

The Influence(s) of housing policies on the residential moves of families with young children

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Abstract

Residential mobility (or 'moving home') is a common and often desired occurrence for families with young children. Many seek upward moves, to homes that better suit expanding households and areas that are deemed good for children. Families will seek to avoid 'disadvantaging moves' (those which are involuntary, frequent or which take them to less good housing or neighbourhoods), although much less attention is given to these kinds of moves in the housing policy literature. In this paper, I explore how advantaging moves could be facilitated and disadvantaging ones minimized, through housing policy. Drawing on a review of policy in the UK since 1980 and particularly in England since 2010, I develop a schema for considering kinds of policies that might impact on different kinds of moves for families in different housing tenures, as well as looking at the ways in which policies not explicitly designed to impact on mobility might nevertheless have this effect. This provides a framework for policy development and evaluation which should be applicable in different national contexts.

Keywords

Residential mobility, early years, housing policy, Millennium Cohort Study, Fragile Families and Child-Wellbeing Study

Introduction

This paper is motivated by two of the key themes emerging from the other papers in this issue, which are concerned with the residential mobility patterns of families in the first five years of life.

One is the variation in moving patterns in different countries. As Gambaro and Joshi (2016, this issue) and Beck, Buttaro and Lennon. (2016, this issue) show in their analyses of residential mobility in the US and the UK in the early 2000s, the extent and frequency of moving varies considerably between the two countries. Between birth and age five, almost 70% of the children in the Fragile Families and Child Wellbeing Study (FFCWS) in the US moved at least once, and 20% moved three or more times. By contrast, 47% of children in the Millennium Cohort Study (MCS) in the UK moved

between birth and age five, and only 5% moved three or more times. This may partly reflect the differences in sampling for these two studies. The FFCWS sample focused on non-marital births, though Beck et al. weighted the sample to represent the 20 large cities from which it was drawn. The MCS was drawn from across the UK and did not focus on non-marital births, although the sample was clustered to adequately represent ethnic minority children and those from disadvantaged backgrounds, resulting in a largely urban sample. However, differences in rates of mobility are also reported in population-wide data. Nearly 22% of US children aged one to four moved in the year before the 2000 Census, compared with 14% in the UK.

The second theme is the different kinds of moves that young families make, and the effects of these. Many studies (although few concentrating on the early years) have examined the effects of residential mobility on children's outcomes, tending to find that residential stability is beneficial for child development (Jelleyman and Spencer 2008), and that frequent moves are particularly problematic (Astone & McLanahan 1994; Ziol-Guest & McKenna 2014). Cutts et al. (2011) also find that multiple moves are associated with poor health and developmental risk for very young children. However, there has been less focus on the type of moves that families make. Residential mobility ('or moving home')ⁱ is a common and often desired occurrence for families with young children. Many people at this stage in the life cycle are seeking to upgrade to homes that are better suited to the needs of their growing families. Some will also be moving upwards in their careers, perhaps involving relocation for jobs and/or the financial capabilities to establish themselves in more well-to-do neighbourhoods or nearer well-regarded schools. These moves, which are voluntary, timely, and which improve the fit between the family's needs and its accommodation, can be thought of as 'advantaging moves'. However, some families make 'disadvantaging moves', which are involuntary and/or frequent and/or to smaller or lower quality homes or worse neighbourhoods. In this journal issue, Gambaro and Joshi (ibid) find that moves *per se* are not generally associated with adverse outcomes for children aged under five but that this can be the case when these moves are either made in adverse circumstances (such as job loss or family break-up) or result in less favourable housing and neighbourhood circumstances. As Clark demonstrates in this issue, the effects of moving under duress can be greater for households who are already more vulnerable.

The existing policy literature, however, pays relatively little attention to disadvantaging moves. As Clark (2012) argues, mobility studies have tended to downplay unexpected or unanticipated residential mobility, with much of the analysis set within the framework of purposive employment or housing related choices. Indeed, the concept of the housing 'career' implies an upward trajectory if not necessarily a linear one. In particular, the choice paradigm is less useful in social (public) housing,

where allocation rather than choice is often what determines residential location.

In this paper, I take an explicit look at the housing policy implications of the findings of the other papers in this issue, considering all the kinds of moves that families make not just the positive and planned ones. Housing policies are not the only influences on patterns of residential mobility. Comparing countries and time periods, social, cultural, geographical and economic factors will also account for variation, as will as other economic and social policies. However, it is not unreasonable to see housing policies as having a significant role, as Caldera Sanchez and Andrews (2011) show in their wider analysis of OECD countries. Thus if encouraging the kinds of moves that are beneficial for families, and minimizing the kinds of moves that are negative are legitimate goals, what would this mean in housing policy terms? What policy levers would need to be pulled, and how might policies affect mobility in unintended ways?

To do this, I draw on a review of housing policy in the UK since 1980, and particularly on a more detailed consideration of policy in England since 2010. This latter period is of particular interest because in a number of ways, residential mobility emerged as an explicit objective of policy in England at this time. In some respects, also, as I show, the UK system began to become more similar in character to the one which pertained in the US at the time the studies in this special issue were conducted. I make reference to some key US/UK comparisons simply to increase the utility of this paper in conjunction with the others in this issue which contrast the UK and US situations. However, my intention is not to evaluate specific policies or to make international comparisons but to develop a framework for thinking about the relationships between housing policies and mobility patterns. I propose a policy schema for considering the kinds of policies that might impact on different kinds of moves for families in different housing tenures, in order to provide food for thought about policy directions and the kinds of information needed to support policy-making and analysis of its effects. This schema, I contend, should be applicable in the US and other countries as well as the UK. It should also have wider applicability in terms of the life course. Given that the paper is intended to consider policy implications of the findings of these studies on the moves of families with young

children, I focus in my review on the moves that families might make (rather than, for example, the moves of older people into residential care). However, housing policy is rarely specific to the exact ages of children in a household, so the findings here should also have relevance to other life stages.

Housing and housing policy in the UK since 1980

To help orient the later discussion, especially for readers outside the UK, I start with a brief overview of housing in the UK and policy developments in the last three and a half decades. Some essential contrasts with the US are drawn.

In the UK (and US), the vast majority of households can be grouped into one of three housing 'tenures'. They either own their home (or are buying it with a mortgage), rent from a for-profit landlord or rent from a non-profit landlord. Those renting from non-profit landlords (local councils or charitable housing associations) are referred to in the UK as being in 'social' housing' tenure ('public' housing in the US) and those renting from for profit landlords are known as 'private renters' (usually just 'renters' in the US). Social housing represents a mode of government housing subsidy which is channelled to landlords to enable them to provide homes at low cost to the tenant. Social rents are cheaper than private rents. However, both social and private tenants with low incomes can also receive subsidies through the social security systemⁱⁱ to help them pay their rent – known as Housing Benefit and similar in concept to 'housing vouchers' to subsidise private renters in the US. Changes in the amount of social housing or the levels of subsidies available to renters of different kinds clearly affect housing options in the same ways that the size and price of the 'for sale' market affects owner-occupiers. These tenures also bring with them different routes in and out of housing and different rights and regulations. Social tenants in the UK are allocated homes depending on their need, and until very recently they were granted permanent tenancies. Private renters choose from a range of available homes but typically have much less security – six-month or 12-month tenancies are typical.

Unlike in the US, social housing has historically made up a very large proportion of tenures in the UK, especially for families with children. This

proportion peaked in 1980 when it housed nearly a third of households. The election of Margaret Thatcher's Conservative government in 1979 signalled a profound change in housing policy, designed to encourage home ownership and to privatise housing provision in the rented sector. Under the 'Right to Buy' legislation (1981) council tenants were enabled to buy their homes at substantial discounts, without the provision for local authorities to build replacement housing. Local authorities were incentivised to transfer their stocks of public housing to housing associations. Financial incentives were offered to attract private investment into the rental sector, while funding for the refurbishment of social housing was reduced, and there was a rolling back of rent and tenancy protections. The 1996 Housing Act legislated that homeless people (now more tightly defined) should only have rights to temporary not to permanent accommodation. Housing policy overall became less about the provision of affordable housing through government intervention and more about stimulating a housing market, with basic provision for those with nowhere to live. The result of these policies was an increase in home ownership, from 57% of households in 1980 to 69% in 1997 (when the long period of Conservative government came to an end), and a decline in social housing (from 31% to 21%) (Department for Communities and Local Government Live Tables 801).

In the early 2000s, therefore, when the data were collected for the studies reported in the other papers in this issue, the UK still had a significant social rented sector, while in the US, housing rented from public authorities was home to only around 1% of households overallⁱⁱⁱ. On the other hand, the US had a much bigger private rented sector (around one third of households with children). In the UK, just 10 per cent of households with children were renting privately at that time. This reflects a much earlier policy shift in the US towards subsidising rents in the private sector rather than building public housing units. However, it is also important to note the smaller proportion of subsidised households overall, arising from the relative lack of generosity of the US welfare system compared with the social security system in the UK. Overall in the US in 2000, there were only around five million subsidised renters in all federally subsidised schemes (including both public housing and housing vouchers). This is approximately the same number

as in social housing in the UK, a country about one-fifth the size.^{iv}

Under the Labour government in England from 1997-2010, policies aimed at the social housing sector enjoyed something of a revival (Tunstall, 2015). Explicitly recognising the importance of good housing for health, educational and other outcomes, Labour's 'Decent Homes' programme set a new housing quality standard, supported by government funding to ensure that all homes reached this standard by 2010. However, at the same time, the size of the social housing stock continued to reduce, by about 400,000 homes in England over the decade 2001-2011. The government also began to identify problems with the social housing sector, including a perceived inability for tenants to move in pursuit of job opportunities because of lifetime tenancies and the fact that housing allocations were managed by multiple different local authorities (Hills, 2007). Meanwhile bigger changes were underway in the private housing market. Although the Labour government was keen to support home ownership, as the 2000s progressed, rising house prices, fuelled by inadequate supply, the availability of cheap mortgages, and 'buying to let' put an end to the long run growth in owning, as first time buyers found it increasingly difficult to get a foot on the housing ladder. The financial crisis of 2007/8 created a more acute problem, with currently owning households reluctant to sell in declining markets and a rapid decrease in mortgage availability and tightening of terms, effectively stalling the private housing market. By 2011, 18% of households (and 19% of households with children) were in private rented accommodation, up from 12% (and 10% of households with children) ten years earlier. The reduction in social housing, combined with an increase in private rents in line with rising house prices, led to a substantial rise in the total housing subsidy bill, since more private renters were drawing on Housing Benefit to help with their rents (Office for Budget Responsibility, 2014). Homelessness has also been rising since the economic crisis. The number of homeless households grew by 16% between 2010 and 2013 and the number of households temporarily accommodated after being accepted as homeless by 14% between 2010 and 2014 (Tunstall, 2015).

Housing policy under the Coalition government elected in England in 2010 (and its Conservative

successor elected in 2015) has been largely concerned therefore with attempting to 'kick-start' the housing market, through a range of policies which I describe in more detail in the next section. In terms of housing subsidy, its emphasis has been on increasing the supply of 'affordable' homes (with submarket rents but higher than traditional social housing), rather than increasing the supply of social housing. There has been a new focus on making 'better use' of the social housing stock. In the 2011 Localism Act, steps were taken to reduce security of tenure for social renters in order enable the social housing stock to be used in a more fluid way to meet immediate needs. By 2012/13 9% of new lettings were fixed term tenancies rather than indefinite 'secure' tenancies (Chartered Institute of Housing, 2014). In 2013 the Coalition also introduced a size criterion for the payment of Housing Benefit to social renters (known popularly as the 'bedroom tax'). This reduced the amount of rent eligible for Housing Benefit for households of working age deemed to have 'spare' bedrooms, anticipating that 'under-occupiers' would move to more 'suitable' homes, leaving larger homes for larger households.^v At the same time, both the Coalition and Conservatives have made reducing the overall costs to the government of housing subsidies a key element in their wider package of 'austerity measures' designed to cut the country's budget deficit, with a range of cuts affecting private sector tenants which I elaborate in more detail later in the paper.

This brief review reveals that the scope of what may be described as housing policy is very broad – including among others direct subsidies to suppliers, subsidies to consumers, incentives to developers and landlords, wider fiscal and monetary measures, and policies governing allocations to subsidised homes and tenancy rights and securities. Any or all of these may potentially affect household mobility. The argument in the remainder of the paper aims to bring some coherence to the relationships between policy and mobility by exploring three core propositions. The first is that while there are policies that are explicitly intended to impact on mobility, those policies that have most effect on structuring mobility are those in which goals around mobility are at most implicit. Both implicit and explicit need to be considered. The second is that the different policies that affect mobility in different housing

tenures are distinct, and indeed that different kinds of mobility may be intended for people in different tenures. The third is that policies to support advantaging moves (perhaps described as 'enabling' policies) and those designed to minimize disadvantaging moves (perhaps 'protective policies') are likely to be very different from one another, because they affect people in different positions in the housing system and imply different degrees of targeting. These two goals of 'enabling' and 'protecting' need to be thought of as conceptually distinct, and policies evaluated in relation to each of them separately.

Explicit and implicit connections between housing policy and mobility

It is clear from the review above that there are some housing policies which are at least in part explicitly designed to enable the mobility of individual households and some which seek to increase rates of mobility overall or within specific tenures. During the 2000s a number of the Labour government's housing policies had the stated aim of increasing household mobility. These included its expansion of the private rented sector, changes to social housing lettings policies to enable more choice, and measures to facilitate and speed up the home buying and selling process (for example electronic conveyancing and home information packs, which required the seller to collect information about their property prior to sale, thus avoiding protracted and interrupted transactions).

Since the Conservative/Liberal Democrat Coalition government came to office in 2010, the use of policy to increase mobility has been particularly evident. In the owner-occupied sector, this was born out of a concern to 'free up' a housing market blocked by lack of new supply and the inability of would-be buyers to afford a first home. The Coalition maintained the low interest rates that it had inherited following the financial crisis. It introduced 'Help to Buy' equity loans and government-backed mortgage guarantees, and 95% mortgages for first time buyers to buy newly built homes up to the value of £500,000, as well as increasing the discounts available to people wanting to buy their council house. It also funded various schemes to bring empty homes back into use and to offer financial assistance to developers to restart schemes stalled in the recession. It introduced a 'growing places' fund to pay for

infrastructure associated with new housing, and a 'New Homes Bonus' for local authorities achieving private development in their areas. Home information packs (Labour's plan to facilitate moving) were abolished because they were perceived to be too burdensome and costly for sellers, and were thus having the opposite effect. In the social housing sector, a National Home Swap scheme was introduced to make it easier for social housing tenants to move between landlords around the country. The 'bedroom tax' policy was also intended to encourage moves, not for the sake of a 'freer' housing market or moves to employment but in order that subsidised housing could be used for those deemed in most need not necessarily those who were currently occupying it.

In theory, policies to get the housing market moving should increase the chances of 'advantaging' moves for owner occupiers. Indeed the Coalition government identified the ability to move home for work as an element in its Social Mobility Strategy (Cabinet Office and Deputy Prime Minister's Office, 2011), counting measures to stimulate home ownership and private renting as part of its effort to enable this. On the other hand, the 'bedroom tax' would be expected to increase the likelihood of disadvantaging moves for low income social renters, since some would have to move involuntarily and to smaller homes because they could no longer afford their original rent. However, freeing up larger under-occupied homes in the social rented sector should enable some families in overcrowded homes to move into more suitable properties. Similarly, reductions in the length of tenancies might increase the possibility of disadvantaging moves for some families but open up the opportunity of advantaging moves for others.

In practice, both in the owner occupied and social rented sectors, these measures have had modest effects on mobility. Both under Labour and the Coalition, the effects of specific policies to encourage moving within (and into) the owner occupied sector were dwarfed by the bigger issue of an increasing mismatch between housing supply and demand, both generally and in terms of affordability. As the economy returned to growth following the financial crisis and recession, house prices continued to rise in most parts of England, and according to some commentators, were inflated by the Help to Buy scheme (Chandler

and Disney, 2014). At the same time, post-crisis banking regulation made it harder for would-be buyers to borrow, and the effects of the recession on household incomes and job security made it less likely for existing owners to sell. The English Housing Survey [Annex Table 1.12] shows that the number of owner occupier households moving in the twelve months prior to the survey fell from 985,000 in 2007/8 to 360,000 in 2009/10, and that the Coalition's measures along with and the return to economic growth only resulted in an increase to 680,000 by 2013/14, not yet back to pre-crisis levels. While the new Help to Buy scheme enabled around 80,000 transactions, it was not clear how many of these would have taken place anyway (NAO 2014).

In respect of social renters, Clarke et al. (2014) found that only 4.5% of social tenants affected by the bedroom tax had downsized in the first six months of the policy, while Wilcox (2014) gave this figure at 6%. In part, this was because in many places there were insufficient smaller social rented properties to move to. A time lag can also be expected. Surveys of local authorities, landlords and tenants in 2014 found evidence of increasing arrears of a level likely to lead to eviction as well as reluctance on the part of private landlords to accept benefit clients (Grant Thornton, 2014). The number of repossessions of homes by landlords – a clear case of involuntary moves – has risen rapidly since the Housing Benefit reforms (and other welfare reductions) were introduced, with two thirds of repossession claims being made by social landlords. However, as Kemp, Cole, Beatty and Foden (2014, p.29) reported, for many people “moving home was a last resort”, to be considered only when other options were exhausted. It appears to have been much harder than the government anticipated to ‘get people moving’ through withdrawing housing subsidy, because of the multiple attachments and preferences that people have for their homes and neighbourhoods. Clark (2012) makes a similar observation in relation to the US ‘Moving to Opportunity’ experiment, where low income tenants were supported to move out into lower poverty neighbourhoods (thus an additive not a subtractive policy, in contrast to the UK bedroom tax). Although ostensibly advantaging moves were made, many participants in the programme ended up moving back to their previous or similar neighbourhoods. Decisions by governments, he

observes, “are always embedded in the dynamic geography of the city” (p81), and connections and preferences have an important role to play.

More important, perhaps, is to remember that housing policies that aim specifically to impact on moves make up a small proportion of all housing policies. Residential mobility is, of course, crucial to housing market functioning, and is thus *implicit* in wider policies - policies which seek to ensure sufficient supply, access to first time entrants, affordability and availability of credit, among others. ‘Advantaging’ moves will be possible in a housing market where there are the right numbers of homes of the right size in the areas in which there is demand to live, and where these same supply/demand conditions also exist for people who are not able to afford market rents or mortgages. Disadvantaging moves could be limited by increasing the quality of the housing stock and neighbourhood conditions and amenities, and by reducing differentials in these, so that falling down the ladder has a less negative effect, as well as by regulatory measures to protect tenants from unwarranted eviction, for example.

However, policies to achieve these goals are rarely advocated for their effects on residential mobility *per se*. They have other goals and rationales. Yates (2012) sets out some of these in her discussion of housing subsidies. She identifies three traditional rationales: those around allocative and productive efficiency (for example preventing negative housing influences on health or education); those around social justice or equity (for example helping to distribute wealth more evenly or ensure more equitable consumption of housing goods), and those around economic stabilisation and growth (for example using housing investment to stimulate economic growth in a recession). In addition, she points to ‘enabling’ rationales for housing subsidies, where the goal is to remove constraints within the operation of the housing market. All of these are principally rationales for policies that change the state of housing supply and consumption, not specifically the moves that people make within the system, although mobility is an inevitable product. I suggest that issues of mobility tend only to be explicitly articulated, and policy responses developed, when they become a problem – for example that people cannot get their first foot on the housing ladder, cannot move for work, have to move frequently

disrupting schooling or are 'clogging up' a social housing stock that politicians want to use in a more flexible way. The implication of this is that when looking at policies which would enable advantaging moves and reduce disadvantaging ones we should not only or primarily be concerned with policies which have an explicit intention to create mobility or increase stability. We also need to look at the wider policy portfolio.

The importance of housing tenure

As the examples given above clearly show, policies that affect mobility (whether explicit or implicit) are tenure specific. This is not the place for a complete review of housing policy, but it is nevertheless useful to be clear about the different kinds of housing policy levers that governments seeking to influence mobility in different tenures can pull. Again, Yates (2012) provides a helpful classification of many of these under the broad category of subsidies (which she suggests can cover any measures that affects consumption or production of housing): targeted subsidies to renters versus untargeted subsidies providing implicit assistance to homeowners through the tax system; explicit subsidies involving government outlays versus implicit subsidies; those directed at consumers versus those directed at producers; upfront or recurrent subsidies. Beyond subsidies, we might also add regulation (Gibb and Whitehead, 2007) planning policies and governance, and wider monetary policies, such as control of general interest rates. Examples include:

- Homeownership policies: deposit assistance, subsidised loans or mortgages, mortgage guarantees, tax concessions to homeowners, transaction taxes/reliefs, tax concessions and grants to developers or provision of government land, planning targets or processes, regulation of transaction processes
- Private rental policies: housing allowances, rent controls, tax concessions to landlords, landlord regulation (e.g. length and conditions of tenancy, quality standards)
- Social rental housing: below-market rents, housing allowances, grants to developers, affordability targets for planning, landlord

regulation (as above), allocations policies (including provision for homeless), funding for housing maintenance.

For these reasons, the impacts of policies on the residential mobility patterns of families with young children specifically (or for that matter of any other group whose mobility is of interest) will depend on the location of such families within the housing system, between and within tenures. Who is within a particular tenure at a given time and who is without will shape the outcomes of policy. The Conservative's (1981) introduction of the Right to Buy policy is one example that illuminates some of these complexities. The Right to Buy enabled existing social tenants to enter the housing market and in theory to become more mobile through buying and selling their council properties. However, for social tenants not able to buy, the prospects of moving were reduced because of the decline in the overall stock, and options for would-be tenants including homeless families were limited.

More generally, data from the English Housing Survey show the effect on moving patterns of the combined housing policies (broadly conceived) of the last 15 years. In 2000/01, 2.32 million households were estimated to have moved within the last year, of which 43% were home owners at destination, 36% private renters and 21% social renters. Thus moves were more likely for owner-occupiers. By 2007/8 on the eve of the financial crash, the number of recent movers had increased to 2.37 million, with a small decrease to 41% being homeowners, a larger increase to 43% private renters, and a reduction to 16% in social housing. By 2010/11, the number of recent movers had dropped to 2.04 million, with just 22% home owners, 62% private renters, and 16% social renters. Moves were predominantly occurring within the private rented sector.

Of relevance in this context, the increase in private renting has particularly affected families with children, since it is precisely these kinds of households (newly forming families on upward labour market trajectories and wanting to buy their first home) who have found it increasingly difficult to enter owner-occupation. In 2007/8, 59% of households with children in England were buying their home with a mortgage. 12% were renting privately. By 2013/4, these figures had changed to

48% and 24% respectively, a considerable change. Home ownership moves have been thwarted, but families with children are now twice as likely to be in a sector with high mobility. Data from the 2011 Census shows that 25% of private-renting families with a child aged under five moved in the year before the Census, compared with 13% of social renters and 6% of owner occupiers with children that age.

What is not known, and is not really revealed by the questions asked in the English Housing Survey, is whether these are 'advantaging' or 'disadvantaging' moves. No doubt some families are benefiting from the flexibility of renting, while others are experiencing housing insecurity or sub-standard housing conditions. The 2011 Census also shows that among families with a child under five, 22% of those in private renting were experiencing housing deprivation (as measured by overcrowding, lack of central heating or sharing with another household), compared with 7% in owner occupation. According to the English Housing Survey 2012-13, private renters (23%) were also more likely to be dissatisfied with their tenure than owner occupiers (2%) or social renters (6%). On the other hand, only 7% of private renters who had moved said that the landlord had ended the tenancy. Most moved because they wanted to. Understanding the kinds of moves that families are able or required to make within private renting, and how housing conditions and security for families within that tenure can be maximised, have become significantly more important over recent years, requiring different policy emphases.

Enabling and protective policies

Lastly, I consider the idea of 'enabling' versus 'protective' policies. Almost all the policies discussed to date relate, if mobility is explicit at all, to the idea that policies should enable advantaging moves. However, we might also consider policies that help protect against disadvantaging moves. These might include policies around security of tenure, in order to prevent evictions or other involuntary moves. We might also think more broadly about policies governing neighbourhood conditions and services since, as Leishman and Rowley (2012: p380) point out, housing units are spatially fixed, so that "occupancy of a given unit implies consumption of neighbourhood level attributes and services at a level and quality

available in the particular neighbourhood in which that housing is located". Thus policies around the provision of local government, health and wider public services, from childcare to transport to doctors' surgeries to environmental management must also be considered, sometimes focused through central government-led efforts at urban renewal. Since social housing is often spatially clustered, these neighbourhood conditions and services can also be strongly influenced by the management policies and practices and investments of social landlords.

Approaches to these kinds of 'protective' policies have varied considerably in England during the period under review. During the 1980s and 1990s, while it became easier for social housing tenants to make advantageous moves, via the 'Right to Buy' scheme, and while home ownership was widely opened up by cheap mortgages, there were no obvious policies to avoid the risk of disadvantaging moves for those who could not buy. Indeed, a key feature of this period was a widening of inequalities in neighbourhood conditions and services, due both to rapid deindustrialisation and reduced spending on public services (Hills, 1996; Social Exclusion Unit, 1998; Lupton, 2003). Thus for people having to move to cheaper or less desirable neighbourhoods, the risks of moving to a low quality neighbourhood increased. Underinvestment in social housing also created a backlog of repairs which meant that those with the least choice in the housing system were increasingly likely to face sub-standard housing conditions. Under Labour in the 2000s, by contrast, there were investments in Decent Homes and neighbourhood renewal, achieving noticeable but modest improvements in the quality of living conditions and services in the poorest neighbourhoods and some narrowing of the gaps between neighbourhoods (Lupton, Fenton, and Fitzgerald 2013). Thus in social housing the likelihood of disadvantaging moves to worse neighbourhoods probably decreased. However, the overall quantity of social housing decreased, restricting moves within that sector as well as restricting moves into the sector from homelessness. Under the Conservative/Liberal Democrat Coalition from 2010-2015 although the importance of good housing for children's welfare was recognised in the government's child poverty strategy (DWP and DFE, 2011) and the previous government's Decent Homes programme to

upgrade the quality of social housing was continued (albeit at a lower level), very little in practice was pledged to ensure neighbourhood quality. In fact the Coalition cancelled all the previous government's programmes and funding around 'neighbourhood renewal', at the same time as making cuts of around one-third to local authority budgets in general, much of which has been felt in non-statutory services such as libraries, youth centres, children's centres and environmental services (Lupton and Fitzgerald, 2015). Thus moving 'down market' may once again prove to be more disadvantaging than it was when greater efforts were made to ensure parity of neighbourhood conditions.

One last consideration here is that, while in most cases the explicit or implicit mobility outcomes of housing policies would be enabling (to increase the possibility of advantaging moves) or protective (to minimise disadvantaging moves), there are also examples of housing policies which increase the possibility of disadvantaging moves because these appear to be justified on other grounds. One such is the suite of measures introduced by the Coalition government to reduce the costs of rental subsidies in the private sector. For private renters, the cap on the amount of rent that could be fully funded by Housing Benefit was set at 30% of the local market rent (down from 50%), and there was an overall weekly cap, as well as an overall cap on the total amount of welfare benefits a household could receive. These measures would be expected to force some immediate unwanted moves. They would also be expected to decrease the chance of future advantageous moves for low income private renters, since they would be priced out of higher income areas such as central city areas close to employment opportunities, or better off suburbs with high quality schools and amenities. Under these measures, large swathes of London and some other higher rental areas are likely to become unaffordable to subsidised tenants (Hamnett, 2010; Fenton, 2011; Chartered Institute of Housing and Shelter, 2011).

Many objections have been made to these policies. Some are on equity grounds, for example arguments about 'rights to the city' or the impacts on low income children of school moves and housing insecurity. Some are on efficiency grounds, for example that low paid workers need to be able to work close to jobs. However, the government has argued that this is an equitable measure, since it is correcting a situation in which people on benefits are able to live in properties unaffordable to many people in work. More generally, the policy is embedded in a wider suite of austerity and welfare reform policies, including the aforementioned 'bedroom tax' designed to reduce government debt and remove disincentives to paid work. To date, there is insufficient information to be able to evaluate actual policy effects, including their effects on children. Understanding how these effects unravel over the next decade will be extremely important in understanding whether and how policies which seem to be deliberately created to promote disadvantageous moves have negative effects in childhood and later life.

Summary and concluding remarks

The aim of this paper has been to scope the policy implications of findings on 'advantaging' and 'disadvantaging' moves for families with young children, in order to better understand how governments might increase the former and minimise the latter. I have set out three broad considerations in order to help navigate this complex policy territory. Two of these: the importance of tenure and the difference between policies aimed at promoting advantaging moves versus avoiding disadvantaging moves are summarised in table 1. I have also argued that we need to consider both policies that are explicitly aimed at affecting mobility, and policies with broader rationales of which mobility is a product. Both of these kinds of policies appear in the table.

Table 1: Housing policies and the residential mobility of families with young children: a framework illustrating the kinds of policies affecting different kinds of households and moves

Policy goals/Type of residential mobility	Tenure		
	Owner occupiers	Social tenants	Private renters
Facilitating advantaging moves Voluntary, timely upward (home and neighbourhood)	<ul style="list-style-type: none"> - Match supply and demand generally - Incentivise building in high demand areas - Fiscal policies, government loans and tax reliefs to ensure affordability - Streamline buying and selling process - Reduce costs of selling (transaction taxes) 	<ul style="list-style-type: none"> - Match supply and demand generally - Ensure supply in high demand areas (mixed development) - Affordable rents and subsidies - Enable moving between areas and landlords - Efficient use of stock - Allocation of homes to homeless families 	<ul style="list-style-type: none"> - Match supply and demand generally - Rent subsidies/rent controls in high demand areas
Avoiding disadvantaging moves Involuntary, frequent downward (home and neighbourhood)	<ul style="list-style-type: none"> - Consistently high quality of stock and neighbourhood conditions and amenities - Loans to those at risk of repossession 	<ul style="list-style-type: none"> - Consistently high quality of stock and neighbourhood conditions and amenities - Security of tenure - Rent controls/subsidies - Effective management practices to minimise eviction, and homelessness services 	<ul style="list-style-type: none"> - Consistently high quality of stock and neighbourhood conditions and amenities - Rent subsidies/controls - Landlord regulation - Security of tenure

This exercise does not point to specific policy prescriptions but to some more general conclusions. One is that this is a complex picture with multiple simultaneous policies at work. Policy makers concerned with making an impact on mobility will need better information about the effects of policies on rates of mobility, whether intended or not, and on the effects of moves on different people and in combination with other factors. The same policies may produce advantaging moves for some while disadvantaging others, and these trade-offs could usefully be made more explicit. In reality the picture is probably even more complicated than is set out here. This paper focuses on housing policy, broadly conceived. I have touched only lightly on other policies which may impact on residential mobility (for example neighbourhood management and regeneration and health, education, support and mediation services) because they influence the reasons why people make undesired moves in the first place, such as relationship breakdown, job loss, financial difficulties, and victimisation including domestic violence. Neither have I covered policies that might enhance the benefits of good moves and mitigate the negative effects of bad ones, for example helping families to connect with support services and social networks in new homes and areas. All of these would benefit from inclusion in a broader policy model. In particular, since 'disadvantaging moves' tend to occur when families are already experiencing adverse circumstances, it might be equally important that policy focuses on the avoidance of these adverse circumstances as on the avoidance of moves.

A further crucial consideration, generally absent from the literature on residential mobility, is the effect of the avoidance of moves. A consistent finding of studies of tenants experiencing current government reforms to housing welfare in England is that they are cutting back on essential household spending. Commonly, this takes the form of cut-backs in food and heating and borrowing from family and friends in order to avoid moving, and for some, the experience of significant financial hardship and stress (Kemp, Cole Beatty & Foden 2014; Herden, Power, and Provan 2015; Power, Provan, Herden & Serle, 2014). Very little evidence is yet available on the effects of these behaviours on children's wellbeing and outcomes. Bragg et al. (2015), in a small scale study, report children being

anxious about their family's financial situation and threats of loss of home, as well as being hungry and finding it difficult to concentrate at school. Both financial hardship and family stress have been shown to be negatively associated with child wellbeing (e.g., Gershoff, Aber, Lawrence, Cybele & Lennon, 2007). This is a critical omission, since other aspects of government policy seek to improve the outcomes of children from low income families in the interests of more equal childhoods (Lupton & Thomson, 2015).

Lastly, I have also observed in this review that specific policies aimed at 'getting people moving' do not necessarily have the intended effects. In relation to market housing, wider monetary and regulatory policies have a bigger effect, while in the subsidised sector, people may respond to policies intending to make them move by restricting other aspects of life in order to be able to stay. This may be read as an argument that high level policies affecting the structure of the housing market and the subsidies within it are more important than specific policies around mobility per se, and the ties of home and neighbourhood play a bigger part in housing behaviour than economic models recognise. Nevertheless, policies specifically aimed at affecting mobility are likely to continue to be a part of the policy mix when problems with mobility come to the fore. Gaining a better understanding of how they actually work will continue to be important.

I started this paper by thinking about the implications for housing policy of studies of residential mobility in the UK and US. I conclude it by thinking about the implications of housing policy considerations for longitudinal studies in these countries. We can see from the material presented here that the changes in UK housing policy in recent years by no means bring the level of private renting among UK families to that of the US, especially for low income families for whom social housing remains a significant tenure option, but they do make comparisons of family mobility between the two countries of increasing interest as the housing policy contexts come close together. Moreover, although it may be hard to see the effects of specific policies in longitudinal studies, this does not mean that these studies cannot inform policy. On the contrary, thinking about the ways in which housing policies explicitly or implicitly aim to shift household mobility behaviour, and what happens in

practice, serves to highlight the complexity of the interactions between housing pathways and other household circumstances and trajectories (income, employment, family, and neighbourhood ties for example). Longitudinal studies can illuminate

precisely the mobility behaviours of those whom policy makers are seeking to enable or protect, and should be an important source for understanding likely policy effects.

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Endnotes

ⁱ I use the term 'moving home' as a shorthand for 'residential mobility'. It does not infer 'moving back home', for example to a parental address.

ⁱⁱ For the benefit of readers outside the UK, it should be noted that since the devolution of powers from the Westminster government to the Scottish Parliament and Welsh and Northern Ireland Assemblies at the end of the 1990s, housing has been a devolved responsibility. Thus this paper refers to UK policy up until

devolution, and English policy afterwards. Social security policy (including housing subsidies) remains at UK government level.

ⁱⁱⁱ The sector is so small that respondents to the US Census are not specifically asked about what kind of landlord they rent from. The data here are taken from the US Department of Housing and Public Administration (HUD) 'Picture of subsidised households'.

^{iv} In the US, there are also state and local subsidies not reported by HUD, while in the UK, there are also households in private renting subsidised by Housing Benefit.

^v Encouraging older households to 'downsize' is clearly a policy tool that could be used to create 'advantaging moves' for growing families. It is interesting to note that the 'bedroom tax' does not affect pensioner households. As this paper is being written, there are current debates in the UK about how the government could make it easier for older owner-occupiers to downsize, for example by offering a one-off exemption on property transaction taxes or expanding the supply of high quality older persons' accommodation. However, 'intergenerational' approaches to residential mobility such as this have not been a feature of policy to date.