Young adults’ perceptions of life-course scripts and housing transitions: 
An exploratory study in Edmonton, Canada

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Abstract
Today’s young adults enter a housing market substantively different from that of their parents, within a life-course path that is also profoundly changed. At the same time, both the life course in general and housing specifically continue to exert normative influences. However, relatively little research considers how life-course and housing norms are perceived by young adults themselves, including in contexts where these norms are difficult to fulfil, such as Canada. We address this gap from
the perspective of young adults in Edmonton, Alberta, drawing on focus groups conducted in 2017. Participants perceived that the transition to adulthood is changing as the housing market is becoming increasingly inaccessible, although homeownership remained an expectation. They recognized normative life-course scripts had not yet changed to reflect new realities for young adults, producing feelings of in-between-ness. Our findings illustrate how housing provides a critical lens to explore this disjuncture between life-course scripts and life-course realities, as it is fundamentally implicated in both.

Keywords: adulthood; life-course theory; transitions; focus groups; Canada
Introduction

Today’s young adults are entering a housing market markedly different from that of their parents within a life-course path that is also profoundly changed (McKee 2012). In Canada, as in other high-income countries, the housing market is characterized by escalating house prices, high levels of mortgage debt and deteriorating affordability in both the owned and rental markets (OECD 2016; Cheung 2014; Bunting, Walks & Filion 2004). In this context, the lives of young adult Canadians are diverging from previous cohorts. Key changes experienced by this group include leaving the parental home later, remaining in education longer, entering the labour force later, getting married later and having fewer children and later in life – collectively described as the delayed transition to adulthood (Clark 2007; Côté & Bynner 2008; Furstenberg 2010). The housing challenges experienced by young adults in high-income countries are thus fundamentally interconnected with other life-course transitions, and with broader questions of economic and social wellbeing (McKee 2012).

However, relatively little research considers how housing and life-course norms are perceived by young adults themselves, including in contexts where these norms are difficult to fulfil. There is a particular lack of recent research in Canada. To address this gap, we conducted an exploratory study of young adults’ perceptions of life-course scripts, housing transitions and adulthood, building on the wealth of literature illustrating changes in the life courses of young adults (Côté & Bynner 2008; Furstenberg 2010; Billari & Liefbroer, 2010; McKee, 2012). In exploring these perceptions, we are attentive to both macro-level factors (the socio-economic settings and historical circumstances that structure collective opportunities and experiences), and micro-level factors (the individual preferences and resources that shape behaviours) (Mandic, 2008; Vogel, 2002).
In this paper, we first outline our theoretical framework – life-course theory – with a focus on the role of life-course scripts in a changing macro-level context. We also review previous research on housing aspirations and the delayed transition to adulthood. Next, we describe the Edmonton context and our methods of data collection and analysis. Third, we present focus group results, organized around four key themes: recognizing life-course scripts; changing life-course trajectories and the housing market; continued social expectations of homeownership; and feelings of in-between-ness. The first three themes provide insights into how participants perceive the structural conditions that shape their ability to conform with the expected steps of adulthood, particularly in terms of barriers and challenges that limit their agency, and create gaps between norms and lived realities. The fourth theme considers the impacts of these gaps on participants’ identities and emotional worlds. Throughout, we emphasize that life-course theory, particularly the concept of life-course scripts, resonates with young adults’ experiences and understandings of housing within the transition to adulthood.

**Theoretical Framework**

As life-course theory connects individuals and the contexts in which they live, it provides a powerful lens for research on housing transitions, which is necessarily concerned for the interplay of structural influences, social norms and personal agency (Côté and Bynner 2008; McDaniel & Bernard 2011; McKee 2012). Mayer writes that “the life-course is … the embedding of individual lives into social structures primarily in the form of their partaking in social positions and roles” (2004, 163). Elder characterizes the life-course in terms of “the interweave of age-graded trajectories, such as work careers and family pathways, that are subject to changing conditions and future options, and to short-term transitions ranging from leaving school to retirement” (1994, 5). Trajectories are conceptualized as the social roles individuals
occupy over the life-course, bookmarked by transitions, which are discrete, shorter periods of change (Macmillan 2005). Multiple trajectories unfold over time, guided by normative life-course scripts and interacting with socioeconomic structures. Life-course scripts are “representations of the normal stages and transitions over the life-course, espoused by societies and by social institutions” (McDaniel & Bernard 2011, S5). In other words, life-course scripts represent the “typical” way to progress through the life-course, shaped by history, institutions and social structures.

Elder (1994) articulates four principles of life-course theory: lives and historical times (the macro factors, including socioeconomic conditions and historic events, which shape the life-course); the timing of lives (“the incidence, duration, and sequence of roles, and to relevant expectations and beliefs based on age” (Elder 1994, 6)); linked lives (the interdependent nature of social relationships); and agency (the micro factors, such as individual preferences and resources, which enable individuals to plan their own lives). These four principles are the building blocks of modern life-course theory (Mayer 2004; Macmillan 2005).

Housing transitions in young adulthood are part of a larger period referred to as the transition to adulthood (Beer et al. 2011). This is generally understood as the time in the life-course between 18 and 35 years of age where individuals taking on adult roles while shedding adolescent identity. It contains five key demographic transitions: (i) completing higher education; (ii) entering the labour force full-time; (iii) leaving the parental home and moving into independent housing; (iv) starting a conjugal union; and (v) having children (Shanahan 2000; Clark 2007; Liefbroer & Toulemon 2010; Furstenberg 2010).

These transitions are now occurring later in life and with more variability (Shanahan 2000; Liefbroer & Toulemon 2010; Beer et al. 2011). It is not simply that the transition to
adulthood is being elongated, but that it is fundamentally different; it has shifted from being “early, contracted and simple” to being “late, protracted, and complex” for today’s young adults (Billari & Liefbroer 2010, 60). As fewer young adults are experiencing standard, predictable transitions to adulthood, there is debate about the role of norms within the life-course, and about the relevance of traditional demographic milestones (Liefbroer & Toulemon 2010; Liefbroer & Billari 2010). This debate has prompted new theories of young adulthood that focus on subjective experiences rather than the timing or sequencing of demographic markers. Arnett (2004) developed the concept of emerging adulthood, which is characterized by feelings of instability, self-focus, in-between-ness and possibilities/optimism. This is distinct from adulthood, which is marked by feelings of responsibility, independence, and financial stability. The subjective experiences of emerging adulthood have been framed by other scholars as coping mechanisms developed in response to macro-level changes, rather than active choices on the part of young adults (Côté & Bynner 2008). From this perspective, their experiences are a response to “specific structures” which impose “differential constraints and opportunities for specific actors operating with specific spatio-temporal horizons of action” (Jessop & Sum 2016, p.106).

Nevertheless, life-course scripts continue to be internalized by young adults. In a Dutch study, survey respondents highlighted clear age limits for life-course transitions, including leaving the parental home (Liefbroer & Billari 2010). Other research has continued to highlight the relevance of the five conventional life-course transitions due to their ripple effects throughout the life-course (Liefbroer & Toulemon 2010; Macmillan, 2005), particularly for housing transitions, which have long-term implications for wealth inequality (McKee 2012). Thus, the point of entry for this investigation is the principle of the timing of lives as it pertains to housing, and how this is changing for young adults. Within this framework, we explore how the life-
course scripts that connect housing and adulthood are perceived and experienced by young adults, in the context of a changing socioeconomic climate.

**Delayed Transitions**

As described above, although most young adults in high income countries today still progress through the same transitions as their parents, the process is now more complex (Clark 2007; Furstenberg 2010; Liefbroer & Toulemon 2010; Shanahan 2000). Macro-level factors contributing to this change include housing affordability challenges, labour market precarity and greater rates of participation in higher education (Côté & Bynner 2008; Macmillan 2005). Most young adults wait until they have completed education before moving through the other steps -- so as higher education has become increasingly necessary for stable employment, other transitions have been delayed (Clark 2007). Economic uncertainty, unstable employment and high student debt loads (particularly in the US) also mean it takes longer for young adults to achieve financial stability (Bleemer et al. 2014), with significant consequences for their ability to move into and maintain independent housing (Beer et al. 2011; McKee 2012). The difficulties young adults face in household formation and securing housing are manifest in the pattern of “failed transitions” or “boomerang young adults,” referring to those who leave and then return to the family home (Beer et al. 2011). As such, home-leaving may be better understood as “a process of gradually gaining autonomy,” rather than a single event (Mandic 2008, 617).

The contribution of the housing market to delayed transition is a point of focus in the literature. Homeownership retains its normative status in many countries (Beer et al. 2011; Ecotec 2009), including Canada (Lauster 2016), and remains the normative end goal for most people’s housing careers (Grant & Scott 2012). However, many young adults face increasing barriers to homeownership, including rising housing costs, difficulty accessing credit and
precarious employment (McKee, 2012). In cross-national European research, Lennartz et al. (2015, 11) found that young adults had the most difficulty entering homeownership after the Global Financial Crisis (GFC) in countries that “had pursued the ideal of owner occupation most rigorously, often through the institutionalisation of market-led financing mechanisms and the uptake of high levels of mortgage debt before 2008.” For young adults in some contexts, this tenure may no longer be achievable (Ecotec 2009; Beer & Faulkner 2009). These trends highlight how the delayed transition to adulthood interacts with economic settings to influence the housing transitions of young adults.

Housing market conditions are among the macro-level factors that act as social determinants of housing transitions (Mandic, 2008). More broadly, these factors consist of a combination of socio-economic systems (encompassing labour, education, housing and welfare state provisions) and cultural norms around household formation and family support for young adults. Together, these structures help to explain cross-national diversity in leaving home. Here, Esping-Anderson’s (1999) typology of welfare regimes is relevant to understanding how, within and between countries, “opportunities for leaving the parental home are structured by—and the relevant risks are shared between—the welfare state, the market and the family” (Mandic 2008, 616). Under this typology, Canada is usually classified as a liberal-welfare regime, with relatively low levels of social expenditure outside of public health care (Suttor, 2016). This is particularly marked in housing, where social-democratic influences have been supplanted by a market-led ethos. Consequently, access to housing is strongly determined by income, while the not-for-profit sector has experienced significant retrenchment (Suttor, 2016). It follows from the latter point that few young adults can leave the parental home for social or cooperative housing, which are common options in much of north-western Europe (Mandic, 2008).
Studies focused on macro-level factors have provided insights into the sequencing and interdependency of transitions. They have quantified, for example, how challenging housing market conditions delay household formation for young adults, while more generous welfare state provisions can accelerate home-leaving, by reducing the attendant financial risks (Iacovou, 2002). Micro-level factors anchored in individual preferences and resources are also important in understanding housing transitions, as they “explain why individuals in a given society take different paths” (Mandic, 2008, 619). Understanding how these factors interact in any particular context requires research anchored in young adults’ accounts of their own lives. However, little is known about how young adults perceive the structures and opportunities that connect housing and adulthood. Such knowledge is valuable, as the life-course is not only, or primarily, an aggregate measure of social trends, but something that is fundamentally experienced. There is a particular absence of research exploring how the housing-related experiences and aspirations of Canadian young adults. To begin to address this gap, we conducted qualitative research in Edmonton, Alberta.

**Edmonton Context**

Edmonton is a prairie city of approximately 1.3 million people and the capital of the province of Alberta. It is one of the fastest growing cities in Canada: between 2011 and 2016, the population of the Edmonton census metropolitan area grew by 13.9%, compared to the national rate of 5.0% (Statistics Canada 2017b). Edmonton is also the youngest city in Canada, with an average age of 37.8 years compared to the national average of 41.0 years (Statistics Canada 2017b). Both rapid growth and the relatively young population are driven by Edmonton’s role in and reliance on the oil industry, which prompts high levels of employment-related in-migration. It also produces
unique housing affordability challenges, as cyclical economic booms driven by oil prices create significant housing stress, especially for low-income and young households (Okkola & Brunelle 2018b). The most recent boom ended in late 2014, and since this time housing costs in Edmonton have remained stable, while rental vacancy rates have increased (see Table 1).

Table 1: Edmonton Housing Market Trends

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vacancy rates</td>
<td>1.7%</td>
<td>7.0%</td>
</tr>
<tr>
<td>Average rent (two-bedroom apartment)</td>
<td>$1,227/month</td>
<td>$1,215/month</td>
</tr>
<tr>
<td>Average sale price (all residential housing types)</td>
<td>$362,756</td>
<td>$376,800</td>
</tr>
</tbody>
</table>

Source: CMHC-SCHL (2017)

Edmonton’s resource-driven economy has contributed to over-reliance on homeownership and under-development of the rental market (Okkola & Brunelle 2018a), the typical first step for young adults leaving the parental home (Kendig 1990; Grant & Scott 2012). It has also resulted in a relatively homogenous housing supply, characterized by a high proportion of single-detached dwellings, low densities and a large stock of higher-end housing (CMHC-SCHL 2018), again resulting in less entry-level housing for young adults. Overall, while housing costs in Edmonton are not as high as in other major Canadian cities, the city has a distinctly challenging housing context (Okkola & Brunelle 2018a).
Methods

To address our research objective, we employed focus groups – which are well-suited to exploring both macro- and micro-level influences on individual experiences (Cameron 2010). Consistent with the research design for an exploratory project, we organized three focus groups with 8-10 participants each. Adults aged 18-35 years and living in the Edmonton metro region, either with their parents or independently, were eligible to participate. Recruitment utilized convenience and snowball sampling through social and professional networks and newsletters aimed at young adults in Edmonton. A $15 gift card was offered as a token of appreciation and to incentivize participation. Informed consent was obtained in writing from all participants prior to the start of each focus group. This study was approved by the Research Ethics Board at [redacted for blind review].

Focus groups were conducted in February 2017 and were roughly stratified by age: 18-23 years (8 participants), 24-29 years (10 participants), and 30-35 years (8 participants), with some flexibility to accommodate participants’ schedules. Age was chosen as the common characteristic because it is a significant factor in both housing choices and demographic milestones for young adults (Clark 2007), and remains the defining variable in life-course scripts (Elder 1994; McDaniel & Bernard 2011). At the end of each focus group, participants were asked to complete a short demographic questionnaire to explore trends in the sample; the results are presented in Table 2. The sample over-represents women (22/26 participants). Previous research has noted that women are more likely to participate in housing research (see Lauster, 2016).
Table 2: Focus group sample descriptive characteristics

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency (Percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Living Arrangement</strong></td>
<td></td>
</tr>
<tr>
<td>With parents</td>
<td>11 (42%)</td>
</tr>
<tr>
<td>Independent</td>
<td>15 (58%)</td>
</tr>
<tr>
<td><strong>Housing Tenure</strong></td>
<td></td>
</tr>
<tr>
<td>Homeowner</td>
<td>7 (47%)</td>
</tr>
<tr>
<td>Renter</td>
<td>8 (53%)</td>
</tr>
<tr>
<td><strong>Housing Type</strong></td>
<td></td>
</tr>
<tr>
<td>Single detached house</td>
<td>13 (50%)</td>
</tr>
<tr>
<td>Low rise apartment (&lt;5 stories)</td>
<td>8 (31%)</td>
</tr>
<tr>
<td>High rise apartment (5+ stories)</td>
<td>2 (8%)</td>
</tr>
<tr>
<td>Other</td>
<td>3 (12%)</td>
</tr>
<tr>
<td><strong>Highest level of education</strong></td>
<td></td>
</tr>
<tr>
<td>High school diploma</td>
<td>4 (15%)</td>
</tr>
<tr>
<td>College/technical diploma</td>
<td>2 (8%)</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>15 (58%)</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>5 (19%)</td>
</tr>
<tr>
<td><strong>Employment status</strong></td>
<td></td>
</tr>
<tr>
<td>Not employed</td>
<td>4 (15%)</td>
</tr>
<tr>
<td>30 or more hours/week</td>
<td>14 (54%)</td>
</tr>
<tr>
<td>Less than 30 hours/week</td>
<td>8 (31%)</td>
</tr>
<tr>
<td><strong>Marital Status</strong></td>
<td></td>
</tr>
<tr>
<td>Married/cohabitating</td>
<td>11 (42%)</td>
</tr>
<tr>
<td>Single (Never married)</td>
<td>15 (58%)</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>22 (85%)</td>
</tr>
<tr>
<td>Male</td>
<td>4 (15%)</td>
</tr>
<tr>
<td><strong>Age (years)</strong></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>26</td>
</tr>
<tr>
<td>Median</td>
<td>25</td>
</tr>
</tbody>
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n 26 (100%)

Notes:

Education level includes current students at that level.

Housing tenure was only asked of those participants living independently from parents.

Focus group conversations were audio-recorded and transcribed verbatim. Codes were derived from a close reading of the transcripts in an iterative cycle of reading, labelling, re-reading, and re-labelling. The codes were systematically applied to the transcript through an
analytical and descriptive coding structure with codes added, changed, or removed as categories were identified through close reading. Similar codes were then grouped together to identify themes and patterns (see Rothwell 2010). Four major themes were identified through the analysis, centered around the differences between norms and realities for young adults. In the quotations presented below, participants are identified by pseudonyms, as well as by gender, age range, and current housing situation.

Results

Recognition of life-course scripts

Most participants had strong understandings of the life-course and the expected sequence of events for young adults. They were very aware of normative, linear life-course scripts, and referenced these ideas explicitly:

I think there is kind of this interesting trajectory and I don’t know if it’s unique to Alberta or something everywhere else but it’s like if you choose to go to university, go to university – then you get married, then you buy a house, then you have kids. And you go in that order and you check off all those boxes. - Ella (F, 30-35, renting).

You finish your school and you get a job and you buy a house. Like that is sort of the thing you do. And I mean to a certain point I have been following that so I haven’t got a lot of comments but seeing my sister get a lot of comments being like, ‘oh you dropped out of school to travel, aren’t you going to buy a house, why aren’t you saving money and why aren’t you doing any of those things. Don’t you ever want to have a future?’ - Kathy (F, 24-29, renting).
Kathy’s comment is instructive for the way in which it not only identifies the expected steps for young adults to take, but also highlights the social sanctions that may be associated with departing from a normative life-course script.

Housing featured explicitly and implicitly in these life-course scripts. Initially, participants tended to list abstract ideas like independence and responsibility as the characteristics of adulthood. However, as discussions progressed, these ideas became linked to concrete life-course transitions, particularly moving out of the parental home, renting, and homeownership. Renting was considered an intermediate step towards independence and the long-term stability and responsibility of homeownership, which was associated with adulthood:

I think I would like to eventually like rent a place, ’cause that’s the norm. You know, moving from with your parents to generally renting something, to eventually owning something – Sarah (F, 24-29, parental home).

Renting, and we talked about some of this and maybe some of the dependence you have. You can just pass our issues onto the landlords and we can say ‘this is your problem,’ so we don’t have to deal with a lot of the things. …if you owned a home you would have to [deal with things] and that would make it more of a sense of independence – Margaret (F, 24-29, renting).

Participants emphasized how being responsible for things, from pets to children to houses, helped them feel like adults. Hosting family events, such as Christmas or Thanksgiving, was also identified as important. Critically, it was easier for young adults who owned larger houses to undertake these responsibilities:

We have a home that’s big enough and has a nice dining room and we can have large family gatherings and meals and it has a guest room and they can stay, and that kind of stuff, felt very adult to me – Janine (F, 30-35, owning).
Me and my husband don’t spend a lot of time at home. We’re working or at school most of the time and I think that having that sense of home or sense of maybe responsibility comes with being there more often and like, I think hosting dinners and things like that would be an important like way to feel more adult or responsible – Margaret (F, 24-29, renting)

Another link between housing and transitions was evident in the way participants talked about “outgrowing” residential space. The need for more space was particularly linked to the presence of children and the desire for safe and private space for children to play, both indoors and outdoors:

I think we’ll eventually outgrow our place in a few years and go for a single-family home – Chris (M, 30-35, owning).

We will eventually in probably the next 2 or 3 years outgrow our house because it’s a two-bedroom house and there are three of us – Laura (F, 30-35, owning).

The increasing need for space is a central idea in the housing ladder, with households expected to move into larger units as their family expands. More spacious homes (particularly single-detached dwellings) allow for hosting events and guests, and meet normative expectations around child-raising (see Lauster 2016).

Life-course norms also shaped ideas about appropriate housing for young adults, as identified by young adults themselves. Specifically, apartments and roommates were more appropriate for younger members of the cohort:

I’m graduating soon so I kind of want to move out. Just me and my girlfriend in a single bedroom apartment. That’s fine. You know if someone has a kid or something like that, all of a sudden, a single bedroom apartment isn’t sufficient so you’re going to have to find somewhere else to go. – Tom (M, 24-29, parental home).
In contrast, owner-occupied houses had strong associations with older young adults, particularly those in partnerships, and starting a family – those who were seen as “settling down”:

We live in a single-detached in the West End. We’re thinking about babies pretty soon so we have three bedrooms, three baths, nice big backyard, so yeah. In terms of the phase of my life where I’m at, we love our place. – Janine (F, 30-35, owning)

Homeownership was valued for the control and stability it offered, which supported partnership and children, highlighting the interdependency of life-course trajectories. In articulating these values, young adult participants clearly identified life-course scripts – particularly regarding the sequencing of events, but also the expected outcomes of stability and responsibility – in which housing types and tenures played an important role.

Changing life-course trajectories and the housing market

Consistent with official warnings about housing unaffordability in Canada, participants commented on the high costs of housing for both renters and homeowners, describing the market as “unmanageable”, “not feasible”, “unreasonable”, “not possible”, and “unaffordable.” They also elaborated on this perception, including comparing to their parents’ experience of homeownership, whether buying without a mortgage (Nicole) or buying in areas that are now unaffordable (Tom):

I don’t foresee myself being able to buy anytime soon, because the housing market, even right now at the downturn of the economy with prices being a little bit lower, I still don’t foresee being able to own a house anywhere in the near future because the
prices are so high. …even with just a straight-up mortgage, I don’t see it happening.
Not in a long time. – Elizabeth (F, 24-29, renting).

It’s just more expensive by comparison now… my parents never had a mortgage and
that will never be attainable for me so it’s just kind of harder now. – Nicole (F, 24-
29, parental home).

Yeah probably the most important part for me is the market. Just ’cause you know I
grew up in areas that I imagine myself living in, you know doubling in price almost.
It’s going up, so the access into these markets is kind of limited now I find. …even
an 800-square foot bungalow goes for 400 or 450 [thousand]. That’s way out of my
reach. -- Tom (M, 24-29, parental home).

Many participants seemed resigned to the idea that the housing they wanted was likely
unattainable. This applied not only to homeownership, but also to renting, especially in central,
mature neighbourhoods. Lillian (F, 24-29, owning) believed that increases in house prices had
spilled over into the rental market, leading to a situation where “renting prices have gone way
high. I don’t even know how people afford to rent.” This sentiment was shared by Laura (F, 30-
35, owning), who stated: “I feel like I would be more open to consider renting if there was more
affordable rental properties in high density neighbourhoods … renting seems so unreasonable at
this point.”

In addition to affordability concerns, there was high awareness that access to the housing
market was impacted by life-course milestones occurring later and with more variability. A key
factor here was time spent in post-secondary education, and associated debt:

People go to school for longer than they used to and they’re not getting married and
buying a house at like 20 years old -- Ali, (F, 18-23, parental home);
To save up 20% [deposit] with student loans and everything like that is crazy so I think of the amount of time and investment that I spent towards getting to where I am in terms of career and academia and that sort of thing. The equation didn’t make sense for the way that the housing market had went and I don’t think that it’s very open or accessible to most young adults. - Ella (F, 30-35, renting)

I think that student load debt you come out of school with is going to have a big impact. … So I might say I’d love to put a down payment on a condo and maybe get it, but realistically I’m going to be putting how much of my income on debt repayment already. – Kathy (F, 30-35, renting)

The implications of changing life-course trajectories for housing transitions were particularly well summarized by one participant:

I think that values and norms of our age group has changed a lot compared to the past generation… the expectation of getting a job and kind of moving up and staying in the same place and having a family and the typical life that everyone would have is now changing and now people are moving jobs more often, moving cities more often, and I kind of wonder if the whole housing market set up is going to have to shift with that in coming years. – Sarah (F, 24-29, parental home).

As Sarah clearly identified, the diversification of young adults’ life experiences – including less job stability and greater household mobility – are increasingly disconnected from the normative life-course scripts around housing.

**Continuing social expectations of homeownership**

Despite changing life-courses and the perceived inaccessibility of the housing market, participants were strongly aware that the housing ladder was still supposed to end with the owner-occupied single-detached house. For example, one participant highlighted that:
there are incentives for young people to buy, the first-time buyers’ discount on how much down payment you have to have and also using your or any RRSPs [registered retirement savings plans] you have set aside towards purchasing a home. So I think there are incentives that exist that would encourage or allow young people to purchase. – Margaret (F, 24-29, renting)

In addition to these financial incentives to purchase, Lindsay (F, 24-29, renting) emphasized parental expectations: “I think my parents definitely expect me to get there eventually at some point.” Sophia (F, 24-29, owning), stated simply: “I think generally in our society that it’s an expectation that you’d generally like to have your own place and your own asset.” However, they also recognized that the time to purchase a house may be later in life than for previous generations, with an increasing number of prior steps. Nicole (F, 24-29, parental home), highlighted this move towards later homeownership: “I think it [homeownership] is still an expectation but maybe not for young adults anymore. Maybe for like 30-year-olds, which is still young, but not as young anymore maybe.”

While homeownership continued to be understood as a normative endpoint, reaching this top rung on the housing ladder was increasingly stressful. Participants highlighted the panic they and other young adults felt as they considered how to achieve homeownership (and other life goals) amidst high prices:

I still remember in 2008 [i.e. prior to the GFC], the price of homes almost doubled and that would have been, like for me I was just finishing up my undergrad at that point and was like, “oh my god, oh my god”, and that was my point of panic. – Ella (F, 30-35, renting)

I wasn’t in the position to buy during that [2008], but I remember hearing about the panic that if we don’t get in right now, we won’t be able to get in next month. Which
is still happening a lot, like in BC [British Columbia]. I have friends there who have that same panic. – Janine (F, 30-35, owning)

I’ve noticed a lot of pressure within my friends lately, like where because there are more friends having kids and … entering the housing market. Those that aren’t entering the market, not all of them, but many of them, are starting to panic… they feel they should all have it figured out by now. … They’re throwing their money on rent and they’re panicking… Some of my friends are in Vancouver and Toronto and it’s just so far out of reach for them and it just adds this extra stress and so it’s like, you can’t afford to buy, rents are going up and you feel unstable there in the market and then you have people saying, ‘how am I ever going to have a family?’ – Ayla (F, 30-35, renting)

Continued social expectations of homeownership, consistent with life-course scripts, were both experienced and critiqued by participants. They noted, accurately, that there are incentives for homeownership in Canada, as well as a broader social encouragement to purchase, but also questioned this expectation of homeownership:

Especially with how housing prices were, is it an expectation for people to buy? Maybe? But maybe that’s changing now with the changing society? But then also do I expect to own? Yeah, but not necessarily in Canada, and for those same reasons. – Margaret (F, 24-29, renting)

I feel like I’m very hesitant to get into a long term, very long-term mortgage so I would want to have a significant amount of money saved before I invested. So being in school, and living paycheck to paycheck, and now working for a not-for-profit and doing the exact same thing, it’s just not feasible to put enough money away. – Lindsay (F, 24-29, renting)
This expectation of homeownership was critiqued by participants considering both the changing housing market and changing life-course trajectories for young adults.

*Feelings of In-between-ness*

As participants connected adulthood with housing through recognized life-course scripts, many of those living with their parents expressed not feeling like adults because they lacked the sense of independence and responsibility associated with renting or owning. For this group, moving out the parental home was key to feeling like an adult: “I think the final step of truly feeling like one hundred percent of an adult would be to move out” - Nicole (F, 24-29, parental home); “I also define adulthood as increased independence and responsibilities so I think in some ways living at home has kind of inhibited that” - Jenna (F, 24-29, parental home).

However, this sense of not feeling like a true adult was also expressed by participants who *had* completed normative life-course transitions:

I guess like living with three roommates, I still feel like I’m playing house and things are not necessarily, like we have our parents over for dinner and that stuff but I don’t always feel. I feel like I’m always kind of apologizing, like, ‘sorry these are fold up chairs.’ You know and so we don’t feel like it’s really an adult setting to have like have people over and family over. – Lindsey (F, 24-29, renting).

Because my house is really small, even though we own a house and we have kids, we have stable lives, it sometimes feels like because of, simply because of how small our houses are, we aren’t adults in the way other people are adults. – Laura (F, 30-35, owning)

In these quotes, the young adults had completed demographic milestones normally part of the transition to adulthood – both having moved out and of the family home and into independent
housing – and yet did not truly feel like “adults”. They seemed acutely aware that they occupied houses that did not meet normative expectations of what “adult” housing should look like.

Reflecting back on the life-course scripts identified by young adults (see above), stability and responsibility were understood as outcomes of progressively more adult transitions, such as getting married, having children and buying a house. The importance of stability was underscored by participants when asked about what would make them feel like an adult. Here, they placed particular emphasis on permanent employment – a key challenge for young adults in light of the increasing precarity and casualization of labour (see Welsh, 2018). For example:

I think a good paying salary job would finally make it for me to be honest, because I can own a car or a house … and then finish university maybe. But I think if I had an actual salary, that I could base the rest of the year and life on, then I think that that could be the point where I could be like, ‘oh my god I am an adult’ – Elizabeth (F, 24-29, renting).

I think for a lot of people, conceptually, they feel like it [adulthood] is when they have their career or something. Like once they’ve transitioned from like ‘oh this is a job that I need right now to make money’ to ‘oh this is the career that I want to stay in and like progress in.’ I think that’s what a lot of people think of when they become an adult. – Laura (F, 30-35, owning).

These comments highlight that feelings of in-between-ness stem from young adults recognizing that they are departing from life-course scripts – as Laura does, recognizing that her house may not meet the adult norm, and as Jenna does, recognizing that living at home is seen as less adult than living independently. Moreover, they feel that even if they follow these scripts and complete expected milestones, the outcomes could be fundamentally different from what is expected, due to macro-level factors – as both Elizabeth and Laura highlight, with reference to
the precarity of labour. This new reality of the life-course was clearly described by one participant:

I think that life path is a very old economy life path, where now we’re much more contract-based. It’s hard to get a permanent position that pays into a pension, that has benefits, it’s mostly contracts where you got to take care of all that stuff yourself… I had this idea that I was going to have a baby by the time I was 26 because my mom had done that but it was just a very different way of living. -- Janine (F, 30-35, owning)

Thus, it is not simply that it is increasingly difficult for today’s young adults to achieve life course transitions, but also that that the outcomes of these transitions are less certain than was once the case. In combination, these factors undermine the feelings of stability normally associated with major life events, and with adulthood itself.

Discussion

The housing transitions of young adults are increasingly complicated by changing socioeconomic conditions and rising housing costs. This study has explored how these changes and the norms connected to housing and the life course are understood by young adults. Our focus group participants perceived that that these changes meant their life-courses were fundamentally different from those of their parents. They did not stress the underlying causes or drivers of macro-level trends (cf. Welsh, 2018), but reflected on how these trends impeded their ability to move through the expected housing transitions – leaving the parental home, renting, and eventual homeownership (Kendig 1990; Beer et al. 2011). Additionally, they noted that escalating house prices creating a sense of ‘panic’ (to buy). In so doing, participants clearly articulated how macro-level factors had profound impacts on their experiences of the life-course,
speaking directly to Elder’s (1994) first principle of life-course theory – lives and historical times. The specific context in which participants found themselves resembled that found by Mandic (2008) in south-western Europe: it was characterized by unfavourable opportunities for independent housing, few non-market housing options, pressure to stay in the parental home, and delayed parenthood.

Despite significant constraints, most participants recognized that homeownership remained an expectation, both socially and personally, recalling Beer and colleagues’ (2011, 68) observation that “homeownership in many western societies is an expected, almost unquestionable, stage in the sequence of housing young adults occupy and the broader transition to adult life.” The expected sequencing of life events for young adults was generally understood to end with homeownership, although this was recognized as increasingly difficult to attain, and perhaps impossible for some. Housing types too were linked with understandings of adulthood, in that larger housing units offered more stability and responsibility.

Linking homeownership and larger housing with feelings of adulthood reinforces the popular conception of the “housing ladder” and the normative, linear way to progress through housing (Kendig 1990; Grant & Scott 2012). One way to understand the connections that participants made between life-course milestones and housing types and tenures is as life-course scripts in and of themselves. By connecting transitions and housing, they represent (and reinforce) a shared understanding of what it means to be a successful young adult (see McDaniel & Bernard 2011). Overall, participants exhibited a clear awareness of the timing of lives and associated social norms, consistent with Elder’s (1994) second principle of life-course theory.

Critically, they also had a strong sense that life-course scripts had yet to shift to take account of increasing socioeconomic constraints. Previous research has noted that this situation
can create “a disjuncture between norms about the life-course and the ability to actualize such norms in everyday life” (Macmillan 2005, 9-10). In this study, both young adults who had not completed major, traditional markers in the transition to adulthood, such as leaving the parental home, completing education and entering the labour force, and those who had experienced these demographic transitions, described feelings of in-between-ness. These stemmed from an awareness that completing milestones did not guarantee status or stability – the normative and expected outcome expressed in life-course scripts around the transition to adulthood.

Yet, these young adults also demonstrated agency within the constrained circumstances in which they found themselves – the fourth principle of Elder’s (1994) life-course theory. In response to macro-level changes that made entering the housing market more difficult, they responded by staying at home longer, choosing to rent rather than own, and critiquing the norm of home ownership. This recalls findings from the UK (Ecotec 2009) and Australia (Burke et al. 2007) that individuals negotiate the housing system by adjusting their personal expectations, although life-course scripts are slower to change.

Housing provides a critical lens to explore the disjuncture between life-course scripts and life-course realities, as it is fundamentally implicated in both. In keeping with the third principle of life-course theory – linked lives – participants understood transitions in social roles and relations (in education, work, and family composition) as linked to transitions in housing. These included moves from the parental home to independent housing, from renting to owning, and from smaller housing to larger housing – all of which were associated with increasing stability and responsibility. Interrelated transitions and trajectories, such as student loan debt and labour precarity, made housing less affordable; at the same time, entering the housing market impacted other life decisions due to the high costs of housing (see Beer et al 2011; Mulder 2013). Indeed,
talking about housing with young adults may reveal as much about adulthood as about housing per se, because housing cannot be separated from the rest of the life-course.

**Conclusion**

Recognizing changing life-course and housing circumstances for young adults in Canada and other high-income countries (McKee 2012; Beer et al. 2011, Billari & Liefbroer 2010) this exploratory study considered how young adults in Edmonton, Alberta perceived life-course scripts and housing transitions. Our participants described changing life-course trajectories, as macro-level factors, particularly rising housing costs, made achieving transitions more difficult. They were aware that these transitions largely retained their normative status, with continuing social and personal expectations of homeownership, even as price increases made this tenure appear unattainable to some. What this research adds is a clearer understanding of how young adults themselves perceive life-course and housing transitions – as a key part of young adult identity, profoundly shaped by socioeconomic and historical circumstances. It indicates that policy and research must consider the normative foundations of the life-course when examining the housing transitions of young adults, alongside the more systemic determinants (e.g. configurations of labour market, welfare state and family support) emphasized in welfare regimes research (e.g. Mandic, 2008; Vogel 2002).

As this is an exploratory study and the sampling strategy relied on convenience and snowball sampling, these results cannot be considered representative. They are, however, a useful starting point for understanding how young adults connect ideas of adulthood with housing choices and expectations using a qualitative life-course perspective. Further research should look to expand the sampling strategy to capture the increasing diversity and inequality of young adults’ lives (see Côté & Bynner 2008; Furstenberg 2010). Experiences of the transition
will also be profoundly affected by the housing system and market conditions present in any
given context (Lennartz et al. 2015). In this case, our respondents’ experiences of young
adulthood were shaped by a context where homeownership is a strong cultural norm, but urban
housing markets (for both renters and owners) are characterized by increasing unaffordability.
Further research should also look to explore the experiences of young adults in cities where
housing is prohibitively expensive (e.g. Vancouver, Toronto), and where life-course scripts may
be further removed from experiences. It may be that in these contexts, scripts are beginning to
change to ‘catch up’ with new realities for young adults.
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DOI: 10.1080/0267303042000204287


