mean number of people recalled was 9.59 (range= 6-15), 9.15 (range=4-16) and 8.25 (range=6-12) respectively. This indicates that there is little difference in the size of network between participants of each tenure. However, the size of a network alone does not provide us with enough information about access to social capital as only ties which afford indirect access to other forms of capital constitute social capital (Crossley et al., 2015). Therefore, some people may have access to desired resources with a small network, whilst others can be unsupported with a big network. This will be explored further in Chapter 5 which looks at how young adults access resources within their housing support networks.

Network Density is defined as the number of ties in the network divided by the number of all possible ties (Wasserman & Faust, 1994). It has been suggested that more densely interconnected network structures are positive if the ego was in need of social support however, this can limit access to resources and information (Crossley et al., 2015). On

average, the housing support networks were of moderate density (0.41) indicating that approximately 40.9% of the alters in an average network had ties to one another (Crossley et al., 2015). The moderate density of the networks in this sample could therefore be viewed as being of optimal density, providing emotional support whilst also offering access to new information and resources. However, ego-net density measure fails to explore differentiation within the ego-net which can disguise the fact that some parts of it are, in some cases, denser than others. One way to overcome this is to find the components in the alter network.

A graph component is a maximal subgraph with paths between all nodes. Components divide up the graph into separated regions with no ties between them. Sixty-two per cent (n=26) of the sample had networks with one, two or three components (31.0%, 11.9% and 19.0%, respectively), suggesting most networks were made up of a small number of connected groups. This would indicate that the alters are from similar social circles and as such ego may not have much access to alternative viewpoints or information. In comparison, only forty-six per cent (n=8) of market renter networks were made up of a smaller number of connected groups indicating that they have access to diverse resources, and this could be of benefit.

Actors who are not connected to any other actors are called isolates, and an isolated node is formally a separate component (Robins, 2015). Forty percent (n=17) had no socially isolated members, 21% (n=9) had one, and 38% (n=16) had between two and three isolates. In comparison, fifty-nine percent (n=10) of owner occupiers, thirty-eight percent (n=5) of market renters and sixteen percent (n=2) of affordable renters had no socially isolated members. Further analysis of the isolates found that these were generally organisations who provide advice, information, or support e.g., citizens advice bureau or money advice service.

Overall, the structural analysis illustrates that the participants across all tenures are receiving some housing support. The next section will examine the compositional characteristics of the housing support networks.

Characteristic	Mean (SD)	Range	Mdn	Mode
Size	9.10 (2.76)	4-16	8.50	8
Owner occupier	9.59 (2.64)	6-15	9	7
Market Renter	9.15 (3.44)	4-16	9	7
Affordable Renter	8.25 (1.74)	6-12	8	8
Density	0.41 (0.20)	0-1	0.37	0.23
Owner occupier	0.44 (0.17)	0-0.7	0.43	0.23
Market Renter	0.39 (0.23)	0-1	0.31	0.23
Affordable Renter	0.39 (0.21)	0-1	0.35	0.33
Isolates	1.02 (1.03)	0-3	1	0
Owner occupier	0.59 (0.77)	0-2	0	0
Market Renter	1.23 (1.12)	0-3	1	1
Affordable Renter	1.58 (0.95)	0-3	2	2
Components	2.17 (1.12)	1-4	2	1
Owner occupier	1.65 (0.76)	1-3	1	1
Market Renter	2.31 (1.20)	1-4	2	1
Affordable Renter	2.92 (1.04)	1-4	3	3

Table 12. Structural social network characteristics of the sample (n=42), owner occupiers (n=17), market renters (n=13), affordable renters (n=12)

4.3.3. Transactional characteristics

Through Granovetter's theory of weak ties, it could be hypothesised that ties who are close to the ego are more likely to be nominated for emotional support, whereas less close ties are more likely to provide new resources, information and material goods (Granovetter, 1973). Elaborating the concept of social capital much further, (Lin, 2001) observes that low-status individuals tend to profit more from weak ties, while high-status individuals benefit more from strong ties. This is because high-status people, benefit from ties within their own social group. Therefore, egos with a mixture of strong and weak ties may have better access to new information and resources than those with just strong ties.

Egos were asked to place their alters on a target to represent how close they felt to their nominated alter. Figure 12 below shows that the majority of ties were placed in the 'Very Close' concentric circle (41%) and the least amount of alters were placed in the 'Not Close' concentric circle (22%). However, 41% of the alters were characterised as 'Less Close' or 'Not Close' which suggests it is not just 'Very Close' ties that are providing housing support to the young adults.

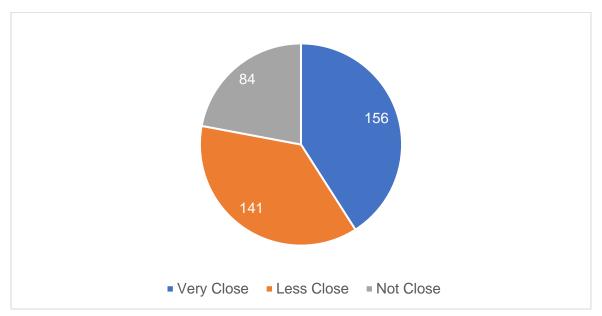


Figure 12. Emotional closeness of alters to ego in sample

Further analysis shows that participants placed partners, family, and close friends in the closest concentric circle (Figure 13). In contrast, colleagues and other supportive alters were considered less close or not close to the ego. This suggests that supportive alters were mostly partners, family and close friends who were deemed to be very close to the young adults. This will be explored further in Chapter 5.

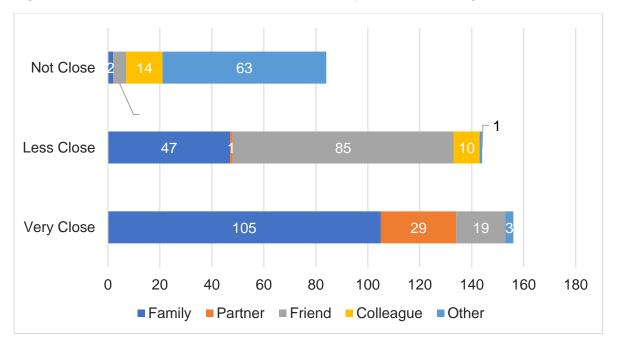


Figure 13. Emotional closeness of alters in sample by relationship to ego

Figure 14 illustrates the emotional closeness of alters in the sample by the social class of the participant. This shows that egos who were from the precariat, established middle class or elite social class had the largest proportion of alters that were identified as `Less Close` or

`Not Close` at 66.6%, 63.3% and 66.6% in respective order. These three social class groups also had the smallest proportion of `Very Close` alters. This suggests that these participants had more access to bridging social capital in their housing support networks as they were more likely to seek housing support outside of their close ties. In contrast, emergent service worker, new affluent worker and technical middle class had the largest proportion of `Very Close` alters. This suggests that these participants relied on their close ties for most of their housing support and had less access to bridging social capital. This will be explored further in Chapter 5.

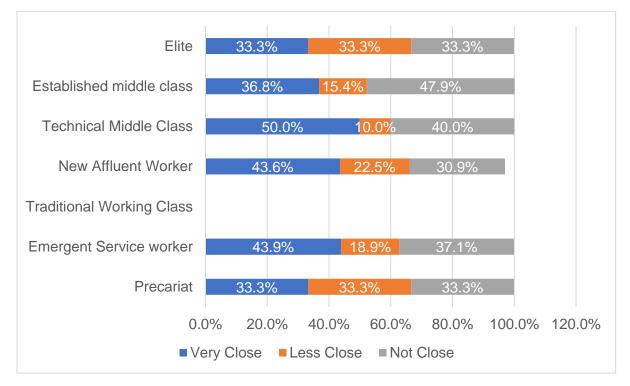


Figure 14. Emotional closeness of alters in sample by social class of participant

Figure 15 illustrates the relationship of the 'Very Close' alters to the ego by the type of housing support that they provided to those alters. This shows that predominantly parents were the very close alters that young adults nominated for housing costs (73%), advice and support (54%), housing matters (49%) and help (42%). Notably, friends were the very close alters nominated for providing expert advice (50%). This suggests that parents were very important strong ties within young adults housing support networks providing support across a wide range of housing issues. Friends were also important strong ties within young adults' housing support networks however they were approached for a more limited range of housing issues which will be explored further in Chapter 5.

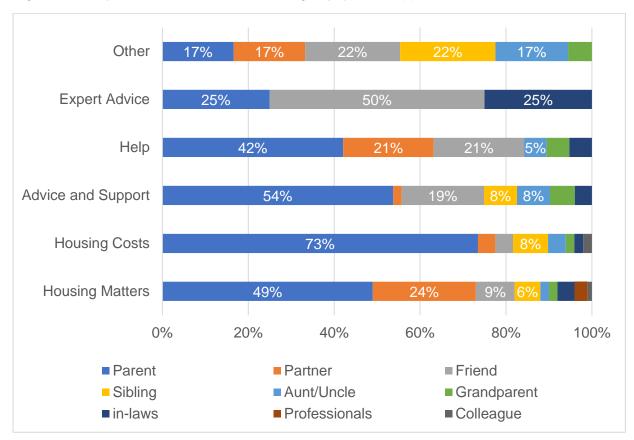


Figure 15. Very close alters relationship to ego by type of support

4.3.4. Homophily

Network homophily refers to the social concept where people's personal networks tend to be more homogenous than heterogeneous such that the communication between similar people occurs more frequently than with dissimilar people (McPherson et al., 2015). Table 13 below illustrates the overall homophily of housing support networks in terms of tenure. For example, 95% of named alters in young owner occupiers housing support networks are also owner occupiers.

Table 13. Total number of named a	alters by tenure
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	Tenure of the named alters				
	Owner	Private	Social	Living with	Total
Tenure of the interviewee	Occupier	Rented	Rented	parents	
Owner Occupier (17 cases)	104 (95%)	3 (3%)	2 (2%)	1 (1%)	110 (100%)
Private Rented (14 cases)	32 (52%)	22 (36%)	3 (5%)	4 (7%)	61 (100%)
Social Rented (11 cases)	63 (66%)	2 (2%)	23 (24%)	8 (8%)	96 (100%)

The housing support networks of young adults living in social rented housing initially appear to be less homogenous with 66% of named alters being owner occupiers and 34% being social renters. Figure 16 illustrates the relationship of each alter to the participant by their tenure, grouped by the tenure of the participant. Further analysis found that across all tenures the large majority of owner occupiers were family members (parents, grandparents) and friends. We can further contextualise this with data from the interviews where respondents discuss their networks in relational terms.

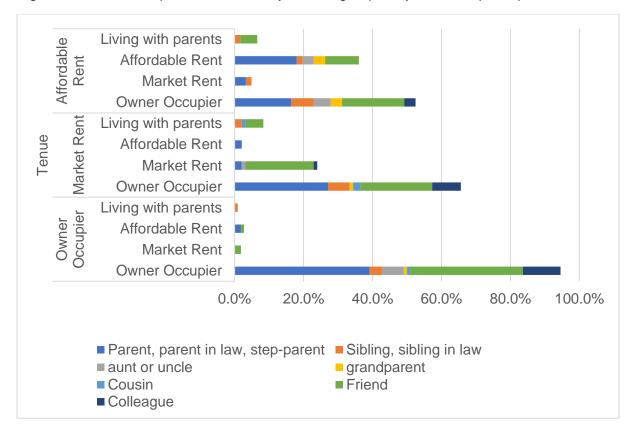


Figure 16. Relationship of named alter by tenure, grouped by tenure of participant

The housing support networks of young adults living in rented housing initially appear to be less homogenous. Further analysis found that across all tenures most owner occupiers were family members (parents, grandparents) who had purchased their social rented home through the right-to-buy.

4.4. Housing transitions in biographical context

This section combines qualitative thematic analysis of individual case studies with egocentric network analysis to illustrate how young adults utilise social capital in their housing transitions. For the qualitative analysis, an interpretivist approach was undertaken in order to identify, analyse and report repeated patterns (Braun & Clarke, 2006). In using an interpretivist approach as outlined in Chapter 3, Section 3.6.2., this project was able to engage in a wider discussion about young adults' housing transitions. The case studies also

utilise a visual mapping of the networks as outlined in Chapter 3, Section 3.4.4., to identify and describe the social networks of these young adults. This shows how the network structure enables the development of social capital in the forms of bonding and bridging capital (Putnam, 1996, 2000). The visual structuring of the social networks of these young adults provides a representation of the nature of their types of social ties as well as how social capital operates across the networks.

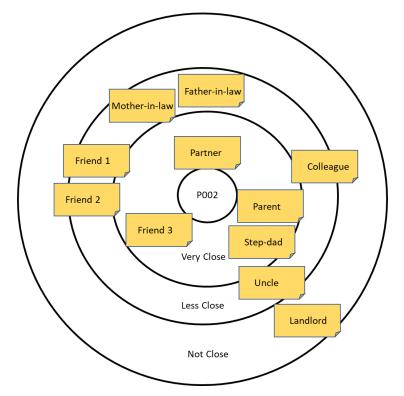


Figure 17. Murphy's Housing support network with closeness of tie

Figure 17 illustrates Murphy's housing support network with Murphy in the centre and their alters placed in the corresponding concentric circle representing how close the ego feels to that alter. This analysis helps to explain how young adults utilise their strong and weak ties to access social capital as demonstrated in the following cases. Also, the case studies examine how this access to social capital may shape their housing aspirations.

The following case studies illustrate diversity amongst the young adults in the sample in relation to tenure and housing experiences, and the importance of family relationships and support. They also suggest ways in which new forms of inequality can arise and indicate some different ways of accessing housing.

4.4.1. Joanne

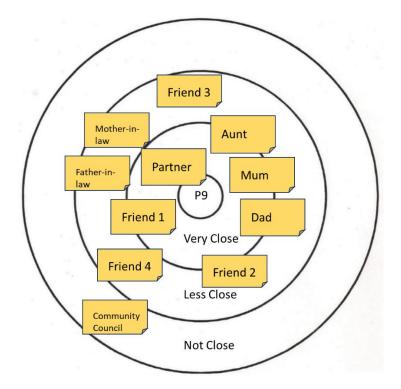
Joanne is aged 27 and established middle class. She had recently purchased her own flat with her fiancé after living for the last year in the converted basement of her parent's home

to save a deposit. She grew up in a Victorian sandstone house that her parents had spent several years renovating. Joanne first moved out of her family home to live with her fiancé who was renting a tenement flat, but they both returned to live with Joanne's parents to enable them to save the necessary deposit to buy their own place together. Joanne explained that she herself had no real tenure preference however her fiancé's experiences of living in the private rented sector had influenced their decision to save to buy their own home together.

Joanne: "Chris always wanted to buy because you pay less on a mortgage than you would in private rent. And whenever he was in rented flats there was always a problem and the landlord wouldn't do anything about it."

Her housing support network is illustrated in Figure 18 and consists of 11 alters with a density range of 0.38. Therefore, she has a number of supportive alters who do not all know one another illustrating that her housing support network is less homogenous. Joanne has placed her Partner, Mum, Dad, aunt and Friend 1 in the closest concentric circle, while other family and friends have been placed further away. Within this thesis, exploring whether these concepts (types of relation and closeness) are correlated with different types of support can show whether different strengths of tie are more likely to produce different types of support.

Figure 18. Joanne's housing support network



Less than half (45%) of Joanne's housing support networks were 'Very Close' ties with the remaining half (55%) of the alters characterised as `Less Close` or `Not Close`. This

suggests it is not just `Very Close` ties that are providing housing support to young adults. Joanne is close to her partner, parents and aunt who are strong ties. It is her parents that play a large role in her housing support network enabling her and her fiancé to move in and save a deposit for their own house purchase. Therefore, whilst Joanne has access to both strong and weak ties in her housing support network it is the social capital that she can draw from her strong ties that have the strongest influence on her housing outcomes. This supports (Lin, 2001) observation that high-status individuals benefit more from strong ties.

4.4.2. Deborah

Deborah is aged 35, a new affluent worker she grew up living in social housing in quite a deprived area of Scotland. She moved out of the family home at the age of 17 due to her father's alcohol dependency, initially sofa-surfing with friends for two months to save a deposit for a private rented flat.

Deborah: "So, we didn't have any finances. And it was all kind of quite sudden, um, that we left. So, we didn't have any money to be able to pay like a deposit. Um, we couldn't get anything through, um, like the council or the housing associations so that two months was till I was to allow us to be able to work harder and get a deposit up so that we could get a property."

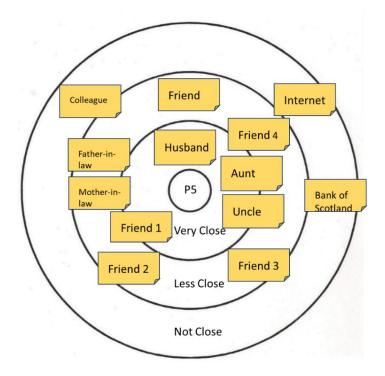
Deborah and her boyfriend lived in the private rented sector for several years, moving from flat to flat because of anti-social behaviour or repairs issues. Now married with two children, they made the decision to move to a more affordable area six years ago to enable them to buy their own home.

Deborah: "Really that is the reason we moved to [town] because, um when we went for a mortgage, I didn't have, um, three years books, so the mortgage was just purely based on John's finances, um, and what we could afford in [town] would really have been probably less than the type of flat we were renting. We wanted to be able to get somewhere that was a house, so then we started looking further afield and obviously price houses down there were much cheaper, so we made the decision to-to move."

Her housing support network is illustrated in Figure 19 and consists of 13 alters with a density of 0.73 therefore she has a number of supportive alters who all known to one another. Her husband, aunt, uncle and closest friend were placed in the closest concentric circle while other family and friends have been placed further away. Around one third (31%) of Deborah's housing support networks were 'Very Close' ties with the remaining alters characterised as `Less Close` or `Not Close`. She is close to her aunt and uncle (strong ties) however they live abroad therefore her friends also play a large role in her housing support network providing information and advice, and practical support with housing matters over

the years (weak ties). This supports (Lin, 2001) observation that low-status individuals tend to profit more from weak ties.

Figure 19.Deborah's housing support network



4.4.3. Lawrence

Lawrence is aged 33 and an emergent service worker. He grew up in a rural part of the UK before moving to Scotland four years ago for work. His parents were homeowners having purchased the house before Lawrence was born and renovating it extensively. Lawrence first moved out of the family home to live in student halls returning to live with his parents when he graduated. He moved out of his parents home four and a half years ago to live in a private rented flat closer to his work, then moving to Scotland when a new job opportunity arose.

Lawrence: "So it was me and my current flatmate. He was looking for somewhere else to live, and I was wanting to live closer to work, um, so yeah, renting seemed like, it's not as big of a commitment, like. I didn't really particularly have a strong urge to, like, get my own place at the point because I didn't know how long I was gonna stay there, and it gives you a bit more flexibility to, kind of, be able to move about."

At the time of interview Lawrence and his flat mate had been given their notice to quit as the landlord has decided to sell the property. Lawrence and his flatmate were continuing to search for a new flat to rent in the private rented sector as he felt that it continued to meet his current needs whereas home ownership represented a commitment that he did not feel he was ready for at this stage.

Lawrence: Um, so yeah, still-- it's rent, rented again 'cause for the foreseeable future I don't particularly want to settle down. There's nowhere exactly I want to, kind of, settle down where having that action-- uh, investment of, like, getting a mortgage for a house and stuff. It's not really a very high priority at the moment."

His housing support network is illustrated in Figure 20 and consists of 5 alters with a density of 0.23 therefore, he has a small number of supportive alters who are unknow to one another. Two were owner occupiers and three were private renters which suggests a possible normalisation of the private rented sector in the form of a socialisation effect through social networks.

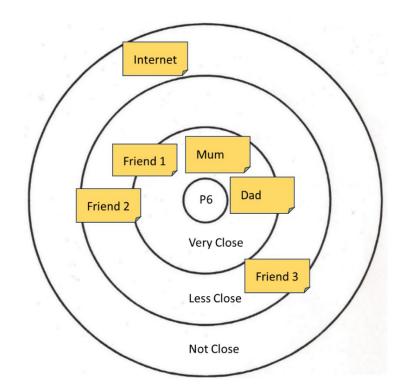


Figure 20. Lawrence's housing support network

More than half (60%) of Lawrence's housing support networks were 'Very Close' ties with the remaining alters characterised as `Less Close` or `Not Close`. His closest friend and flat mate with whom he has made the majority of his housing decisions to date is a strong tie.

4.4.4. Andrew

Andrew is 35 years old and an emergent service worker. He lives with his wife and two children in the social rented sector in a deprived urban area of Scotland. He grew up in social housing and moved out at the age of 27 when he wanted to move in with his then fiancé. This study found that it was a common experience for young adults to be renting a flat from a friend or family member. This was generally because access to the social rented sector was limited, and the private rented sector was often unaffordable. Andrew spoke

about how they had first moved into a private rented flat owned by a family friend as he felt that their *"prospects of getting a council house at the time were pretty limited"* and the *"flat that we seen was priced, at a decent enough level that we could afford it"*. Furthermore, this flat was nearby his family and friends providing a close network of support.

Andrew and his new wife returned from their honeymoon pregnant and knew that their onebedroom flat was no longer suitable. They approached a local housing association about getting a flat and managed to *"jump ourselves up the common housing register quite bit speaking to them"*. They lived in that flat for three and a half years and then moved to their current house which is a bigger two-bedroom semi-detached house.

Figure 21. Andrew's housing support network

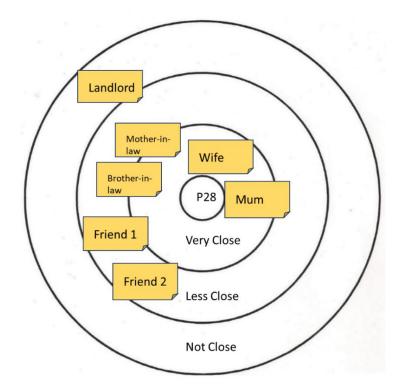


Figure 21 illustrates that Andrew's housing support network consists of 7 alters with a density of 0.33 therefore, he has a small number of supportive alters who all unknown to one another. Notably, his housing support network is made up of three owner occupiers, three social renters and one living with parents. Therefore, for Andrew the social rented sector was normalised and as a result he considered it a viable housing option when first moving out of the family home. More than half (57%) of his housing support networks were 'Very Close' ties with the remaining alters characterised as `Less Close` or `Not Close`. Andrew is close to his wife, mum and in-laws who are strong ties. However, it was a family friend (weak tie) that he had rented his first flat from illustrating the importance of weak ties to bring in access to resources and information. As Andrew is now living in social housing, his social landlord (weak tie) is also now a key source of housing information and support alongside

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maintaining the property. He noted that "the council actually do all of your repairs for you as well", in comparison if you were to own the home "you've got to pull out the finances from somewhere yourself."

4.4.5. Rebecca

Rebecca is a 29-year-old emergent service worker and lives in the social rented sector with her daughter. She grew up living between her mum and her gran who had both bought their homes through the right to buy. She first moved out of the family home at the age of 21 when she was pregnant with her daughter and felt that she needed her own place to live.

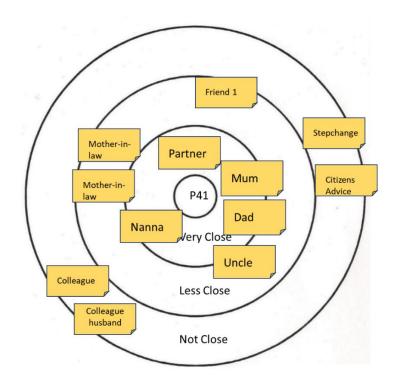
Rebecca: "Council housing is the cheapest. Um, housing private let and all that, you're usually talking about £100 to £200 dearer for a house the same size or smaller. Um, the council actually do all of your repairs for you as well, so if there's something wrong with the house, your-your ceiling is leaking or that, um, the council do all your repairs. Private, um, it can take a lot longer."

She moved into a two-bedroom council flat when her daughter was born and remained there until two years ago when she was offered a house from the council. For Rebecca, although moving from a flat to a house offered her a garden, she spoke more about the importance of living in a child friendly neighbourhood.

Rebecca: "The flat I had, um, was, like, a four-in-a-block type flat, so there was a garden, but it was very central [city], very busy. I didn't feel comfortable there having a small child, letting her play outside. Now, I'm, kind of, in a family area with houses and lots of children so I'm more settled here."

Figure 22 illustrates that Rebecca's housing support networks consists of 12 alters with a density of 0.33 therefore, she has a number of supportive alters who are all unknown to one another. The majority of these alters were living in social rented housing excluding two friends who were owner occupiers and her mother who had purchased through right to buy. Therefore, for Rebecca, the social rented sector was normalised as a good housing option as she had several close ties within her housing support network who had lived or were currently living in that tenure. Around one third (33%) of Rebecca's housing support networks were 'Very Close' ties with the remaining alters characterised as `Less Close` or `Not Close`. Rebecca's family and close friends were important in providing practical support with decoration and DIY (strong ties). But she also discussed how a colleague's husband provides mate rates for DIY (weak ties) illustrating the importance of weak ties to bring in access to resources and information.

Figure 22. Rebecca's housing support network



Whether buying or renting a home, knowledge of the housing system is essential, and this is also information that can be accessed from social networks. Rebecca spoke about how her aunt (strong tie) had supported her in applying for social housing, ensuring that she knew *"the right questions to ask and stuff"*. This social capital has an important role in how young adults can access housing. Rebecca was able to use this knowledge and information to ensure that she was assessed correctly and as a result she was able to successfully access social housing.

4.4.6. Summary

Granovetter (1973) defines strong ties are the people with whom you are closest, such as family and close friends and weak ties are acquaintances. Weak ties are crucial in binding groups of strong ties together Granovetter (1973). They bring circles of networks into contact with each other, strengthening relationships and forming new bonds between existing relationship circles. Strong ties have been claimed to be important because they are more accessible and willing to be helpful (Krackhardt, 1992) and many studies have shown that strong ties are important conduits of useful knowledge (Hansen, 1999; Uzzi, 1997). I argue that for some young adults aspiring to home ownership this access to resources within their social network enables them to reach home ownership earlier than they would have otherwise. In this context drawing on their social capital enables them to 'get on'. This supports research highlighting that resource transfers and the within family socialisation of housing preferences are closely interconnected ((Lux et al., 2018). However, for young

renters' weak ties were more important for finding an affordable place to live or for accessing knowledge and support to navigate housing systems. This only helps them to 'get by' until another housing alternative can be found.

4.5. Discussion

This chapter aims to better understand the housing support networks of young adults. This chapter has explored the characteristics of the housing support networks of young adults. Specifically, this gives a better understanding of who supports young adults, what type of housing support they provide and how close they feel to those in their housing support networks.

The chapter started by describing the characteristics of young adults before moving onto the composition of the networks themselves. Supportive alters were mostly family members, who were deemed to be very close to the young adults. Analysis of those alters deemed to be very close to the young adults illustrates that parents and friends were important sources of housing support. A small group of people were nominated multiple times for support, and again these were largely family members. We can have both "strong" and "weak" tie relationships in our social networks. Granovetter (1983, 1973) defines strong ties are the people with whom you are closest, such as family and close friends and weak ties are acquaintances. The current study suggests that within housing support networks strong ties were relied upon for housing support, advice and financial support whereas weak ties brought in new information and resources. Therefore, housing support networks with a mixture of strong and weak ties may have better access to new information and resources than those with just strong ties.

Social class also appears to have some role in young adults' housing support networks with young adults at the lower and higher ends of the social class spectrum accessing more weak ties in their housing support networks. Granovetter (1973) concludes that, compared to the middle-class, working-class people are more likely to suffer from a paucity of weak ties. Therefore, they lacked ties to more socially diverse networks that bring in new and diverse information. However, this study suggests that socially disadvantaged young adults are able to access new and diverse information through organisational ties. This will be explored further in Chapter five.

Housing support networks were typically homophilous with young adults seeking housing support from people in a similar tenure to that which they ultimately acquired. There has been no prior examination of the housing support networks of young adults. However, similar studies suggest that homophilous networks whilst providing support can simultaneously serve to limit the possibilities of young adults (Fram, 2004). Therefore, housing support

networks whilst supporting young adults may simultaneously serve to limit the possibilities of young adults. The chapter has also demonstrated that where the housing support networks of young renters are generally larger and less homophilous they may have better access to new information and resources. However, for young owner occupiers it is their strong ties that provide the greatest housing support indicating that they benefit more from ties within their own social group. This also illustrates that young adults derive from their family class background, particular sorts of social and cultural capital rooted in the local housing market. The class-based values, identities and social practices in young adults' communities and the social networks embedded therein play a role in entrenching the unequal life chances of young adults living in these communities.

4.5.1. Conclusion

In this chapter, the new data presented on the characteristics of young adults housing support networks were analysed to answer the following research questions:

- 1. How do young adults utilise social capital in their housing support networks?
- 2. Are young adults housing aspirations a function of their social ties, particularly how those ties enable access to resources and support?

This chapter has examined how young adults utilise the social capital within their housing support networks to access housing. This chapter also starts to examine the ways in which housing aspirations a function of social ties and how these ties enable access to resources and support. Caution must be taken when interpreting the results as selection bias relating to the recruitment methods may have favoured those who reported better quality housing support networks. Participants took part voluntarily and therefore may have been those who were more likely to have reported better quality housing support networks.

Notwithstanding, the above limitation, the current study is novel in that it is the first to provide a detailed account of the housing support networks of young adults. These findings can be used as a platform to generate theories relating to housing support networks that may be unique to young adults. This chapter offers a description of the alters who support young adults to utilise social capital when navigating their housing options. The following chapter aims to further examine how adults utilise the social capital in their housing support networks and the barriers to this support.

5. Housing transitions: social networks, support and capital

5.1. Introduction

This chapter presents the findings from the analysis of the biographical interviews of 42 young adults. The previous chapter highlighted the characteristics of the housing support networks of young adults, specifically who supports, what type of housing support they provide and how close they feel to those in their housing support networks. This chapter will present the findings of the thematic analysis of these interviews to examine how young adults utilise the social capital in their housing support networks and the barriers to this support. In increasingly deregulated housing markets in which homeownership has been promoted and social rent has become `marginalised`, young adults will have to navigate housing in alternative ways. Here differences in parental support (Whelan, 2017) ethnic background, and level of education are among the factors that can influence the housing trajectories of young adults. Also, local social networks and knowledge about the local housing market and neighbourhoods (Mitchell, 1969) can be of importance in gaining access to housing.

This chapter aims to address the following research questions:

- 1. How do young adults utilise social capital in their housing support networks?
 - a. What are the barriers to accessing this support?
 - b. How does this support intersect with social class and tenure?
- 2. Are young adults housing aspirations a function of their social ties, particularly how those ties enable access to resources and support?

This chapter will present the findings of the thematic analysis as outlined in Chapter 3, Section 3.6.2., of the biographical interviews.

5.2. Social capital and the family

In youth studies, as in life, leaving home is seen as a key stage of transition and as a rite of passage from youth to adulthood, a first step towards economic and residential independence (Jones, 1995). As we have seen, changing social pressures and processes have rendered this, as with other transitions to adulthood, lengthy, complex and subject to contingent effects, and structural and historical changes (Catan, 2004; Jones, 1995; Morrow & Richards, 1996). Youth transitions to adulthood in general are subject to structural

constraints of class and gender, but within this framework of socio-structural factors and the impact of the macro social environment there is space for individual agency (Henderson et al., 2007). An immense field of literature and research supports the position that families are crucial sites through which inequalities are produced and reproduced. In this context of shifting social norms, structuring claims to resources and the reworking of inequalities, many empirical studies attest to the importance of families, family relationships and support for young adults, some highlighting that its absence can have dire consequences in terms of life experiences, including homelessness and exclusion (Bayrakdar and Coulter, 2017; Bucx et al., 2012; Druta and Ronald, 2017; Heath, 2018; Heath and Calvert, 2013; Jones and Wallace, 1992; Mayer and Engelhardt, 1996; Morrow and Richards, 1996; Ronald and Lennartz, 2018).

This section presents the results of an interpretivist approach to qualitative data analysis carried out on the interview data of participants, as described in Chapter 3, Section 3.6.2. The results show how young adults utilise the social capital in their housing support network from their perspective and the barriers to this support.

5.2.1. Reasons for leaving home – proactive and reactive

Young adults cannot always choose whether and when to leave home. For many moving out of the parental home was a natural step whilst in higher education however for others, they had to leave home to seek out education, training, or employment opportunities. Some young adults leave home because of family conflict, sometimes exacerbated by poverty and overcrowding. This was most common for younger women. For example, Hannah spoke about how her relationship with her parents had broken down and she had entered a youth homeless project whilst she was waiting on a permanent offer of housing.

Hannah: "I had- After I left school then I was made- I went to college and then I didn't really want to go to college, but my mum kinds was like, "Oh, just apply" so I went and then I dropped out. Then I was struggling with my mental health and I lost my job and then I was kinda sitting about doing nothing, so my mum was like, 'You can't stay with us because you're not brining any money in and I cannae afford to keep you'."

When they leave home, young adults do not always form a new household (Clarke, 2016; Jones, 1995). Many of the participants in the study had moved in with relatives; others had lived in housing associated with their work or studies. The quality and security of such situations varied ranging from having a key and a room to oneself, to sleeping on a friend's floor. Clarke (2016) found that rates of sofa surfing among young adults were much higher than previously thought with around 35 per cent of young adults having stayed with friends or family on their floor or sofa because they had nowhere else to go. Some participants

spoke about how their transitions to adulthood were delayed by the struggle to access affordable housing. For example, Kimberley:

Interviewer: "When did you leave home for the first time?"

Kimberley: "Eh, I was probably about 30. I was quite late 'cause you couldn't really get a [council] house unless you went homeless."

Leaving home is often just the start of a housing journey which involves a gradual transition into more permanent households and more secure housing. Some young adults increased their consumer power by pooling resources with other single people and sharing accommodation. For example, George continue to flat-share with a close group of friends after graduating.

George: We then became a family we moved into a block of flats in [City], so we moved into a private rented accommodation through a letting agency. We lived there for a year, uh, and then we moved to [area]. It was, kind of, considered quite an up-and-coming place."

5.2.2. Support for setting up home

A number of the young adults interviewed had received some degree of financial assistance from family members since first leaving the family home. Similar to the findings in (Heath & Calvert, 2013) this came mainly from parents and ranged from ad hoc support for housing costs through to larger sums for specific purposes such as rental deposits or contributions towards mortgage deposits. Kimberley talks about how her sister had supported her financially with a loan when she had moved into her first social rented flat. As social housing lettings are generally undecorated and unfurnished the support of a loan from her sister meant that she could afford to decorate and furnish the property.

Kimberley: "She is really, really good. Like she's helped me out with a lot. When, um, I moved out of both houses. She gave me a loan of £1,000 and I've just to pay it back into the bank account for the boys by the time they're 18 she said, so that's doable".

Through saying that it was 'doable', she highlights the importance of having flexibility around repaying the loan. This financial support from family enables young adults to avoid the financial pressures of taking out loans which could lead to debt however, not all the participants were able to access financial support from their housing support networks.

David had become a homeowner after living in the private rented sector for a long period of time. This move from the private rented sector into home ownership was made possible by a financial inheritance.

David: "Yeah. Um, we, in terms of the deposit that we put down for the house, we'd saved some, but we also, um, we inherited some-some money, um, from family, um, which I'll say helped towards our deposit."

Like David, several young adults had received financial assistance from their parents and others had been able to live in the family home in order to save towards a deposit, which will be discussed later in this chapter. In comparison, there was a noticeable lack of discussion of financial support for those who were private renting which chimes with the findings of (Moore, Mckee, et al., 2015).

Support within the housing support networks of young adults went beyond the financial resources. Having friends and family who could support the young adults with second hand furniture or carry out DIY made leaving home and setting up your own place far less financially challenging. Hannah talked about how her parents had helped her move and do all the painting whilst other family members had also donated older items of furniture. This initial support meant that young adults can move into the property and take their time to buy newer items of furniture over time.

Hannah: "Um, my parents bought the carpets in my new house, and um, they helped me move and they did all the painting. Um, my auntie gave me couches, and most of it the rest of it that I just got myself. I saved my money."

Parents do not always help their children set up in homes of their own. Some parents may not be able to afford to, while others may not be willing to. Poverty and family breakdown may both, in different ways, affect the availability of financial help to young adults leaving home.

Increasingly, young adults leave home more than once and patterns of leaving home vary in their 'permanence' (Jones, 1995). Turning points in an individual's life course-such as leaving full-time education, unemployment, or partnership dissolution-are key determinants of returning home (Stone et al., 2014). An increasingly unpredictable labour market means that many young adults returned home to live when their studies were over.

5.2.3. Boomerangs – returning to the parental home

Within the current accounts, leaving home to marry emerged as a more permanent move than leaving home to study. It became apparent that many young adults had moved back in with parents at some point in their housing journey due to financial pressure or changes in their circumstances such as a relationship breakdown. This was only possible for young adults who had a stable family home to return to, predominantly these were those who had parents who were homeowners themselves. Richard: "Oh, I went away to Australia for about a year, and then I come back, and, unfortunately, I blew goodness knows how much money [chuckles] that I had saved up and then while away, and I had to save for my independence again for about a year, which, again, at 31, was quite tough."

Interviewer: "Yeah, especially after you had been, sort of, independent for a while."

Richard: "And, uh, I suppose, maybe I'm very fortunate that my-my parents are, sort of, kind of, happy for me that I've done that, but at the same time, you know, they would never leave me stuck, ever, so, you know, I'm very fortunate that way."

It was also very common for young adults who were saving a deposit to buy their own home to move back in with parents to enable them to cut their housing costs. Here family relations are key to how these participants managed to secure a stable housing arrangement.

Joanne: "So, me and Boris both moved into the basement for about a year before we bought, because it gave us just an extra year where Mom was really good. She didn't take any money off us, and we just for a year were putting basically, you know, all money aside."

These family ties can be seen as a form of capital that can be strategically employed, but which is not available to all young adults.

5.2.4. Renting from family or friends

People who are looking for a new home can find it in several ways. They may find a home through formal ways like newspapers or electronic media, housing associations or estate agents. However, they might also find useful informal channels (DiMaggio & Louch, 1998). It was not uncommon for young adults to be renting a flat from a friend or family member. This was generally because access to the social rented sector was limited, and the private rented sector was often unaffordable for many of the participants. For example, Andrew spoke about how he had moved into a private let with his fiancé because *"there wasn't a lot of council housing available at the time."* He talked about how they had gone to the council to apply for social housing and had joined the common housing register but as *"we had very little points our prospects of getting a council house at the time were pretty limited."*

It transpired later in the conversation that they had rented this flat from a member of the wider family. This factored with the proximity of the flat to their existing support network provided reassurance to the participant. So rather than waiting on the common housing register for an untold period of time they decided to move into this private rental.

Interviewer: When you were looking for a private rented flat, did you speak to anyone who had rented privately before for some advice?

Andrew: Uh, it was weird how it worked because the person I rented it from was, uh, my actual – my auntie's brother... Because it was- um, because he was a relation, uh, or an outside relation, because I knew him already, it helped that I had that trust. Had I not had that, I probably would have went further for more advice.

Lilly spoke about financial issues with debt and a poor credit history as being a barrier to accessing housing. In these circumstances they had found themselves renting informally from family and friends to avoid credit checks.

Lilly: "So, um, right now we're-we're feeling how small it is, shall we say and I have looked at a couple of other places but I'll just say it would, um, require credit checks and I'm not convinced we would pass, unfortunately."

The examples above highlight the important role social capital plays in finding an affordable place to live. In contrast, economic capital is of little (initial) importance to finding these homes. Andrew was able to use his parental home as a safety net which gave him more time to find a good place to live. Furthermore, his social network subsequently helped him to find a new place to live.

5.2.5. Sharing with friends

It has become increasingly common for people to share their living space with people from outside of their families at some point in their lives (Heath et al., 2017). The reasons for living in shared housing vary, from financial necessity through to a desire to embrace alternative and more communal living arrangements. Lauren spoke about how she and her boyfriend had shared their first flat with a friend in order to make it more financially affordable whilst they were *'getting on our feet'*.

Lauren: We came through to [city] to a private rented flat with another friend of ours so that there were three of us to split the bill.

This came to an end when their flatmates partner also moved in to the property and the space became too small for all of them. Fortunately, Lauren and her partner were then in a financial situation where they could afford to move to a smaller flat together. As she puts it *"its nice to have flat mates but eventually you reach a point where you need your own space."*

The study also found that a number of the participants had rented rooms in friends houses. This shared arrangement had the benefit of lowering the cost of homeownership for the friend and 'landlord' whilst making renting affordable for the 'tenant'. Ben spoke about how he moved back in with his mum after university until his friend offered him a spare room to enable him to get a job and an income to move out on his own.

Ben: "Uh, that is when I actually had an offer from one of my good friends. This was my best friend at the time, and he offered for me to move up in with him in his spare room because he was just buying a house. So I came up here and that's when I moved in with him."

These examples again, highlight the important role social capital plays in finding an affordable place to live. Lauren and Ben were able to pool their resources with friends to make leaving home more affordable. This enabled them to leave home and gain independence in an affordable way.

5.2.6. Accessing knowledge and information

Whether buying or renting a home, knowledge of the housing system is essential, and this is also information that can be accessed from social networks. Kimberley spoke about how her sister had supported her in applying for social housing, ensuring that she knew *"the right questions to ask and stuff"*.

Kimberley: "Mm-hmmm. She was, like, stuff like I suppose what your options were and how to suss the system a bit, I suppose? She was really good at advice and stuff."

This access to knowledge and information from your social network has an important role in how young adults can access housing. Kimberley was able to use this knowledge and information to ensure that she was assessed correctly and as a result she was able to successfully access social housing. In contrast, young adults who lacked this knowledge and information within their social network were unable to make informed housing choices and in some circumstances were vulnerable to homelessness. Caitlin talked about sofa-surfing with family and friends, often moving from place to place, saying that *"a lot of it was convenience moving, I guess you would say."*

Interviewer: "Did you ever actually approach the local authority or any other housing provider for support with that?"

Caitlin: "So yeah, like I definitely would say that there was a few points where I would have been classed as homeless but also, in all honesty, I-- until I started to work in social care, I didn't know what to do like I didn't know the process."

[...]

"Like I didn't know that you could go to the council and do a section five and declare yourself as homeless, d'you know what I mean? And they would have even helped me out, even if it was short-term."

This lack of knowledge of the processes and who to approach for housing support can be considered a lack of social capital, since it expresses a lack of knowledge of the housing services available. Therefore, young adults who are unable to access this knowledge and information from their social network are disadvantaged, in comparison to young adults who are able to gather knowledge of the housing system. For example, Kimberley was able to source knowledge and information about accessing social housing from her sister and this enabled her to access affordable housing and avoid homelessness.

5.2.7. Localised housing careers

A striking finding about the young adults' housing biographies was their localisation. By their early-30s, the majority of interviewees remained living in the neighbourhoods in which they had been born and brought up. This is partly a result of the local housing market but also as a result of the embeddedness of these young adults in close, locally concentrated housing support networks. For example, when asked about the neighbourhood that she grew up in Amanda, a social housing tenant explained that despite moving house several times she remained the same area that she grew up in.

Amanda: "I've basically stayed in the same area all my life, [town]. It's nice enough. I think I'm lucky here because I've got good neighbours. Where we live, it's quite quiet and all my family are dead close."

Community networks can influence young adults' ability to access physical social and emotional resources, in the form of accommodation, protection, a sense of belonging and ownership of place, and a social outlet within the community (Henderson et al., 2007). Young women (Ione mothers in particular) explained their desire to stay nearby to their families for emotional and practical reasons (e.g., because of the informal support offered in terms of childcare and the support they gave to parents). Furthermore, safety and security were important factors to lone mothers. It was especially important to young adults that they knew the area that they lived in and felt that the neighbourhood was safe and that there were other families nearby.

Rebecca: "Yeah. The flat I had, um, was, like, a four-in-a-block type flat, so there was a garden, but it was very central [City], very busy. I didn't feel comfortable there having a small child, letting her play outside. Now, I'm kind of, in a family area – houses and lots of children, so I'm more settled here." George, currently living in the private rented sector was one of the young adults to move away from his original community whilst studying at university. He remarked that whilst a student he had wanted to live somewhere *'cooler and more happening'* but as time went on *`the veneer has rubbed off as the council tax costs, like £125 per month."*

George: "We've been talking about the next place we'd move to, uh, would be, kind of, home ownership. We'd love to buy a house somewhere, and it would be, probably, outside of [City]. Um, but that would be in a few years' time, I think."

Interviewer: "Outside of the city? Do you mean outside the city centre?"

George: "Just outside of [City] generally. I think I've seen everything that the city has to offer, do you know what I mean? I suppose I've got changing aspirations, but at the same time I wouldn't want to move to a black spot."

Whilst strong community networks can be of support for young adults, they can also create an environment for young adults in which they feel isolated or even trapped. Lin (2001) suggests differences between "homophilous" and "heterophilous" interactions as core social capital processes that sustain stratification. Homophilous interactions are those that occur between similarly positioned others. Because similarly positioned others are unlikely to have spare and diverse resources to offer, homophilous interactions are not as helpful for getting ahead and yield low return when the motivation for action is the desire to gain resources (Fram, 2004). Therefore, whilst strong community networks can be of support for young adults, they can also create an environment where young adults have few opportunities for interactions with significant others who might be able to help generate new, informal and practical knowledge.

5.3. The importance of the organisational tie

The concept of organisational ties allows the exploration of how young adults are supported through their social landlords and how the social landlord is not only a wealth of knowledge and resources for young adults but how it can also broker resources from other well-resourced sources. As discussed in the previous chapter, some young adults nominated organisations as sources of housing support, the most common being their social landlord. Social landlords, like most organisations are not organisationally isolated. In fact, they are connected through a series of relationships to a diverse range of businesses, non-profit agencies and government bureaucracies. These 'organisational fields' are defined as 'systems of interconnected organisations constituting a recognised area of institutional life' (Small, 2009).

This section presents the results of an interpretivist approach to qualitative data analysis of the interview data of participants, as described in Chapter 3, Section 3.6.2. This has been supplemented by a desk-based review of the 173 registered social landlords in Scotland. The results show how social landlords brokered access to information, services and material goods for young adults.

Table 14 demonstrates the remarkable range of organisations in the field of housing, health, community development and culture to which housing providers were connected. These include businesses selling a product (at a discount) or agencies providing a service.

Table 14. Some organisation to which social landlords were formally tied

Other housing associations
Local authorities housing services
Local authorities social work services
Health and Social Care Partnership
Youth organisations
Domestic violence centres/hotlines
Community organisations
Food pantries/Foodbanks
Money/Debt advice services
Energy advice services
Energy suppliers
Scottish Government
Glasgow West of Scotland Housing Federation
Scottish Federation of Housing Associations
Warmbanks
Non-profit tenants organisations
Care and Repair services
Police Scotland
Fire Service
Employability services

Source: Desk-based review of social housing providers in Scotland

The majority of housing associations were tied to their local authorities housing services, which are highly networked agencies that provide a host of resources such as homelessness services, work training, and adult protective services. Many housing associations were also connected to non-profit organisations that connected with housing associations in poor neighbourhoods as a means to target low-income households. For example, Parkhead

Housing Association is part of a collective of local charities called the Parkhead Alliance. The Housing Association works with local community artists working holistically to improve the local area providing 'Baby Breakfast Club' for Parkhead mums and their babies.

These organisations provided many types of resources, which fell under one of three categories: (a) information provided or available to tenants, (b) services provided for free or at discounts to tenants, and (c) material goods offered at no or reduced cost to tenants. The information, services and material goods that tenants acquired tended to reflect the domains within the four organisational fields of which social landlords formed a part: housing options and housing support (housing), mental and physical health (health), employment (community development), and arts and entertainment (culture).

Table 15 lists all the resources brokered by the social landlords that were reviewed. Resources were large in number, often important, and remarkably varied. Accordingly, the mechanisms through which social landlords brokered access to these resources varied by the type of good. Nonetheless, the mechanisms exhibited clear patterns. The remainder of this section describes in detail each major type of resource and identified the mechanisms by which young adults acquired it.

Table 15. Resources from other organisations acquired by young adults through social landlords

Housing options information		
Financial management information		
Domestic abuse education		
Health and wellbeing information		
Benefits information		
Fire and Gas safety information		
Energy saving information		
Benefits entitlement checks		
Debt counselling		
Work training		
Housing support		
Employment support		
Health and wellbeing events		
House insurance (low cost)		
Meals		
Toys (through Radio Clyde Cash for Kids)		
Vouchers for gas/electricity		
Air fryer/Slow cooker		
Wifi Dongles		
Laptops/ipads		

Source: Desk-based review of social housing providers in Scotland.

5.3.1. How young adults acquired information

Social landlords were nothing if not information banks for young adults. Information on housing options, financial matters, and energy efficiency not surprisingly, predominated. For example, the majority of housing associations send out newsletters to tenants from an outside expert on Energy Saving. The cost-of-living crisis that the UK has experienced since late 2021 has contributed to a proliferation of information from researchers, journalists and political commentators on everything from food prices to energy saving tips. The newsletter shown in Figure 23 included a flier produced by Home Energy Scotland to provide people with advice on energy saving and keeping warm at home.

Figure 23. Newsletter on Cost-of-Living Support distributed by Wellhouse Housing Association

Cost of Living Support Scotland

The Scottish Government has set up a <u>new website or</u> <u>'one-stop shop</u>' which provides information on the wide range of advice and financial support available to people in Scotland. This includes information on help available for households to meet rising energy, housing and other costs.

Energy Saving Trust

The Energy Saving Trust has produced some <u>quick</u> tips to help householders heat their home for less, including tips to reduce heat loss. This also includes as summary of the support available.



Arlene nominated her social landlord as a key source of information, advice and support. She had approached her parents' landlord for housing advice when she needed to move from the family home. She had been reluctant to move out of her parents' home because neither of them was in employment and so she was paying the rent and council tax and she was concerned about how they would manage financially without her. The housing association were able to provide her with the information and advice she needed to make an informed decision and to support her parents with their move to a ground floor property which was more suitable for their medical needs.

Arlene: "Yeah, I went and I spoke about the situation and stuff like that but also filled in the application online before I went to speak to them because they set up an interview with me. Um, and that was really helpful."

Arlene spoke about how her parents "*were looked after in [X] housing association*" and so "*it was the right sort of move to go down that sort of route*". It made sense to approach a landlord that she knew and trusted for advice and support in housing matters.

Several other participants spoke about how they were able to access information about community grants through their social landlord. In contrast, young adults living in the private rented sector were less likely to access information from organisations or professionals. This may be because there are few specialist services targeted at the private rented sector, but also the lack of links between private rented landlords and these organisations as a result private landlords do not broker resources for their tenants. Instead, young adults generally relied on friends or the internet to provide information and advice.

Young owner occupiers generally nominated banks, estate agents, solicitors and mortgage brokers as the main organisations that they approached for information. Estate agents were generally well placed to provide information to young adults about the process of buying or renting a house. However, many young adults spoke about how they had approached family members for information indicating that it was in fact their close ties that brokered resources.

5.3.2. How young adults acquired services

Social landlords offer young adults access to a number of free or discounted services. Several participants spoke about how through their social landlords they were able to access money advice services and community grants. Hannah who had been receiving housing supported by a local youth homeless project spoke about how her support worker had told her about community grants, sourced the forms and helped her to complete them.

Hannah: "They really helped me a lot. Alicia helped me with applying for my benefits and advice on all my bills and that. I wouldn't have been able to do all that myself. She also got me the community grant forms and helped me to complete them."

In contrast, young adults living in the private rented sector or home ownership were less likely to be aware of these services or were unable to receive the required referral to access these services. As a result, these young adults were more likely to turn to friends, family or the internet to access services.

5.3.3. How young adults acquired material goods

Social landlords also provided access to material goods, including cash substitutes, from other organisations. For example, many housing associations make referrals to furniture recycle schemes that will provide free or discounted items to social housing tenants. Arif spoke about how through the homeless service he was able to access a furniture scheme which enabled him to buy furniture at a discount.

Arif: "The council told me about a furniture reuse project where I was able to buy a table and chairs at a discount."

Again, young adults living in the private rented sector or home ownership were less likely to be aware of these schemes or were unable to receive the required referral to access them. As a result, these young adults were more likely to use alternative sources such as friends, family or the internet to access services. For example, Nichola spoke about how she used online platforms to access free furniture rather than buying new.

Nichola: "I went on Facebook to get a sofa that someone was giving away for free and a fridge. There was nothing wrong with them, they were practically new. It gave me more time to save and buy new stuff later."

5.4. Discussion

This chapter illustrates the various, resourceful, resilient ways that young adults negotiate the housing market. In this context, supportive social networks were indispensable. The current study highlights that in order to access housing young adults relied on forms of social capital and social practice where they can access resources from their social networks. Previous research highlights that patterns of leaving home are changing, affected by the expansion of post-school education and training, the reduction of income opportunities for young adults, the changing structures of the labour and housing markets, and changing patterns of family formation. Consequently, the transition from youth to adulthood is now characterised as 'extended' (Calvert, 2010). The current study has found that where young adults can access social capital from their housing support network this can ease their access to housing. For example, the ability to access economic capital or to remain in or return to the family home to save a deposit enables some young adults to access home ownership. Furthermore, young adults unable to access home ownership or social housing were often able to source housing from their social network, often renting from family or friends. This illustrates the importance of social capital in access to housing, and in the processes generating and reinforcing inequality.

Young adults were able to access numerous resources from their social networks. Whereas previous studies have focussed on the role of financial gifts and loans, particularly in relation to homeownership (Cigdem & Whelan, 2017; Engelhardt, et al., 1994; Helderman & Mulder, 2007) the current study has found that housing support went beyond the financial. This study found that young adults were able to access practical support with DIY or moving their belongings, and some were able to access items of second-hand furniture. Furthermore, knowledge of the housing system is essential and has an important role in how young adults can access housing. In contrast young adults who lacked this knowledge and information within their social network were unable to make informed housing choices and in some circumstances were unable to access housing. This often delayed their housing transitions.

Chapter 4 previously suggested that social class also appears to have some role in young adults' housing support networks with young adults at the lower and higher ends of the social class spectrum accessing more weak ties in their housing support networks. Granovetter (1973) concludes that, compared to the middle-class, working-class people are more likely to suffer from a paucity of weak ties. Therefore, they lacked ties to more socially diverse networks that bring in new and diverse information. This analysis builds upon the findings of Chapter 4. In the current study, strong ties to neighbourhood-based networks suggests that the young adults housing search became limited to the spatial reach of such networks. However, this did not only impact upon the geographic range of the housing search. Because those that the young adults went to for housing support were also typically confined to the same sections of the housing market as them, our young adults remained constrained to the same housing options. Therefore, while connections to local networks could help in accessing housing support, the sort of social capital embedded in them served simultaneously to limit the housing options of the young adults. Therefore, young adults may well regard themselves as free agents making their own, individual ways in the world (as our interviewees tended to do) but continue to derive from their family class backgrounds particular sorts of social and cultural capital rooted in the local housing market. The classbased values, identities and social practices in young adults' communities and the social networks embedded therein, do now play a role in entrenching the unequal life chances of young adults living in these communities.

Finally, Chapter 4 highlighted that young adults also nominated housing professionals, services or organisations that provided expert information and advice or services as part of their housing support network. Previous studies have highlighted the importance of organisations as a key source of information support and resources for its users and members (Small, 2009). This analysis builds upon the findings of Chapter 4, indicating that social landlords helped young adults acquire the information, services and material goods of other organisations. It highlights the ways in which social landlords broker resources from other well-resourced sources. However, young adults living in the private rented sector or home ownership were less likely to access advice or support from organisations or professionals and instead, they generally relied on friends or the internet to provide information and advice. This supports Small's (2009) theory that these informal and formal networks mainly benefitted those who were not well connected or those from poorer backgrounds. These different approaches will be examined further in Chapter 6 when we develop a typology of housing support networks.

5.4.1. Conclusion

In this chapter, the new data presented on the experiences of young adults were analysed to answer the following research questions:

- 1. How do young adults utilise social capital in their housing support networks?
 - a. What are the barriers to accessing this support?
 - b. How does this support intersect with social class and tenure?
- 2. Are young adults housing aspirations a function of their social ties, particularly how those ties enable access to resources and support?

This chapter has demonstrated how young adults utilise the social capital within their housing support networks to access housing and the barriers to this support. It also describes how the young adults felt that they were supported by their housing support networks and how this support intersects with social class and tenure.

This chapter therefore built on the findings of Chapter 4, which showed that the majority of young adults were supported by their close family and friends, and thus Chapter 5 has given some insight into the social capital that young adults can access through these support networks, the barriers to support and how this enables their housing transitions.

This Chapter has also illustrated how the differences in access to housing support can influence the housing trajectories of young adults. It describes how resource transfers and the within family socialisation of housing preferences, including preferences concerning housing tenure, are closely interconnected.

Adding to this, Chapter 6 aims to examine whether there are types of housing support networks and how can they be characterised. Through the analysis of relational network data and qualitative data, this chapter shows that young adults' housing transitions are a function of their social ties, particularly how those ties enable access to resources and support.

6. A typology of housing support networks

6.1. Introduction

This chapter aims to develop a typology of housing support networks from the patterns of support identified in the quantitative and qualitative data sets. This could give insight into how to improve the housing support provided to young adults, while considering other supportive ties and their network's structure. The research question addressed in this chapter is as follows:

1. Are there types of housing support networks, and if so, how can they be characterised?

Young adults are seen to rely on close family and friend ties for housing support. Given that this support plays an important role in access to housing, the relationship between them and the young adults is very important. Further, how young adults interact with other supportive ties is important and requires further exploration. Thus, the past two chapters have shown what the housing support networks of young adults look like, and how young adults access resources within their housing support networks. This current chapter will develop these ideas, by creating a typology of housing support networks informed by key findings from the past two chapters and considering it alongside key networks literature, which is discussed in detail within the chapter.

Creating a typology of housing support networks allows the deeper exploration of patterns of housing support. Moreover, a typology can expose 'underlying rules or forces', such as social expectations or norms, which may influence the structure of networks (Giannella & Fischer, 2016). This could give insight into how to improve the housing support provided to young adults, while considering other supportive ties and their network's structure. Thus, this typology adds to the discussion around the housing support networks for young adults as well as to the methodological literature by exploring distinctions between types of egocentric networks.

This chapter will outline a short methodology which will describe the data, criteria and process used to create the typology. It will also introduce three main types of housing support networks for young adults by producing an in-depth discussion of the characteristics of the types, examples of each type of support network and rich descriptions gathered from participants describing their networks. The three types of support networks are named: the knowledge integrators; the knowledge seekers and the knowledge compartmentalisers. Each type has its own distinct structural features, but also differs qualitatively in the composition of the network and sources of housing support within it. The chapter describes

each type before moving on to presenting a short description of whether there are patterns of these types of support network by tenure, social class or gender.

6.2. Construction of typology

The following sections will outline the method used to create a typology of housing support networks for young adults. It will outline the factors that were considered when developing the typology and will describe how both the structure of the networks and the qualitative descriptions of relationships were included. Network structure will play an important role in dictating how to group the housing support networks of young adults because the structure of a network can give an indication of how much support a young adult could receive and how they are getting such support.

6.2.1. Mixed-method approach

The development of a typology allows us to compare networks on multiple dimensions, and to approach a generalisation grounded on empirical data (Bidart et al., 2018). Previous typology researchers have considered many characteristics of networks in order to determine their criteria for differentiating between types, as discussed in Chapter 2, Section 2.4.3. Some typologies are based on the composition of the network in terms of alters' characteristics (age, level of education, occupation, and so on) or in terms of characteristics of ties (duration, strength, multiplexity, and so on); others involve some network structure indicators; yet others adopt a purely structural perspective, and only afterwards analyse the links between the resulting typology and other variables (Bidart et al., 2018). This study had the benefit of collecting relational network data and qualitative interview data, and thus could draw on two rich sources of data to further develop an understanding of how young adults are supported in their housing transitions. As such, a mixed-method approach to creating the typology was taken.

Combining quantitative and qualitative methods of data collection and analysis added value to the research. Mixing methods contributed to an awareness of context and an ability to take account of this context when interpreting the quantitative network data. It also enabled the researcher to gain an 'outsider' view of the network in terms of the structure of the network, but also to gain data on the perception of the network from an 'insider's' view, including the content, quality and meaning of ties for those involved. By using a mixed-method approach in creating typologies of networks, structure and connections can be explored while qualitative data can explain why similar structures may have different meanings and functions (Bellotti, 2008). Therefore, the network and qualitative data serve two roles.

In her study of the friendship networks of 23 young single people living in Milan, Bellotti (2008) discusses how she considered measures of size, density, components and the qualitative data collected from respondents to create four main types of friendship networks. The rich descriptions of friendship networks that the participants provided meant that Belotti could disentangle networks that had similar structures and realise the function that each friend had in the network. The function and meaning behind relationships and the way young adults utilise their support networks, can inform whether there are patterns in network utilisation which are systematic. Thus, by allowing qualitative data to partly inform the typology, a richer understanding of how support networks are created and maintained can be explored.

Therefore, by taking into account the descriptive data provided by the young adults in this thesis, the structural data can be built on to provide a more informed typology of housing support networks. This will allow a better understanding of patterns of housing support that exist for young adults and where support is being provided or lacking.

6.2.2. Creating a typology of support networks

Interviews were carried out with 42 young adults in Scotland, aged between 18 to 35 years, 23 females and 19 males. The individuals selected were between these ages because this is the life period in which it is expected that most young adults will enter into adulthood by leaving school, getting a job and leaving home. To construct the housing support network each actor was asked to name who supported them with housing matters and if those people knew one another. A name generator approach was undertaken, and participants were advised that they could give the same names for more than one question but that they could only give six alters for each name generator. Respondents were also required to provide alters attributes (age, gender, tenure, job title) for each alter and information on the relationship between each of the nominated alters. These ego networks represent the perceived housing support networks, as the alters were not interviewed so it is not possible to be aware of all the possible ties between alters.

Egocentric network analysis was undertaken by using packages in UCINET (Borgatti et al., 2002) and social network diagrams were generated in NetDraw and UCINET. The network diagrams were analysed in aggregate and then considered a separate unit of analysis to examine variations within an individual network. The networks were first grouped by considering important structural, compositional and transactional characteristics, which were highlighted as important through egocentric analysis and through consultation with literature. Network diagrams were analysed descriptively to identify who was in the network, and the study took an individual network approach to understand whom the participants discussed

their housing aspirations with, and the types of housing support sought across the network. Network types were identified through the analysis by combining the network composition and the narrative descriptions of the meanings that participants ascribed to relationships within their housing support network. A typology of housing support networks was constructed whereby groups of networks with similar structures and qualitative descriptions of relationships were revealed. Several key aspects emerged as being important for defining different types:

Firstly, the number of components within the network was important because, as informed by previous research, the density of a network may influence the flow of information in a network and communication between supporting alters (Crossley et al., 2015). After exploring the structural network data and the qualitative data, it was clear that some young adults did have different groups of supporting alters that they approached for support with different housing matters, and thus they had multiple components in their support network. Alternatively, other networks showed how supporting alters were connected for different reasons, generally through relation. Therefore, whether a resident's supportive alters were connected, and especially whether all alters were connected to each other became a key factor in the creation of the typology.

Secondly, it was clear that there was a difference between young participants who had nominated close family and friends (strong ties) for support and those who had a broader range of support (weak ties), because this indicated that the young person might be lacking or resisting an important source of support. Chapter 4 explored who supported young adults with housing transitions, however this chapter will take this further, and will use the density of young adults housing support networks as a defining feature of the typology. The density of the networks gives us insights into the extent to which actors have high levels of social capital or social constraint (Crossley et al., 2015) and the number of components within the network is related to how well connected a network is (Crossley et al., 2015). Thus, whether the housing support networks have a density of less the 0.4 was considered a key factor in the typology. This was chosen as a density of 0.5 was considered too high as it excluded some housing support networks that appeared to fit the rest of the typology.

The qualitative analysis was integral to developing the final typology as factors which initially appeared important to the development of the typology would often not be supported by the analysis of the interviews. For example, friendships initially appeared to be integral to the development of a typology however a review of the qualitative analysis showed that although friends were often approached for housing support this was often lower-level housing support such as help with moving house. Another factor which was also considered, but

disregarded was whether young adults had nominated partners for housing support, or not. Whilst this appeared to be a significant factor in the network data this was not supported in analysis of the qualitative data and so that was disregarded as a key factor in the typology.

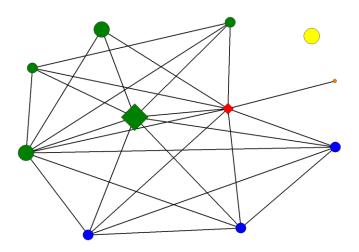
Finally, the visualisation of the housing support networks was also important to the development of the typology. This enabled visually similar networks to be identified and grouped together. This was further supported by the qualitative analysis which clearly identified similar themes in the approaches that young adults in each typology took in accessing housing support.

A detailed description of each typology is now included in the following sections. This typology gives insight into the housing support networks of young adults aged 18-35 in Scotland. Typologies created through these small samples are reflective of the sample at hand, and, as such, the addition of further networks could reveal other types of housing support networks or, indeed, could indicate other more pressing factors that may change how the housing support networks of young adults can be characterised (Bellotti, 2015). Thus, by comparing the typology created in this study to other typologies of similar populations, overarching themes can be explored, especially when discussing reoccurring mechanisms which impact the support of young adults. Therefore, it is useful to create typologies of housing support networks in order to better our understanding of the patterns of housing support, or perhaps the lack of housing support.

6.2.3. Network visualisation – case illustration

Figure 24 illustrates the housing support network of one of the participants with a network structure that is considered to be typical for the current sample. This participant (Murphy) has a network size of 11, with moderate density (40.9%), two components and one social isolate. The people in the network are labelled in terms of their relationship with the participant (or 'ego'). Lines connect the network members who are reported to know one another. The colour of the circles indicates the relationship of the network member; red is partner, green is family, blue is friends, yellow is colleague and orange are other. Number of nomination scores are represented by the size of the shape, with larger size reflecting higher nominations. The closeness to the ego is represented by the shape with Very Close alters being diamond shaped and the remaining alters being circular in shape.

Figure 24. Housing support network diagram (Murphy)



6.3. The typology

Three main types of housing support networks were identified: the knowledge integrators, the knowledge seekers and the knowledge compartmentalisers. Thus, Figure 25 describes a simple way in which the networks can be grouped into the identified types.

Figure 25. Mechanism for creating typology of housing support networks

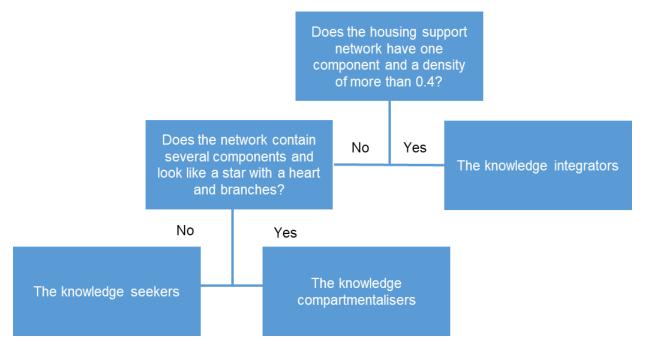


Figure 25 shows a simple way in which to characterise each type of housing support network, while Table 16 lists the network measures (size, density and number of components) for each young adult's housing support networks with their ego ID. These measures are taken excluding the ego. Table 16 also presents the type of housing support network each of the young adults was assigned in the final column and shows the structural differences between each network, and their assigned types. This table also includes density, which is `the number of ties in a network expressed as a proportion of the total number that are possible` (Crossley et al., 2015) and the number of components. Components are a subset of nodes which are connected directly, or indirectly through a chain of ties and/or intermediaries (Crossley et al., 2015).

Ego ID	Size	Density	No. of Components	Type of Housing Support
				Network
13	11	0.967	1	Knowledge integrators
15	11	0.733	1	Knowledge integrators
16	9	0.661	1	Knowledge integrators
17	11	0.633	1	Knowledge integrators
18	6	0.622	1	Knowledge integrators
22	7	0.607	1	Knowledge integrators
23	10	0.583	1	Knowledge integrators
24	6	0.568	1	Knowledge integrators
25	8	0.518	1	Knowledge integrators
27	7	0.429	1	Knowledge integrators
29	11	0.527	1	Knowledge integrators
33	4	0.43	1	Knowledge integrators
35	11	0.527	1	Knowledge integrators
1	7	0.310	3	Knowledge seekers
2	11	0.409	2	Knowledge seekers
3	7	0.286	3	Knowledge seekers
4	16	0.179	4	Knowledge seekers
5	13	0.212	3	Knowledge seekers
6	6	0.233	3	Knowledge seekers
7	7	0.238	3	Knowledge seekers
8	13	0.288	2	Knowledge seekers
10	6	0.200	2	Knowledge seekers
11	8	0.500	2	Knowledge seekers
12	9	0.500	2	Knowledge seekers
14	9	0.403	3	Knowledge seekers

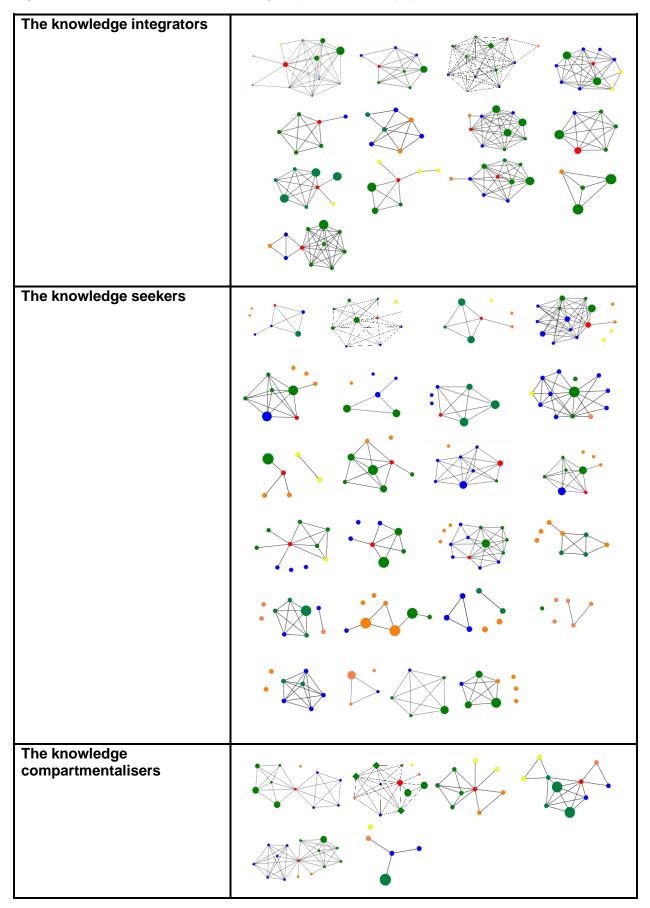
Table 16. Summary of network structures and	d housing support network type
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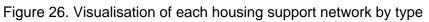
26	10	0.167	3	Knowledge seekers
28	7	0.333	2	Knowledge seekers
31	15	0.233	4	Knowledge seekers
34	8	0.214	3	Knowledge seekers
36	9	0.306	4	Knowledge seekers
37	8	0.196	3	Knowledge seekers
38	7	0.143	4	Knowledge seekers
39	6	0.133	4	Knowledge seekers
40	8	0.536	3	Knowledge seekers
41	12	0.333	4	Knowledge seekers
42	8	0.357	4	Knowledge seekers
9	11	0.382	1	Knowledge compartmentalisers
19	12	0.447	2	Knowledge compartmentalisers
20	9	0.347	1	Knowledge compartmentalisers
21	10	0.378	1	Knowledge compartmentalisers
30	15	0.305	2	Knowledge compartmentalisers
32	5	0.300	2	Knowledge compartmentalisers

The knowledge integrators are a type of housing support network which are generally very dense with only one component. As the colleagues and other experts are integrated into the housing support network and therefore family and friends know these people supporting the young adults, this type of housing support network has been named the knowledge integrators.

The knowledge seekers actively sought out housing support from a wide variety of people. These networks contain colleagues and experts that are typically not connected to family or friends, and as such the networks are less dense and have multiple components.

The knowledge compartmentalisers are different from the knowledge seekers because they are gaining support from different groups of people who do not know one another. They have therefore compartmentalised different sources of support and as a result the network looks like a star with a heart and branches. Figure 26 shows every network included in their type of support network. From this visualisation, the structural similarity displayed in Table 16 can be viewed through the networks.





The following sections describe, in detail, each type and also outline how each type of network is qualitatively different from the others, thereby showing how the structure of the housing support networks and the young adults' utilisation of housing support can be grouped.

6.3.1. The knowledge integrators

The first type of young adults housing support network is the knowledge integrators and there are thirteen in this study. These housing support networks consist of primarily partners, family and/or friendship ties in which there is only one component. The knowledge integrators are named as such, because the colleagues and other experts are integrated into the support network and therefore family and friends know these people supporting the young adults. The thirteen young adults who had the knowledge integrators type of housing support network were aged between 21 and 35 and consisted of 8 females and 5 males. Of the thirteen young adults in this type, two were affordable renters, four were market renters and the remaining seven were owner occupied (Table 17).

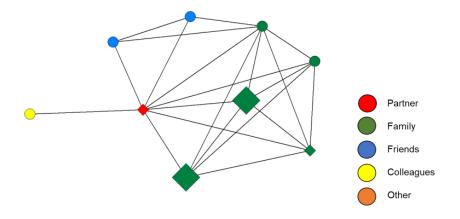
Characteristic	Know	Knowledge		Full sample	
	integrators				
	N	%	N	%	
Age (years), mean (SD)	30 (4)		29 (4)		
Gender, Female	8	62	23	55	
Gender, Male	5	38	19	45	
Tenure					
Owner Occupier	7	63	17	41	
Affordable Rented Sector	2	0	11	26	
Private Rented Sector	4	37	14	33	
Social Class					
Elite	0	0	1	2.4	
Established Middle Class	4	31	11	26	
Technical Middle Class	1	8	3	7.1	
New Affluent Workers	4	31	6	14	
Traditional Working Class	0	0	0	0	
Emergent Service Worker	2	15	14	33	
Precariat	2	15	7	17	

Table 17. Demographics of Knowledge integrators (n=13)

Their support networks consist of 6 to 12 alters with a density range of 0.43-1.00. Although there is a wide range of alters in these networks, they are characterised by the alters being able to connect to each other directly or indirectly through another alter.

Rosie was a 25-year-old owner occupier who had been living in their current house for around a year. They first moved out of the family home to go to university where they lived in student halls, however they returned to live with their parents in fourth year. After several months they moved into a private rented flat with their partner where they saved to buy their first home together three years ago. Rosie's housing support network is a classic example of the 'knowledge integrators' (Figure 27) because their housing support network comprised of family members, friends and colleagues who were all connected.

Figure 27. Rosie's housing support network



As discussed in Chapter 4 many of the young adults' supportive alters were family members, who were deemed to be very close to the young adults. Rosie nominated her partner, parents and brother as alters she was very close to, as indicated by the alters being diamond shaped. Therefore, analysis of those alters deemed to be very close to the young adult illustrates that parents were important sources of housing support. Knowledge integrators relied heavily on close family and friends for housing support, and these were alters that she perceived herself to be very close too. As can also be seen in Figure 27 above, Rosie nominated her parents several times for different forms of housing support, as indicated by the larger size alters reflecting higher nominations. Parents were very important and often accompanied participants on viewings and provided reassurance, information, and advice. Participants felt that their parents would provide advice that was in their best interest and would not have an ulterior motive. As a result, parents were often the first port of call for young adults when they were considering moving away from the family home.

Interviewer: From time to time, people discuss important housing matters with other people, who are the people that you discuss housing matters with?"

Rosie: "I think when you've never experienced that before, you rely a lot on other people's experiences on, what would you do differently or like, should we do that, like, kind of things to look out for that a mortgage advisor wouldn't necessarily tell you.

[…]

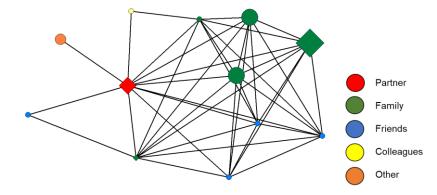
I spoke to my mum about how much we could borrow – I know obviously mortgage advisors tell you, like you can afford such and such, but you would never go that, to that crazy extreme and she's always been the kind of more sensible one and so I discuss that kind of thing with her."

Partners were also important to the housing support networks of young adults, providing primarily emotional support but they also extend the housing support network of the young adults. Thus, providing access to additional sources of advice and information.

Interviewer: I am guessing he was quite good at technical things when you went to look at properties, spotting anything that could be wrong with it or knowing things he could do to improve it?"

Rosie: "Yeah, so I can go in with like a kind of design of, we'll do this and we'll do that whereas he's much more like the structural stuff. 'We could change that' or 'We can knock that down', do you know what I mean?"

Figure 28. Brian's housing support network



Some participants spoke about how important parents were in their decision making. As can be seen in Figure 28, Brian's mother was the most supportive alter within his housing support network as indicated by the larger size alter reflecting a higher number of nominations. He also perceived his relationship with her to be very close, as indicated by the alter being diamond shaped. He spoke about how influential she was in supporting him in buying a shared equity property. It was clear that this was not an option that he would have

considered without his mother's support. He spoke about how "she pushed us down that route which was great, you know. It really worked out for us."

Brian: My mom said to me about shared equity because, uh, she's like, "I think that shared equity is a good move at the end of the day or whatever." So she was kind of talking me through and whatever, and I don't think I would've went with it if I didn't-- Like, do you know what I mean, I wouldn't have known anything about it, to be honest."

However, in addition to having a close relationship with their parents, this type of housing support network also had important connections with family and friends who they felt supported by. Family and friends were important in providing advice and support in housing matters. Lauren spoke about how she turned to her siblings for *"reassurance, the kind of emotional support that you get, "Am I doing the right thing?" even though you know you are. Yeah.*"

Interviewer: "Mm-hmm. What kind of things do you think you were chatting about with your sister and brother?

Lauren: Yeah. At one point there was, um, two places that we were quite torn about, and just I guess getting a-a second opinion on, you know, which one should be binned. So one was a bit more expensive, but a bit nicer, um, and that was the one that we didn't end up buying.

[laughter] We ended up putting in a-a silly bid on that and being quite relieved when we got outbid because we probably bid a bit more than we should have."

This type of housing support network talked about how family and friends had helped them in various practical ways from assisting them to move house to supplying items of secondhand furniture. This illustrates how important family and friends were in the housing support networks of young adults providing practical information, advice and support.

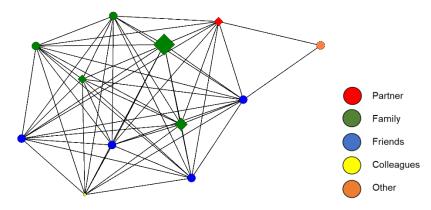
Lauren: "Um, I suppose-- I mean, we've had a bit of all of that kind of support in the past. Um, so my-my dad's helped us move... Um, we- we've had hand-me-down furniture, um, from, um, probably various folk. My husband's aunt, um, she's given us a sofa, um, we got pictures, wall hangings, um, a whole bunch of stuff, um, crockery, we've got handme-down crockery."

Whilst family members were important for practical information, advice and support the 'knowledge integrators' often referred to experts such as financial advisors or solicitors as well. For the integrators these were often experts who were part of their housing support network (a family member or a friend) or they were referred by friends or family members providing them with additional reassurance that they were reliable and trustworthy.

Fiona: "The guy who now does all of our mortgage recommendations and everything, was recommended to us by a friend. Her sister used them for their mortgage and my sister used them as well... I feel like he's really trustworthy."

Lauren: Um, we've also got a friend who, um, is a property solicitor and we-we did have a discussion with her, actually, when we were moving from our first owned flat into this one about, you know, whether it's better just to use purple bricks or something, you know, they're really cheap, and she said, "Yes. They're really cheap, but they're not going to be very responsive. They're not gonna be very proactive in helping you sell. Um, you know, they'll-they'll do the job, but you're not going to get the same kind of service as you would, um, going through a-a solicitor or through a-a mortgage broker."

Figure 29. Fiona's housing support network



6.3.2. The knowledge seekers

The second type of housing support network is named the "knowledge seekers", and there are 23 "knowledge seeker" networks in the sample. This was the most common of all the types and differs from the knowledge integrators because they have multiple components. As the participants gained housing support from colleagues and experts that are typically not connected to family and friends this results in these housing support networks on average being less dense. The 23 participants with this type of housing support network included 10 females and 13 males aged from 21-35 years, and consisted of seven private renters, ten affordable renters and six owner occupiers (Table 18).

Characteristic	Know	Knowledge seekers		Full sample	
	seel				
	N	%	N	%	
Age (years), mean (SD)	29 (4)		29 (4)		
Gender, Female	11	47.9	23	55	
Gender, Male	12	52.1	19	45	
Tenure					
Owner Occupier	6	63	17	41	
Affordable Rented Sector	10	0	11	26	
Private Rented Sector	7	37	14	33	
Social Class					
Elite	1	4	1	2.4	
Established Middle Class	3	13	11	26	
Technical Middle Class	2	9	3	7.1	
New Affluent Workers	1	4	6	14	
Traditional Working Class	0	0	0	0	
Emergent Service Worker	11	48	14	33	
Precariat	3	22	7	17	

Table 18. Demographics of Knowledge seekers (n=23)

The knowledge seekers network size ranges from 6-16 alters with lower density (0.13-0.54), on average, than the knowledge integrators (0.45-1.00), who had also nominated colleagues and other experts. Thus, this categorisation of housing support network generally has three components on average. Similar to the "knowledge integrators", parents were important to the housing support networks in providing information, advice and support. This type of housing support network also comprised of family members, colleagues and other experts. However, in the "knowledge seekers" networks they were not connected except through the participant or their partner.

A typical housing support network of the "knowledge seekers" was Murphy, who was aged 28 in a mid-market rent property in the private rented sector. When Murphy was first leaving home they had been moving in with their partner for the first time and so was not keen to enter home ownership. They had sought housing advice from a colleague outwith their immediate network of family and friends as they felt that they would get better information and advice from someone who had more knowledge of housing (see Figure 30).

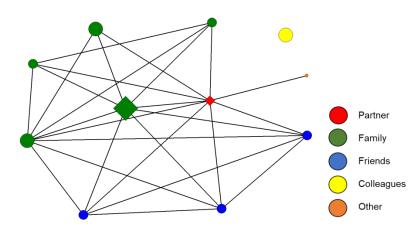
Murphy: It's a lovely start because we hadn't lived with each other and we just wanted to try and get, like, a wee starter place. We didn't want to buy a place right away and if we couldn't live with each other, then, uh, [chuckles] like, with, uh, we-we would be stuck so.

Interviewer: The relationship was still early days and you still wanted to see how that, kind of, went?

Murphy: Because we hadn't lived with each other. We just- And with the flats being that, kind of, new, you know, getting good value for money. Um--the thing, see with Daniela as well, being on the board of a housing association and with there being mid-market rent properties there. I obviously asked her about it and she said, "Aye, you're probably better going for something along those lines."

As discussed in Chapter 4, weak ties are crucial for bringing in new information and resources. Whilst many of Murphy's supportive alters were family members who he felt very close to Murphy also sought a lot of support from a colleague. Murphy nominated a colleague several times for different forms of housing support as indicated by the larger sized alter reflecting higher nominations. This colleague, whom the participant did not consider himself to be very close to, as indicated by the alter being circular shaped, was a key source of housing information and advice. Murphy spoke about how he had previously little knowledge of the different housing options available to him therefore indicating that this weak tie had brought in new information about different housing tenure options. He spoke about how his mother had been very vocal about the positives of home ownership, and she had tried to encourage him to buy his own home. However, upon speaking with his manager at work who was on the board of a housing association he had decided that mid-market rent was a better option for him in his current circumstances.

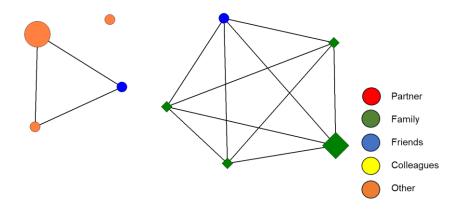
Figure 30. Murphy's housing support network



For many of the participants in this type other experts such as housing officers, social workers or money advice were very important actors in their housing support networks. For Louise, a young adults' housing project helped them to build the skills required to live independently (Figure 31). They also provided Louise with practical information, advice and support throughout her housing journey, preventing her from homelessness. Therefore, these weak ties, as indicated by being circular in shape, were crucial for bringing in information and resources. In contrast, many of Louise's very close alters, as indicated by being diamond shaped, were less useful sources of housing support as indicated by the smaller size alters reflecting fewer nominations.

Louise: So there's a place called, um, the Project. They really helped me a lot. Um, they just gave me advice on any sort of bills. I think I went to them for advice once or twice as well, as, like, the homeless service at the council."

Figure 31. Louise's housing support network



Knowledge seekers proactively sought out advice and information from outside of their family and friends. For example, George spoke about how he "*did lots of homework*" in sourcing a mortgage advisor and solicitor whilst Harrison spoke about how he had actively sought out information from experts on various issues.

George: "We went round to all the estate agents and all the mortgage companies in Glasgow, and actually we went to one, sort of like a free mortgage advisor. I think they basically take a commission off, and that's how they get paid. But we weren't very impressed with their advice. It just wasn't really what we were looking for, whereas this guy – okay we had to pay him, but actually he was very, very good, and we got through a lot of um, houses and offers, and closing dates and he was there to help us everywhere. Same with our solicitor actually he was very good." Harrison: "Um, professionals-wise, we've always got our mortgage through a mortgage broker. I also put a question past Building Control. I queried a couple of things in the home report for this house with the surveyor who did the home report as well."

6.3.3. The knowledge compartmentalisers

The third type of housing support network is the `knowledge compartmentalisers`, and there are 6 'knowledge compartmentalisers' in the sample. The young adults in this grouping were mostly females (five of six) and consisted of four owner occupiers, two private renters and no affordable renters. The six young adults with this type of support network were between 22 and 30 years of age, with network size ranging from 5-15 alters (Table 19).

This third type of housing support network is characterised by a density of 0.30-0.45 but comprising no more than two components. This meant that the participant could go to multiple groups of people for support, each of which may have different points of view of areas of knowledge. Although having separate groups for support could be considered advantageous with regards to accessing different support the lack of expert knowledge and advice in these housing support networks was concerning.

Characteristic	Knowledge		Full sample	
	compartmentalisers			
	N	%	Ν	%
Age (years), mean (SD)	28 (3)		29 (4)	
Gender, Female	5	45.5	23	55
Gender, Male	1	54.5	19	45
Tenure				
Owner Occupier	4	63	17	41
Affordable Rented Sector	0	0	11	26
Private Rented Sector	2	37	14	33
Social Class				
Elite	0	0	1	2.4
Established Middle Class	4	67	11	26
Technical Middle Class	0	0	3	7.1
New Affluent Workers	1	17	6	14
Traditional Working Class	0	0	0	0
Emergent Service Worker	1	17	14	33
Precariat	0	0	7	17

Table 19. Demographics of Knowledge Compartmentalisers (n=6)

A typical housing support network of the knowledge compartmentalisers was Joanne (see Figure 32) as they had two distinct groups of people that they turned to for housing advice or support, but these were connected through their partner. Many supportive alters were family members, who were deemed to be very close to the participant, as indicated by the alters being diamond shaped. She nominated her parents and father-in-law several times for different forms of housing support as indicated by the larger size alters reflecting higher nominations. Further analysis of the qualitative data illustrates that whilst Joanne largely relied on her parents and in-laws for information and advice, her friends were a source of more practical support.

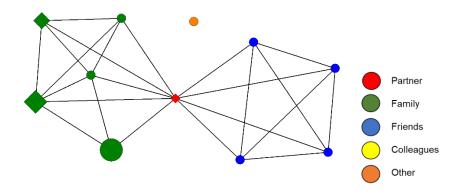
Interviewer: "From time to time, people ask other people for advice or support with housing matters. Who are the people you would usually ask for such advice in your life?

Joanne: Yeah, so I mean whenever we've been looking at buying curtains or, you know even just new carpets that's something I've always spoken to like my mom or my aunt Janet. So, my aunt Janet has always had a phenomenal style but she's also very thrifty. So, she is really good for pointing you in the right direction where to get really good quality but also a really good price."

[…]

"... Um, and then whenever kinda we've moved in and out of places and so we've got a really tight group of friends and we always kinda help each other move. It's a tradition really."

Figure 32. Joanne's housing support network



The knowledge compartmentalisers have separate groups of people in the network who were not connected to each other. Often it would be family members who were separate from a friend, or a group of friends that the participant knew separately. An example of this commonality would be Catriona, who was a 26-year-old female who had recently bought

their first home with their partner. Catriona had nominated her very close alters including her partner, parents and brother several times for different forms of housing support as indicated by the larger size alters reflecting higher nominations. She had relied on these alters for financial assistance, advice and information and practical support such as DIY. However, when it came to decoration or buying items for the house she indicated that she would turn to less close friends or not close colleagues for these types of issues.

Interviewer: "From time to time, people ask other people for advice or support with housing matters. Who are the people you would usually ask for such advice in your life?

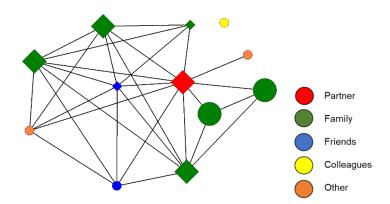
Catriona: "I'd say in terms of things needing fixed, so I'd maybe go to my dad... In terms of people, sort of, suggesting places to get carpets and things, cookers and stuff, I would-- It's a bit of maybe friends and colleagues."

In some ways, Joanne and Catriona are similar because of their approach to seeking different housing support from different members of their housing support network. Catriona felt that her very close friend was a better source of information and advice for her new home purchase as she had only recently bought her own home and so her experiences were more up to date and relevant to her own situation than that of her parents.

Catriona: "I've got one friend that moved into her house last year, so I go- I go to her for quite a lot of information because she-- especially to do with the moving process and the paperwork and things like that."

However, as shown in Figure 33, neither her parents nor her work colleagues, knew her colleague Charlie.

Figure 33. Catriona housing support network



Although Catriona mentioned that she did approach experts for advice or support from outside of her household these were not highly regarded on her list of people who provided

her with housing support; instead, she talked about how they were '*not very helpful*.' However, they were required to '*do the paperwork and that*'s *it*.' Joanne reinforced this message by mentioning that she did not approach many experts for information or advice as '*we've been pretty self-sufficient and kind of just getting on with stuff ourselves, really*.'

Experts such as solicitors, mortgage advisers or financial advisors did not feature heavily in the housing support networks of the participants in this typology and, when probed about the role of experts in their housing journey, the participants often talked about how they did not use any experts, or as with Catriona, they were just in the background. Allan talked about how they had approached a mortgage adviser for advice on how much they could borrow and had not required any other advice or support. This line of thinking was reinforced by their need to view themselves as independent.

Allan: "So really a lot of this stuff was done just me, my wife and the mortgage adviser. I didn't really seek advice from anybody else."

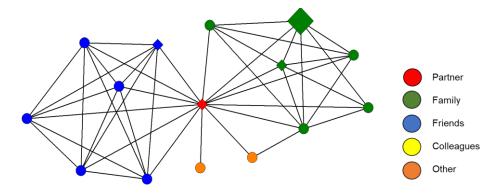
The participants in this typology tended to stress the autonomy of their decision-making. However, parents had clearly provided advice, consultation, or financial support. This seeming contradiction was observed in many interviews.

The knowledge compartmentalisers were more likely to seek housing advice and support from family and friends than approach housing professionals or experts. As can be seen in Figure 34, many of Caitlin's supportive alters were family members and friends. The only professionals that she had come into contact with over housing matters were a solicitor and a mortgage adviser that she had spoken to when she had recently entered home ownership. Caitlin discussed how she had sofa-surfed with family friends when she found herself homeless. It was by relying on this support from friends and family that she had avoided rough sleeping.

Caitlin: "Yeah, I mean, there was probably a few times if it wasn't for like my friends of my family that I would have had nowhere to stay because even though like my, like some of my friends and family maybe had a spare room, it wasn't always appropriate or convenient for me to be there. So, um, I mean, there was one time where like, I basically, there was just like my friend put a sofa bed in her big cupboards basically."

When asked why she had not approached any professionals for advice or support she confessed that she had been unsure of what the process was added that she felt that there was a need to educate young adults about their housing rights and who to approach for housing advice and support.

Figure 34. Caitlin's housing support network



6.3.4. Patterns of typologies

The different type of support networks presented here have advantages and disadvantages for the young adults; however, having a certain type of network could be influenced by external factors. A factor to consider is whether different tenure or social class were more or less likely to result in different types of support networks. As the sample for this project only contained 42 networks, it is difficult to draw firm conclusions, however, from the observations shown, there are a larger number of social 39% (n=9) and private 30% (n=7) renters in the knowledge seekers which may indicate that renters were more proactive in seeking housing advice and information. For social renters the data suggests that this may be because they are more likely to turn to their local social housing providers for advice and support whilst for private renters, they are more likely to access advice and information online.

Figure 35 illustrates the types of networks by gender, and we can see that the knowledge compartmentalisers were more likely to be female. In comparison there was a more even distribution across the other types of housing support networks.

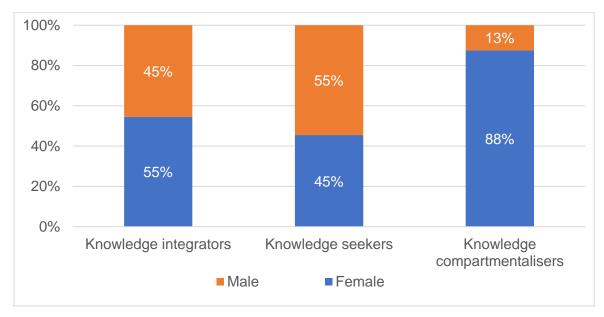


Figure 35. Types of housing support networks by gender

Shown in Figure 36 are the types of housing support network characterised in the chapter by participants tenure. Some 55% (n=6) of knowledge integrators are owner occupiers, indicating that parents and close family and friends may play a bigger role in the housing support networks of these young adults. Finally, 63% of knowledge compartmentalisers were owner occupiers, suggesting that are more likely to have a disconnected network and less likely to request help from experts.

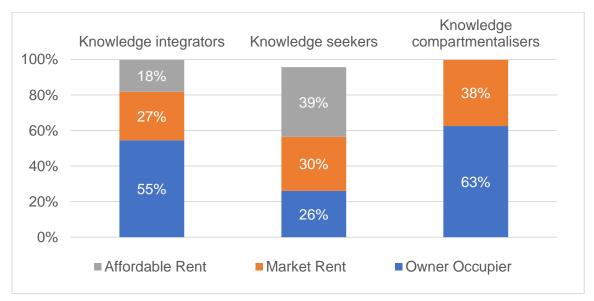


Figure 36. Types of housing support networks by tenure

Figure 37 illustrates the types of housing support networks by social class, and this shows that 52% (n=11) of participants who had housing support networks aligned with the characteristics of the knowledge seekers were emergent service workers. In comparison, 50% of those who had housing support networks aligned with knowledge

compartmentalisers were established middle class supporting the theory high-status individuals benefit more from strong ties.

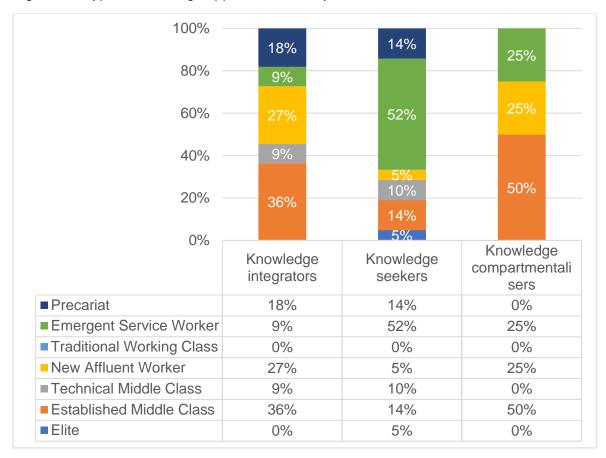


Figure 37. Types of housing support networks by social class

Making firm conclusions around the relationship between housing support networks and housing aspirations is difficult, given the small sample in the study. However, small differences in these categories may hint towards disparities within the population. In particular, whether a young adult has access to multiple resources and types of people in their housing support networks. These are questions which cannot be fully answered by this study but will perhaps start a conversation about the housing support networks of young adults.

6.3.5. Typologies and social capital

Although the typologies were not explicitly linked with concepts of social capital and organisational ties, the resulting typologies do show how these concepts may result in better support for young adults through their housing support networks. In many ways, the knowledge integrators sought more housing support from their strong ties and lacked weak ties in their housing support networks. As discussed in chapter 2, strong ties refer to your friends and your weak ties as your acquaintances (Woolcock, 2001). By relying on these

types of connections for support these networks were restricting their access to novel resources they could gain from colleagues and other ties which belong to differing social groups from themselves. However, with the use of the qualitative data, the typology has established that this lack of nomination of colleagues and outside experts may actually be an illustration of the lack of trust or a lack of knowledge of who to approach for advice or support. Therefore, when young adults who had these networks referred to experts such as financial advisors or solicitors these were often experts who were referred by friends or family members.

The knowledge seekers were characterised by having more connections to colleagues or other experts, which could be described as having more weak ties, when compared to other types of networks providing access to other forms of capital. As discussed previously, the knowledge seekers were more likely to seek out housing advice and support from a wide variety of family, friends and colleagues. Furthermore, housing professionals or experts were viewed as vital sources of advice and information for this group. The participants in this study nominated organisations as sources of housing support, the most common being their social landlords as discussed in Chapter 5. The knowledge seekers were characterised by having more connections to organisations who provided them with housing support including local authorities, housing providers, social work services, money advice services, banks, and estate agents.

In contrast, knowledge compartmentalisers did not have this regard for experts and were far more reliant on strong ties for housing advice and support. They were unlikely to approach housing professionals or experts for housing support and nominated few connections to organisations that provided them with housing support.

6.1. Conclusion

3. Are there types of housing support networks, and if so, how can they be characterised?

By developing a typology of housing support networks for young adults, the study not only explores recurring patterns of housing support for young adults, but also identifies systematic factors that affect a young adults' housing support network. Further, by using a mixed method approach, the typology created here was informed and meaningfully interpreted by the qualitative accounts given by participants. This would allow a better understanding of how young adults use their ties to utilise social capital and how this affected their housing outcomes.

Chapter 4 described the structural, compositional, and transactional characteristics of the young adults' housing support networks and Chapter 5 described how young adults utilise the capital within their housing support networks. This current chapter has built on these findings by considering the housing support networks of young adults and their qualitative descriptions to explore the key differences in young adults' perceptions of their access to housing support. By creating this typology with standardised name generators and in-depth interviews, a better understanding the different housing support networks of young adults and their adults and each type is summarised below,

Firstly, the typology identified the knowledge integrators, which are a type of housing support network which is primarily reliant on partners, family and close friends. The network is very dense and has only one component without the ego included. The young adults who have this type of network voiced the importance of their parents who were often heavily influential in their decision-making process. The housing professionals or experts in these networks were generally recommended by family or friends within the network. The young adults who have this type of network were most commonly owner occupiers and established middle class or new affluent worker. They are also more reliant on strong ties for housing support and generally lacking in weak ties.

The knowledge seekers differed from the knowledge integrators in that they were more likely to actively seek housing advice and support from housing professionals and experts outwith their immediate housing support network. However, they also differed structurally, as the knowledge seekers were less dense on average and composed of several components. The young adults who have this type of network were most commonly living in the rented sector and emergent service workers. This type of housing support network is more likely to contain both strong and weak ties that the young adult relies on for support therefore providing access to new information and resources.

The knowledge compartmentalisers have a low density and are composed of no more than two components. However, these support networks were composed of supporting alters who did not know each other and therefore the young adults were supported by people from different avenues of their life. The knowledge compartmentalisers were also different in that they were unlikely to approach housing professionals or experts for housing support. The young adults who have this type of network were female owner occupiers and established middle class. This type of housing support network are more reliant on strong ties for housing support and generally lacking in weak ties. Overall, it can be concluded from this analysis that the housing support networks of young adults can be divided in three main types. This chapter has added to a small but growing body of literature on how to create and define typologies for social support networks. This is the first ever development of a typology of housing support networks for young adults and is distinct from other typologies of housing transitions and pathways. While it is specific to this sample, this typology could also inform how housing support is provided to young adults and the role it plays in the development of young adults housing aspirations.

7. Discussion and conclusions

7.1. Introduction

The purpose of this chapter is to synthesise the findings of this thesis, which has explored the housing support networks of young adults and the relationship that this has with their housing transitions. Firstly, it will revisit the main aims of the research before moving on to explain how the results of the thesis challenge and concur with current literature, as well as address gaps in the literature. It then discusses the implications for future research and explores the impact that this research will have on policy and practice with regards to young adults.

7.1.1. Review of the research aims

Increasingly studies have considered how the broader socio-economic context may be changing long-established housing transitions, in particular around young adults' household formation, housing careers, and tenure transitions (Andrew, 2010; Arundel & Doling, 2017; Stone et al., 2014). Research has focussed on transitions into homeownership (Andrew, 2010; Fisher & Gervais, 2010; Lund, 2013) and there has also been a growing body of literature directly around the composition of, and experiences of, the private rented sector (Hulse & Yates, 2017; Soaita & McKee, 2019; Strachan & Donohoe, 2009). Amidst rising housing costs and restricted employment opportunities in the UK, younger generations are increasingly dependent on their families for material and financial support to offset the costs of living independently. Family resources transfers across generations can be a significant source of support for young adults, including matters of housing and moving out of the parental household (Staff & Mortimer, 2008). This is especially so in circumstances with cuts in public spending and high youth unemployment (Furlong & Cartmel, 2007). However, the literature still fails to fully understand how young adults utilise social capital when navigating their housing options. Here differences in parental support (see Whelan, 2017), ethnic background, and level of education are among the factors that can influence the housing trajectories of young people. Also, local social networks and knowledge about the housing market and neighbourhoods (Brown & Moore, 1970) can be of importance in gaining access to housing.

Social capital in its various forms and contexts has emerged as one of the most salient forms of capital (Bourdieu, 1986). It is the accumulative resources embedded within social networks and individuals need to engage with others within a network to be able to capitalise on potential social capital (Lin, 2001). Previous research reveals a relationship between housing outcome and social capital, where the latter is understood as access to resources through a large or extensive social network (Röper et al., 2009). Both individual social capital

and parental economic capital are related to the obtained housing tenure type (Andersson, 2021). Therefore, this thesis explored the housing support networks of young adults to build an understanding of how this shapes support and, subsequently, the housing aspirations of young adults. Exploring how the egocentric networks of young adults are composed and structured has clearly enhanced our understanding of how family, friends, colleagues, and others come together to support young adults. Further to this, exploring whether there are patterns to this support and what is driving these patterns has led to a better understanding of housing support and how to improve this.

When exploring how young adults access support, past research has been overwhelmingly quantitative which does not generate rich enough data to address these problems (McKee & Soaita, 2018). This thesis is unique as the combination of social network analysis with housing studies in this study brings together two formerly disparate research areas. To highlight the mechanisms linking social capital to housing outcomes, the current study investigated whether social capital is linked to the use of contacts, and whether the obtained housing outcome is linked to the social capital in housing support networks.

This thesis is unique as it not only explores the individual's housing support network, but also goes further to consider how the housing support network can influence the housing transitions of young adults.

Thus, this project sought to answer the following research questions.

- 1. How do young adults utilise social capital in their housing support networks?
 - a. What are the barriers to accessing this support?
 - b. How does this support intersect with social class and tenure?
- 2. Are young adults housing aspirations a function of their social ties, particularly how those ties enable access to resources and support?
- 3. Are there types of housing support networks, and if so, how can they be characterised?

Consultation with methodological literature informed a mixed method design, which used both egocentric network analysis and an interpretivist approach to qualitative data analysis. The research involved conducting interviews with young adults. The interviews with young adults collected social class survey data, network data, and qualitative data in order to understand how the support network of young adults was composed and structured, as well as provide an understanding of the meaning behind these connections, and what effect support has on housing transitions.

7.2. Summary of key findings

The aim of this thesis, to explore the housing support networks of young adults and the relationship between this and their housing aspirations is important, given the emphasis that past research has put on the importance of social capital in housing outcomes (Röper et al., 2009). The key findings are that family members were the biggest support to young adults, and, in particular, parents who provided the most support. Within housing support networks, close ties were relied upon for housing support, advice and financial support whereas weak ties brought in new information and resources. Where young adults can access resources from their social network this eases their access to housing demonstrating that social capital plays an important role in access to housing. Therefore, housing support networks with a mixture of strong and weak ties may have better access to new information and resources than those with just strong ties. For young renters' weak ties were more important for finding a place to live and accessing new knowledge and information. However, for young owner occupiers it is their strong ties that provide the greatest housing support indicating that they benefit more from ties with their own social group. Furthermore, this study found that young adults at the lower and higher ends of the social class spectrum appear to have more access to bridging social capital in their housing support networks.

Where young adults were able to access resources from their social network this enabled them to reach their housing aspirations. For young adults aspiring to home ownership this access to resources within their social network enables some young adults to reach home ownership earlier than they would have otherwise. This suggests that these resource transfers and the within family socialisation of housing preferences are closely interconnected.

Young adults living in social housing highlighted that their local authority or housing association was a key source of information, services and material goods. However, this study identified that these 'unanticipated gains' (Small, 2009) were less accessible to owner occupiers or those living in the private rented sector. As a result, young adults in those tenures were more likely to approach close family or friends for information and advice.

Further analysis revealed three different types of housing support networks, which were characterised by young adults nominating their supporting alters being connected in one component (or not). This analysis showed that parents were often heavily influential in young adults' decision-making process. Some young adults were more likely to actively seek

housing advice and support from housing professionals and experts outwith their immediate housing support network whilst others were suspicious or untrusting of experts.

Overall, the mixed method approach used in this thesis allowed for effective triangulation of qualitative and quantitative data throughout the analysis, to answer research questions relating to how housing support networks affect the housing outcomes of young adults. The use of a mixed methods approaches enabled viewpoints of support to be challenged to reveal patterns, which were analysed to form novel typologies that can be further developed in future research. This allowed a deeper understanding of why various types of housing support received from particular actors were so important to young adults and their housing outcomes.

7.3. Discussion

The following sections will discuss the importance of the results presented in this thesis and relate them to the research questions listed above. The first section will consider structure of young adults' housing support networks, the second section will discuss strong vs weak ties and the barriers to social capital, the third section will examine the influence of social capital on housing aspirations, and finally, the last section will discuss the typology of housing support networks. The findings will be considered in accordance with current literature and in relation to the contribution of novel findings to address gaps in the literature. Finally, the implications of these findings for policy, practice and future research are presented.

7.3.1. Structure of young adults' housing support networks

The first research question was concerned with the structure of young adults' housing support networks. It was demonstrated in Chapter two that the ability to draw on financial and material support from family members has become critical to the capacity of many young adults to attain and sustain living arrangements away from the parental home (Heath et al., 2017). A significant body of research exists, documenting intergenerational financial transfers for homeownership (Helderman & Mulder, 2007; Manzo et al., 2019; Mayer & Engelhardt, 1996) however there has been little empirical research on the role of social capital. Chapter Four indicated that many young adults rely on close family and friends for various forms of housing support. The characterisation of networks in the present study revealed that almost half of the sample of alters nominated for support were family members and that family members were more highly correlated with providing advice and information about housing matters and providing support with housing costs.

Family

Family resources across generations can be a significant source of support for young adults also in matters of housing and moving out of the parental household (Staff & Mortimer,

2008). Studies highlight how transfers (either gifts or bequests) influence housing market behaviour (Helderman and Mulder, 2007; Manzo et al., 2019; Mayer and Engelhardt, 1996). The economic capital of the family is clearly central to the provision of material support to dependent or semi-dependent young adults however cultural capital is less easily defined and remains a vague concept. As a result, young adults' housing opportunities are becoming increasingly more dependent on their family background (Coulter, 2018; Heath, 2018; Hubers et al., 2017). The present study found that family members, in particular parents were nominated multiple times for providing housing support, therefore illustrating how important parents were in the housing support networks of young adults. This study has added to these findings by suggesting that parents provide the most support from the young adults' perspective and are often considered the most supportive person in their housing support network.

We can have both "strong" and "weak" tie relationships in our social networks. Granovetter (1983, 1973) defines strong ties as the people with whom you are closest, such as family and close friends and weak ties are acquaintances. In his study of how people find jobs, (Granovetter, 1973, 1983) theorized that weak ties were more likely to be sources of novel information. This is because weak ties tend to navigate different social circles than oneself. In contrast, one's strong associations are connected with those one already knows, so the information passing along from strong-tie contacts is already known. The majority of the participants in the study nominated their parents as 'very close' family members indicating that these were strong ties within their housing support network. Therefore, this study suggests that by nominating family, in particular their parents for housing support the young adults were often relying on strong ties for their housing support. Whilst strong ties are more accessible and willing to be helpful (Krackhardt, 1992) they may not be useful sources of novel information. This indicates that these young people would be unlikely to consider a different housing option than that already taken by their family or friends. This demonstrates how young adults can be constrained by their communities and localities thus highlighting the important role of social capital.

Friends

Almost three quarters of the sample nominated a friend, with many of these being considered close friends. Friends were more highly correlated with providing advice and support about housing matters and practical help around the home when required. Accessing housing support from friends was particularly important for young adults who do not have family. Previous research has shown that friendship can be a source of multiplex support for young adults and that this is differentiated according to the tie strength (Bellotti,

2008). Friendships generate wider social contacts and networks, which may also benefit individuals (Pahl, 2000).

This thesis illustrated that friends were very important in the housing support networks of young adults, particularly for those young adults who had lived/were living in the private rented sector. It could be suggested that young adults living in the private rented sector relied more heavily on friends to share their experiences of the private rented sector as their family, in particular their parents often had little or no experience of this tenure. Therefore, friends (weak ties) were useful sources of novel information.

Organisations

Chapter 4 highlighted that one third of the sample nominated a housing professional, service or organisation that provided expert information and advice or services with the most common of these being social landlords. Most social landlords provide housing options advice and support that consider the individual circumstances of each household and work with them to identify what best meets their needs (Whelan, 2017). They also work in partnership with a range of agencies in the field of housing, health, community development and culture.

Organisational ties are the connections an actor can draw upon to gain social capital, resources, information and material goods from an organisation (Small, 2006). In his study of the childcare centres in New York, Small (2006) found that centres helped mothers acquire the information, services and material goods of other organisations through four mechanisms: validation, storage, referral and collaboration. The current study found that for young adults living in social housing their social landlord was a key source of housing support brokering links to well-resourced external organisations. In contrast, young adults living in the owner occupied or private rented sector were less likely to access advice or support from organisations or professionals and instead, they generally relied on family, friends or the internet to provide information and advice. This supports Small's (2006) assertion that these informal and formal networks mainly benefitted those who were not well connected or those from a poorer background.

7.3.2. Strong vs Weak ties: the barriers to social capital

Chapter 5 illustrates the various, resourceful ways in which young adults negotiate the housing market. In order to access housing young adults relied on forms of social capital and social practice where they can access resources from their social networks. This illustrates the importance of social capital in access to housing, and in the processes generating and reinforcing inequality. Previous research reveals a relationship between housing outcome and social capital, where the latter is understood as access to resources through a large or

extensive social network (Röper et al., 2009). In his two-wave panel survey of Swedish young adults aged between 19 and 22 Andersson (2021) found that accessing housing relied on forms of social capital and social practice where young adults can access resources from their social networks. The results show that both individual social capital and parental economic capital are related to the obtained housing tenure type. Social capital is linked to informal 'second-hand' rental agreements often acquired though contacts, whereas having high-income parents is linked to obtaining owned housing tenure.

The current study suggests that young adults were able to access numerous resources from their social networks. Whereas previous studies have focussed on the role of financial gifts and loans, particularly in relation to homeownership (Cigdem & Whelan, 2017; Engelhardt, et, 1994; Helderman & Mulder, 2007) this study found that housing support went beyond the financial. For example, where young adults had the ability to remain in or return to the family home to save a deposit, for many this enables them to access home ownership quicker than they would have otherwise. Furthermore, young adults unable to access home ownership or social housing were able to source housing from their social network, often renting from family or friends illustrating that social capital plays an important role in access to housing.

Finally, knowledge of the housing system is essential and has an important role in how young adults can access housing. In contrast young adults who lacked this knowledge and information within their social network were unable to make informed housing choices and in some circumstances were unable to access housing. As a result their housing transitions were delayed.

Therefore, the results of this thesis show that social capital and parental economic capital are related to obtaining owned housing tenure. Whereas, in the private rented sector social capital is linked to informal and formal rental agreements often acquired through contacts. Finally, as discussed in the previous section, for young adults living in social housing their social landlord was a key source of housing support brokering links to well-resourced external organisations.

Strength of weak ties

This section discusses whether the notion of strong and weak ties can be applied to housing support networks. It has been argued that the heterogeneity in network relationships is relevant to young adults' lives because they provide a diversity of resources, experiences and qualities (Biggart & Walther, 2006), with informal contacts being more effective in the search for jobs than training or education (Webster et al., 2004). Diversity of networks and its benefits is explored within social capital conceptualisations through the consideration of strength of weak ties (Granovetter, 1972). This is seen as 'getting ahead' in life, which is

contrasted with 'strong ties' which are good for 'getting by'. Drawing on these concepts Biggart and Walther (2006) consider weak ties as essential because it contains exit options from an individual's social origins. As explored in the literature review, tightly bonded localised networks, especially in deprived area, have limitations because the transitions into the labour market within the reach of these networks are often restricted (Biggart & Walther, 2006; Raffo & Reeves, 2000; Webster et al., 2004). Something these studies do not explore is whether access to weak ties can provide access to housing resources. In my research this was examined through exploring the housing support networks of young adults. This study found that whilst many young adults had fairly homogenous networks (Lin 2001) young adults at the lower and higher ends of the social class spectrum appear to have more access to weak ties in their housing support networks. Thus, strong or weak ties is not, within my study, the exclusive domain of young adults from higher social class.

Strong ties are seen to provide young adults with a strong sense of belonging, security and safety but also with few opportunities for interactions with people who might be able to help them to gain access to material, cultural or social resources. However, young adults from privileged backgrounds with strong ties have more access to resources because socially advantaged young adults benefit more from strong ties, while socially disadvantaged young adults benefit more from strong ties, while socially related to strong and weak ties. Putnam (1993) argues that trust lubricates cooperation and that the more we connect with people we will also trust them and vice versa.

This indicates that strong and weak ties are highly involved in housing support networks and the processes that young adults undertake to access housing support. As such, strong ties provide the resources that bridge to other weak ties in advantaged young adults and in other disadvantaged young adults, they might hinder this process. This will be discussed further in the next section.

The weakness of strong ties

Chapter 5 also highlighted a striking feature of young adults' housing biographies was their localisation. Whilst strong community networks can be of support for young adults, they can also create an environment for young adults in which they feel isolated or even trapped. Strong ties can provide young adults with a strong sense of belonging, security and safety, but also with few opportunities for interactions with significant others. For example, the importance of social networks in labour markets is well-documented. Granovetter (1973, 1995) found in a survey of residents of a Massachsetts town that over 50% of jobs were obtained through social contacts. For individuals living in tight-knit communities that have limited interaction with the rest of the world, developing bridging social capital can be especially challenging. Therefore, strong ties can provide young adults with a strong sense

of belonging, security and safety, but also with few opportunities for interactions with significant others. These others include peers who might be able to help to generate new, informal and practical knowledge. Lin (2001) suggests differences between "homophilous" and "heterophilous" interactions as core social capital processes that sustain stratification. Homophilous interactions are those that occur between similarly positioned others. Because similarly positioned others are unlikely to have spare and diverse resources to offer, homophilous interactions are not as helpful for getting ahead and yield low return when the motivation for action is the desire to gain resources (Fram, 2004).

This study found that strong ties to neighbourhood-based networks resulted in the housing search becoming limited to the spatial reach of such networks. However, this did not only impact upon the geographic range of the housing search. Because those that the young adults went to for housing support were also typically confined to the same sections of the housing market as them, our young adults remained constrained to the same housing options. Therefore, while connections to local networks could help in accessing housing support, the sort of social capital embedded in them served simultaneously to limit the housing options of the young adults.

Intersection with social class and tenure

Whilst this thesis does not conclude that the housing transitions of young adults are a direct product of their social networks and cultural practices, interviewees' biographical accounts illustrate the various, resourceful, resilient ways that they negotiate the housing market. Chapter 4 highlighted that social class appears to have a role in young adults' housing support networks with young adults at the lower and higher ends of the social class spectrum having more access to weak ties in their housing support networks. As previously discussed, Granovetter (1973) defines strong ties as the people with whom you are closest and weak ties are crucial in binding groups of strong ties together. They bring circles of networks into contact with each other, strengthening relationships and forming new bonds between existing relationship circles. Strong ties have been claimed to be important because they are more accessible and willing to be helpful (Krackhardt, 1992) and many studies have shown that strong ties are important conduits of useful knowledge (Hansen, 1999; Uzzi, 1997). Therefore, egos with a mixture of strong and weak ties may have better access to new information and resources than those with just strong ties.

The current study suggests that socially advantaged young adults benefit more from strong ties, while socially disadvantaged young adults benefit more from weak ties. This is because high-status people benefit more from ties within their own social group (Lin, 2001). In this context, for socially advantaged young adults drawing on their social capital enables them to

'get on' however, for socially disadvantaged young adults weak ties only helps them to 'get by'. Therefore, young adults may well regard themselves as free agents making their own, individual ways in the world but continue to derive from their family class backgrounds particular sorts of social and cultural capital rooted in the local housing market. The classbased values, identities and social practices in young adults' communities and the social networks embedded therein, do now play a role in entrenching the unequal life chances of young adults.

7.3.3. Housing Aspirations and the role of social capital

The housing aspirations of people in Scotland are complex and multi-faceted, formed through the dynamic relationship between subjective desires and objective reality (McKee et al., 2015). Therefore, people are more likely to aspire to things that are seen as achievable, in the right circumstances. Similarly, Preece et al., (2019) draws on Kintrea et al., (2015) to conceptualise housing aspiration as referring to desires to achieve housing-related ambitions in the future, encapsulating optimistic assessments of what can be realised. Research suggests that the transmission of homeownership can come in the form of a socialisation effect through which children of property owners are inherently predisposed to have a preference for homeownership themselves (Henretta, 1984; Lersch & Luijkx, 2015). Lux et al., 2018 has highlighted that parental influence on decisions to buy housing (and on housing preferences in general) of their adult children through socialisation is stronger if there is an (actual or assumed) resource transfer. This thesis highlights the subjectivity and subtlety of housing aspirations with findings embedded across the data chapters.

Chapter 4 illustrates the importance of family ties which make up the majority of the alters nominated for housing matters, housing costs, advice and support, and help. These family ties were also more likely to be nominated multiple times. This thesis highlights that parental support can speed up housing transitions for young adults and remove any barriers that young adults can experience in accessing housing. However, this support was not available to all the young adults with those from more disadvantaged backgrounds often finding themselves unable to access suitable housing. Furthermore, some young adults who did have potential resources were unable to utilise them as parents were less willing to provide financial resources to young adults living in the private rented sector. This illustrates parental influence on housing preferences by illustrating that parents were only willing to make a resource transfer for certain tenure types.

Chapter 4 also demonstrates that housing support networks are homophilous in terms of tenure. Therefore, young adults were most likely to seek housing support from people in the tenure that they ultimately acquired. Studies highlight that homophilous networks whilst providing support can simultaneously serve to limit the possibilities of young adults (Fram,

2004). For example, young adults living in social housing generally had a poor opinion of the private rented sector as a limited number of people in their social network would have any experience of it. In contrast, the majority of young adults who lived in the private rented sector or owner occupation had experienced the private rented sector as a student and felt that this was a normal part of their housing journey. They had taken advice and support from siblings or friends who had lived in the private rented sector before them and generally had more positive perceptions of the private rented sector. This lack of knowledge and awareness of the private rented sector meant that many young adults had refused to consider this as a credible housing option thereby delaying their housing transition as they waited on an offer of social housing. This illustrates that the class-based values, identities and social practices in a young adults' housing support network play a role in shaping the housing aspirations of young adults.

Chapter 5 illustrates that where young adults can access resources from their social network this eases their access to housing. For example, where young adults received some degree of economic assistance from their social network this access to economic capital eases their access to home ownership. Also, the ability to remain in or return to the family home to save a deposit, for many enables them to access home ownership. Therefore, resource transfers and the within family socialisation of housing preferences are closely interconnected. Another transmission effect (Tomassini et al., 2003) relates to the geographical proximity between parents and their adult children. As family generations tend to live relatively close to one another, they often face similar housing market constraints in terms of the tenure structure (Mulder & Wagner, 2001). Chapter 5 highlighted that young adults' housing biographies were very localised resulting in the housing search becoming limited to the spatial reach of such networks. Furthermore, because those strong ties were also typically confined to the same sections of the housing market as them, our young adults remained constrained to the same housing options. Therefore, whilst strong community networks can be of support for young adults, they can also create an environment where young adults have few opportunities for interactions with significant others who might be able to help generate new, informal and practical knowledge.

7.3.4. Typologies of housing support networks

Chapter 6 described how further analysis of the support networks revealed three different types of support networks, which were characterised by the density and their supporting alters being interconnected in one component (or not). This analysis showed that the density of the housing support network and the lack of other experts being integrated into the housing support network was important for young adults to access other forms of capital. There have been no previous studies of typologies of the housing support networks of young

adults, however the typology that emerged has similar characteristics to previous typologies of the social networks of young adults. Most typologies created in previous studies analysing the social networks of young adults have highlighted the importance of parents as the primary source of support and to a lesser extent peers (Nevard et al., 2021). Therefore, the importance of parents would seem to be a clear theme within typologies of social/support networks of young adults suggesting that they are influential in the outcomes of the young adults in this study.

The typology created in this study would suggest that housing support networks that had high levels of strong ties and lacking in weak ties were most commonly seen in the housing support networks of owner occupiers and established middle class or new affluent worker. This supports Lin's (2001) observation that low-status individuals tend to profit more from weak ties, while high-status individuals benefit more from strong ties. This is because high-status people, benefit from ties within their own social group. In contrast, young adults living in the rented sector and emergent service workers were more likely to actively seek out housing advice and support from housing professionals and experts outwith their own social group. Finally, young adults who were female owner occupiers and established middle class were likely to have a housing support network that consisted of both strong ties and weak ties consisting of groups of people from different aspects of their lives. These young adults were particularly wary of housing professionals or experts and considered themselves to be very independent in their housing decisions and outcomes.

7.4. Methodological implications

This thesis has added to the small body of literature that investigates the role of social capital on young adults' housing transitions. There is little research that brings together housing studies and social network analysis. Rectifying this is crucial, given that social capital in its various forms and contexts has emerged as one of the most salient forms of capital (Bourdieu, 1986). The mixed method approach adopted in this thesis has displayed how using qualitative methods can enhance the network data collected and can be especially beneficial for biographical studies as telling stories about their supportive relationships can also act as a reminder for revealing other supportive ties.

This thesis provides one of the few examples of using network analysis in housing studies in Scotland. Previous examples have either been conducted in other countries (Andersson, 2021) or employed a whole network analysis (Röper et al., 2009) and thus, were not explored from the young adults' perspective. Egocentric network analysis gives an individual's perspective on their wider network and shows which relationships matter for young adults. Previous studies have either focused on specific tenures in isolation or have

examined how individual factors affect housing tenure. This thesis is unique in exploring the impact of social capital on housing transitions across all tenures, allowing an understanding of the role of social capital across the different tenures. Without the egocentric network analysis in this study, the high priority of family relationships would be less apparent. Moreover, the input of weak ties may not have been explored. Further, by creating a mixed method typology, this study has added to the understanding of what drives the composition and structure of young adults' housing support networks. Future research could go on to validate this typology through replication and to further develop the typology of housing support networks in order to achieve a better understanding of how young adults access social capital in their housing transitions.

An interpretivist approach supplies a toolkit to capture and understand people's subjective realties and experiences. This allows the analysis of social worlds through an individual's perspective, as well as acknowledging the impact of structural factors. Due to this, the mechanisms identified, and thus the findings of this thesis have portability to wider contexts within housing transitions and beyond. The thesis has shown how an interpretivist approach can reveal mechanisms which underline housing support networks. Thus, wide application of this approach could create a deeper understanding of the housing support networks of young adults.

It was shown in Chapter 3 that using biographical methods have a lot to offer in terms of exploring housing experiences and that its use within housing studies is not new. However, there has been limited application of the biographical methods in social network analysis. In combining the social network analysis with a biographical methodology, this research clarifies the actions taken by young adults to undertake their housing transitions within the context of opportunities and constraints. By recognizing the role of structural disadvantage that limited access to social capital this study highlights the processes by which housing support networks generate and reinforce inequality in young adults housing transitions.

7.5. Contribution to policy and practice

This section summarises how the key findings from the study can contribute to housing policy and practice and presents a series of recommendations that have emerged out of the findings. This research offers valuable insights to inform the future development of policy and practice with respect to supporting young adults housing transitions. First, it is important to state that policy and practice needs to recognise that the spatial and social context in which people are located matters, highlighting that the immediate and structural constraints upon both access to and use of social capital resources is important. Therefore, it is

important to build on the resourceful ways in which many young adults use their social capital to overcome contextual and economic constraints.

Key findings and implications:

1. Young adults rely on close family and friends (strong ties) for housing support creating barriers to social capital

2. Social landlords are an important source of housing related advice, services and information for young people

3. Social class intersects with social capital to shape the housing aspirations of young adults

4. Social capital has an important role to play in enabling or preventing access to housing, and thereby generating and reinforcing inequality

1. Young adults rely on close family and friends (strong ties) for housing support thereby generating and reinforcing inequality

The current study highlights that knowledge of the housing system is essential and has an important role in how young adults can access housing. There is a need for all young adults to have a basic knowledge about Independent Living to provide them with the knowledge and skills to avoid homelessness. This study highlights that family members, in particular parents were an important source of support and information and a key aspect within the enhancement of social capital. Strong ties are seen to provide young adults with a strong sense of belonging, security and safety but also with few opportunities for interactions with people who might be able to help them to gain access to material, cultural or social resources. This study highlights that young adults from privileged backgrounds with strong ties have more access to resources because socially advantaged young adults benefit more from strong ties, while socially disadvantaged young adults benefit more from weak ties. Therefore, this study suggests that relying on close family and friends within their housing support networks to provide housing information and advice may be entrenching the unequal life chances of disadvantaged young adults. Therefore, there is a need to develop the weak ties of socially disadvantaged young people. This will ensure that young adults have more awareness of the wide range of housing options available, and the different services available to access for housing support, advice and information. This may go some way to ensuring more of a level playing field for disadvantaged young adults.

Recommendation 1: There is a need to ensure that all young adults receive a basic standard of housing education.

2. Social landlords are an important source of housing related advice, services and information for young people

In this research, social landlords were a key source of housing support providing links to well-resourced external organisations. For example, providing young adults with access to a range of information, services and material goods. However, there was evidence that not all housing providers were providing a good level of housing options advice to young adults. There is a need to ensure that all young adults are able to access the information and services that they need to ensure that they have good housing outcomes.

This could perhaps be done through the Scottish Housing Options eLearning Toolkit. The Housing Options Training Toolkit is a learning and development platform developed specifically for individuals providing housing options advice in Scotland. It offers six learning modules accessible via a learning platform. At present all 32 local authorities are ensuring that relevant staff are undertaking the housing options training however there are no housing associations signed up to use the toolkit. This study suggests that a national approach to housing options would ensure that all young adults in Scotland have access to good quality housing options information and services. Therefore, it is important that all local authority and housing association staff undertake appropriate training to ensure a consistent service.

Recommendation 2: Social landlords should consider strategies around housing options advice and information to ensure that this meets the needs of young adults.

3. Social class intersects with social capital to shape the housing aspirations of young adults

This study found that young adults continue to derive from their family class backgrounds particular sorts of social and cultural capital rooted in the local housing market. The classbased values, identities and social practices in young adults' communities and the social networks embedded therein, play a role in entrenching inequalities. Furthermore, where young adults can access resources from the social network this eases their access to housing. There is a need to ensure that all young adults are able to access the housing information and services that they need to ensure that they are aware of the range of housing options available.

This could perhaps be done through the development of a national online tool or website (a one stop shop), for housing options with signposting to external agencies who could offer additional information, advice and support. There are currently a number of social housing providers who have developed housing options toolkits online however these are not widely advertised and so are not available to all young adults. This study suggests that a national

approach to housing options would ensure that all young adults in Scotland have access to good quality housing options information and services.

Recommendation 3: Create a one stop shop for housing options across all tenures.

4. Social capital has an important role to play in enabling or preventing access to housing, and thereby generating and reinforcing inequality

One of the emphases within government policy is to enhance social capital to improve young adults' educational achievement and employability however there is no consideration of the role of social capital in access to housing. As previously discussed, the class-based values, identities and social practices in young adults' communities and the social networks embedded therein, play a role in entrenching inequalities. Furthermore, this study suggests that where young adults can access resources from their social network this can ease their access to housing. Therefore, resources transfers and the within family socialisation of housing preferences are closely interconnected.

This study shows that housing policy and practice needs to be much more aware of the impact of social capital on housing transitions in order to deliver better policy and practice and disrupt the embedded reproduction of unequal housing outcomes. Furthermore, housing policy has to be careful not to be 'ethnocentric' or 'genderblind'. It needs to recognise and address that rights and choices are constrained by class as explored in this research.

Recommendation 4: Housing policy must recognise the role of social capital in intersecting with the housing transitions of young adults.

7.6. Future research

This thesis has explored the housing support networks of young adults and the relationship between this and their housing aspirations, however there are a number of ways in which future research could explore this relationship further.

This thesis explored how social class intersects with social capital in the housing support networks of young adults. The current study suggests that social class has some role in young adults' housing support networks with young adults at the lower and higher ends of the social class spectrum accessing more weak ties in their housing support networks. Future research could explore further the relationship between social class and social capital and how this impacts the housing aspirations of young adults. In particular, longitudinal studies could undertake wider comparisons to identify who overcomes structural barriers and how their housing support networks enable that.

The majority of young adults had very localised housing careers, never leaving the neighbourhood or local authority area where they grew up. This suggests that the young

adults' strong ties to neighbourhood-based networks limited their housing search to the spatial reach of such networks. This suggests that family, class backgrounds and particular sorts of social and cultural capital rooted in the local housing market impact on the housing outcomes of young adults. Future research could explore how the class-based values, identities and social practices in young adults' communities and the social networks embedded therein, play a role in the housing outcomes of young adults living in these communities.

Social landlords were a key source of information, services and material goods for young adults living in social housing. Previous studies have highlighted the importance of organisations as a key source of information support and resources for its users and members (Small, 2009). This study highlights the ways in which social landlords broker resources from other well-resourced sources. Future research could explore the role of social landlords as brokers of social capital for the disadvantaged communities in which they are situated.

7.7. Original contributions

- 1. This thesis addresses a gap in research into the role of social capital on the housing transitions of young adults (Andersson, 2021). It has also applied a novel approach to collecting, and analysing, network and qualitative data of young adults' housing support networks. This shows that a qualitative approach to network data collection can enhance the analysis of network data through added qualitative meaning.
- Uniquely, this study explored how social capital can influence housing aspirations. Thus, enhancing and expanding the current understanding of the relationship between social capital and housing aspirations of young adults.
- 3. This thesis originally applies the concept of organisational ties to housing providers. By exploring the support provided by registered social landlords, through the lens of organisational ties, a better understanding of the role of social landlords in brokering social capital has emerged. It highlighted the wealth of knowledge and resources that social landlords could provide.
- 4. This thesis offers a typology of the housing support networks of young adults in Scotland, which has, to the best of my knowledge, never been attempted before. This has added to the few studies using a network approach towards creating typologies of support networks and develops an understanding of the types of housing support networks that young adults build in order to receive housing support.

7.8. Reflections and limitations

While this study has provided important insights into young adults housing transitions in Scotland and presented new avenues for research, it is not without its limitations as I reflected on in Chapter three. Building on the limitations discussed with the Reflections on Fieldwork section in Chapter three, though this study is small scale and does not represent the views of all young adults aged 18-35 in Scotland it is a starting point for further study into this topic. It provides initial findings which will signpost future research to housing support networks for young adults. This sample does have a range of people from across the region, however 38% of the participants were from Glasgow. This may be considered problematic, because there is less diversity in the sample than was hoped initially. However, due to the limitations of the recruitment process the aim of gaining young adults from across the region was impossible and this sampling requirement was dropped.

This thesis explored how social class intersects with social capital in the housing support networks of young adults. The current study suggests that social class has some role in young adults' housing support networks with young adults at the lower and higher ends of the social class spectrum accessing more weak ties in their housing support networks. However, the ability to study social class was very limited without the social class of the alters in the housing support network. Although the interviews with young adults also attempted to gather information on the alters' occupations it became apparent very quickly that this data would not be easily collected and that much of the information would be missing. Therefore, future research could utilise large scale survey data to further explore the relationship between social class and social capital and how this impacts the housing transitions of young adults.

This project has only undertaken a desk-based study of social housing providers and did not interview any housing professionals. This was because the study chose to focus on the experiences of the young adults studied. Future research could include interviews with housing professionals and could aim to have a more diverse sample in order to gather views on housing support from a wider sample of people.

Lastly, within the previous accounts of social capital and young adults' navigation through life, ethnicity was highlighted as an important factor that shapes young adults' lives. There was diversity within the sample of young adults studied however this study chose to focus on social class. Future research could investigate the experiences of ethnic minorities further to understand how ethnicity intersects with social capital and how this impacts the housing transitions of young adults.

Overall, these limitations do not detract from the work undertaken within this thesis. Rather they provide further avenues for research that were not possible within the scope of this project.

7.9. Concluding remarks

As previously highlighted, within increasingly deregulated housing markets young adults will have to navigate housing in alternative ways. Here differences in parental support (Whelan, 2017) ethnic background, and level of education are among the factors that can influence the housing trajectories of young adults. Therefore, the work presented in this thesis, is crucial to understanding the role of social capital in young adults' housing transitions, in particular whether young adults' housing aspirations are a function of their social ties.

This thesis addresses a gap in housing studies research by exploring young adults' housing support networks from their perspective, and how these forms of housing support work together to support young adults' housing transitions. This thesis has displayed how a qualitative approach to network analysis offers a powerful viewpoint for analysing the relationships that young adults develop and maintain, what they consider as important to their housing support, and what barriers there are to providing these forms of housing support.

The main findings that have emerged from this thesis are that young adults believed that close family and friends provided a lot of housing support, in particular, parents provided the most support. However, the class-based values, identities and social practices in young adults' housing support networks can play a role in entrenching the unequal life changes of disadvantaged young adults. Social housing providers were a key source of information, services and material goods for young adults, but this was not available to young adults living in the owner occupied or private rented sector. In relation to housing aspirations, this thesis found that resource transfers and the within family socialisation of housing preferences are closely interconnected. Finally, this thesis found that the density and the composition of housing support networks was important for young adults to access social capital.

A number of recommendations for practice have been made, stemming from the findings of this thesis, for example, there is a need to ensure that all young adults receive a basic standard of housing education in Scotland. Furthermore, it recommends the development of a national online tool or website (a one stop shop), for housing options with signposting to external agencies who could offer additional information, advice and support. This thesis also highlights that social landlords should consider strategies around housing options advice and information to ensure that this is effective. Most importantly, housing policy and

practice must recognise the role of social capital and social class in intersecting with the housing transitions of young adults.

In sum, young adults can access numerous resources from their housing support networks. However, the sort of social capital embedded in them serves simultaneously to limit the housing options of the young adults, thus it is important that disadvantaged young adults are supported to develop weak ties in order to use their social capital to overcome contextual and economic constraints. Therefore, enhancing access to housing education, information and advice is one way in which to ensure that young adults are aware of all the housing options available to them. This will ensure that they can optimise their housing outcomes and have successful housing transitions.

8. References

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9. Appendices

Appendix 1: Original Ethical Approval

Trudi Tokarczyk Faculty of Social Sciences University of Stirling FK9 4LA

14 May 2020



General University Ethics Panel (GUEP) University of Stirling Stirling FK9 4LA Scotland UK

E: GUEP@stir.ac.uk

Dear Trudi

Re: Young people's housing aspirations: social capital, networks and inequality - GUEP 888

Thank you for submitting the above proposal and subsequent amendments to the General University Ethics Panel.

The ethical approaches of this project have been approved by GUEP and, providing you can carry out your research without face-to-face interactions with participants you can now proceed with your research. If your research can be moved to online or telephone interaction please follow the advice available at: https://www.stir.ac.uk/research/research-ethics-and-integrity/covid-19-guidance-for-researchers/

If your research requires face-to-face interaction then you must wait until you are advised by the University that the research recommence before you begin any data collection in person. When the project starts please inform GUEP of the amended start and end dates, there will be no requirement to seek additional approval.

Please ensure that your research complies with University of Stirling policy on storage of research data which is available at:

https://www.stir.ac.uk/about/professional-services/information-services-and-library/current-students-and-staff/researchers/research-data/plan-and-design/our-policy/

If you have not already done so, I would also strongly encourage you to complete the Research Integrity training which is available at: https://canvas.stir.ac.uk/enroll/CJ43KW

Please note that should any of your proposal change other than changes relating to the move to online participation, a further submission (amendment) to GUEP will be necessary. If you have any further queries, please do not hesitate to contact the Panel by email to guep@stir.ac.uk.

Yours sincerely,

Pp Claire Exley

On behalf of GUEP Professor Catherine Hennessy Deputy Chair of GUEP

The University of Stirling is a charity registered in Scotland, number SC 011159.

www.stir.ac.uk

Appendix 2: Amended Ethical Approval, July 2020



General University Ethics Panel (GUEP) University of Stirling Stirling FK9 4LA Scotland UK

E: GUEP@stir.ac.uk

Trudi Tokarczyk Faculty of Social Sciences University of Stirling FK9 4LA

28 July 2020

Dear Trudi

Re: Young people's housing aspirations: social capital, networks and inequality-GUEP (19 20) 888

Thank you for submitting your revisions of the above project to the General University Ethics Panel on 23 July 2020.

The ethical approaches of this project have been approved by GUEP, and you can now proceed with your research.

Please ensure that your research complies with University of Stirling policy on storage of research data which is available at:

https://www.stir.ac.uk/about/professional-services/information-services-and-library/current-students-and-staff/researchers/research-data/plan-and-design/our-policy/

If you have not already done so, I would also strongly encourage you to complete the Research Integrity training which is available at: https://canvas.stir.ac.uk/enroll/CJ43KW

Please note that should any of your proposal change, a further submission (amendment) to GUEP will be necessary.

If you have any further queries, please do not hesitate to contact the Committee by email to guep@stir.ac.uk.

Yours sincerely,

Claire Coley

On behalf of GUEP Professor Catherine Hennessy Deputy Chair of GUEP

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Appendix 3: Recruitment flyer

Young people's housing aspirations

We are looking for research participants to take part in a study to investigate how young people use their social networks to navigate housing, and how these social networks shape their housing choices, aspirations and expectations.

Participation in this research study will involve an interview lasting between 60-90 minutes. This interview will be conducted online using Microsoft Teams at a mutually convenient time. The interview will consist of three parts as follows:

- 1. Interview to gather background information about you
- 2. Social Class Measure Survey
- Interview to create a visual diagram of your 'social network'

If you have any questions relating to data protection these can be addressed

to data.protection@stir.ac.uk in the first instance.



PARTICIPANTS NEEDED

Contact Details:

Trudi Tokarczyk, University of Stirling, Stirling, FK9 4LA email: trudi.tokarczyk1@stir.ac.uk

BE THE DIFFERENCE

Appendix 4: Facebook sites

- Erskine Community
- Cathcart Community
- Busby Community Group
- All about Cambuslang
- Strathbungo & Shawlands Community Group
- Clarkston Community Group
- New Improved Erskine, Inchinnan & Bishopton Community Page
- House Swap Renfrewshire
- New and Improved Houston Community Page
- Battlefield Community Project
- Bellshill Community Project
- Bellshill present and past
- Glasgow West End Community Notice Board
- Motherwell's Neighbourhood
- East Dunbartonshire Community Together
- I love Clarkson Community Group
- Glasgow Online Social Events
- East Kilbride Community
- East Renfrewshire Gossip
- Paisley and Renfrewshire Buy and Sell
- Home Swap in North Lanarkshire
- Council House Exchange Scotland
- What's happening in Cambuslang
- This is Motherwell
- Council House Exchange Scotland

- Council Home Swappers Scotland
- What's on in Dunbartonshire
- Renfrewshire Community
- Everything Cambuslang
- Hillington, Cardonald and Penilee
 Community
- Uddingston and Bothwell Community Vibe
- Lochwinnoch Community Selling and Seeking page
- Mount Florida Community Group
- Dunoon
- Shortroods Community
- Bishopbriggs
- Uncensored Helensburgh Community
- Glesga Schemes
- Glenburn
- Briggs Local
- Giffnock & Thornliebank Community Group
- Darnley
- Glasgow Skill Exchange & Creative Trade Network
- I love Morningside
- West Lothian Selling Page
- Glasgow Home Swap
- Rooms, Houses, Flats for Rent in Glasgow, UK
- Edinburgh and the Lothians Bargain Group
- Newton Mearns Community
- Everything Dunoon (community page)

Appendix 5: Information sheet

Participant Information Sheet

V0.1: March 2020



Participant Information Sheet

Project Title

Young adults's housing aspirations: social capital, networks and inequality

What is the study about?

We would like to invite you to participate in a research study to further understand how young adults use their social networks when navigating housing, and how these social networks shape their housing choices, aspirations and expectations.

Do I have to take part?

It is up to you and you alone whether or not to take part. If you decide to take part, you will be free to withdraw at any time without providing a reason. If you withdraw from the study at any time, we will not collect any more data from you and any data collected up until the point will be destroyed.

You can also withdraw your data within 6 months of the interview. To withdraw your data, contact Trudi Tokarczyk at the contact details below with [X this number] that identifies your data.

You will be given this information sheet to keep and be asked to sign a consent from.

What would I be required to do?

Participation in this research study will involve an interview online using Microsoft Teams at a mutually convenient time. The interview will consist of three parts as follows:

Interview to gather some background information such as your age, gender, housing tenure and the length of time in your current home.

Social class measure – you will complete an online survey that will provide you with an instant result. This will take no more than 5 minutes.

Ego-net – you will be asked a series of questions to create a visual diagram of your 'social network'

With your permission, we would like to record the interview for accuracy purposes. Taperecordings of discussions will be stored securely, and only be accessible to the researcher and the transcription service.

The interview should last between 60-90 minutes and will explore your housing choices, aspirations and expectations.

Will my participation be Anonymous and Confidential?

All data will be processed in accordance with the General Data Protection Regulation (GDPR). Under GDPR the legal basis for processing personal data will be public interest/the official authority of the University. The interview data collected will be accessible only by the researcher involved in this study, unless explicit consent for wider access is given by means

of the consent form. It will be stored electronically on a computer system, with the hard copy retained in a locked storage cupboard.

Only the researcher (and transcription services) will have access to the interview data which will be kept strictly confidential. The research data will be kept anonymous using participant ID codes. The anonymised words of individual participants may be used in dissemination of the findings, publications and the final thesis but care will be taken to ensure that there are not identifiable details.

Storage and Destruction of Data Collected

I would like to record the conversation we have but will ask your permission to do so. All recordings will be treated with strict confidence, and any information that might identify you (such as your consent form) will be stored separately. When the interview is transcribed, all information that identifies you or others will be removed so that the transcripts are anonymous. Transcripts will be kept for 10 years in line with the University of Stirling data protection policies.

The interview data collected will be accessible by the researcher involved in this study, unless explicit consent for wider access is given by means of the consent form. It will be stored electronically on a computer system, with the hard copy retained in a locked storage cupboard.

What will happen to the results of the research study?

The findings of this study will help us to understand how young adults draw on their support networks in their housing journey, and to what extent their past experiences influence their current housing choices. The findings of this project will be used in the final thesis and may also be used in publications.

Questions

You will have the opportunity to ask any questions in relation to this project before completing a Consent Form.

Consent and Approval

This research proposal has been scrutinised and been granted Ethical Approval through the University ethical approval process.

What should I do if I have concerns about this study?

You have the right to lodge a complaint against the University regarding data protection issues with the Information Commissioner's Office (https://ico.org.uk/concerns/). The University's Data Protection Officer is Joanna Morrow, Deputy Secretary. If you have any questions relating to data protection these can be addressed to data.protection@stir.ac.uk in the first instance.

If you have any concerns about this study then please contact Professor Isobel Anderson at the details below.

Research Supervisor: Professor Isobel Anderson, University of Stirling, Stirling, FK9 4LA

Contact Details: isobel.anderson@stir.ac.uk or 01786 467718

Contact Details

If you would like to take part in this study, or you have any questions please contact Trudi Tokarczyk at the contact details below:

Researcher: Trudi Tokarczyk, University of Stirling, Stirling, FK9 4LA Contact Details: <u>trudi.tokarczyk1@stir.ac.uk</u>

You will be given a copy of this information sheet to keep.

Thank you for your participation.

Appendix 6: Consent form

Participant Consent Form

V0.1: January 2020



Participant Consent Form

GUEP/NICR Approval Number [Insert]

Participant number [Insert]

Research Project Title: Young adults's housing aspirations: social capital, networks and inequality

Please initial box	
I confirm that I have read and understood the Information sheet dated	
March 2020 explaining the above research project and I have had the	
opportunity to ask questions about the project	
I understand that my participation is voluntary and that I am free to	
withdraw at any time during the study and withdraw my data within	
[provide timeframe] without giving a reason, and without any penalty. I	
understand that beyond [provide timeframe, when data analysis has	
started/results are published] it may not be possible to remove my data	
from the study.	
I understand that my responses will be kept anonymous and I give	
permission for members of the research team to have access to my	
anonymised responses.	
I consent to being audio recorded.	
I agree to allow the researcher (Trudi Tokarczyk) to take notes during the	
interview.	
I agree to the use of anonymised quotes in publications.	
I agree to take part in this study.	

Name of Participant

Signature:

Date: Click here to enter a date

Name of Researcher

Signature:

Date: Click here to enter a date

Appendix 7: Interview topic guide

Interview Topic Guide

V0.1: March 2020



Young adults's Housing Aspirations Study

Housing Biographies

The interviewer will first ask a series of questions to gather some background information about participants such as their gender, age, housing tenure and length of time in their current home.

Gender

Male	Female	

Age

In	
Years	

Tenure

Social Housing	Private Rented Sector	Owner Occupier

Length of time in the current tenure

Months/Years	
(circle as	
appropriate)	

The interviewer will then ask questions around the participants housing experiences to date to build a picture from the participants perspective of their housing journey who they believe has supported them along the way.

[Some prompts to enable the discussion]

Tell me about your housing experiences to date, how have you come to live here?

Tell me about the first home that you remember, where you grew up? (size, type, location, tenure)

What did you like about this home? What did you not like?

What was the first home that you moved in to from your parent/guardian? (size, type, location, tenure)

What did you like about this home? What did you not like?

[Continue with each move that participant has made]

Social Class Measure

This part of the interview will follow the Social Class Measure, which will provide an assessment of the participants social class.

[The next questions are in reference to outcome of the social class measure]

Do you agree with the outcome of the Great British Class Survey?

If not, which social class do you identify with the strongest?

Ego-nets

The interviewer will ask the participant to name the people that are important to them with regards to their housing experiences.

The participant will be provided with a target for a visual aid in this activity (see Appendix A). The participant is in the middle of the target – the bullseye and when they place the name on the target, the closer they are to the participant, the closer they feel to them.

[Name generator questions]

From time to time, most people discuss important housing matters with other people. Who are the people with whom you discuss housing matters?

(mortgage options, tenure options, savings, where to live – who would have accompanied you on viewings)

If you need to borrow a large sum of money, say £500, for housing costs whom would you ask for help?

From time to time, people ask other people for advice or support with housing matters. Who are the people you would usually ask for such advice in your life?

(broken appliance, moving house, provided support with furnishing or decorations, advice on moving in or living together, provided hand me down furniture, cooking, where to buy curtains or bedding, what type of cooker to buy)

Could you name anyone who has provided you with help in your home recently?

(practical diy, repairs, painting or decorating, cooking skills)

If you need expert advice or support on housing matters from outside your household, whom would you ask for help?

Bank, financial advisor etc

Please list anyone who is especially close to you who you have not listed in one of the previous questions.

[Respondents will be told that they can give the same names for more than one question, but they can list only six alters for each name generator]

[Alter Attributes]

The participant will be asked to provide more information about each of the people on the target.

Are they a man or woman? What is the person's age? Do they work? What do they work as? What tenure do they live in?

[Alter Relations]

In this section participants will be asked if they think that the people in their target know each other.

Semi-structured Interview Section

The topic guide will then focus questions around the network data collected and meaning behind those connections. The aim of this section is to understand who the participant thinks helps or supports them with their housing and how this has shaped their housing choices and or aspirations.

Appendix A: Network Target

