

Life course events and decisions under duress: disruptive events and their impact on neighborhood choices, and wellbeing.

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Abstract

The well-established literature on links between the life course and decisions to move or stay largely focuses on how families evaluate and action the decision to move. There is a less well-developed narrative about the role of unexpected or disruptive events and their impact on families and their mobility. In this paper, we examine what happens when people lose their jobs, are evicted, divorce or separate, and are subject to violence or assault. We use pooled data from the Housing, Income, and Labour Dynamics in Australia (HILDA) survey to show how families can be affected differently by these disruptive events. To the extent that these events affect housing stability, this is an important area of investigation in the context of housing affordability and the broader housing crisis. As expected, the effects are greater for younger households, renters, and potentially those living in less advantaged neighborhoods. There are potential effects on both wellbeing and mental health that highlight how housing instability can impact wellbeing. However, the findings suggest a more complicated picture of how disruptive events shape urban outcomes than the simple association of disruptive events with marginalized households. There is support for the general notion that disruptive events have negative outcomes, especially for young adults, but households and families at all ages also show considerable resilience in responding to the stress of disruption in the life course.

Keywords: involuntary moves, life course, housing, wellbeing, neighborhoods

Introduction

Residential mobility is the engine of change in the urban structure. Individuals and families move to adjust their living arrangements and to align housing and neighborhood locations with their needs and expectations. A large body of literature has documented that this relocation process often involves a move up the socio-economic ladder, improvements in the residential environment, and increased opportunities for family members, especially educational opportunities for children. While that literature tells a largely positive story of social and economic gains, there is a parallel story of families and individuals whose moves do not bring about these gains. In many cases, these moves are unintended; they result from unexpected internal and external events, often beyond the family's control. It is this scenario of moves under duress that is the focus of this paper. It is a focus particularly relevant in times of housing affordability, and economic and emotional stress.

Life events interact with the life course to change behaviors, often with implications for overall wellbeing. These events are only occasionally negative; in fact, most life-course events, such as marriage and the birth of children, are to be celebrated and are core to the positive evolution of the life course. At the same time, some events can be stressful, even traumatic, and necessitate major changes in behavior and family composition. Critical life events can be occurrences of sufficient magnitude to challenge a family's or an individual's ability to adapt and, in turn, necessitate fundamental changes in behavior (Park, 2010; Comolli et al., 2024). These events are quite different from short-term fluctuations, such as changes in income or voluntary changes in occupation. Rather, they are events that require a major change in the life course and can have far-reaching effects on wellbeing and mental health (Hentschel et al., 2017; Luhmann et al., 2012).

There are already findings on two dramatic and disruptive events: being fired or made redundant (Brand, 2015; Ehlert, 2016) and being evicted (Desmond & Kimbro, 2015). The studies suggest that there are both serious contemporaneous and long-term effects on wellbeing. The events change routines and have implications for personal identity and mental health outcomes. At least two other studies have also documented the broad impacts of moving under duress (ViforJ et al., 2023; Clark, 2016). While the research provides important findings about these disruptive events and the

duress associated with them, this paper extends the analysis to the impact and outcomes for overall wellbeing at both the time of the event and the years afterward. The study focuses on who is most likely to be affected and the nature of the responses to these “shocks” to their life course progress. The paper has three foci in evaluating the outcomes of involuntary moves, (1) the overall extent of mobility, (2) the nature of the mobility responses of families and individuals, and (3) the wellbeing outcomes for these families and households.

Previous Research on Mobility and the Life Course

Research on the life course and residential choice offers a rich narrative about how individuals and families make decisions in the housing market (Oishi, 2010; Clark, 2021). These decisions respond to changes in family composition, occupational shifts, and choices about where to work. This research has shown how closely the decision-making process regarding local mobility is tied to family choices about where to live and how to balance the family's needs and desires for space and accessibility with their budget constraints. Voluntary moves generally focus on gaining more space, managing commuting distances and costs, and improving access to schools and amenities more broadly (Clark, 2021). Clearly, the decision to move is complex, involving both internal family considerations and responses to external events (Kan, 1999; Steele et al., 2013, and a large literature).

As the research matured, it focused on both the decision to move and the impact of residential change. Studies of the role of personality, social connections, and wellbeing outcomes established the interconnected nature of local residential change and overall health and wellbeing (Oishi, 2010; Oishi & Talhelm, 2012; Clark, 2021). These studies and associated discussions of the short-term impacts of mobility and the links between mobility and anxiety and stress were of especial concern in the work on outcomes for children and their families (Gambaro & Joshi, 2016).

Both social change and economic contexts have impacted decisions to move. Family composition has been changing, and family structures are much more diffuse than they were three or four decades ago. The age at marriage has increased, and the proportion of never-married has grown over time, despite the known advantages of marriage including greater wealth and a greater likelihood of being healthy. There is also an associated increase in single parenthood and in children born into non-marital households. The Fragile

Families Study (US) suggests that the new reality of family structures creates a context in which children born in households with unmarried parents are more likely to be in situations that portend greater instability than in traditional married households (McLanahan & Garfinkel, 2012).

In addition, economic contexts have changed, including the shocks of the 2008 recession and the Covid interruptions of 2020-2022. The emergence of the gig economy and job insecurity has had ripple effects on housing and, with rising unaffordability, has created a very different environment for employment, housing, and social amenities. It is in this wider social context that issues of disruption in the residential choice process shape who moves, who must move, and how the move affects their life course.

Mobility and Disadvantage – Why do Unintended Moves Matter?

The literature on mobility suggests two broad areas in which outcomes from unplanned moves have implications for life course outcomes: (1) having to change houses and neighborhoods, often involving moving to less desirable locations, and (2) impacts on wellbeing and health.

Neighborhood change and housing outcomes

Changes in neighborhood location and the associated change in neighborhood quality and amenity access play roles in the potential impacts of all moves, but may be much greater when the moves occur under duress. We know from several studies that singles and single-parent families are more likely to move to less advantaged neighborhoods, and that partnership dissolution is likely to result in one or both parents moving to such neighborhoods (Clark & Lisowski, 2025; Ludwig et al., 2013). Moves from socioeconomically advantaged to disadvantaged neighborhoods are especially problematic for children, and even more so if there is churn through low-income neighborhoods (Mollborn et al., 2018).

A large body of research on neighborhood change has focused on who moves into and who can leave poor neighborhoods. The research confirms that job loss and divorce make it difficult to maintain the socioeconomic status of the neighborhood (Clark & Maas, 2015). It is often income that determines whether a family or household can maintain their neighborhood status (Yang et al., 2021). Not surprisingly, studies find that income is critical, and a range

of studies have shown the important role of resources in sustaining moves across similar neighborhoods (Greenlee, 2019; Clark, 2021).

In the housing market it is evictions that directly impact sudden moves with often limited choices. Evictions can result from institutional decisions to demolish poor-quality housing, as Goetz (2003) noted in the large-scale demolition of public housing in Minneapolis. Additionally, the HOPE VI program, which replaced distressed public housing, had wide-ranging effects on low-income subsidized renters in local public housing agencies (Jones & Paulsen, 2011). The wider issue is the way in which affordability creates a context in which evictions occur. Low-income renters have difficulty with rising rents and sometimes are paying as much as 70 or 80 percent of their income in rent or mortgages (Desmond, 2012). In another study, Desmond and Kimbro (2015) demonstrated how a forced eviction can lead to a spiral of increasingly unstable housing situations.

Mobility, health, and wellbeing

Moving is stressful in the ordinary course of life change, but it is especially so when moving is unplanned and frequent (Clark & Lisowski, 2025; Cheung & Wong, 2022; Rosenblatt & DeLuca, 2012). Although there can be much that is positive about a new apartment or house, the process of finding a new residence, leaving a familiar environment, and the actual relocation process itself is ranked, in stress level, along with losing a job, divorce, and separation (Lontayao, 2026). The stress is often greater and with longer lasting effects for children.

Much of the research on mobility and health effects has focused on the long-term effects of childhood exposure to neighborhood poverty. Several studies suggest a higher risk in later life of negative health outcomes from frequent residential change during early/mid adolescence (Valenti & Vidal, 2026; Webb et al., 2016). At least one study of the effects of childhood residential mobility on older adult physical and mental health found that the number of moves during childhood predicted mental and physical health after adjusting for demographic covariates, childhood socioeconomic status (SES), and childhood social support (Greenlee, 2019). The basic finding points to family instability as a key to understanding the effects of adversity on health later in life (Yen et al., 2023; Simsek et al., 2021). Family instability and accompanying residential mobility, family poverty, and adversity more generally, disproportionately affect health.

From a health perspective it is the constant moving in young ages which seems to have long term impacts on health. Both DiPrete & Eirich (2006) and Willson et al. (2007) highlight a link between childhood mobility, particularly frequent mobility, and later-life outcomes. Residential moves in early life, especially those which impact education trajectories and impact the acquisition of social capital, have a range of young adult outcomes from dropping out, to health impacts from substance abuse, to mental health events (Simsek et al., 2021; Valente & Vacchiano, 2026).

There are also more immediate impacts of specific health events, such as being the victim of a crime or violence. The aftermath of violence is both physical and mental, and there can be long-lasting negative impacts from experiencing violence (Dillon et al., 2013). Much of the research is on domestic partner violence but there are wider impacts from random urban violence. As Hanson and colleagues (2010) argue, “crime victimization in general can impact an individual’s ability to perform across a variety of roles, including those related to parenting, intimate relationships, and occupational and social functioning”. The impact of such violence also has health outcomes (Dillon et al., 2013; Woods et al., 2008). The cascading effects of a violent event play out in housing insecurity and wider economic impacts, including the inability to work, and the financial impacts of the long-term impacts of recovery (Baker et al., 2010). Clearly, both external criminal acts and within-family violence can destabilize living arrangements and lead to changes in housing, jobs, and lifestyles.

Overall, we need to know more about the way in which disruptive events play out in the life course, affect inequality (Willson et al., 2007) and decisions on mobility, and health wellbeing and their role in mental health outcomes. The framing and analysis that follow are designed to explore broad measures of wellbeing associated with disruptive moves, as well as the impact of neighborhood relocations.

Analysis and Framing

We frame the study within the broad area of life course changes and their impacts on mobility, but in this case as an investigation of how negative life course events trigger changes in mobility and residential choices. We know that life course events are closely linked to decisions to move (Clark, 2021), but how do disruptive triggers shape decision-making? How many families

move after changes in family composition and in response to job loss or job redundancy, and more specifically, when these events are relatively unexpected? Of course, the event of eviction, or housing no longer being available, by definition, will create residential change, though it may not occur immediately.

The analysis is particularly concerned with two important outcomes: (1) the changes in subjective well-being consequent on a move, and (2) the change in neighborhood status. The first measure evaluates the change in reported life satisfaction before and after the life course event, and the second measure evaluates the change in neighborhood relative socio-economic advantage using Australian SEIFA scores (Index of Relative Socio-economic Advantage and Disadvantage). These scores are produced by the Australian Bureau of Statistics based on the Australian Censuses.

Data and Methods

The source of our data is the Housing Income and Labour Dynamics in Australia (HILDA). HILDA is a longitudinal survey that began with 7600 households and is now approximately 9000 households and 19,900 respondents. The survey is conducted annually and modeled on surveys in the US (the Panel Study of Income Dynamics [PSID]) and the British Household Panel Survey (now called the 'Understanding Society' study). The HILDA survey provides detailed data on household composition, household economic characteristics, mobility and migration, a wide range of subjective measures of place, and family change. There is also a wide range of attitudinal questions collected on a self-completed questionnaire used to gather potentially sensitive information (Summerfield et al., 2014).

The source of our data is HILDA Releases 2003-2019. Because children or respondents are included in the sample independently after they reach 15 years of age, the number of respondents increased from approximately 12,000 to 16,000 during our study period. We limit our universe to individuals who were 18 years or older and whose household role in that wave is either a member of a couple, a single parent, or a lone person. The variables include demographic, housing, neighborhood, and specific measures of disruptive life-course events.

The eight variables of primary interest are those that measure life course events, which can destabilize the family or individual and prompt a move in response to the stress of the event. These variables include measures of change in family composition, housing disruption from eviction or property change, unplanned employment change, divorce, separation, and widowhood, and external health shocks, which we measure as reported events of experienced violence. We also use demographic and housing variables as controls in the regression models (Table 1).

Table 1: Variables for Demographic Controls, Disruptive Events, and Outcomes

Demography/housing	
Age	hgage
Age sq	
Sex	hgsex
Education	edhigh1
Family Status	hhrih
Marital Status	mrcurr
Income	hifefp
Self-reported Health	gh1
Tenure	hsten
House value	hsvalue
Difficulty with mortgage	fiprbmr
Residential move	hhmove
Variables measuring disruptive events	
<i>Housing</i>	
Evicted	mhreaev
Property not available	mhreapn
<i>Employment</i>	
Fired redundant	lefrd
<i>Family change</i>	
Divorce	mschgdv
Separation	mschgsp
Widowed	mschgwd
<i>Other life events</i>	
Victim of violence	levio
<i>Outcome measures</i>	
Life satisfaction	losat
Mental Health measure	ghmh
SEIFA decile 2011	hhsad10

Analysis and Findings

The analysis is presented in four formats: (a) descriptive measures of events over time, (b) events and mobility outcomes across age, income, and neighborhood status, (c) logit models of the demographic contexts, disruptive events, and residential mobility in response to interruptions to the life course and (d) outcomes on wellbeing and mental health.

(a) Events over time

Any single event has a low but not negligible number of occurrences per year. Over the 15 years of event outcomes, approximately 7.6 percent can be classified as disruptive events. These nearly 18,000-person events are spread across housing interruptions, family changes, job loss, and the occurrence of physical violence (Table 2). Because they are mostly, though not all, unexpected and sudden, they preclude the kind of planning that often goes into decisions about change in the life course. There may be warning signs, but the individual or household is not necessarily prepared for the sudden change in their life course. While warning signs may exist for both, they are often experienced as sudden shocks because the finality of the event "blindsides" the individual, leaving them unprepared for the rapid change in their lives. Even if an event is a "possibility," the actual event can be traumatic. Certainly, physical violence is completely unexpected.

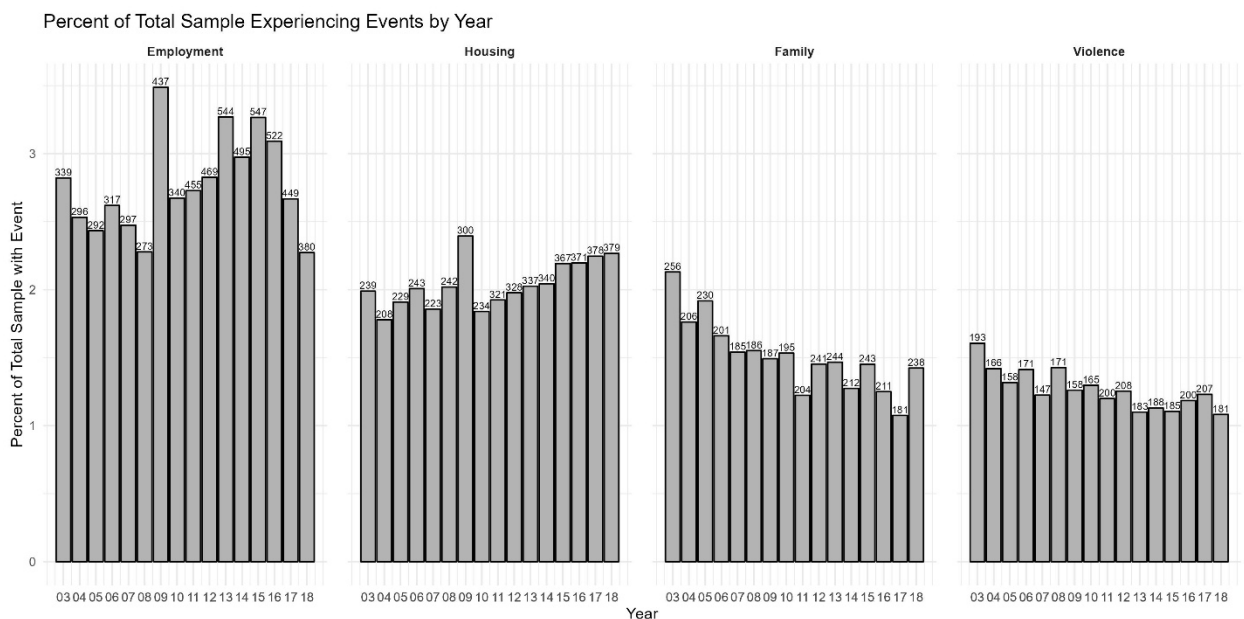
Table 2: Events by Year

Year	N	Employment	Housing	Family	Violence
2003	12,017	339	239	256	193
2004	11,691	296	208	206	166
2005	11,998	292	229	230	158
2006	12,105	317	243	201	171
2007	12,008	297	223	185	147
2008	11,986	273	242	186	171
2009	12,530	437	300	187	158
2010	12,720	340	234	195	165
2011	16,680	455	321	204	200
2012	16,592	469	328	241	208
2013	16,637	544	337	244	183
2014	16,643	495	340	212	188
2015	16,746	547	367	243	185
2016	16,885	522	371	211	200
2017	16,832	449	378	181	207
2018	16,723	380	379	238	181
Total	230,793	6,452	4,739	3,420	2,881

The events of being fired, of getting a divorce, and of being evicted or losing the house or apartment are all major disruptions. Psychologists have emphasized how these events are pivotal and, in turn, have “knock-on” events of financial instability, often damaging to self-worth, with further challenges to mental and physical health. The growth of the “gig” economy, where younger people are often employed, is a context in which employment instability is greater and more common.

Employment and housing disruptions are the most common, with proportionally lower likelihoods of family disruptions and the incidence of physical violence. The distributions by year illustrate modest similarities across years, with slight declines in family disruptions (divorce and separation) and increases in employment and housing disruptions. Notably, there are more employment events during 2009-2017. We have chosen not to examine disruptions during the COVID years beginning in 2020 (Figure 1).

Figure 1: Percent of Total Sample Experiencing Events by Year



People do have multiple events as Table 4 demonstrates. However, the proportion with more than one employment, eviction, divorce or separation, and those suffering a violent event is relatively modest, less than 5% of all events. It is in housing and employment that we see greater experience of multiple events. These events often arise outside of the normal experiences of respondents when firms restructure or there are periods of economic recession. There is also modest evidence that these events, both in employment and housing, occur to younger and older respondents. Some studies have examined the cross-event impacts, from job loss to housing loss and job loss to family disruption, and we examine these questions in a discussion of the outcomes of disruption in section (d) of the paper.

Table 4: Respondents Reporting Multiple Events

Event Count	Employment	Housing	Family	Violence
1	5,743	4,300	3,181	2,743
2	332	227	119	69
3	15	8	3	0
Total People	6,090	4,535	3,303	2,812
Total Events	6,452	4,778	3,428	2,881

(b) Events by age, income and neighborhood

We examine the occurrence of disruptive events across a four-category age distribution, quintiles of income, and neighborhood contexts. The underlying demonstration of the analysis is to contrast the proportions of unexpected events across age, income, and neighborhood context.

Approximately one-fifth of the population falls within the 19-29, 30-39, and 40-49 age groups, while two-fifths are over 50 years old. Notable patterns across age groups are shown in Table 5. There are proportionally more events in the youngest age category, with a higher likelihood of movement. This is expected since mobility is greatest among younger age groups, particularly in employment-related events, as many are starting their careers, and seeking opportunities. Similarly, we might expect more housing market events among young adults, as they are more likely to move as they enter the labor and housing markets. Of course, almost all housing events lead to mobility, as the table indicates. In contrast, disruptive family events are much less common among younger age groups. It is in the middle age ranges, from

30 to 50, that most unexpected family events occur, along with higher rates of moving. Additionally, physical violence is more likely to occur among the youngest age group than in older groups.

Table 5: Events by Age

Destabilization	Age Category	Total N	% N	N events	% of events	N moved	% moved	% moved (no event)
Employment	18-29	53087	23.0%	2075	32.2%	891	42.9%	37.9%
	30-39	40615	17.6%	1233	19.1%	417	33.8%	29.8%
	40-49	42404	18.4%	1418	22.0%	402	28.3%	22.0%
	50+	94678	41.0%	1726	26.8%	403	23.3%	17.6%
	Total	230784	100.0%	6452	100.0%	2113	32.7%	25.0%
Family	18-29	53087	23.0%	299	8.7%	186	62.2%	37.9%
	30-39	40615	17.6%	804	23.5%	448	55.7%	29.8%
	40-49	42404	18.4%	931	27.2%	441	47.4%	22.0%
	50+	94678	41.0%	1394	40.7%	415	29.8%	17.6%
	Total	230784	100.0%	3428	100.0%	1490	43.5%	25.0%
Housing	18-29	53087	23.0%	2155	45.1%	1936	89.8%	37.9%
	30-39	40615	17.6%	1062	22.2%	978	92.1%	29.8%
	40-49	42404	18.4%	766	16.0%	698	91.1%	22.0%
	50+	94678	41.0%	795	16.6%	725	91.2%	17.6%
	Total	230784	100.0%	4778	100.0%	4337	90.8%	25.0%
Violence	18-29	53087	23.0%	1224	42.5%	593	48.4%	37.9%
	30-39	40615	17.6%	536	18.6%	238	44.4%	29.8%
	40-49	42404	18.4%	564	19.6%	193	34.2%	22.0%
	50+	94678	41.0%	557	19.3%	156	28.0%	17.6%
	Total	230784	100.0%	2881	100.0%	1180	41.0%	25.0%

There are also relationships between income and disruptive events, as we might expect, but they are not straightforward (Table 6). Overall, the proportion of events are somewhat similar to the proportion of the sample in each quintile. For employment, there are modestly greater proportions of events in high-income and somewhat greater likelihoods of moving. Plausibly, this reflects the greater resources of higher income quintiles. Housing events are in fact somewhat less likely, proportionately, in low-income groups, but overall, 90 percent move immediately. Again, these results are not surprising, as the ability to manage unexpected events is likely to be much less among

lower-income groups. Disruptive events for families are somewhat lower but the rate of moving for those with disruptive events is relatively similar across income quintiles. The impact of violent events is modestly lower in low-income quintiles and proportionately somewhat greater in the higher incomes.

Table 6: Event by Income Quintile

Destabilization	Income Quintile	Total N	% N	N events	% of events	N moved	% moved	% moved (no event)
Employment	Low	46159	20.0%	1325	20.5%	369	27.8%	24.8%
	Second	46159	20.0%	1174	18.2%	339	28.9%	22.7%
	Central	46159	20.0%	1163	18.0%	395	34.0%	23.6%
	Fourth	46158	20.0%	1367	21.2%	515	37.7%	27.5%
	High	46158	20.0%	1423	22.1%	495	34.8%	26.6%
	Total	230793	100.0%	6452	100.0%	2113	32.7%	25.0%
Family	Low	46159	20.0%	584	17.0%	253	43.3%	24.8%
	Second	46159	20.0%	573	16.7%	222	38.7%	22.7%
	Central	46159	20.0%	747	21.8%	301	40.3%	23.6%
	Fourth	46158	20.0%	864	25.2%	415	48.0%	27.5%
	High	46158	20.0%	660	19.3%	299	45.3%	26.6%
	Total	230793	100.0%	3428	100.0%	1490	43.5%	25.0%
Housing	Low	46159	20.0%	830	17.4%	753	90.7%	24.8%
	Second	46159	20.0%	711	14.9%	631	88.7%	22.7%
	Central	46159	20.0%	889	18.6%	802	90.2%	23.6%
	Fourth	46158	20.0%	1302	27.2%	1207	92.7%	27.5%
	High	46158	20.0%	1046	21.9%	944	90.2%	26.6%
	Total	230793	100.0%	4778	100.0%	4337	90.8%	25.0%
Violence	Low	46159	20.0%	480	16.7%	153	31.9%	24.8%
	Second	46159	20.0%	462	16.0%	169	36.6%	22.7%
	Central	46159	20.0%	610	21.2%	272	44.6%	23.6%
	Fourth	46158	20.0%	760	26.4%	356	46.8%	27.5%
	High	46158	20.0%	569	19.8%	230	40.4%	26.6%
	Total	230793	100.0%	2881	100.0%	1180	41.0%	25.0%

Finally, regarding our observations on the descriptive results, we examine the pattern of outcomes for unexpected events across distributions of neighborhood advantage (Table 7). Notably, the proportion of disruptive

events is lower in more advantaged quintiles of advantage. Conversely, there is a greater proportion of disruptive events in the lowest quintile, at least for family disruptions and for victims of violence. Still, there remains a relatively linear relationship between the level of advantage and the likelihood of a disruptive event.

The summary is that while there are modest relationships with income and neighborhood advantage, the largest effects are age-related. This finding reiterates the identification of the problems of young adults more generally, rather than income and locational impacts. We now turn to questions of the broader associations of demographic characteristics and disruptive events, the outcomes of the moves, and the implications of multiple disruptive events.

Table 7: Event by SEIFA Quintile

Destabilization	SEIFA Quintile	Total N	% N	N events	% of events	N moved	% moved	% moved (no event)
Employment	1-2	45980	19.9%	1301	20.2%	468	36.0%	25.6%
	3-4	45789	19.8%	1322	20.5%	463	35.0%	25.7%
	5-6	45583	19.8%	1299	20.1%	427	32.9%	24.9%
	7-8	46278	20.1%	1266	19.6%	404	31.9%	24.8%
	9-10	47150	20.4%	1264	19.6%	351	27.8%	24.1%
	Total	230780	100.0%	6452	100.0%	2113	32.7%	25.0%
Family	1-2	45980	19.9%	828	24.2%	337	40.7%	25.6%
	3-4	45789	19.8%	725	21.1%	333	45.9%	25.7%
	5-6	45583	19.8%	704	20.5%	309	43.9%	24.9%
	7-8	46278	20.1%	619	18.1%	275	44.4%	24.8%
	9-10	47150	20.4%	552	16.1%	236	42.8%	24.1%
	Total	230780	100.0%	3428	100.0%	1490	43.5%	25.0%
Housing	1-2	45980	19.9%	1096	22.9%	987	90.1%	25.6%
	3-4	45789	19.8%	1065	22.3%	971	91.2%	25.7%
	5-6	45583	19.8%	985	20.6%	887	90.1%	24.9%
	7-8	46278	20.1%	811	17.0%	739	91.1%	24.8%
	9-10	47150	20.4%	821	17.2%	753	91.7%	24.1%
	Total	230780	100.0%	4778	100.0%	4337	90.8%	25.0%
Violence	1-2	45980	19.9%	872	30.3%	378	43.3%	25.6%
	3-4	45789	19.8%	614	21.3%	275	44.8%	25.7%

5-6	45583	19.8%	551	19.1%	229	41.6%	24.9%
7-8	46278	20.1%	461	16.0%	173	37.5%	24.8%
9-10	47150	20.4%	382	13.3%	124	32.5%	24.1%
Total	230780	100.0%	2880	100.0%	1179	40.9%	25.0%

(c) Models of event outcomes and residential mobility responses

To assess the links between unplanned events and their demographic and geographic contexts, we build two logit regression models. The first model looks at the relationship of the events of employment, housing, family, assault, and age, family status, housing, and neighborhood status. The second model examines the extent of a residential move in response to an unplanned event. We also examine the outcomes of the moves.

The first model of association with an event under duress emphasizes that, as expected, younger populations are more likely to experience destabilizing events. Age is U shaped for employment, housing, and violent events; they happen mostly to young people. Age is not significant for family events. Cohabiting, divorced, and separated respondents are more likely to encounter such events than married households. Couples with children are less likely to be impacted by employment disruptions, but in contrast, families with children are more likely to experience impacts related to couples without children. Cohabitors, divorced and separated individuals, and single parents are more likely to face disruptions from violence, and this is also true for renters.

Additionally, renters are much more prone to employment and housing events compared to homeowners. Income is not significantly associated with housing or family disruptions, and confoundingly is negative for employment disruption. Income is just not associated with employment disruptions. Socioeconomic status, lower levels of education, and occupation are more likely to be significant factors for families and the impacts of violence. Managers and professionals tend not to experience employment disruptions or be impacted by violent events. To reiterate, socioeconomic status matters in the likelihood of disruptive events. The coefficients for neighborhood status do not support the idea that disruptive events are more likely in lower-advantaged areas, except in the instance of personal violence. It may be that the decile structure is too broad to capture the localized impacts of

neighborhood quality, but, preliminarily, the results suggest that place is not a strong determinant of the likelihood of a disruptive event.

Table 8: Associations with Destabilized Events Across Employment, Housing, Family, and Violent Interruptions to the Life Course

	Employment	Housing	Family	Violence
Age	0.119*** (0.007)	0.026*** (0.007)	-0.005 (0.007)	0.031*** (0.009)
Age Squared	-0.002*** (0)	-0.001*** (0)	0 (0)	-0.001*** (0)
Marital Status (ref. Married)				
Cohabiting	0.378*** (0.038)	0.21*** (0.047)	3.07*** (0.129)	0.71*** (0.067)
Divorced/Separated	0.199 (0.15)	0.435** (0.159)	5.955*** (0.206)	0.653** (0.199)
Other	-0.03 (0.149)	0.351* (0.155)	4.31*** (0.21)	0.522** (0.197)
Family Status (ref. Couple)				
Couple with Children	-0.155*** (0.036)	0.061 (0.046)	0.572*** (0.089)	-0.022 (0.064)
Single Parent	-0.328* (0.154)	-0.173 (0.159)	-0.079 (0.18)	0.878*** (0.197)
Lone Person	0.231 (0.146)	-0.077 (0.153)	-0.45* (0.18)	0.481* (0.194)
Renter (ref. Owner)	0.184*** (0.033)	2.983*** (0.062)	-0.099* (0.04)	0.507*** (0.051)
Income Quintile (ref. Central)				
Low	-0.127** (0.046)	-0.091 (0.056)	0.073 (0.061)	-0.189** (0.072)
Second	-0.135** (0.047)	-0.083 (0.057)	0.065 (0.06)	-0.072 (0.072)
Fourth	-0.063 (0.045)	0.081 (0.049)	0 (0.055)	-0.064 (0.062)
High	-0.096* (0.045)	-0.058 (0.053)	0.065 (0.06)	-0.214** (0.069)
College Plus (ref. No)	0.077 (0.039)	-0.076 (0.048)	-0.184** (0.056)	-0.21** (0.07)
Manager/Professional (ref. No)	-0.781*** (0.04)	-0.024 (0.044)	0.067 (0.051)	-0.415*** (0.064)
SEIFA Decile (1-10)	0.02*** (0.005)	0.013* (0.006)	0.033*** (0.007)	-0.053*** (0.008)
Number of Observations	201503	201503	201503	201503
Nagelkerke R ²	0.044	0.196	0.249	0.086

The second model focuses on how people respond to destabilizing effects with mobility. Once again, younger respondents are more likely to move, which we also noted in the discussion of univariate effects. Cohabiters are more likely to move than married respondents. Couples with children are less likely to move than couples or single individuals, and naturally, renters have a significantly higher likelihood of moving after a destabilizing event. The fact that college-educated individuals are more likely to move suggests their resources or income help them better withstand disruptions to their life course. However, income itself is not a predictor.

From the perspective of location outcomes, all types of event mobility led to moves to lower-quality neighborhoods (deciles of advantage). The analysis documents the spatial response to life course shocks as individuals and families adjust their living arrangements. This is an important finding as it confirms how the inability to plan and exercise choice is associated with the unwanted outcome of losing status. At the same time, higher levels of

education are positively related to moving, a finding that suggests more resources matter in the outcome, although income per se is not significant.

Table 9: Mobility Outcomes (Move /No Move) by Age, Marital, Family, Tenure and Socioeconomic Status and Destabilization Event

	Employment	Housing	Family	Violence
Event coefficient	0.092** (0.035)	3.557*** (0.092)	0.387*** (0.046)	0.256*** (0.053)
Demography				
Age	-0.063*** (0.002)	-0.066*** (0.002)	-0.064*** (0.002)	-0.062*** (0.002)
Age Squared	0*** (0)	0*** (0)	0*** (0)	0*** (0)
Marital Status (ref. Married)				
Cohabiting	0.211*** (0.019)	0.202*** (0.018)	0.205*** (0.017)	0.21*** (0.019)
Divorced/Separated	0.015 (0.075)	-0.013 (0.068)	-0.034 (0.067)	0.026 (0.075)
Other	-0.167* (0.074)	-0.176** (0.068)	-0.169* (0.066)	-0.157* (0.074)
Family Status (ref. Couple)				
Couple with Children	-0.206*** (0.016)	-0.21*** (0.015)	-0.205*** (0.015)	-0.207*** (0.016)
Single Parent	0.063 (0.076)	0.058 (0.069)	0.047 (0.068)	0.047 (0.076)
Lone Person	0.225** (0.073)	0.252*** (0.067)	0.244*** (0.066)	0.213** (0.074)
Renter (ref. Owner)	0.767*** (0.015)	0.655*** (0.014)	0.779*** (0.014)	0.766*** (0.015)
Income Quintile (ref. Central)				
Low	-0.017 (0.02)	-0.013 (0.019)	-0.018 (0.019)	-0.015 (0.02)
Second	0.004 (0.02)	0.006 (0.019)	0.002 (0.019)	0.005 (0.02)
Fourth	0.008 (0.02)	-0.004 (0.019)	0.005 (0.019)	0.008 (0.02)
High	-0.024 (0.02)	-0.025 (0.019)	-0.026 (0.019)	-0.022 (0.02)
College Plus (ref. No)	0.046** (0.017)	0.051** (0.016)	0.048** (0.016)	0.048** (0.017)
Manager/Professional (ref. No)	0.028 (0.016)	0.024 (0.015)	0.018 (0.015)	0.027 (0.016)
Moved to Lower Decile	0.147*** (0.013)	0.149*** (0.012)	0.146*** (0.012)	0.149*** (0.013)
Number of Observations	137225	153841	153841	137151
Nagelkerke R ²	0.116	0.16	0.126	0.117

(d) Evaluating outcomes

As we reported earlier in the paper, some previous work has documented negative wellbeing, and mental health outcome from moves under duress. In a study of forced versus voluntary moves, ViforJ and colleagues (2023) report that all forms of moves have negative impacts, but the most damaging effects come from forced housing moves. In this research, we investigate the impact

of disruptive events and the outcomes for those who move in response to those events.

We find all types of events, job loss, evictions, divorce and separation, and the events of personal violence lower life satisfaction and mental health of those with the event compared to those who do not experience the event (Table 10). Because the Australia Viforj study (2023) looked at movers as a separate subset of disruptive events, we generated the same outcomes for movers, but we also considered the impact of the event whether or not the family moved. Both events overall and the impact on movers are negative with respect to overall wellbeing and mental health – which we interpret as a direct stress effect of the disruptive event. It is a finding that is consistent with a large body of literature that emphasizes the direct negative effects of unexpected disruptions.

What is notable is the nature of recovery in both wellbeing and reports of mental health. There is substantial “bounce-back” year plus after the event and the move. The overall measure of wellbeing for events and moves is modestly lower, though not significant for those who had no move. This speaks to the gains that some movers managed over time. Even if the outcome was to move to a lower advantaged neighborhood, the outcome for life satisfaction and mental health is notable. Of course, these are average outcomes, and particular groups may have had less positive outcomes. Still, it is a remarkable report of the resilience of individuals and families.

Table10: Mean Life Course Wellbeing After Incurring Disruptive Events

Event	Events			Movers		
	N	Life Satisfaction	Mental Health	N	Life Satisfaction	Mental Health
	Event Year			Event Year		
Employment	6,452	7.40	68.89	2,113	7.39	68.34
Housing	4,739	7.58	69.45	4,337	7.58	69.45
Family	3,420	7.17	66.53	1,490	7.09	66.45
Violence	2,881	6.88	59.19	1,180	6.86	58.59
No Event	188,281	7.96	74.56	45,198	7.93	73.81
Event	Year After Event			Year After Move		
	N	Life Satisfaction	Mental Health	N	Life Satisfaction	Mental Health
	Event Year			Event Year		
Employment	6,452	7.84	74.14	2,113	7.82	74.30
Housing	4,739	7.86	74.30	4,337	7.85	74.23
Family	3,420	7.81	73.96	1,490	7.73	72.99
Violence	2,881	7.87	74.11	1,180	7.72	73.55
No Event	188,281	7.88	74.20	45,198	7.86	73.74

There is some work which has raised the issue of interactions between disruptive events, in particular the nature of a “cascading” effect between employment and housing, and employment and family disruptions. Cascading events are relatively infrequent, accounting for less than three percent of all employment, housing, and family disruptions within any two-year period in the data. Still, there is work that shows how working renters who lose their home, often as a result of eviction, are 11 to 22 percentage points more likely to lose their job. It is a small selected study of low-income renters, but the studies of housing precarity emphasize just how fraught this context might be for low-income families (Duke et al., 2026). We broaden the lens to ask how common these connections are in the general population.

We limit the window of coincident events to a relatively short time frame – one to two years. Thus, we are more certain of capturing events that are interdependent. We follow the earlier format of categorization by age, income, and neighborhood disadvantage (Table 11). The results are broadly reflective of what we know about residential choices and the impact of life course triggers on residential mobility. They clearly document the way in which family and employment disruptions are related. Half of all responses come from families with respondents aged 40 or older. It is here that employment and family disruptions interact. They are also more often occurrences to the higher income quintiles reflecting both older age job loss and the ramifications for families including separation and divorce. There is little evidence that there is geographic concentration. About a quarter of all dual events are in the lowest neighborhood quintile.

The employment housing intersections tell a different story. Nearly half of employment and housing interactions for individuals and families occur to individuals under age 30, though not necessarily to low-income individuals. Job loss is a challenge at any age, but it may be more traumatic for high-income respondents, as in many cases it involves the loss of ownership and downward moves in neighborhood quality, as is demonstrated in the model results in Table 9.

Table 11: Employment- Family and Employment- Housing Cascading Events

Group	N	Age <30 (%)	Age 30-39 (%)	Age 40+ (%)	Low Income Quintile (%)	High Income Quintile (%)	Most Disadvantaged (%)
Employment + Family	205	14.6	22.9	62.4	13.2	49.3	25.4
Employment + Housing	357	45.1	24.1	30.8	18.2	49.1	23.2

Conclusions

The research on what we have called moves under duress, that is, moves that are for the most part unexpected and thus unplanned, provides another perspective on the mobility process. Much of the research on residential mobility and migration has focused on the positive outcomes of these changes in location and the opportunities they bring. As we propose in this analysis, there is another story about the impacts of unplanned moves, often undertaken in unsettling circumstances. It is true that they represent a much smaller proportion of all moves, but their concentration across both demographic profiles and locational contexts helps us understand the nature of the negative outcomes of residential change.

The research findings from this analysis provide a much more nuanced interpretation of disruptive events than a decade ago. They are disruptive, and they are focused on young adult households, but they also impact mid-life households and those in higher income quintiles. They still remind us that, despite the generally optimistic view of residential change, there are immediate impacts of disruptive events and also recovery from these stressful events. The research also reiterates how much of what happens in the housing market and how families and individuals make decisions comes back to the underpinnings of the life course and the triggers that come from life cycle changes. Yes, they are heightened in this analysis of moves under duress, but at heart, they are closely connected to where the household is in the life course trajectory. While some of these interruptions are influenced by interventions—such as job losses, evictions, and victimization events, which have policy implications—other events stem from internal family decisions that are largely outside the policy arena.

What we can say is that the results reiterate the focus on affordability and, more broadly, on access to housing for young adult individuals and households. It is here that a recent news commentary in the Australian press has identified homelessness and broader inequality across the housing sector as resistant to change. This study draws attention to a less discussed element of decisions in the housing market: the decisions that emerge from the difficulty of managing disruptive events. To some extent, what we are identifying is the housing market outcomes of broader forces in the economy, which interact with affordability, the impact of changing job markets and the gig economy, and the challenges of providing caring and safe residential environments.

The events may be relatively rare for any one family, but the study shows that while young adults, ages 18-29, make up about 20 percent of the sample, they have 45% of the housing destabilizations and, of course, nearly all move. Violence and assault happen mostly to young people, while older respondents report proportionately lower levels of violence. Further investigations will focus on the impacts for children, but it is likely that children in low-income households may experience greater mobility with the consequent impacts on their wellbeing and ultimately life outcomes.

Still, there is a modestly positive story in the analysis of destabilizing events. Despite the difficulties of achieving housing stability and despite the stress of having to move, individuals and families bounce back. While the immediate event is often traumatic, the data show that within a two-year period, overall wellbeing increases and the stress of the event and mobility wanes.

From a policy perspective, what are the lessons from disruptions in the housing market, and are there solutions? The bottom line is about providing greater stability for young adult populations, which might, in turn, improve long-term outcomes in family formation and fertility. This brings us back to the affordability crisis. Although there is a narrative that suggests supply won't solve the housing crisis, there is evidence that increasing supply is central to how to intervene in what is not just an Australian, US, UK, or European problem; the problem of increasing stability for young families.

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