The background of the book cover is a complex, light-colored line drawing on a dark teal background. It features architectural elements such as floor plans, curved paths, and geometric shapes like circles and hexagons, creating a technical and abstract aesthetic.

HOUSING CAREERS, INTERGENERATIONAL SUPPORT AND FAMILY RELATIONS

Edited by
Christian Lennartz and Richard Ronald

Housing Careers, Intergenerational Support and Family Relations

In this comprehensive volume, authors from across the social sciences explore how housing wealth transfers have impacted the integration of families, society and the economy, with a focus on the (re)negotiation of the 'generational contract'. While housing has always been central to the realization and reproduction of families, more recently, the mutual embedding of home and family has become more obvious as realignments in housing markets, employment and welfare states have worked together to undermine housing access for new households, enhancing intergenerational interdependencies. More families have thus become involved in smoothening the routes of younger adult members into and up the 'housing ladder'.

While intergenerational support appears to have become much more widespread, it remains highly differentiated across countries, cities and regions, as well as uneven between social and income classes. This book addresses the increasing role that family support and intergenerational transfers in particular are playing in sustaining the formation of new households and the transition of young adults towards social and economic autonomy. The authors draw on diverse international cases and a variety of methodologies in order to advance our understanding of housing as a key driver of contemporary social relations and inequalities.

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Housing careers, intergenerational support and family relations

Richard Ronald and Christian Lennartz

ABSTRACT

The home and family have always been mutually embedded, with the former central to the realization and reproduction of the latter. More recently, this mutuality has taken on a more critical salience as realignments in housing markets, employment and welfare states in many countries have worked together to undermine housing access for new households. In this context, families have become increasingly involved in smoothening the routes of young adults members up the 'housing ladder' into home ownership. Intergenerational support appears to have become much more widespread and not just confined to familialistic welfare regimes. The role of intergenerational support for housing remains, however, highly differentiated across countries, cities and regions, as well as uneven between social and income classes. This introduction to the Special Issue explores how the role of housing wealth transfers has impacted the renegotiation of the generational contract. In doing so, it sets the scene for the articles that follow, each of which contribute significantly to advancing understanding of housing as a key driver of contemporary social relations and inequalities.

Introduction

Much has been made in recent decades of the waning of family relations. The concept of individualization (e.g. Beck, 1992; Giddens, 1991) has provided a powerful theoretical explanation of the reorientation of the subject under late capitalism, which has been echoed by various discourses on the neo-liberalized individual and the decline of associative networks. Sociological studies of the family have also charted a decline since the early twentieth century in which, first, the nuclear family came to supplant extended relations (see Parsons & Bales, 1955), and then—along with the advance of divorce, single parenting and living alone—the functions of the family were increasingly hollowed out and reduced to its most basic functions such as childbearing and the provision of affection (see Bengtson, 2001; Popenhoe, 1993; Ueno, 1994). More recent evidence has suggested, however, that shifting economic conditions are re-galvanizing the family, especially intergenerational interactions

and exchanges (e.g. Druta & Ronald, 2017a; Flynn & Schwartz, 2017; Furstenberg *et al.*, 2015; Kohli, 2010). More specifically, along with the decline of labour market security, the erosion of the welfare state and, in many contexts, the assertion of post-crisis austerity policies, the family has been called upon to support social reproduction and, in particular, the advancement of children through early adult life-course transitions.

A specific feature of contemporary family support has been assistance with housing careers (see Albertini & Kohli, 2012; Clapham *et al.*, 2014). This has commonly manifested as a swell in intergenerational transfers of wealth for home purchase. A recent UK report,¹ for example, has estimated that the parents of buyers are now involved in more than 25% of all property transactions (representing an aggregate intergenerational gift of around £6.5 billion a year). Similarly, in the Netherlands, a context historically dominated by affordable rental housing, a recent commercial survey² found that around 18% of home buyers aged less than 35 had received assistance from parents compared with less than 8% among the cohort above them (aged 35–55). Non-financial transfers have also intensified with marked increases in parents sharing their homes more and for longer with their adult children, associated with the growth in ‘boomerang’ offspring and ‘parasite singles’ (see Arundel & Lennartz, 2017; Arundel & Ronald, 2016).

While housing has played a particular role in mediating family transfers, it also lies at the root of intergenerational inequalities that have necessitated them. Among older cohorts, especially ‘baby boomers’ born in the decades following the Second World War, the aggregate accumulation of wealth through housing property ownership has not only been substantial, it has also come to represent a form of private insurance against various life-course risks such as unemployment or poverty in old age (Doling & Ronald, 2010; Smith, 2008; Watson, 2010). This transformation in status has, furthermore, sustained continued investment in housing as an asset vehicle and, subsequently, exaggerated augmentation in house prices. Successive house price booms however, have also contributed to sharp declines in owner-occupation rates among younger people (see Christophers, 2017, Lennartz *et al.*, 2016; McKee, 2012). Frustrated housing careers, specifically ones that involve the purchase of a home, thus constitute a particular challenge to the life chances of children, and parents have become increasingly sensitive to the need to smoothen the housing transitions of their offspring. At the same time, as older cohorts have typically benefited from historic price trends that have helped exclude their children, their assets now appear to provide a primary means by which to assist their progeny.

This Special Issue brings together eight articles that draw on diverse theoretical perspectives, as well as both qualitative and quantitative empirical analyses, to illustrate structures, variegation and shifts in housing as a mechanism of intergenerational support. The home and family have always been mutually embedded, with the former constituting the locale for the realization and reproduction of the latter (Saunders & Williams, 1988). Nonetheless, this relationship has taken on a more critical salience along with the increasing financialization and commodification of housing practices, particularly since the Global Financial Crisis (GFC). Where recent social, economic and demographic developments appear to be enhancing the significance and meaning of family support, housing and housing wealth have been at the centre of contemporary intergenerational exchanges and transfers.

The first major contribution of the eight original papers and this introduction is, then, to lay bare the competing processes, mechanisms and strategies of housing related intra-family transfers. The focus is the contemporary period, where self-sustained progress through an owner-occupied housing career—or even into affordable rental housing—has become

ostensibly unrealizable for many people, especially younger and more urban cohorts. The role and outcomes of intergenerational support for housing remain, however, highly differentiated across countries, cities and regions, as well as uneven between social and income classes. The second key contribution derives from a comparative focus, with the articles herein engaged with a diversity of European welfare state contexts. With some papers focused on particular societies and others comparing countries and regions, they collectively draw out contextual features, but also pay attention to the cultural nuances of contemporary housing-family relations. Ultimately, however, the geographic focus is limited, meaning that the findings are grounded in, and relate to, primarily European institutions and traditions. Yet, we would argue that by illuminating such varied examples as Britain's post-homeownership society, Germany's society of renters, and the familialistic housing regime of Romania, the salience of our analyses transcend Europe. After all, the root causes of housing market privatization and financialization, and welfare state retrenchment have been relatively universal.

This introduction to the Special Issue begins by establishing key developments in family and intergenerational structures. Particular attention is paid to the 'generational contract' as a long-standing feature of welfare systems that functions at both the macro level of welfare states and the micro level of individual family transfers. Broadly understood as the formal and informal institutions of economic and social support between generations across societies, the traditional generational contract has proved to be a culturally diverse and socially differentiated practice (Komp & Tilburg, 2010), but has also come under considerable stress in recent years (Albertini *et al.*, 2007). We go on to emphasize the centrality of housing in the generational contract. We specifically consider how shifting housing market conditions in context of social, economic and policy restructuring have re-galvanized family practices, especially cross-cohort transfers for housing (in various forms). We consider diverse individual outcomes of these transfers as well as the broader social consequences. The following section focuses on the critical role housing has played in driving social inequalities between different generations of home buyers and tenants that have reframed cross-generational involvement in housing careers.

The final part of this introduction addresses the contribution of the Special Issue as a whole, but also the individual contribution of each paper. We group papers around three main themes. The first concerns cross-national comparisons of family cultures and regional patterns that appear to influence transfer behaviour, as well as how housing careers of parents impact on the mode and scale of intergenerational assistance (Albertini, *et al.*, 2017; Isengard *et al.*, 2017). The second deals with variation within the intergenerational transmission of housing status as well as the outcomes in terms of wealth accumulation and economic inequalities (Coulter, 2016; Hubers *et al.*, 2017; Köppe, 2017). The last group of articles draw primarily on qualitative data and address the meanings of intra-family transfers and how they shape intra-family relations in different contexts (Druta & Ronald, 2017b; Heath, 2017; Lennartz & Helbrecht, 2018). Our conclusions identify the salience of all these analyses in current social debates on housing, family and intergenerational equity.

Intergenerational family relations

Twentieth-century studies of the rise of the 'modern family' emphasized the redundancy of extended kinship under Fordist modes of capitalism, with the nuclear family unit proving

more effective as the primary agency of socialization and well-being for its members. Many commentators suggested, nonetheless, that the extended family was not necessarily in decline, but, rather, being restructured around stronger vertical (generational) ties. In this context, Bengtson (2001) argued, conceptions of the family that fix on the household neglect important aspects of family functions that extend beyond the boundaries of co-residence involving an overlapping of generations that have become increasingly important for well-being and support (see also Bengtson & Lowenstein, 2003; Mauss, 1954).

As such, a more implicit '(inter)generational contract' can be considered more characteristic of contemporary family relations, and can be understood, following Komp & Tilburg (2010), as 'a system of behaviours and expectations that regulates transfers across generations'. Within this system, those of working age support younger and older people, assuming they have sufficient resources to do this, while also supporting themselves. Although intergenerational transfers within the household are critical to the contract (especially, for care exchanges at the beginning and end of the life course), flows across and between separate households containing adult children, parents and grandparents are also important. Transfers have also, in light of diminishing proximity, increasingly been realized through financial gifts. Rowlingson *et al.* (2017) emphasize the increasing role of inter-vivos transfers of 'lifetime gifts' and the importance of financial support in sustaining both the achievement of independence of children as well as their longer term capacity to reciprocate with assistance to parents later on. While upward flows of care have long been bound up with expectations of future downward inheritance, transfers from living family members have increasingly come into play. These have enhanced the capacity of family support, but also generated greater differentiation in levels and types of reciprocity, as well as conflicting intersections of self-interest, altruism, obligation and duty.

Intergenerational relations have also become more central to broader social, economic and demographic restructuring in the post-war decades. Indeed, the welfare state itself can be understood as an implicit contract between different generations to provide support for each other through collective action (see e.g. Willets, 2010). Through combinations of taxation and public spending, the current working population contributes to maintaining the welfare and living standards of the retired population, just as the older population did when it was of working age. In addition, young people seeking to begin their working or family lives can be helped out, with the state serving to limit individual and social risks. There have also been conflicting understandings of the relationship between the family and the welfare state, and while some have argued that state provision in developed welfare economies has 'crowded out' private transfers and, thereby weakened family relationships, others have pointed out that state provision can also 'crowd in' private support by giving members more money to transfer within families (see Rowlingson *et al.*, 2017).

Understood at the societal level, the generational contract then provides a critical insight into how 'the family' has changed and adapted over the last century. Of course, there have been considerable differences across societies with trade-offs in the role of individual and structural arrangements in generational exchanges—between kinship and the welfare state—that account for, and shape, different cultural, social and economic alignments. In Europe, a clear divide can be drawn between North and South, i.e. between the universal model of the Nordic welfare state, and the family-based welfare regime found across Mediterranean countries. Nonetheless, recent shifts in welfare states and (post-crisis) economic conditions point to refamilization becoming more widespread with increasing reliance overall on family

support but with considerable variation in meanings, practices and intensity. Albertini and Kohli (2012) have illustrated, for example, that in Southern Europe, financial transfers are often rarer than elsewhere, but more intense, with co-residence the most common medium of the generational contract. In Nordic countries, by contrast, parents rarely co-reside with adult children, although, after offspring leave the parental home they commonly receive direct and explicit assistance.

The reassertion of family welfare arrangements and generational contracts is arguably being shaped by both sociocultural practices and pre-existing institutional frameworks (see Szydlik, 2010). 'Intergenerational solidarity' is a long-standing concept that has helped social scientists understand sociocultural differences in families and also identify and measure structural variation. For, Komp & Tilburg (2010), changes overtime have also become a factor with differences and inequalities between generations also central in accounting for how generational contracts have morphed and become more differentiated. The idea that intergenerational transfers reflect and reinforce solidarity have also been challenged. Indeed, increasing pressures on family resources may lead to greater ambivalence between parents and children (Luscher, 2000), or even, as Heath (2017) illustrates, family conflicts.

In this Special Issue, a number of approaches are advanced that consider cross-national and intergenerational interactions (both macro and micro) that lie at the heart of emerging family relations as they appear through the lens of housing and generational contracts. A particular concern is the home, but not just as 'the place' of the family, but also as a mediator of family practices as well as wider socio-economic and political change.

Housing and the generational contract

Housing has long played a formal part of the generational contract, although its role has escalated along with the increasing commodification, marketization and financialization of the home. The family home, first and foremost, provides a shelter that can be shared with other kin. During the last financial crisis, for example, there was a marked increase in adult children returning to the parental home as well as 'doubling up' in terms of increases of multi-generational households (see Arundel & Lennartz, 2017). This kind of sharing represents a transfer in various ways, but can be considered a financial transmission to the extent that those being accommodated have reduced or zero housing costs (see Köppe, 2017). There is also a potential welfare effect in terms of enhanced proximity and everyday care exchanges (Szydlik, 2010).

More significantly, and central to this Special Issue, is that access to housing has increasingly meant access to owner-occupied property as a primary mode of asset accumulation and, subsequently, economic security. In the late twentieth century, home ownership became increasingly widespread (see Ronald, 2008). Even economies that had developed large social housing sectors, such as Sweden, Denmark and the Netherlands, experienced a late but rapid shift towards mortgaged owner-occupation. This transition was driven by a number of forces. Not least of these was the extension of access to, and circulation of, debt available for home purchase and rapid acceleration in house price dynamics associated with the intensified commodification of housing property (see Aalbers & Christophers, 2014). This unfolded in a context of welfare state retrenchment, the ongoing residualization of social housing and the political promotion of homeownership as means of asset accumulation by which to compensate individually for potential loss of income or diminishing collective

provision, especially in pensions (Crouch, 2009; Doling & Ronald, 2010; Lennartz & Ronald, 2017; Watson, 2010).

In this context, the role of the nuclear and (less frequently) three-generation family as a provider of housing, or facilitator of home purchase has advanced. Inheritance has long been important to intergenerational transfers of status and wealth, although inter-vivos transfers of gifts of either housing property or financial assistance to buy housing have come to the fore. There is considerable cross-national variation that again represents different levels of welfare state development, reflecting and reinforcing variation in family practices (Albertini *et al.*, 2017; Isengard *et al.*, 2017). Despite diversity, the spread of homeownership, the distorted augmentation of property prices in recent decades and continued restructuring of welfare states has meant a deeper aligning of families around housing as a means of assistance. Essentially, housing has become a critical axis of the (inter)generational contract, especially in ensuring the smooth life-course transitions of each subsequent generation. At the same time, low-income families have largely been excluded from this means of intergenerational support to the extent that they have been excluded from homeownership (Coulter, 2016) or disproportionately exposed to mortgage (and foreclosure) risks. In either case, family tenure status has increasingly contributed not only to social inequality, but also its reproduction across different generations (see Dewilde & de Decker, 2016).

Extant research demonstrates diverse social and economic outcomes of family housing assistance and lifetime transfers for housing. Firstly, housing tenure has been demonstrated to be crucial to intergenerational transmissions of social status (see e.g. Engelhardt & Mayer, 1998; Guiso & Jappelli, 2002; Helderma & Mulder, 2007; Henretta, 1984), with home owning parents particularly effective in reproducing this tenure advantage among their offspring. Primarily, this derives from the fact that such parents have accumulated economic resources over their own life course (Mulder & Smits, 1999), where housing property is also often the most efficient or tax effective means of transmission. Secondly, homeownership has also proven to have a socialization effect, with the children of property owners predisposed to homeownership preferences themselves (see Henretta, 1984; Lersch & Luijckx, 2015; Lux *et al.*, 2016; Ma & Kang, 2015). A third transmission effect is mediated through geographical proximity, with in-kind support, the transfer of property rights, land or entire dwellings more frequently provided where parents and children stay closer to each other. By contrast, financial transfers are commonly used as a substitute when distances between generations increase (Hank, 2007; Mulder & Wagner, 1998; Tomassini *et al.*, 2003). Finally, immaterial support has also proved significant. This most often comes in the form of parental co-residence, with home owning parents often more able and willing to share their homes longer with their children, especially if this facilitates a lengthier period of saving. Non-material support can also mean do-it-yourself building or help with decoration or maintenance work. Immaterial family transfer practices are, unsurprisingly, more prominent among less affluent social classes (Aquilino, 2005; Goldscheider *et al.*, 2015).

The realization and timing of transfers for and of housing between parents and children can be of critical importance. Early adulthood is a dense demographic period in which individuals make decisions on leaving the parental home, employment, continuing education, family formation, all of which have profound and enduring outcomes. Research has shown that housing careers and life-course events are deeply interrelated, where one step may increase the likelihood of another (Beer & Faulkner, 2011; Rindfuss, 1991). For example, the development of housing careers are closely related with family events such

as childbirth and marriage (see Mulder & Cooke, 2009). As such, smooth, early housing transitions—facilitated by lifetime gifts and other transfers—can enhance the speed and effect of household formation and, moreover, have long-term effects on welfare and wealth.

The timing of parental home leaving can be a particularly sensitive in terms of household development and life chances (see Buchmann & Kriesi, 2011; Flynn, 2017; Mulder & Clark, 2002). For example, those who postpone nest leaving may often be better placed to enter homeownership as the first destination if they have had time to build-up resources necessary for home purchase. At the same time, the affordability and availability of housing directly affects the timing decision. Where housing is scarce and entering home ownership costly, younger adults are likely to stay longer in the parental home or move to rented accommodation (Arundel & Lennartz, 2017).

Intergenerational inequality

The centrality of housing in the generational contract has been specifically enhanced in recent years in many countries by the retrenchment of public welfare (and housing) provision. This has made the accumulation of wealth through housing property ownership a more meaningful source of economic security and well-being within and across family generations. Facilitated by innovative mortgage products, older generations have often been able to extract wealth from their own properties and transfer these via gifts or advanced inheritance for their adult children. The focus on housing has, however, contributed to growing pressure on house prices. Property values, notwithstanding the disruption of the GFC, have globally boomed since the 1990s creating significant distortions in the social, demographic and geographic distribution of housing equity. These disparities are of particular relevance to generational contracts and intergenerational transfers to the extent that they unbalance relations of those who hold significant property wealth and those who do not, as well as between and within cohorts.

The origins of housing wealth inequalities are manifold. Firstly, while the post-war expansion of homeownership extended the tenure across income classes, higher income households benefited most from house price increases, while lower income homeowners made poorer gains and were often more vulnerable to economic volatility (see Burrows, 2003). Secondly, older households, especially baby boomer cohorts, have been best positioned to access the market early, pay-off mortgages and accrue significant equity. Moreover, in the last decade, these cohorts have also been well placed to leverage their housing wealth to buy further property—often to rent out (Ronald & Kadi, 2017). By contrast, younger generations have faced growing barriers to home purchase and ascent up the housing ladder. Key factors include renewed post-crisis house price inflation, more stringent mortgage lending criteria and more precarious employment and family careers. Consequently, homeownership rates among younger people have waned, with swathes of youth flowing into rental accommodation or not leaving the parental home at all. While this pattern is quite common across developed societies (see Lennartz *et al.*, 2016), it has been particularly intense in English speaking countries. In the UK for example, while more than two-thirds of independent households aged 25–34 years old owned their home in 1991, by 2012, the ratio was 43% (ONS 2015). In Australia, meanwhile, less than 40% of adults aged 25–34 owned their own home in 2014, compared with 60% in 1989 (ABS, 2016). Thirdly, pressures on cities,

especially those with deeper global links, have generated particular geographies of demand, generating more unequal property value increases (Rogers & Koh, 2017)

The inequalities in housing equity and inequities in access to housing have helped produce a particular landscape of dependence of younger generations on older ones. As housing has emerged as a critical mechanism of asset accumulation, the capacity of parents to support the housing careers of their children has become more profound. The children of renters are deeply disadvantaged to the extent that parents are poorly placed to draw on housing in order to help out (or even step-up as guarantors on their children's home loans), although the children of more marginal home owners, especially those located in market cold spots, are also limited in their capacity to support offspring (see Hochstenbach & Boterman, 2015). Essentially, the situation of older family members in the market for housing constitutes a new dimension of social inequity that is being reproduced across generations, with access to transfers of housing (as a means to acquire more housing) intersecting with income as a driver of social inequality and economic uncertainty (Ronald & Dewilde, 2017).

This special issue

In the course of the following eight articles, this Special Issue will examine many of the links between housing contexts and household careers, and intergenerational family support as identified above. By taking into account both family constellations within, and degrees of familialism across countries, the overall analysis seeks to facilitate a deeper understanding of how and under which circumstances homeownership and support for housing more generally may act to reconfigure welfare responsibilities between the state, market and family as well as between different cohorts and generations. The focus on housing-related support structures and behaviours within families in each article demonstrates numerous social and personal re-alignments (and conflicts) associated with socio-economic and demographic restructuring in recent decades. These include, *inter alia*, the re-emergence of intergenerational solidarity within families; the upsurge of intergenerational inequalities within societies and the reinvigoration of horizontal inequality within generations. As such, four key questions provide a lens for understanding the relative contribution of the articles represented in this Special Issue. First, how do specific familial relations and constellations impact parents' housing support strategies? Second, how do housing-related support strategies within families vary across different cultural and political settings? Third, how do housing-related intergenerational transfers impact intra-family relationships? And, finally, in what ways do they contribute to intra-generational inequalities within societies?

The first two articles primarily address the first two questions. Both studies draw upon European Survey data and thus allow for a direct comparison of how geographically defined family cultures shape transfer behaviour as well as the outcome on housing careers. Albertini *et al.*, focus on whether parental housing careers shape the type and levels of support they give to their children. Here, there is a clear demonstration effect in transfer practices: parents who have received their home as a gift or economic support for buying it are more likely to provide help for their own children. A more striking finding is, however, that this demonstration effect only has a minor influence in Southern Europe, a region where family ties are strong and intergenerational support has been assumed to be less conditioned by one's own experiences and more influenced by wider cultural norms. Isengard and her colleagues adopt a similar approach, but focus on whether financial and spatial transfers

(in terms of giving money or sharing living space) compete with, or supplement support strategies among European families. Their research indicates that, generally speaking, the type of support largely follows on from the needs of children and the opportunities of parents. However, patterns of giving and receiving are also confined by the cultural and welfare state contexts in which families operate, with financial transfers more likely across larger welfare states and co-residence where the family is more prominent in the welfare regime.

The respective papers of Coulter, Köppe, and Hubers *et al.* all deal with various aspects of the intergenerational transmission of housing status and wealth accumulation. Using longitudinal data from the UK, Coulter demonstrates how the prospects of becoming a homeowner have become more polarized in terms of whether one's parents are homeowners or not. His results suggest that through changes in British housing policies and the welfare system over recent decades, renters have become a more 'marginalised minority', meaning that social mobility through and in the housing sector has become more unlikely. In his study, also on British households, Köppe notes the same trend but adds, crucially, that the timing of intergenerational support matters. While the direct transfer of property and financial bequests can have a limited effect on housing careers, as, after all, bequest are typically received relatively late in life and are often shared with siblings, living with parents rent free for extended periods turns out to be a strategy that, *ceteris paribus*, significantly improves a younger adult's chances to acquire property themselves. Hubers *et al.* have a different take on family-enabled housing careers highlighting how, in the UK, the interrupted housing careers of parents as an outcome of divorce are reflected in their children's chances of becoming homeowners and accumulating housing wealth along the life course. The authors not only consider the impact of marital dissolution on children, but also the possible mechanisms: changes in financial resources, shifts in household composition and size, relationship quality, educational attainment and children's willingness to later buy a home with a partner.

The final three papers are qualitative in nature and delve deeper into the meanings of intra-family transfers and how they shape generational relations across different national contexts. Building on her study of the UK (see also, Heath & Calver, 2013), Heath shows that intergenerational transfers for housing purchase can generate ambivalence or even potential conflict among family members, as much as enhancing intergenerational solidarity. Indeed, competing claims on parental resources among siblings may lead to familial tensions and questions about intergenerational fairness. Furthermore, parents may often use the prospect of such a gift as a means to promote more desirable behaviour among offspring. In their paper, Druta and Ronald illustrate even deeper interactions between the housing system and intergenerational practices in Romania. In this context, where unmortgaged homeownership is the tenurial norm and considered a necessity for younger adults in the realization of social and economic security, transfers of money or property rights represent a common strategy among parents by which to assert control over the lives of their children. The empirical research illustrates a strong sense of entitlement among young Romanians to their parent's housing and housing wealth, alongside an acceptance of dependence on the family and unequal intra-family relationships. In the final study, by contrast, Lennartz and Helbrecht research the links between housing careers and intergenerational support in Germany's 'society of renters'. They argue that support for housing functions differently in a context where homeownership is not a societal norm and renting for life is a widely accepted housing career. More precisely, they demonstrate that while material support for renting is

given and received unconditionally within most families, transfers for house purchase carry more profound meanings and have a particular power to reshape intra-family balances.

Conclusions

The collection of cross- and inter-disciplinary papers in this Special Issue demonstrate national and cross-national variation in intergenerational transfers for housing that not only reflect cultural differences and variegated expectations of kinship, but also demonstrate the significance of material and nonmaterial practices surrounding the home to both family and wider social relations. They further reveal, more critically, how social structures, and in particular the significance of shifting economic conditions, seem to be drawing the family back into the welfare mix. Although the tendency has been to focus on the resilience of family welfare relations in South European contexts, the 'housing crisis' being experienced by young adults over the last decade or so, seems to have a wider salience. On closer inspection, intergenerational exchanges, gifts and transfers seem to operate across Europe, but take on different forms on each country. Moreover, the level of housing commodification in each context, along with the relative salience of housing assets as a source of economic and welfare security also seem to be driving intergenerational support for housing as well as intensifying inequalities both across and within cohorts.

In analysing housing, housing careers and family relations, a number of concerns are raised in this Special Issue that resonate with a variety of contemporary socio-economic and political debates. These relate to questions of intergenerational equity and economic inequality that have been stimulated by emergent distortions in the distribution of wealth and housing market opportunities enjoyed by younger and older people (see Ronald *et al.*, 2017; Searle & McCollum, 2014), and in particular the relationship between cohorts of asset rich baby boomers and so-called, 'generation rent' (see Arundel & Doling, 2017; Christophers, 2017; McKee, 2012). While questions of fairness and social justice lie at the heart of the generational contract (Albertini *et al.*, 2007), the deal between the young and old is effectively being renegotiated as a result of changes in the structure of welfare states and developments in housing markets. Increasingly, younger adults are requiring assistance in moving along a regular housing career or even finding adequate independent housing. While in many contexts governments have shown some concern, or even established subsidized schemes (e.g. Help to Buy in the UK), it has largely been parents and close family members who have stepped up. Family solutions however, largely reinforce existing inequalities between the children of different types of owners and renters, and do little to resolve fundamental imbalances in the housing market in terms of tenure balance and affordability.

Notes

1. Legal and General (2017) <https://www.legalandgeneral.com/articles/family/bank-of-mum-and-dad.html>.
2. ING economisch Bureau (2017) https://www.ing.nl/media/ING%20Prijsvorming%20op%20Amsterdamse%20woningmarkt_tcm162-117993.pdf.

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Parents' housing careers and support for adult children across Europe

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ABSTRACT

Housing careers have important consequences for individuals' well-being. The present study focuses on the role of parents' housing careers in affecting the way and extent to which they provide economic support to their adult children. By adopting a family life course perspective, it shows that while housing tenure has relatively little effect on parents' transfer behaviour, mobility between different tenures can elicit or suppress intergenerational support; moreover, the quality of the house positively affects intergenerational co-residence. Support received to acquire a home along one's life course has an important demonstration effect: those parents who have received their home as a gift or have received economic support for buying it are more prone to provide help to their adult children. The empirical results do not allow to identify macro-contextual conditions that shape the effect of parents' housing careers on intergenerational support, but they show that the demonstration effect plays only a marginal role in Southern Europe.

Introduction

The relevance of homeownership for one's life course and well-being can hardly be over-estimated. Previous research has consistently documented that housing tenure not only tends to be associated with higher individual and household wealth and income, but also with higher social status and better quality of life (Boehm & Schlottman, 1999; Mulder & Wagner, 1998).¹ Homeownership and its benefits are often transmitted between family generations. Homeowner parents are very likely to have homeowner children, and the values of parents' and children's homes are highly correlated (Jenkins & Maynard, 1983; Lersch & Luijkx, 2015; Mulder & Wagner, 1998; Smits & Michielin, 2010). These similarities in homeownership between generations are partly explained by the downward flow of financial transfers from parents to their adult children and, indeed, parents' economic support has a significant influence on adult children's living standard and the intergenerational transmission of socio-economic position and status (Albertini & Radl, 2012; Kohli *et al.*, 2009; Helderman & Mulder, 2007; Mulder & Smits, 1999; Semyonov & Lewin-Epstein,

2001; Spilerman & Wolff, 2012). Although the past decades have witnessed a considerable amount of research on the transmission of wealth, housing property and social positions between family generations, relatively limited attention has been paid to the role of parents' housing experiences in influencing their transfer behaviour and, thus, the transmission of economic resources. Understanding the relation between home tenure and parents' transfer behaviour is essential for the explanation of the micro-level social mechanisms at the basis of the reproduction of social inequality across generations.

Housing experiences are typically described as upward careers, starting from less valuable homes and ending with more luxurious housing (Clark *et al.*, 2003). This is partly the result of individuals' choices and aspirations, and partly the result of policies and political discourses in Western European societies that see homeownership as a normalized (and normative) type of tenure (McKee *et al.*, 2017; Jacob & Manzi, 2000). This upward career is often outside young people's reach after the Great Recession (Hoolachan *et al.*, 2016; McKee 2012; Stone *et al.*, 2014). Over the life course, one's position in the housing ladder is closely linked to changes in employment status, family structure and economic conditions. Income growth and (re-)partnering are positively related to upward moves in the housing career, whereas marital dissolution tends to reduce housing quality and the chances to acquire a home (Feijten & van Ham, 2010; Herbers *et al.*, 2014; Kendig, 1990). A late entry into the housing market and a difficult transition to homeownership may have negative consequences for household financial resources and family decisions such as union formation and fertility choices (Mulder & Wagner, 1998; Mulder & Billari, 2010). Past housing careers may influence parents' chances to provide support to their offspring in later life as well as their 'socialization' into intergenerational support obligations.

The question addressed in the present study is whether parents' transfer behaviour is affected by their housing careers, including downward and upward trends in housing tenure, support received in the acquisition of one's home and current housing tenure. More specifically, our purpose is to extend previous research in three directions. First, the relation between parents' housing careers and the economic support they provide to their children is analysed from the family life course perspective (Elder, 1994). This approach emphasizes the influence of previous life course events on subsequent parent-child relationships, particularly considering the exchange of financial and in-kind support between generations. Second, our analysis would serve as a test for the indirect reciprocity hypothesis (Moody, 2008). Parents who have received support in terms of gift, bequest or family help to buy their home may feel motivated to do the same for their own children. Testing this form of 'indirect reciprocity' provides a contribution to the literature on transfer motives (Kohli & Künemund, 2003) and an explanation of the long-term social mechanisms that affect how family resources pass down across generations. Third, by adopting the same analytical scheme as utilized in the previous literature on the intergenerational exchange of support (e.g. Albertini *et al.*, 2007; Leopold & Raab, 2011; Szydlik, 2016), we provide a description of the extent to which the relation between housing careers and parents' transfer behaviour varies across different transfer regimes in Europe.

Theoretical framework

Homeownership and intergenerational support

Homeownership represents a durable stock of economic resources and has a significant influence on the life chances of family members and on intergenerational support (Kurz &

Blossfeld, 2004). Homeowner parents tend to save more money, face lower housing costs and less residential moves than those who rent their home, and parents who acquired their home with mortgages are likely to have paid off a substantial part of their debt when children have reached adulthood (Helderman & Mulder, 2007; Mulder & Kalmijn, 2006). Therefore, while tenants have to save money to meet future housing expenses and face substantial constraints in their consumption and transfer behaviour, *ceteris paribus* homeowner parents enjoy a higher degree of freedom in consumption and can invest more of their financial resources in their offspring's well-being. In other words, a home owned by parents typically implies a sense of financial security towards future housing expenses and additional savings reserved for their consumption or investments in their adult children. It has been consistently documented that even after accounting for parents' wealth, homeowners are in a better position to support their children financially than those who rent their home (Boehm & Schlottmann, 1999; Grundy, 2005; Guiso & Jappelli, 2002; Helderman & Mulder, 2007; Mulder & Smits, 1999, 2013). These downward transfers are intended to provide economic support to children facing critical life events – e.g. marital breakup, unemployment – and to transfer social status from parents to children (Albertini & Kohli 2013; Albertini & Radl, 2012), and they may also be directed towards children's own home acquisition (Gulbrandsen & Langsether, 2003; Mayer & Engelhardt, 1996; Poggio, 2008). Parental housing tenure may therefore affect the likelihood of providing economic support to adult children, regardless of parents' economic resources and motives for giving. We hypothesize that homeowner parents are more prone to provide economic support to their adult children than those who rent their home (*housing tenure hypothesis*).

Besides financial transfers, intergenerational co-residence represents an alternative form of support through which families meet the needs of their members. Results from previous research suggest that intergenerational co-residence is most likely to the benefit of the children generation. The likelihood that parents and adult children co-reside is positively and significantly correlated with children's needs, whereas the relation with parents' needs is weak or absent (Albertini & Kohli, 2013; Connidis, 2010; Ward & Spitze, 2007). It has also been found that while wealthy parents and parents in Northern Europe have preferences for family privacy and tend to favour children's emancipation by supporting their independent living financially, co-residence is often utilized as a support strategy among less affluent social classes and in Southern Europe (Aquilino, 2005; Gierveld *et al.*, 1991; Goldscheider *et al.*, 2014; White, 1994). Previous research findings seem to suggest that financial and housing wealth have different effects on intergenerational support strategies (Albertini & Radl, 2012). While in general adult children from more affluent families are more likely to receive family support through financial transfers rather than co-residence, a home owned by parents may have the reverse effect. In the US and Western Europe, parental homeownership is associated with later departure from the family nest (Albertini & Kohli, 2013; Mulder *et al.*, 2002). The so-called 'feathered nest' hypothesis indicates a situation in which intergenerational co-residence is attractive to children because of the quality and the comfort of the parental home (Avery *et al.*, 1992; Goldscheider & Goldscheider, 1999; Mulder & Clark, 2002). While the role of homeownership per se is disputed (Heath & Calvert, 2013; Ford *et al.*, 2002), the parental home may function as a 'feathered nest' when it is valuable and includes private spaces for young adult children. Smits *et al.*, (2010) found that in the Netherlands higher parental housing values increase the attractiveness of living in the parental home and are positively associated with the likelihood of moving in with

parents during older ages. We may therefore hypothesize that, *ceteris paribus*, the quality of housing positively affects the likelihood of intergenerational provision of support through co-residence (*feathered nest hypothesis*).

Parents' housing careers and intergenerational support

Homeownership is not only a status but also the result of a housing history. The life course perspective suggests that family life events have long-term consequences for later life conditions and behaviour (Herbers *et al.*, 2014, Kohli, 2007). Following this approach, we may expect that parents' housing careers affect their children's chances of receiving various forms of support.

This study focuses on two aspects of parents' housing careers: transitions from renting to homeownership (and *vice versa*) and support received to acquire a home. First, transitions along the housing ladder can be viewed as an acquisition or loss of social status (Henretta, 1984; Mulder & Smits, 1999, 2013). A move from rent to ownership in housing tenure is usually followed by people who at an early stage of their life courses give priority to geographical mobility which often associates with investments in their educational and occupational career, over desires of 'settling down' (Mulder & Manting, 1994). This propensity to invest in future life chances may reinforce the willingness of parents to promote their children's social status in later life. Previous research has shown that an important motivation of intergenerational financial transfers is parents' willingness to avoid their children's downward social mobility (Albertini & Radl, 2012; Attias-Donfut *et al.*, 2005). Thus, 'upwardly mobile' individuals along the housing ladder may be more likely to invest their financial resources in the educational and socio-economic career of the offspring, compared to those who stay in the same type of housing tenure or move from ownership to rent. In contrast, parents who move from homeownership to the rental market experience a decline in their social status, possibly including lower expectations towards future financial well-being, and may therefore be less prone to provide economic help to their children. Thus, we hypothesize that upward and downward trends in housing tenure affect the likelihood of making a financial transfer in later life (*upward/downward mobility hypothesis*).

The second aspect of parents' housing careers that we consider in the present study is the support that parents have (or have not) received from their own families of origin for acquiring a home. Family support for home acquisition can take various forms; here we will specifically focus on bequests, gifts or financial transfers received during one's adult life. Previous research has shown that individuals who received financial assistance in purchasing their first home tend to live close to parents, maintain frequent contact with them and feel obliged to give something back in later life (Silverstein *et al.*, 2002; Tomassini *et al.*, 2003). These findings are often interpreted in the light of theories on bilateral exchange and/or reciprocity, which are based on the normative expectation that a debt should be repaid (Gouldner, 1960). In a similar vein, qualitative research focusing on the role of parental support in buying the first home emphasizes the feelings of gratitude and discomfort generated by unbalanced exchanges, and the moral control that givers exercise over receivers (Druta & Ronald, 2017; Heath & Calvert, 2013). However, the intergenerational transfers literature suggests that the reciprocity norm may operate not only in a bilateral exchange (e.g., in parent-child or grandparent-grandchild dyads), but also across multiple family generations through the socialization of children into the importance of maintaining family

solidarity (Kohli & Künemund, 2003). For instance, the so-called ‘demonstration effect’ is described as a self-interested motivation in which an adult child provides support to his/her parents in order to show to his/her own children the importance of supporting the older family generation, thus obtaining help from them in later life (Cox & Stark, 1999). Young children are not directly advantaged by previous gifts and may feel obliged to reciprocate only in relation to a generalized sense of reciprocity. Thus, according to this mechanism, family members buy into a long-term deposit of equity or a generalized sense of obligation (Antonucci *et al.*, 2011, 2014; Antonucci & Jackson, 1990; Kohli & Künemund, 2003; Leopold & Raab, 2011), which encourages indirect forms of exchange. The notion of ‘indirect reciprocity’ states that parents instil obligations in their children not only in terms of ‘any gift should be repaid’, but also in terms of ‘now it is your turn to do the same’ for your own descendants (Moody, 2008, p. 141). Experimental research provides evidence on this idea, indicating that individuals who were previously benefited are motivated to repay others who do not take part in the first exchange ([generalized reciprocity] Herne *et al.*, 2013; [indirect reciprocity] Nowak & Sigmund, 2005; [pure-generalized exchange] Takahashi, 2000). This seems to be the case with family resources that pass down from one to the next generation. We expect that further evidence on the indirect reciprocity mechanism can be found in the effect that previous assistance with home acquisition has on parents’ transfer behaviours. This situation can be also interpreted as a ‘demonstration effect’ when family assistance towards buying a home is directed to demonstrate the importance of the intergenerational transmission of family resources. Thus, we hypothesize that parents who have received financial help for acquiring a home are more likely to provide financial support to the next generation than those who did not receive such help (*indirect reciprocity hypothesis*). Also, we expect that this positive effect is stronger for *inter vivos* transfers than for bequests. While the uncertainty of time of death limits the degrees of freedom in the distribution of bequests and, in several countries, inheritance law imposes stricter rules on bequests, we assume that *inter vivos* transfers are a better way of signalling intergenerational solidarity and the demonstration purpose of financial transfers (*hypothesis of higher demonstrative characters of inter vivos transfers*).

Homeownership and intergenerational transfer regimes

A further question addressed in the present study is whether the effects hypothesized above are to be found equally in different European institutional contexts. In housing markets where mortgages are widely accessible, such as the Netherlands, homeowner parents may have more debts to pay down in later life. The access to mortgages is likely to affect the perception of financial security in consumption, and thus parents’ propensity to provide economic support to their children. Also, a well-developed rental market is often accompanied by a high quality of rental homes, suggesting that the attractiveness of homeownership for co-residing children may vary across countries. Other country-specific conditions, such as house prices, may affect the association between housing careers and intergenerational support. An exhaustive analysis of country-specific conditions and mechanisms affecting the association between parents’ housing experiences and intergenerational support is beyond the scope of this paper.² We refer instead to the literature on housing and intergenerational transfer regimes in order to provide a comparative description of the phenomena under study. The benefit of this approach is to have a parsimonious model of European patterns,

whereas its main limitation is a tendency to categorize countries with a certain level of heterogeneity under the same regime.

With regard to typologies of housing systems, Hoekstra (2005) found that when accounting for the incidence, tenure and quality of single-family dwellings, only Southern European countries appear to be different from the rest of Europe. Similarly, in the typology proposed by Mulder & Billari (2010), the *Difficult Homeownership Regime* (Italy, Spain and Greece) – characterized by a high level of homeownership and a low availability of mortgages – seems to have a much higher explanatory power for fertility and family dynamics than other country groups. On the other hand, differences among countries in the intergenerational transmission of homeownership seem not to be explained by national rental markets and housing systems (Mulder *et al.*, 2015; Lersch & Luijkx, 2015). Therefore, from the perspective of the housing regime, it seems that only Southern European countries constitute a distinctive and somewhat homogeneous group. In particular, these countries are characterized by a low availability of mortgages, a restricted rental market, a high prevalence of homeownership and a high relevance of family help for acquiring a home (Angelini *et al.*, 2013; Mulder & Billari, 2010; Poggio, 2008). In Mediterranean societies, homeownership and family support to buy a home are ubiquitous and can be regarded as the ‘norm’. As a consequence, parents’ housing careers may be a less distinctive feature in affecting their transfer behaviours.

Unlike for housing regimes, studies of intergenerational financial transfers have provided consistent evidence for the existence of three different regimes in Europe (Albertini & Kohli, 2013; Brandt & Deindl, 2013; Leopold & Raab, 2011). In Southern European countries, the main support that parents provide to their adult children takes the form of intergenerational co-residence, and few economic transfers flow out of the walls of the parental home. Living in the parental home is a suitable alternative when a weak welfare state is accompanied by high unemployment rates and a difficult entry into the labour market. While financial transfers from parents beyond their household are less frequent than in Continental and Northern European countries, their average amounts are larger. Moreover, parents’ transfer behaviour is only marginally affected by children’s needs. This finding may indicate that family support is unconditionally provided by parents and is less likely to depend on parents’ and children’s characteristics and life course, such as parents’ housing careers. By contrast, in Nordic countries, adult children leave their parental home at an early age. The generous welfare state, along with parents’ economic support, favours young adults’ residential autonomy. The state generally takes on the responsibility of supporting needy children, while family members provide complementary support, such as smaller amounts of financial gifts. Continental countries typically fall somewhere in between Northern and Southern European countries. Co-residence is a fairly widespread strategy for supporting needy children, but, compared to the Southern European model, divorced and unemployed adult children are more likely to receive financial aid from their non-co-resident parents. In the light of these results, we will adopt the typology of intergenerational transfer regimes proposed in previous research in our analyses of the between-countries variation in the effect of parents’ housing careers on their transfer behaviour.

As mentioned above, our empirical analyses will mainly serve a descriptive goal, i.e., to document how the association between the parents’ housing experience and the support they provide to their children through prolonged co-residence or financial transfers varies across European transfer regimes. However, on the basis of previous studies of

intergenerational transfers and housing careers, we do hypothesize that parents' housing careers are less relevant for shaping their transfer behaviour in Southern European countries than in Continental and Nordic Europe.

Data, variables and analytic strategy

This study uses data from the Survey of Health, Ageing and Retirement in Europe (SHARE), which is a cross-national longitudinal survey representative of the ageing population in Europe. Individuals aged 50 years or older and their partner – independently of his/her age – were interviewed. We use data from the first two regular waves of the survey (wave 1 and 2, conducted in 2004 and 2006) and the retrospective survey SHARElife (also called wave 3, conducted in 2008). To reconstruct parents' housing careers, we link retrospective information gathered in SHARElife to those of the other two waves. There are only 10 countries, fitting into the transfer regimes analytical schema, for which both retrospective data (wave 3) and data from at least one of the two previous waves are available: Austria, Belgium, Denmark, France, Germany, Greece, Italy, the Netherlands, Spain and Sweden. The analyses are performed on the unbalanced sample of respondents taking part in SHARElife and at least one of the two regular waves, and who have at least one child alive at the moment of the interview. Our final sample consists of 26,674 observations from 16,143 respondents.

Since our main objective is to analyse the effects of parents' housing careers on their transfer behaviour – in terms of their strategies for economically supporting their children – we adopt the parents' point of view and use the respondents as unit of analysis. We measure transfer behaviour by selecting two different variables: (i) a dummy variable reporting if the respondent has made at least one financial transfer – worth more than 250 euros – to at least one of his/her children during the 12 months previous to the interview; and (ii) a dummy variable identifying those respondents who at the moment of the interview co-reside with at least one child older than 24 years. Interpreting the latter variable as a measure of parental support towards their children – and not the other way around – is in line with previous research showing that intergenerational co-residence is significantly related with the needs of the children, whereas the correlation with the needs of the parents is weak or absent (Albertini & Kohli 2013; Connidis, 2010; Ward & Spitze, 2007). We use the threshold of 24 years because in many European countries living with parents at a younger age can be interpreted as a 'normal' arrangement.³

Using information collected during both the regular and retrospective waves, we generated three groups of variables that summarize respondents' housing careers and comfort. First, we use a synthetic measure of the housing career by observing homeownership status of the first home where the respondent moved to after exiting the parental home⁴ and of the home where s/he resides at the moment of the interview. At both points of a respondent's housing history, we distinguish between respondents who were homeowners and those who were either tenants, subtenants or rent-free. Thus, the combination of these different situations leads to a fourfold typology: (i) those who own(ed) both their first home and the home where they reside at the moment of the interview (*continuous owners*); (ii) those who are not in homeownership both at the beginning of their housing career and when interviewed (*continuous non-owners*); (iii) those who moved from being a homeowner to a different status (*Owner- > Non-Owner*); and (iv) those who were tenants, subtenants or rent-free in their first home but own the home where they reside at the moment of the interview

(*Non-Owner* -> *Owner*). Second, in an effort to test the indirect reciprocity hypothesis, we utilize a series of dummy variables that take into account whether during their life the respondents have ever acquired homeownership thanks to (i) financial help from their family, (ii) as a bequest, (iii) as a gift.⁵ Finally, as a proxy measure of the comfort level, we consider the number of rooms of the home where the respondents live at the moment of the interview. Since the distribution of this variable is heavily right-skewed, we have introduced it into our regression models as the natural logarithm of the number of rooms.

The relation between parents' housing careers and their transfer behaviour is controlled for other characteristics that have been shown to significantly affect downward intergenerational transfers: respondent's age, educational level, health status (measured in terms of the presence of limitations with the personal and instrumental activities of daily living), family status, income (as the natural log of household equivalent income, equivalence scale being the squared root of the number of household members) and financial wealth (as the natural log of per capita net household financial wealth minus the value of mortgages on the respondent's main home).⁶

In the next paragraph, after reporting some descriptive statistics of the sample, we use population-averaged logit models to explore the relation between parents' housing careers and current situation and their transfer behaviour. In particular, we analyse separately the likelihood of making a financial transfer to children and of co-residing with them. We account for the presence of intra-family correlations (i.e., between partners) by identifying the effect of housing careers on the average individual's probability of providing support to children⁷ and cluster cases into households. In a first step, the models are fitted on the entire sample, controlling for transfer regime. In a second step, the regression model is fitted separately on the subsamples of respondents residing in the different groups of countries, thus allowing for the effect of parents' housing careers and situation to vary between the different regimes.

Results

Different housing careers across Europe

Slightly less than a third of the respondents in our sample have been owners of both their first home and the home where they reside at the moment of the interview, while almost half have moved from non-ownership to ownership during their life course. More than a quarter of respondents have received support to acquire their home during their life course. In particular, 12% have received help from their family of origin for buying it, and an identical proportion have acquired their home as a bequest, while 3% have received it as a gift (Table 1).

There is considerable variability in the respondents' housing careers across the three geographical areas corresponding to the three transfer regimes, with differences being particularly important between Southern Europe and the other two areas. Thus, while 'continuous owners' represent just 13 and 23% of respondents living in Nordic and Continental European countries, they are the absolute majority (52%) of those residing in Southern Europe. In the two former areas, the most frequent housing career is characterized by a transition from non-ownership of the first home to current ownership. Furthermore, in these two regimes, about one-fifth of respondents are 'stable non-owners', while this group is relatively rare in

Table 1. Sample characteristics, percentages, averages (standard deviation).

	Total	Nordic	Continental	Southern
<i>Main independent variables</i>				
Housing career				
Continuous Owner	30.1	12.9	22.7	51.9
Continuous Non-owner	16.1	18.3	20.9	7.6
Owner-> Non-Owner	5.2	3.3	5.2	6.2
Non-owner -> Owner	48.6	65.6	51.2	34.2
Support to acquire home				
Ever received help from family to acquire home	12.1	6.2	9.8	19.0
Ever received home as a bequest	12.0	4.3	8.6	21.8
Ever received home as a gift	3.2	2.0	2.5	5.0
Average number of rooms	4.19 (1.60)	4.31 (1.65)	4.51 (1.64)	3.65 (1.34)
<i>Dependent variables</i>				
% providing financial support to child(ren)	24.5	32.4	25.2	18.6
% co-residing with at least one child>24	26.5	3.8	18.4	52.3
<i>Controlling variables</i>				
Female	57.0	56.4	56.7	57.8
Age	63.7 (9.7)	63.8 (9.7)	63.5 (9.6)	63.9 (9.9)
Educational level				
Isced 0/2	49.0	34.2	41.0	70.2
Isced 3 or 4	29.2	34.0	33.4	19.8
Isced 5 or 6	21.8	31.8	25.6	10.0
Civil status				
Married	77.9	75.4	75.9	82.3
Never Married	1.2	2.6	1.3	0.2
Separated/divorced	7.3	10.6	8.6	3.4
Widowed	13.6	11.4	14.2	14.1
Has at least one iadl limitation	13.1	10.2	12.6	15.7
Has at least one adl limitation	7.5	6.1	7.8	8.0
Income (ln)	9.7 (1.3)	10.1 (0.7)	9.9 (1.0)	9.2 (1.7)
Financial wealth (ln)	7.9 (3.8)	9.4 (3.2)	8.8 (3.1)	5.6 (4.2)

Southern Europe. Those moving from homeownership to non-ownership represent everywhere a small group comprising between 3 and 6%. When considering the average size of the current home, we see that the Nordic and Continental countries are similar, whereas in Southern Europe homes tend to have a lower number of rooms.

There are also differences in how, among homeowners, the home was acquired. While about 12% of the Scandinavian respondents report having received some external support (i.e. financial help, bequest or gift) to acquire their homes, such support was received by 18% of Continental European respondents and 40% of those who live in the Mediterranean countries. Thus, in Southern Europe, not only homeownership is a more common experience than elsewhere, but it is also a condition into which a large majority of individuals enter relatively early in their life course, and in many cases with the economic support of their family of origin.

Homeownership, housing career and parents' support to children

As mentioned above, we examine two different strategies that parents may adopt to support their children: providing financial transfers to non-co-residing children and intergenerational co-residence. Table 2 reports the results of the analysis of factors associated with financial transfers to adult children living outside the parental household, while Table 3 presents the analysis of factors associated with parent-child co-residence.

Table 2. Population averaged models, likelihood of making a financial transfer to child(ren).

	Entire sample	Regimes		
		Nordic	Continental	Southern
Sex (ref= male)				
Female	−0.43*** (0.04)	−0.36*** (0.07)	−0.42*** (0.05)	−0.49*** (0.07)
Age	−0.02*** (0.00)	−0.02*** (0.00)	−0.02*** (0.00)	−0.03*** (0.00)
Education (ref= Isced0, 1 or 2)				
Isced 3 or 4	0.41*** (0.04)	0.12 (0.09)	0.53*** (0.06)	0.45*** (0.08)
Isced 5 or 6	0.64*** (0.05)	0.35*** (0.09)	0.74*** (0.07)	0.59*** (0.11)
Civil status (Ref. married)				
Never married	0.04 (0.16)	0.24 (0.22)	−0.00 (0.23)	−1.22 (1.22)
Divorced/separated	0.55*** (0.06)	0.45*** (0.12)	0.59*** (0.09)	0.77*** (0.16)
Widowed	0.55*** (0.06)	0.54*** (0.13)	0.54*** (0.08)	0.63*** (0.12)
Has at least one iadl limitation	−0.11* (0.06)	−0.08 (0.13)	−0.10 (0.09)	−0.12 (0.11)
Has at least one adl limitation	−0.01 (0.07)	0.04 (0.16)	−0.08 (0.11)	0.11 (0.15)
Income (ln)	0.14*** (0.02)	0.22*** (0.06)	0.22*** (0.03)	0.07*** (0.02)
Financial wealth (ln)	0.06*** (0.01)	0.07*** (0.01)	0.078*** (0.01)	0.03*** (0.01)
Homeownership career (ref=Continuous Owner)				
Continuous Non-owner	−0.05 (0.06)	−0.12 (0.14)	0.12 (0.08)	−0.16 (0.14)
Owner-> Non-Owner	−0.24** (0.09)	−0.17 (0.23)	−0.13 (0.14)	−0.32** (0.15)
Non-Owner-> Owner	0.07 (0.04)	0.019 (0.11)	0.21*** (0.07)	−0.12 (0.08)
Ever received help from family	0.25*** (0.07)	0.27* (0.15)	0.26*** (0.10)	0.16 (0.11)
Ever received home as a bequest	0.02 (0.07)	0.18 (0.19)	0.16 (0.11)	−0.15 (0.10)
Ever received home as a gift	0.37*** (0.11)	0.59** (0.24)	0.62*** (0.16)	−0.16 (0.21)
Transfer regime (ref= Continental)				
Nordic	0.33*** (0.04)			
Southern	0.15*** (0.05)			
Constant	−2.29*** (0.25)	−3.07*** (0.74)	−3.64*** (0.40)	−0.90** (0.36)
Observations	26,674	5258	12,856	8560
Respondents	16,143	3310	7567	5266

Notes: Standard errors in parentheses.

*** $p < 0.01$; ** $p < 0.05$; * $p < 0.1$.

The results indicate that, in general, not being a current homeowner decreases the likelihood of making a financial transfer to children. The regression coefficients for continuous non-owners and for those who move from ownership to non-ownership are negative. The relation holds after controlling for parents' income and wealth, suggesting that the explanation for this effect is not to be found in the different economic situation of homeowners and tenants. Instead, as suggested above, the higher propensity of homeowners to make financial transfers may be due to the perception of economic security connected with the property of the home, and with the constraints to consumption (and financial transfers) imposed by higher housing costs and rental payments for tenants. However, only respondents who have moved away from ownership are significantly different from continuous owners, whereas the coefficient for stable non-owners fails to reach statistical significance (at 5 or 10% level). Furthermore, a positive effect is registered for those parents who have moved from being tenants to homeowners (even though the coefficient is only significant at the 12% level); they are thus even more likely to provide financial support to their children than stable owners. Therefore, more than homeownership per se (as claimed by the *housing tenure hypothesis*), it seems that *transitions* to or from ownership positively or negatively affect economic support to one's children. In other words, it is the housing career – more than the current ownership status – that makes a difference for parents' transfer behaviour.

Table 3. Population averaged models, likelihood of co-residing with at least one child older than 24 years.

	Entire sample	Regimes		
		Nordic	Continental	Southern
Sex (ref = male)				
Female	0.08** (0.04)	−0.13 (0.19)	0.05 (0.06)	0.13** (0.05)
Age	−0.01*** (0.00)	−0.01 (0.01)	−0.02*** (0.00)	−0.00 (0.00)
Education (ref = Isced0, 1 or 2)				
Isced 3 or 4	0.02 (0.05)	−0.35 (0.24)	0.04 (0.07)	0.06 (0.07)
Isced 5 or 6	−0.30*** (0.06)	−0.26 (0.24)	−0.30*** (0.08)	−0.26*** (0.09)
Civil status (Ref. married)				
Never married	−0.45* (0.25)	−0.00 (0.64)	−0.51* (0.31)	−0.50 (0.53)
Divorced /separated	−0.44*** (0.09)	0.15 (0.33)	−0.47*** (0.12)	−0.54*** (0.15)
Widowed	0.33*** (0.06)	0.37 (0.31)	0.48*** (0.08)	0.18** (0.08)
Has at least one iadl limitation	0.07 (0.05)	0.11 (0.28)	0.06 (0.07)	0.06 (0.06)
Has at least one adl limitation	0.03 (0.06)	0.37 (0.33)	0.16* (0.08)	−0.09 (0.08)
Income (ln)	−0.04*** (0.01)	−0.04 (0.13)	−0.08*** (0.02)	−0.03*** (0.01)
Financial wealth (ln)	−0.02*** (0.00)	−0.048* (0.02)	−0.02*** (0.01)	−0.02*** (0.00)
Homeownership career (ref = Continuous Owner)				
Continuous Non-owner	−0.03 (0.06)	0.74* (0.39)	−0.10 (0.09)	0.03 (0.09)
Owner-> Non-Owner	0.10 (0.08)	1.23** (0.51)	0.34*** (0.12)	−0.17* (0.10)
Non-Owner-> Owner	−0.10** (0.04)	0.39 (0.33)	−0.19*** (0.07)	−0.09 (0.06)
Number of rooms (ln)	0.48*** (0.05)	1.35*** (0.28)	0.37*** (0.08)	0.45*** (0.07)
Ever received help from family	0.25*** (0.06)	0.71** (0.34)	0.49*** (0.11)	0.08 (0.08)
Ever received home as a bequest	0.13** (0.06)	0.31 (0.43)	0.70*** (0.11)	−0.14* (0.07)
Ever received home as a gift	0.21* (0.11)	−0.37 (0.81)	0.64*** (0.18)	−0.06 (0.14)
Transfer regime (ref = Continental)				
Nordic	−1.72*** (0.10)			
Southern	1.51*** (0.04)			
Constant	−1.13*** (0.20)	−4.42*** (1.70)	0.07 (0.35)	−0.11 (0.24)
Observations	26,674	5258	12,856	8560
Respondents	16,143	3310	7567	5266

Notes: Standard errors in parentheses.

*** $p < 0.01$; ** $p < 0.05$; * $p < 0.1$.

At the same time, the analysis of intergenerational co-residence (Table 3) shows that parents who have moved into homeownership are less likely to co-reside with an adult child than stable homeowners. Another significant difference in affecting intergenerational co-residence is the comfort level of the parental home proxied by the number of rooms: the higher it is, the higher the likelihood of co-residing with an adult child (*feathered nest hypothesis*). Further analyses show that this positive effect is significantly stronger for non-owners than for respondents experiencing other housing careers.⁸

Finally, the results of the regression models provide evidence in favour of the *indirect reciprocity hypothesis*. *Ceteris paribus*, having received family support in acquiring their home fosters respondents' propensity to provide economic support to their adult children and to let them stay in the nest. Moreover, in line with our hypotheses, in the case of financial transfers to children, this effect is only significant when respondents have received financial help from their family or have acquired their home as a gift, whereas the effect is absent when the support was received in the form of a bequest. In other words, the more immediately demonstrative character of *inter vivos* transfers (vis-à-vis bequests) makes them a better instrument to socialize individuals into family solidarity and intergenerational support obligations. However, this hypothesis does not hold for intergenerational co-residence. Here, we find that all three types of help (financial help from family, bequeathed and gifted home) increase parents' support via co-residence.

Parents' housing careers and intergenerational support across transfer regimes

Thus far, we have found evidence about effects of parents' housing careers on their transfer behaviour in line with the *upward/downward trend*, *feathered nest* and *indirect reciprocity hypotheses*, whereas the results do not support the *housing tenure hypothesis*. In the next step, we explore the extent to which these different effects vary across the three transfer regimes.

There are few commonalities in the effects of parents' housing careers across the three regimes. A common point is that everywhere respondents who have moved from homeownership to non-ownership are less likely to provide economic support to children – even after controlling for their income and wealth resources. The relation, though, reaches standard significance levels only in Southern Europe.⁹ Similarly, stable non-owners are less likely to make financial transfers to children in Nordic and Southern transfer regimes; but the relation fails to reach statistical significance and goes in the opposite direction in Continental countries. Upward transitions along the housing ladder are associated with an increased likelihood of making financial transfer in Nordic and Continental Europe; but again, the coefficient reaches statistical significance only in the Continental regime and turns in the opposite direction in Southern Europe. The relation between intergenerational co-residence and housing careers varies across the regimes as well. Non-owners are more likely to support children through co-residence in Nordic Europe, but less likely to do so in Continental countries. Parents who move out of ownership are more likely to reside with their children in Nordic and Continental Europe, but less likely to do so in the Mediterranean countries. Finally, upward mobile parents in Scandinavian countries have a higher likelihood of co-residing with their adult children, but the relation goes in the opposite direction in the other European countries. Overall, these findings do not show a clear pattern of the association between housing career and intergenerational support across transfer regimes. This suggests that the meaning and role of ownership are different in each transfer regime. On the other hand, the effect of the number of rooms – a proxy for the quality of the parental home – is uniform and positive across all three areas.

Finally, looking at the financial help that respondents have received from their family to acquire their home, we find that across all three regimes this help has an important demonstration effect in terms of the likelihood of providing financial help to adult children – but the coefficients only reach standard statistical significance in Nordic and Continental Europe. The same applies to the effect of having received the home as a gift, providing further support for the *indirect reciprocity hypothesis*. In none of the three regimes we observe a significant positive effect of having reached homeownership through inheritance, thus reinforcing our claim that this type of support does not prompt indirect reciprocity behaviour among the recipients to the same extent as *inter vivos* transfers. When considering the option of parents offering support to their adult children through co-residence, we find that, in general, both in Continental and Nordic Europe family economic support and bequests are positively (even though not always significantly) associated with intergenerational co-residence. Having received the home as a gift has opposite effects in Nordic (negative) and Continental (positive) Europe. In the Mediterranean countries, the association is either negative (bequests and gift) or weakly positive and not significant (family economic support). It is safe to argue, therefore, that as to a demonstration effect of support on intergenerational co-residence, we find (partial) evidence only for the Nordic and Continental European countries.

Conclusion and discussion

Homeownership and its transmission are important components of social stratification and of its intergenerational transmission. In our study, by adopting a family life course perspective, we have shown that parents' housing careers has a significant influence not only on their own well-being but also on the life chances of their children.

Our results indicate that, *ceteris paribus*, homeowner parents who started their careers in the rental market are more prone to make financial transfers to their non-co-residing children, compared to those who stay in homeownership throughout their life courses. On the basis of previous research (e.g. Helderman & Mulder, 2007), we hypothesized that homeowners have lower housing costs and higher economic stability, which favour freedom in consumption and investment in adult children (*housing tenure hypothesis*). But the evidence shows that housing tenure plays an important role in intergenerational financial transfers only in relation to previous housing careers. A move from non-ownership to ownership increases parents' willingness to invest economic resources in their adult children, whereas the reverse effect is found for parents who move out of ownership. With regard to differences across European transfer regimes, we do not find any clear pattern in the association between upward/downward moves in housing tenure and the likelihood of making a financial transfer to children. Our data do not allow us to identify the macro-contextual conditions (e.g., housing market properties) that may shape the effect of parents' housing careers on intergenerational support.

Also, a home owned by parents generally does not have a higher attractiveness in terms of co-residence for adult children than a rental one. It is instead the quality of the house that matters: houses with more rooms tend to provide a higher level of comfort for adult children, thus increasing their propensity to stay or return home when necessary (Mulder & Clark, 2002). The evidence thus supports the *feathered nest hypothesis* only in relation to the number of the rooms in the parental home: after accounting for household wealth and income, housing size very clearly fosters intergenerational co-residence. This effect is even more pronounced for parents who do not own their house. There is no contextual variation here: our findings support the feathered nest hypothesis in each intergenerational transfer regime.

An important result of our analysis is the evidence supporting the *indirect reciprocity hypothesis*, and thus its contribution to the literature on transfer motives. We show that parents who, over their life course, have received their home as a gift or have received family economic support for buying it are more prone to give economic support to their adult children, both in terms of financial transfers and shared housing. While most previous research on transfer motives focuses on bilateral exchange between parents and adult children (e.g. Kolm, 2006), our findings underline the importance of considering the exchange of support among three generations. This is consistent with Kohli & Künemund's (2003) findings that old parents who previously benefited from family help tend to pass to the next generation what their parents had given to them. Furthermore, our findings add an important extension to the theory of indirect reciprocity motivations, namely, that the voluntary nature of *inter vivos* transfers makes them a better signal of intergenerational solidarity than bequests. The demonstration effect – i.e. parents' message about the importance of providing support to the younger generation – is strong and clear with *inter vivos* transfers, whereas it is weak and potentially ineffective when intergenerational transfers take the form

of bequests. Concerning differences among countries, the demonstration effect seems to play only a marginal role in Southern European countries where both homeownership and family support to acquire the home are ubiquitous and such assistance is regarded as the norm. In these countries, people may therefore expect to receive family support in acquiring their home without developing feelings of an obligation of (indirect) reciprocity towards the younger generation.

To conclude, our results document the salience of linking individual housing careers across family generations. They provide evidence about the interconnection of family generations' economic destiny throughout their adult life, and suggest that parents' housing experiences significantly affect the transmission of economic resources to their children, and thus the transmission of inequalities. The long-term consequences of housing careers on later support behaviour emphasize the importance of a family life course perspective in which the exchange of support involves more than two family generations.

Notes

1. The benefits of homeownership are also emphasized by the political discourses in societies that see it as a normalized (and normative) type of tenure (Jacob & Manzi, 2000; McKee *et al.*, 2017).
2. Also, the number of cases available in our sample makes it impossible to reliably analyse the mechanisms at study at the level of single countries.
3. Further analyses have been conducted using a dummy variable that identifies those respondents who at the moment of the interview co-reside with at least one child older than 34 years. The results, available from the authors, are substantially similar to the ones obtained when considering children older than 24 years.
4. In order to identify, on the basis of the housing career module in SHARElife, which home was the first one in which the respondent was living after exiting the parental home, we have to match the year of exit from the parental home with the year of entering in each of the successive homes. In a number of cases there is a mismatch between the different dates – possibly due to problems of recalling with exactitude the year of the event among our elderly respondents. To take this inconsistency into account, we allow for a possible mismatch of up to 5 years between the two dates.
5. Additional analyses have been conducted in which these three variables refer only to the first home into which the respondent moved after exiting the parental home (and only to those cases in which the respondent owned this home). The results of these analyses, available from the authors, show that the coefficients for the three variables are not statistically significant (mainly due to the small number of cases in which the dummies take a value equal to 1). However, their signs are in line with the results reported in Tables 2 and 3. The size and sign of the other regression coefficients are not significantly affected by this alternative specification of the statistical model.
6. To allow for cross-country comparison, both income and financial wealth have been transformed into purchasing power parities. Also, the few existing negative and 0 values have been recoded to 1 before the logarithmic transformation. Further analyses show that the exclusion of these cases from the sample does not alter our results.
7. Since we are here mainly interested in comparing differences between individuals – i.e., in the cross-sectional nature of the data – rather than in considering within-individual effects, average population models have been preferred to random effects ones. This also leads to a more conservative estimation of the effects analysed, which are usually increased when using random effects.
8. We are here referring to the results of an additional regression model where the interaction between parental housing career and the natural logarithm of the number of rooms of the

current home is introduced. Due to space limitations, the results of this model are not reported here but are available from the authors.

9. Here and below, this result is at least partially due to the relatively small number of cases in the sample and thus to its low statistical power.

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Money or space? Intergenerational transfers in a comparative perspective

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ABSTRACT

The provision of living space as well as financial transfers are important elements of functional solidarity between parents and adult children in contemporary European societies. However, prior research has revealed substantial discrepancies not only within but also between countries. Against this background, this paper investigates the relevance of money and space transfers and the connections between the two forms of support simultaneously using the Survey of Health, Ageing and Retirement in Europe. The empirical results indicate that the needs of adult children as well as the opportunities of their parents are important determinants of support. Furthermore, parents in southern European countries with low levels of public family expenditures predominantly support their adult children by providing living space, whereas parents in northern European countries with more generous welfare states give direct financial support. Differences in country-specific transfer patterns can theoretically and empirically be traced back to welfare state support in general and national housing regimes and markets in particular.

Introduction

Intergenerational support across the entire life course is an important characteristic of parent–child relationships in contemporary societies. Previous research shows that the relationships and bonds between parents and their adult children are impressively strong (for an overview, see Szydlik, 2016). The demographic changes over the last decades, particularly the increase in average life expectancy, have resulted in children sharing a longer span of their lifetime with their parents than ever before. During this increasingly longer period of time, parents and their adult children are generally connected by various forms of solidarity (see Bengtson & Roberts, 1991) such as strong emotional closeness (affectual solidarity), contact and shared activities (associational solidarity) and, not least, transfers of space, money and time (functional solidarity).

But, especially in times of economic crisis and the withdrawal of the welfare state, monetary transfers between generations – whether direct or indirect – are crucial. However, prior research has mainly focused on financial transfers and coresidence separately and neglected

the interplay between them. Nevertheless, both forms of support are important aspects of family solidarity and the direction of monetary support flows primarily from the older to the younger generations, thus implying a cascade model of intergenerational solidarity (see e.g. Albertini *et al.*, 2007; Deindl & Isengard, 2011; Kohli *et al.*, 2005; Litwin *et al.*, 2008).

Apart from direct financial support in the form of cash, non-monetary gifts and indirect financial support through so-called benefits in kind are also important forms of quasi-financial support in parent–child relationships. Cash-equivalent support includes the provision of living space but also instrumental help and care. Whereas most forms of benefits in kind are difficult to quantify in monetary terms, intergenerational transfers in the form of the provision of living space are much easier to express in cash values than others (Reil-Held, 2002, p. 44). Receiving living space offers substantial cash-comparable advantages as it involves economies of scale that reduce financial burdens through members of household sharing fixed costs. Moreover, recent studies have indicated that an extended period of adult children living in their parents' home is often associated with restricted financial means and an inability to afford independent living, especially during post-secondary education and times of unemployment or in the case of single parents (König, 2016). Having to pay low rent or no rent at all result in a considerable financial relief for adult children who live with their parents, particularly when the housing market is tight and individuals are forced to allocate a large share of their income towards housing. For example, in Belgium, Denmark, Estonia, Italy and Portugal at least one-third of all renting households are confronted with a housing cost overburden rate, as they have to reserve a substantial part of their available income – by definition more than 40% of their disposable income – for housing. This share is even higher in Greece (55%), Spain (47%) and Croatia (41%) for the reference year 2014 (see, Eurostat, 2017c). In this situation, the generation in young adulthood becomes especially and increasingly dependent on family support and requires financial assistance to succeed in living independently after leaving the parental home (see e.g. Heath & Calvert, 2013). Moreover, recent findings highlight the growing importance of the parental economic background for the housing opportunities available to young adults (Coulter, 2016). Whereas housing in general seems to be an important indicator of wealth, inequalities – current and future – are shaped to some extent by the housing trajectories of young people (McKee, 2012). In this scenario, Hochstenbach & Boterman (2015) have shown for the city of Amsterdam that financial as well as non-financial parental support is an important determinant of residential trajectories of young adults upon leaving home. Parental wealth can thus reinforce the existing inequalities and disadvantages experienced by younger generations.

Furthermore, young adults might also return to the parental home for financial reasons (Farris, 2016), such as becoming unemployed, or they might be unable to move out owing to uncertainties in times of economic crisis characterized by increasing unemployment and high costs of living (e.g. König, 2016 for Europe). It also can be shown that labour market uncertainties in the form of unemployment as well as increasing economic inactivity are associated with extended phases of coresidence (Stone *et al.*, 2011). Tight housing markets characterized by increasing lease prices that result from a mismatch of supply and demand in combination with stagnating disposable incomes increase intergenerational dependency and can probably lead to a postponement of the younger generation leaving the parental home and becoming independent (see e.g. Ermisch, 1999; Modena & Rondinelli, 2011). A lack of affordable housing options then forces many young people to either share their

residence or remain in the parental home (e.g. Shelter, 2014). Qualitative findings for the UK underscore the critical situation for young people in the settling process that stems from 'insecure housing, unstable employment and welfare cuts' (Hoolachan *et al.*, 2016, p. 1). These factors could become even more crucial in the future owing to a continued tight property market, especially in the conurbations of European cities (for Germany, see e.g. Kholodilin *et al.*, 2014).

Against this background, the paper focuses on factors that account for the scope and nature of intergenerational solidarity between parents at least 50 years of age and their adult children (18+), especially in terms of space and money. Although a number of studies have addressed the individual types of functional solidarity (such as space, money and time), most of them have analyzed the different types separately or focused on transfers of money vs. time within non-coresiding parent-child relationships (see e.g. Brandt & Deindl, 2013; Litwin *et al.*, 2008). A joint analysis of different forms of monetary solidarity, namely direct and indirect transfers, is therefore still missing. Our study offers such an analysis using data from the sixth wave (2015) of the Survey of Health, Ageing and Retirement in Europe (SHARE). This data provide information on respondents aged 50 years and older in 17 European countries. This paper investigates the influence of micro, meso and macro structural factors on space and money by focusing on three questions: (1) Which circumstances determine either intergenerational space or monetary transfers in general? (2) Which situations can explain the provision of space and money transfers simultaneously? (3) Do country-specific differences affect the kind and extent of such type of solidarity?

The following section first addresses the issue theoretically and reviews prior research. The subsequent section presents the data, explains the operationalization of the variables and outlines the methodology. The empirical section describes the distribution of monetary transfers and the provision of living space in Europe and their multivariate explanations. The final section briefly summarizes and discusses the main findings.

Theoretical framework

The question of why intergenerational solidarity occurs in general and why parents support adult children by means of money and space in particular can be answered theoretically by reference to a number of different broad reasons and motives (for an overview, see e.g. Kohli & Künemund, 2003). Whereas economic approaches mainly emphasize either altruism or exchange motives, sociological research also includes emotional closeness, normative obligations and reciprocity as factors. According to the altruistic perspective, donations are primarily given to benefit the well-being of the receiver (Masson & Pestieau, 1997). Although the economic exchange model instead emphasizes the expectation of potential later compensations (Kotlikoff & Morris, 1989), empirical evidence can be found for both approaches (see Barro, 1989, for altruism and Bernheim *et al.*, 1986, for exchange). While the sociological motive of emotional closeness is similar to the altruistic perspective, the concept of normative obligations assumes that family generations should naturally support one another in ways that go beyond affection (Circirelli, 1990). In contrast, reciprocity focuses on obligations to return or compensate received support, such as in the economic exchange model (Gouldner, 1960). Empirical studies that included European families across the entire life course suggest that intergenerational solidarity is often characterized by (delayed)

reciprocity (Brandt, 2009; Brandt *et al.*, 2008; König, 2016; Szydlík, 2016). Attempts that employed qualitative research to shed light on individual reasons for transfers revealed that ‘norms of responsibility/obligation were particularly important (...). The parents (...) felt strongly about their responsibility to help’ (Lewis & West, 2016, p. 13). Nevertheless, research indicates that there is not just one specific motive for intergenerational support but rather a combination of altruism, exchange, affection and obligation (Künemund & Motel, 2000). Moreover, previous research highlights that the main reasons to help adult children outside the parental household with financial assistance are subsistence allowances to meet basic needs followed by transfers who are not connected to a specific reason or to help buying or renting a home as well as celebrating a family event (Deindl, 2011; König, 2016). Also transfers from grandparents to grandchildren occur mostly against the background of subsistence allowances or due to purchase a home (Igel, 2011).

To determine the prevalence of transfers of money and space, this study uses a theoretical model that has been employed in investigating a range of relevant aspects of intergenerational solidarity on different levels (Szydlík, 2000, p. 39, 2004, 2016; see also Bengtson & Roberts, 1991). According to this model, intergenerational solidarity in general and direct and indirect financial transfers in particular can be influenced at the micro level by individual opportunity and need structures on both the giving and receiving end of the relationship. *Opportunity structures* reflect individual opportunities or resources. They enable, promote, hinder or prevent social interaction. *Need structures* indicate the needs for social interaction. They also include desires, goals, interests, motives, wants and wishes of individuals for themselves or for significant others. The relationships between givers (parents) and receivers (children) are embedded in *family structures* (meso level). They include, for example, family size and composition, prior events in the family history as well as family roles and norms. Country-specific differences can be explained by *cultural-contextual structures* that represent, at the macro level, societal conditions in which intergenerational relations develop. These include social, political, economic and cultural conditions as well as rules and norms of institutions and groups (Szydlík, 2016, pp. 21ff.).

Opportunity structures that reflect individual factors at the micro level represent the potential to support close relatives (e.g. children). Prior research has observed that parents of higher social status – as indicated by their individual level of education, occupational prestige, income and property – support their adult children with money more often than parents from lower social classes (Deindl, 2011; Kohli *et al.*, 2005; Motel & Szydlík, 1999; Schenk *et al.*, 2010). Previous findings also highlight that larger amounts of money are transferred within families that belong to the higher social classes (Arrondel *et al.*, 1997; Deindl, 2011; König, 2016; Szydlík, 2004, 2016) and underscores the importance of social inequality between families (Fritzell & Lennartsson, 2005; Lennartsson, 2011). In addition, a study by Altonji *et al.* (1997) shows that high parental household incomes have a positive impact on the probability of giving financial transfers (Ward *et al.*, 1992; Silverstein, 1995) but previous findings also suggest that coresidence of parents and children is influenced by their current living conditions in terms of property ownership and sufficient living space (de Valk & Billari, 2007; Isengard & Szydlík, 2012; Ward & Spitze, 1996). In addition, previous research reveals partial differences between ethnic groups. Whereas children of migrant families more frequently live in the parental home for a longer period of time, children of native-born parents receive cash transfers more often; this also holds when controlling for

the economic situation of individuals and families as well as specific characteristics driven by the migration process (Baykara-Krumme, 2008).

At the same time, the needs of adult children at the micro level have been shown to trigger stronger parental support and to be closely connected to their position in the life cycle (Deindl, 2011, p. 33; for further information on life cycle aspects of intergenerational transfers, see Mudrazija, 2014). In this vein, leaving the parental home is a normal step in the disengagement process from the parents. Here, children usually leave their parental home when entering a new partnership or if the experience changes in their occupational career (e.g. begin a further education or finding a job) which allows or require a relocation from the parental home (König, 2016). A postponement of this development step is often combined with economic factors like education or (un)employment (see e.g. Åsberg, 1999). In contrast, the results for social origin are uneven. Berrington & Murphy (1994) found out that there is a U-shaped relationship between origin and leaving home in a way that adult children from lower and upper social classes leaving the parental home earlier. But country-specific comparisons between the socio-economic background and leaving home underpin that class differences are less important, instead it is more the specific context in which transitions became apparent and the (economic) opportunities of the young people. However, the social origin seems to be important for housing pathways and careers. When children want to move out from the parental home, they need to find (available and suitable) living space. For instance, in the United Kingdom the housing market is increasingly squeezed due to declining economic chances at the labour market on one side and increasing housing costs and an expansion of the owner-occupied market on the other side. Ford *et al.* (2002, p. 2455) point out that

the types of housing pathway that young people follow are a function of differences in the combination and intensity of three main factors: the ability of young people to plan for and control their entry to independent living; the extent and form of constraints that characterize their access to housing; and the degree of family support available to them.

Furthermore, previous findings can show that it has become recently more difficult to establish itself on the housing market, and that such situations depend strongly on parental wealth (Öst Enström, 2011, see also Ermisch, 1999; Helderman & Mulder, 2007; Mulder, 2003). Research by Gierveld *et al.* (1991) can show for the Netherlands that both the timing as well as the main reason for leaving the parental home is structured by the resources of the parents. For Italy, previous findings provide another possible explanation for the postponement of youth transitions. In this context, mainly a sharp increase in both house prices and rental rates together with stagnant disposable income over the past decade have a lasting effect for the late disentanglement (Modena & Rondinelli, 2011).

Gender-specific needs and opportunities might be also relevant as sons have been found to live in their parental home for a longer period of time and wait longer to establish a family of their own (Hank, 2007; Iacovou, 2001; Isengard & Szydlík, 2012). Deindl (2011) investigated inter-vivo transfers in 11 European countries and showed that fathers support daughters more often while sons generally receive larger amounts of money (see also, König, 2016). Moreover, specific circumstances connected to the life cycle and the (in)dependency of the child can be observed that affect intergenerational support, whereas, for example, the probability of a transfer has been shown to decrease with the age of both parents and children. Children who are in economic need – for example, because of being in educational or vocational training, unemployed or not having a partner (separated, divorced or single)

– receive monetary support from their parents significantly more often than children who are able to live independently (Cox, 1987; Cox & Rank, 1992). Moreover, coresidence can be seen as a consequence of low or limited education and restricted economic resources of the adult children (Aassve *et al.*, 2002; Giannelli & Monfardini, 2003; Hank, 2007; Isengard & Szydlik, 2012; Le Blanc & Wolff, 2006; Martínez-Granado & Ruiz-Castillo, 2002).

In the context of needs and opportunities, it is also important to distinguish between inheritances and inter-vivo transfers, as it can be empirically demonstrated that financial support during parents' lifetimes depends more on their children's needs, whereas inheritances and the amount can be seen as a reflection of parents' opportunities and will be divided more equally among all children (Leopold & Schneider, 2010; Lundholm & Ohlsson, 2000; McGarry, 1999). Furthermore, certain parental age and life cycle-related events increase the likelihood of adult children remaining in the parental home. Previous findings note a higher prevalence of coresidence in cases of poor parental health and an associated higher demand for intergenerational support such as personal help and care but also a growing need for intimacy and thus proximity owing to the loss of a partner (Dykstra *et al.*, 2005; Lin & Rogerson, 1995; Ward & Spitze, 1996).

In addition to individual opportunities and needs at the micro level, direct cash or space transfers also depend on family structures that reflect the meso level and the influence of other family members. In this context, adult children with a partner or children of their own are more likely to establish their own family outside the parental environment (Aquilino, 1990; Deindl, 2011; Goldscheider & DaVanzo, 1989; Hank, 2007; Isengard & Szydlik, 2012). Also, the number of siblings as competing family members might be relevant. This can be explained by the fact that a greater number of potential receivers reduces both the probability and the amount of financial transfers for each sibling (Lennartsson, 2011). Especially in terms of cash transfers, parents face the challenge of distributing their support as fairly and equitably as possible (Twigg & Grand, 1998). However, Leopold & Schneider (2010) argue that the number of siblings should affect only the chance of receiving direct monetary help but not the actual amount, which can be confirmed by a recent study by König (2016) including families of 14 European countries. The existence of siblings does not only reduce the likelihood of cash transfers, it also encourages children to leave the parental home in young adulthood, especially when space capacity in the parental home is restricted (Isengard & Szydlik, 2012).

Additional factors that can be considered to explain differences in intergenerational solidarity are cultural-contextual structures at the macro level. Some differences in the extent of coresidence within countries can be explained by regional differences. In line with previous findings, parents and their adult children are more likely to live together in small towns (König, 2016) or rural residential areas (de Valk & Billari, 2007) than in urban environments (Isengard & Szydlik, 2012).

Apart from cultural-contextual circumstances within countries, structural influences can also be identified to explain differences between European (welfare) states in general and housing regimes in particular. According to the typologies of welfare state regimes by Esping-Andersen (1990) and the modifications by Leibfried (1992) and Kollmorgen (2009) for financial transfers for example as well as their housing counterpart by Kemeny (1995, 2001; see also Matznetter & Mundt, 2012) it can be suggested that the probability for financial support and coresidence between adult generations can differ strongly between regimes and thus countries. Previous research has identified significant discrepancies in this regard,

with higher financial transfer rates in northern than in southern Europe (Albertini *et al.*, 2007; Attias-Donfut *et al.*, 2005; Deindl, 2011; Schenk *et al.*, 2010). By contrast, the picture for space is a diametrically opposite one: whereas cash transfers decrease when scanning from North to South, coresidence increases from North to South (see Deindl & Isengard, 2011). Herby, the nature of the country-specific rental sector is crucial for the likelihood of coresidence between generations. According to the empirical results including 15 EU states by Arundel & Ronald (2016), housing system factors can influence the availability and accessibility of housing as well as can be related to subsidized rent schemes and price regulations.

Focusing on the situation after European enlargement, further studies indicate that the transfer patterns in eastern European countries are similar to those in southern Europe (Deindl & Brandt, 2011). One explanation for these country variations can be seen in their specific welfare state arrangements. The higher the level of social expenditures in general and family expenditures in particular, the greater the likelihood of private financial and time support (Attias-Donfut & Wolff, 2000). Yet indirect consequences of social policy can also have an impact on intergenerational solidarity. In this context, previous research shows that the higher the level of social insecurity in a country, as indicated by its youth unemployment rate, the longer children will need to coreside with their parents and the more often parents will have to support their children with money (König, 2016). Furthermore, when focusing on housing regimes and their specific impact on intergenerational transfer behaviours, it can be shown that in countries with stronger state interventions in the housing market, such as in unitary rental countries with a social democratic background, the housing conditions as well as the housing cost burdens are lower for age groups, and adult children can therefore leave their parental homes much earlier (see Dewilde, 2015). Arundel & Ronald (2016) can for example show that the probability for coresidence is correlated with the affordability in the rental markets, which differs across European contexts. Next to socio-economic influences, especially the national housing systems and welfare regimes explains the living situation in young adulthood. But recent research by Dewilde (2017, p. 1) shows also that especially for low-to-moderate-income groups welfare state arrangements gained importance over time and ‘configurations of housing outcomes have become less associated with the features of housing regimes, and more with type of welfare state and the country’s economic affluence’.

However, recent studies on intergenerational transfers have only analyzed money and space independently and even then mostly for a single country or a few select countries (for space, see Aassve *et al.*, 2002; Choi, 2003; Compton & Pollak, 2013; Isengard & Szydlík, 2012; Pettersson & Malmberg, 2009; Rogerson *et al.*, 1997; Shelton & Grundy, 2000; Smits, 2010; Takagi & Silverstein, 2011; for money, see e.g. Albertini *et al.*, 2007; Arrondel *et al.*, 1997; Attias-Donfut, 2003; Cox, 1987; Cox & Rank, 1992; Dunn & Phillips, 1997; Schenk *et al.*, 2010). An exception is the study by Deindl & Isengard (2011), which considered both forms of support. They concluded that financial transfers and coresidence compete with one another. Following this limited empirical evidence, the objective of this paper is to highlight the importance of focusing on different types of direct as well as indirect monetary assistance simultaneously and to explore and understand the connections between them. To do so, the following analyses adopt an approach that takes the linkages between money and space into account.

Data and method

Data

The study uses the sixth wave (2015) of the SHARE. This survey (for details on the used data and release, see Börsch-Supan, 2017) provides information on people who are 50 years or older from 17 European countries, namely, Austria (AT), Belgium (BE), Croatia (HR), the Czech Republic (CZ), Denmark (DK), Estonia (EE), France (FR), Germany (DE), Greece (GR), Italy (IT), Luxembourg (LU), Poland (PL), Portugal (PT), Slovenia (SI), Spain (ES), Sweden (SE) and Switzerland (CH). SHARE focuses on a wide range of topics such as demography, income, health, accommodation, education, occupation, behaviour, social support, activities and expectations. Partners who live in the same household are also surveyed. In addition to questions on their own private situation and life, respondents who are parents are asked to provide information about their children. This includes their children's age, gender and distances of residence as well as more specific information on their employment status and family situation. As the focus of the study is on individual intergenerational solidarity, the data were reshaped from the respondents' perspective – which, in our case, are parents – into each adult children's perspective who were at least 18 years of age. This resulted in 70,835 parent–child dyads.

Variables

The dependent variable was constructed on the basis of two questions: first, *space* was addressed by the following question: 'Where does [child name] live?' The available responses were: (1) in the same household, (2) in the same building, (3) less than 1 km away, (4) between 1 and 5 km away, (5) between 5 and 25 km away, (6) between 25 and 100 km away, (7) between 100 and 500 km away, (8) more than 500 km away, or (9) more than 500 km away. Coresidence means that an adult child lives in the same household as the parent who owns or rents the home; neither those who rented nor owned their accommodation were defined as receivers of space transfers; all other categories of living distances were subsumed into the umbrella category of no coresidence. As coresidence refers not only to the basic components of a household but also the sharing of household goods such as furniture and amenities as well as time, we defined children who lived in the same building as their parents but in separate apartments as not coresiding. Following this definition, coresidence provides a wide range of economies of scale that are not available to both parties if parents and children live in close proximity to one another but are nevertheless separated.

Second, *giving money* to adult children was determined on the basis of the following question with the response categories of yes (1) and no (0):

Now, please think of the last twelve months. Not counting any shared housing or shared food, have you or your partner given any financial or material gift or support to any person inside or outside this household amounting to 250 euros (in local currency) or more?

If yes, the respondent was presented with this follow-up: 'To whom did you or your partner provide such financial assistance or gift in the last twelve months?' The lower boundary of 250 euros excluded smaller gifts of only minor material benefit. Although the wave of the SHARE data used for this analysis does not provide any further information such as the transfer amount and reason, research on past SHARE waves that include a variety of European countries highlights the importance of parental monetary transfers for

independent living. In this vein, approximately one-third of all transfers from parents to their adult children were found amounting 1000 euros on average and were provided to meet basic needs as well as to purchase or furnish an accommodation, celebrate a family event or even without any reason (Deindl, 2011; Igel, 2011; König, 2016). However, the overall situation as well as the proportion of money transferred for these purposes varies across Europe and are related not least to cultural and contextual circumstances. Whereas only 20% of parental transfers in the Czech Republic and Switzerland are initiated for the purpose of covering basic needs and securing housing, the number is at least 50% in Spain and Poland. More specifically, intergenerational financial transfers to help satisfy a child's basic needs are more common in Poland (42%), Spain (36%) and Greece (31%). In Ireland and Belgium, however, every fourth parental transfer is connected to aiding a child in either buying or furnishing accommodation (König, 2016).

Combining the two questions allows one to identify whether each child received direct monetary support in the form of cash and/or indirect financial assistance as a result of coresidence. The final dependent variable was constructed on the basis of information on these two transfer types and addresses (A) children who were not supported by their parents (i.e. who received neither money nor space), (B) adult children who lived in the parental home but received no cash transfer, (C) non-coresiding adult children who were supported directly by their parents with money and/or gifts of at least 250 euros and (D) adult children who lived with their parents and had received a parental cash transfer of at least 250 euros within the last 12 months.

Various explanatory variables at different levels (micro, meso and macro) were taken into account to explain direct as well as indirect monetary transfer patterns in Europe. Individual indicators at the micro level were introduced to reflect the opportunities and needs of the adult children and their parents. Parental characteristics include their highest level of education according to the International Standard Classification of Education (ISCED) and differentiate between low (ISCED 0–2), medium (ISCED 3–4) and high (ISCED 5–6) education. To capture the parents' financial situation, we considered whether or not at least one parent was still in the labour market alongside a subjective income measure to identify whether the household had enough money to make ends meet. Information on whether the parental home was owner-occupied served as an additional indicator for capturing resources and wealth. To capture the general possibility of living in the parental home, we included the number of rooms. Furthermore, as a direct measure of the parental wealth and resources, we also refer to their total amount of assets (in Euro, corrected for purchasing power parity). In addition to economic opportunities, parental health might play an important role in the probability of providing support. This information concerns the parent with the poorest health status in the household as need structure and was measured by a subjective self-evaluation including five graduated categories ranging from excellent to poor. Furthermore, the migration background of the parents was also taken into account to capture individual differences due to ethnic origins. To describe the child's specific needs, we included data on their gender, age and labour force status. Because of the specificity of the child–household dyad structure, the age variable combines the child's age with the age of the oldest parent, thereby resulting in four categories by considering the children's situation in early adulthood and the parents' situation in later adulthood.

A number of further variables were included in the models in order to identify meso level influences of family structures. These include the partnership status of the children

as well as their parents. The models also controlled for the number of additional children (i.e. the number of siblings from the viewpoint of the respondents' adult children). Finally, the situation whether the adult child has a least one own child, namely grandchild of the responding parents, was also taken into account. As grandparenting is an important time related help transfer parents can give to the younger generation, we further distinguished for those children, who are parents themselves, if they received within the last 12 months regular grandchild care (at least weekly) without their presence by their parents or not.

To address differences within countries at the macro level, the analyses took the residential area of the responding parents into consideration. This indicator can act as a proxy to cover cultural differences due to regional circumstances. Furthermore, several macro indicators were employed to capture cultural-contextual variations between European countries. In addition to the gross domestic product per capita (GDP, adjusted for purchasing power), we used social expenditures as a percentage of GDP as a direct measure of welfare state support. In this, social expenditures represent the provision of benefits and contributions (e.g. cash transfers, goods, services) by public institutions to households and individuals, including each branch of social policy. Indirect consequences of welfare state interventions can be observed via the effects of redistributive welfare state policies. To do so, our models further measured the influence of the extent of poverty as well as the unequal distribution of incomes (Gini coefficient). The poverty rate (after taxes and transfers) covers the portion of the population whose income falls below 60% of the median household income (adjusted for household size with an equivalence scale) of the total population, whereas the Gini index measures the extent to which the distribution of income among households within a country deviates from an equal distribution. Furthermore, we regard also the country-specific youth unemployment rate, which represents the number of unemployed persons aged 15–24 years as a percentage of the labour force (the total number of people employed and unemployed in this age group). Finally, the housing cost overburden rate for tenants (who rent at market prices) is taken into account. This important measure covers the aggregated affordability for housing and represents the percentage of the national population living in households with housing costs exceeding 40% of their disposable income. This indicator can be seen as a consequence of state interventions in the housing market. The pattern here is that in states with more interventions, the housing conditions are not only better but the housing cost burdens for low-income households and all age groups are also lower (Dewilde, 2015). The macro indicators that measure differences between countries refer to the year preceding the interview and were drawn from official sources (for details, see Eurostat 2017a, 2017b, 2017c, 2017d, 2017e, 2017f).

Method

Given non-independence between observations, the hierarchical data structure of SHARE data-set violates basic regression assumptions and might result in inaccurate significance values as well as biased standard errors. We analyzed the various determinants of functional solidarity at different levels by performing multilevel multinomial logit models that involved three levels: adult children nested in parental households nested in countries. In addition to the fixed or released parameters at the individual and family level, these analyses included the context variables separately to avoid estimation biases that stem from multiple macro level indicators (Maas & Hox, 2005). All non-dichotomous variables have been standardized

to enable comparisons between the effects of the determinants at the micro (individual and family) and macro level (context). With the exception of the dependent variables, all of these variables have a mean value of 0 and a standard deviation of 1.

Empirical findings

Direct and indirect monetary transfers in Europe: descriptive results

A first glance at intergenerational solidarity shows that the majority (70%) of the adult children across Europe currently receive no parental support neither in the form of direct (money and gifts) nor in the form of indirect (space) monetary transfers (see Figure 1). Conversely, three in 10 adult children in Europe receive such parental support. From a country-specific perspective, almost 40% of adult children living in Greece receive at least on kind of parental support, followed by around 36% living in Luxembourg, Poland and Italy. Almost one-third of the younger generation in Spain, Slovenia, Belgium, Germany, Croatia and Portugal receive such support from their parents. By contrast, the scarcest support can be found in Estonia (20%), France (24%) and Switzerland (25%) in which at least three-fourths of all adult children neither live in the parental home nor receive further financial assistance.

In regard to the differences between space transfers on the one hand and money transfers on the other, we can observe that giving space is especially important in Mediterranean Europe (especially in Italy, Spain and Greece) as well as in Poland which tend to have comparatively weak public services and stronger familial norms. In those countries taken together, 21–28% of children live with their parents after reaching adulthood. But even comparatively small countries with a high or moderate population density of western Europe are characterized by relatively high rates of coresidence (19% in Luxembourg and 13% in Belgium), which might be a consequence of a limited or tight national housing market. In contrast, strong welfare states such as Denmark and Sweden are characterized by a very

Figure 1. Money and space in Europe.

Source: SHARE, wave 6 (2015, release 6.0.0), weighted, own calculations, $n = 70,860$.

low proportion (4%) of coresiding parents and adult children followed by under 10% in the German speaking countries (Germany, Austria and Switzerland) as well as in France.

Whereas the provision of space is more common in southern than in northern Europe, the situation is predominately reversed when it comes to money: the data show that at least every fifth non-coresiding adult child in Denmark (23%) and Sweden (21%) receives such a direct transfer from its parents. The situation appears to be similar when considering direct financial support in Central Europe, as 19% of all adult children in Germany and Austria, countries in which coresidence seems to be also low, received cash or a gift of at least 250 euros from their parents within the last year. Finally, we can observe less frequent cash support in eastern and southern European families who do not coreside, especially in Spain (4%) followed by Estonia (9%) as well as Slovenia and Italy (10%).

Further differences between European countries become apparent when considering non-cash benefits and cash transfers in more detail. Parents provide, with decreasing frequency, (a) living space, (b) money and gifts only and (c) both types of support simultaneously to their adult children. On the basis of the descriptive results, European countries can roughly be divided into three main groups. The first group includes countries in which parents often provide direct monetary support and in which the offer of space as a non-cash benefit hardly plays any role. Cases in point are Denmark and Sweden, for example, with high rates of direct monetary support (23% resp. 21%) and the provision of living space being no more than a marginal factor (4%). Also in Germany, direct monetary cash support transfers (19%) are more important than coresidence (8%). The same picture can be observed for Austria (19% vs. 7%) and to a lesser extent for Switzerland (14% vs. 8%) the Czech Republic (15% vs. 10%) and France (13% vs. 9%). In the second group of countries, adult children are primarily supported by living space and to a relatively low extent by money from their parents. This group is especially well represented among the Mediterranean countries of Europe including Spain, Italy, Portugal, Slovenia and Greece as well as Poland in eastern Europe. Finally, there are countries in which the relation between direct and indirect monetary transfers seems to be relatively balanced and only small differences between both transfer forms are observable. This is the case for Estonia (9% vs. 10%), Croatia (14% vs. 16%) and Belgium (15% vs. 13%). Moreover, the results highlight that receiving both forms of parental support simultaneously is not very common (2%) in Europe, which suggest that money substitutes space and vice versa. Parents therefore usually support their adult children by providing direct financial assistance if they live outside the parental household or in turn, they tend to refrain from giving their adult children considerable direct monetary transfers if they are still living with them.

Space versus money: multivariate results

Although there are country-specific differences, the previous results indicate that intergenerational transfers of space and money from parents to their adult children are frequent in European countries (one has also bear in mind that a longer time frame extending beyond the previous 12 months would have resulted in considerably larger transfer rates). To better explain which indicators are affiliated with intergenerational transfer patterns within but also between countries, we estimated multilevel multinomial regression models that addressed micro, meso and macro level influences. Table 1 depicts the basic model, which differentiates between (1) simultaneous transfers of space and money, (2) transfers of living

Table 1. Money and/or space from parents to adult child.

	Space & Money		Space		Money	
	RRR	SE	RRR	SE	RRR	SE
<i>Opportunity structures</i>						
Education of parents (max.) (<i>Ref.: Low</i>)						
Medium	0.99	(0.05)	0.58***	(0.03)	1.53***	(0.09)
High	1.11	(0.13)	0.47***	(0.03)	2.21***	(0.14)
Employment of parents	1.56***	(0.16)	1.16**	(0.08)	1.45***	(0.09)
Income of parents (<i>Ref.: Fairly easily</i>)						
With great difficulty	0.77*	(0.11)	1.47***	(0.12)	0.58***	(0.05)
With some difficulty	0.94	(0.10)	1.32***	(0.09)	0.77***	(0.05)
Easily	0.95	(0.09)	0.77***	(0.05)	1.60***	(0.09)
Home ownership of parents	3.36***	(0.40)	3.61***	(0.25)	1.64***	(0.10)
Number of rooms in parental home	1.35***	(0.05)	1.30***	(0.04)	1.14***	(0.03)
Wealth of parents (EUR-PPP)	1.16***	(0.04)	0.99	(0.04)	1.17***	(0.03)
Migration of parents	0.59***	(0.07)	0.89*	(0.06)	0.74***	(0.05)
Health of parents (<i>Ref.: Good</i>)						
Excellent	0.54***	(0.09)	0.67***	(0.08)	1.03	(0.11)
Very good	0.65***	(0.07)	0.74***	(0.06)	0.95	(0.07)
Fair	0.79***	(0.07)	0.97	(0.06)	0.95	(0.05)
Poor	0.80	(0.12)	0.96	(0.08)	0.79***	(0.06)
<i>Need structures</i>						
Son	1.28***	(0.08)	1.53***	(0.07)	1.06*	(0.04)
Age (<i>Ref.: Child ≤30/parent ≤60</i>)						
Child ≤30/parent 60+	1.06	(0.18)	0.65***	(0.09)	0.85	(0.12)
Child 30+/parent ≤60	0.22***	(0.02)	0.24***	(0.02)	0.53***	(0.04)
Child 30+/parent 60+	0.12***	(0.01)	0.13***	(0.01)	0.36***	(0.03)
Employment of child (<i>Ref.: Full-time</i>)						
In education	5.92***	(0.63)	4.01***	(0.35)	3.52***	(0.30)
Part-time	2.31***	(0.32)	1.85***	(0.16)	1.59***	(0.10)
Unemployed	9.16***	(1.00)	5.31***	(0.41)	3.47***	(0.26)
Other	3.03***	(0.36)	2.68***	(0.20)	1.46***	(0.09)
<i>Family structures</i>						
Child in partnership	0.11***	(0.01)	0.07***	(0.01)	0.43***	(0.02)
Parents in partnership (<i>Ref.: Couple</i>)						
Father alone	0.29***	(0.05)	0.25***	(0.03)	0.68***	(0.06)
Mother alone	0.68***	(0.07)	0.66***	(0.04)	0.66***	(0.04)
Siblings of child (<i>Ref.: None</i>)						
1	0.61***	(0.07)	0.57***	(0.04)	0.57***	(0.04)
2	0.27***	(0.03)	0.32***	(0.03)	0.28***	(0.02)
3+	0.10***	(0.02)	0.19***	(0.02)	0.13***	(0.01)
Grandchild care for child (<i>Ref.: No</i>)						
Yes	4.41***	(0.81)	3.92***	(0.35)	2.20***	(0.12)
No grandchild(ren)	7.27***	(1.00)	6.55***	(0.41)	1.45***	(0.07)
<i>Cultural-contextual structures</i>						
Living area of parents (<i>Ref.: Big cities</i>)						
Suburbs/outskirts	0.83	(0.12)	0.63***	(0.06)	1.01	(0.09)
Large town	0.78*	(0.10)	0.70***	(0.06)	0.90	(0.07)
Small town	0.52***	(0.06)	0.53***	(0.04)	0.63***	(0.05)
Village	0.63***	(0.07)	0.57***	(0.04)	0.65***	(0.05)
<i>n</i> (children)	70,835		70,835		70,835	
<i>n</i> (households)	32,634		32,634		32,634	
<i>n</i> (countries)	17		17		17	

Source: SHARE, wave 6 (2015, release 6.0.0), multilevel multinomial regressions, reference: no space or money, all metric variables standardized, relative risk ratios (standard errors in parentheses), own calculations.

Significance levels: * $p \leq 0.10$; ** $p \leq 0.05$; *** $p \leq 0.01$.

space only and (3) transfers of money only, while the reference category consists of children who are currently not supported in either way (0).

In regard to opportunity structures of the parents as potential givers, it can be shown that a better parental endowment with economic resources increases the probability of direct monetary support significantly. The higher the parental education as well as the better their financial situation, as operationalized subjectively by means of the 'make ends meet' question as well as by objective indicators like the amount of household assets, the more likely it is that they support their children by giving cash and gifts. Furthermore, also homeowners, who normally don't have to pay rent for their accommodation, and parents with more available living space assist their children more often with money. For providing living space, the results are predominantly contrary. Children from lower classes that face subjectively financial restrictions are more likely to coreside. Furthermore, residential property and the number of rooms have a positive impact on coresidence. This is also evident for the combined support where children receive space and money simultaneously. Additionally, parents who are still in the labour market support their children more often by giving living space or money as well as both types together. However, children from immigrant families seem less likely to receive money or a combination of space and money, suggesting lower monetary means of immigrant parents and their mostly precarious situation in their host country.

The multivariate results indicate that also need structures are relevant. Against this background the empirical analyses show gender-specific differences for coresidence: adult sons live with their parents significantly more often than daughters do. Compared to daughters, they are also more likely to receive direct financial assistance in the form of cash and gifts from their parents, and this is also the case if they still live in the parental home. Furthermore, we can observe age-specific support patterns. It can be shown that not only indirect financial support in the form of living space decreases as the age of the adult children increases but that this is also true for direct financial support in the form of cash and gifts. Children aged 30 and older are less likely to live with their parents, and it is less common for them to receive direct financial transfers or both. Thus, parental support occurs more often at younger ages, which confirms assumptions that this corresponds with life cycle-specific needs of young adults. Additionally, the more constrained the economic opportunities of adult children, the more support in terms of space and money they receive from their parents. Children who are unemployed or still in education are generally in greater financial need than children who have any income from employment. As our analyses found, children who are unemployed or still in education and therefore have greater needs are more frequently supported with both types of transfers – that is, space and money – simultaneously. In contrast the need structures of the parents, measured by the self-reported health status, seems to affect direct monetary as well as non-cash support different. Here, it seems that an extended stay or a relocation back into the parental home is only less likely, if their parents are in very good or excellent health. As parents in good health do not differ from those in fair or poor health, we can assume, that coresidence is not exclusively provoked by parents' health condition, but especially of child's needs. For direct monetary transfers, the results show, that parents who are faced with poor health conditions are less likely to support their adult children directly with money, indicating their greater need of their own financial resources for example to cover health spendings.

Apart from individual factors, family structures also play an important role in explaining different patterns of intergenerational solidarity. The partnership status of the adult child in particular is a major determinant of leaving the parental home. Children in a partnership are considerably less likely to receive monetary support (space and money) from their parents than children without a partner. Conversely, parents in a partnership help their adult children more often by giving money, providing space or a combination of money and space. Aside from the partnership status of both parents and children, the existence of siblings is another important factor that accounts for adult children receiving less support. Here, the results seem to indicate the expected competitive effect of the parents' resources having to be shared and each additional child thus diminishing the probability of support in form of cash, gifts or living space. The presence of grandchildren can be associated with a general decline of this types of intergenerational solidarity. Adult children, who are parents by their own founded most often their own household and thus depend to a lesser extent on parents' (spatial) resources. Moreover, some of the parents' monetary resources might be given directly to the grandchildren, thereby 'skipping' the middle generation. However, if parents support their adult children with regular grandchild care (at least weekly, with the presence of the adult child), they are also more likely to either live with them and/or support them with money directly. This relation leads to the assumption that the role of active and regular grandparenting can be seen as a complementary type of functional solidarity.

Finally, cultural-contextual structures explain differences in solidarity between generations in Europe. The empirical results confirm regional differences within countries. Here, the environment in which the parents live affect their intergenerational support behaviour. The results suggest that lower housing costs in non-urban areas offer better chances for adult generations to live in separate households, whereas higher costs in big cities apparently lead to more coresidence and intergenerational transfers. Furthermore, children are less likely to gain further education and specific professional careers in rural areas. Thus, they have to leave their parents' home in those regional settings more often than children have to do, whose parents resides in urban areas with more career opportunities.

Furthermore, societal frameworks, which are strongly connected with welfare state arrangements and family policies, can provide explanations for differences between European countries. Table 2 illustrates that higher welfare state support – measured by social expenditures – seems to promote indirect monetary support in the form of coresidence as

Table 2. Country-specific differences of money and space.

	Space & Money		Space		Money	
	RRR	SE	RRR	SE	RRR	SE
Social expenditures	1.24***	(0.05)	1.22***	(0.03)	1.25***	(0.03)
GDP per capita	0.75***	(0.03)	0.70***	(0.02)	0.92***	(0.02)
Poverty	1.39***	(0.06)	1.57***	(0.04)	1.16***	(0.03)
Gini	1.07	(0.05)	1.17***	(0.03)	0.96*	(0.02)
Youth unemployment	1.35***	(0.06)	1.62***	(0.04)	1.19***	(0.03)
Housing cost overburden rate	1.21***	(0.05)	1.41***	(0.04)	1.09***	(0.03)
<i>n</i> (children)	70,835		70,835		70,835	
<i>n</i> (households)	32,634		32,634		32,634	
<i>n</i> (countries)	17		17		17	

Source: SHARE, wave 6 (2015, release 6.0.0), Eurostat (2017a, 2017b, 2017c, 2017d, 2017e, 2017f), separate multilevel multinomial regressions for each context factor, reference: no space or money, models under control of all variables mentioned in Table 1, relative risk ratios (standard errors in parentheses), all metric variables standardized, own calculations.

Significance levels: * $p \leq 0.10$; *** $p \leq 0.01$.

well as the likelihood that non-coresiding adult children are to receive direct financial support from their parents. The reverse picture emerges when we focus on the country-specific level of growth and economic power as measured by the GDP per capita. Furthermore, we can notice that higher poverty rates result in a situation in which parents are forced to assume family responsibilities and are therefore more likely to support their adult children in various ways: by money and space. Moreover, an unequal income distribution seems to affect children's relocation decisions, as they remain more often coresident in countries with a higher inequality. This concomitant greater need for support, particularly on the part of children on the threshold of adulthood, seems to be relevant for them prolonging their stay in the parental home. In this same vein, higher rates of youth unemployment, which indicate the state of national labour markets as well as the greater overburden rate of housing costs, suggest that parents have to provide their children with more support in countries with tighter labour and housing markets. Higher unemployment rates and overburdening living costs have a statistically positive impact on space transfers and they tend to increase the likelihood that parents provide money to their non-coresiding children. Yet in times and places of restricted labour access and thus higher rates of youth unemployment, adult children are forced to remain in the parental household for a longer period of time and are in this case also supported by direct financial transfers from their closest relatives. Parents who are financially distressed, as indicated by higher societal poverty and inequality as well as tightened housing and employment markets, are less able to provide direct financial help, but they nevertheless support their adult children indirectly by providing living space.

Conclusions

Intergenerational solidarity plays an important role in maintaining family cohesion in general and the provision of support in particular. Our empirical results confirm that parents and their grown-up children stand by one another. Although a majority of adult children are currently not supported by their parents financially, a considerable share of parents and children are connected by the giving and receiving of direct financial support or indirect monetary assistance in the form of coresidence. Furthermore, the different forms of functional solidarity are interconnected. The empirical results reveal that the provision of living space can substitute for monetary transfers: most children who receive living space from their parents do not receive direct monetary assistance at the same time and vice versa. As coresidence can be seen as a payment in kind, it seems that parents offset the amounts of the indirect transfers against those of the direct financial transfers.

The empirical findings confirm the assumption that both the individual opportunities and needs of the receivers and givers play a crucial role in explaining intergenerational support patterns. The better the economic situation of the parents, as measured by level of educational attainment, employment status, financial situation and home ownership, the more frequent direct financial transfers are given to adult children. Children who are still in education or not full-time employed and thus in greater economic need are more frequently supported by both living space and/or money. Age-specific differences also indicate the relevance of children's needs in explaining direct as well as indirect monetary support: younger children are more frequently supported by space and money than older children.

The family context is another important factor in explaining direct as well as indirect monetary support within families. Daughters tend to enter a partnership at an earlier stage

than sons and therefore leave their parents' home earlier than the latter. Accordingly, children in a partnership receive parental support in the form of living space significantly less often, and the same applies to financial transfers. In turn, a parental partnership seems to encourage support to children. Next to a pure partnership effect which is also documented in many other studies regarding intergenerational solidarity patterns due to the kin-keeper role of women in kinship relationships, also the fact that married partners have more resources available than singles can help to explain the effect. The existence of other children as competing family members has an effect as well: the greater the number of other offspring, the less parental support can be observed for each individual child. Obviously, the presence of many (or indeed any) competitors for finite family resources influences intergenerational transfer behaviour.

Apart from support patterns that are related to influences of individual and family structures, we can observe disparities that can be explained by cultural-contextual structures. Welfare state arrangements are important in explaining country-specific differences too. The empirical results suggest that welfare state policies in the form of public expenditures have a direct impact and welfare state redistribution has an indirect impact. A strong welfare state with high public expenditures and active interventionist policies, such as the promotion of social housing, offers adult family generations a better chance to live within their own space (which does not contradict the desire for relatively close geographical distance and frequent contact) and, by doing so, conform to the social norm that adult children are supposed to move out of their parents' home at some point in their lives. Accordingly, higher rates of youth unemployment and societal inequality and poverty are associated with considerably more adult children and parents sharing the same space.

Against this background, the paper highlights the importance of parental support in difficult times. Especially in uncertain circumstances characterized by economic instability accompanied by longer periods of schooling and training, considerable youth unemployment and adults starting their own families later in life, parents are more frequently compelled to act as a safety net for their adult offspring. This applies to an extended provision of living space; however, intergenerational financial transfers are important as well, especially in supporting children during phases of little to no income or in assisting with a child's further education or unemployment. Moreover, parental financial transfers to their adult children can also be seen as a contribution to those children's desire to stand on their own feet and live independently. Thus, the empirical results also help to explain residential trajectories by underlining the importance of support from parents as it relates to housing choices of the younger generation. Children from better situated families can leave the parental home earlier and possibly even become homeowners with the support of their parents, whereas children of less affluent parents instead often find themselves in a less favourable housing situation. Intergenerational solidarity can therefore serve to translate social inequality in the parents' generation into future social inequalities in society at large and within the housing market specifically.

Nevertheless, we must bear in mind that the results should be interpreted at this point despite the empirical evidence carefully, because of some limitations due to data restrictions and further research on this topic is necessary. Although the case numbers are impressive and results are very robust, pooling the data across different waves could improve the data quality like also taking longitudinal data analysis into account. Against this background, we could potentially identify changing transfer patterns between parents and their adult

children. For example, when coresiding children leaving the parents household, further research should also address whether they are supported directly with money or not. However, on the basis of these empirical findings, it can be stated that monetary transfers in the form of cash or non-cash benefits are relevant elements of intergenerational relationships and important manifestations of parental support for adult children. The results suggest that family generations show strong bonds and lifelong cohesion in the form of direct and indirect financial support. Many parents thus continue to occupy an important role in the lives of their children, regardless of whether those children live within or outside of the parental household. The findings underline the importance of parents throughout the entire life course of their children in general and in their children's living arrangements in particular. Many parents support their adult children indirectly with living space or directly with monetary transfers that provide the means for independent living. Conversely, the housing circumstances of young adults are often characterized by dependencies on their parents. From this perspective, research on housing is closely connected with research on intergenerational family relations.

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Parental background and housing outcomes in young adulthood

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ABSTRACT

Scholars and policy-makers are concerned that young adults' housing opportunities are becoming more dependent on their family background. This could hinder social mobility and exacerbate inequality. Using data from three cohorts of young people drawn from the Office for National Statistics Longitudinal Study of England and Wales, this study examines how parental attributes in childhood are linked to young adults' housing outcomes two decades later. The results show that young adults' housing outcomes have changed considerably over time and are persistently stratified by parental class and tenure in ways that vary by gender. Housing outcomes have become somewhat more polarised by parental tenure over time as the children of renters became relatively less likely to enter homeownership and more likely to rent privately. This suggests that renters became an increasingly 'marginalised minority' in the late twentieth century, with consequences for their children's housing careers and future social inequality.

Introduction

British policy-makers are becoming increasingly concerned about young adults' housing careers. Faced with rising rates of private renting¹ the government has intervened to support owner-occupation by providing mortgage guarantees and equity loans to first-time buyers through the 'Help to Buy' scheme. At the same time, research shows how a lack of affordable housing options is stretching household budgets and compelling young people to adjust their living arrangements, often by sharing their dwelling or staying in the parental home (Gardiner & Alakeson, 2014; Shelter, 2014). Variants of these trends are being experienced across Europe and are contributing to the growing fluidity, diversity, protraction and precarity of young Europeans' transitions to adulthood (Clapham *et al.*, 2014; Lennartz *et al.*, 2015; Stone *et al.*, 2011).

Evidence that housing is a major component of wealth holdings indicates that current and future socio-economic inequalities are shaped by young adults' housing trajectories (McKee, 2012). Many authors argue that the timing of homeownership transitions is particularly crucial because owner-occupancy typically reduces lifetime housing costs whilst

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providing security, tax advantages, collateral and the opportunity to accumulate and release equity (Appleyard & Rowlingson, 2010; Lersch & Luijkx, 2015; Saunders, 1990). In *The Pinch* (2011), David Willetts argued that the 'Baby Boom' cohort born immediately after the Second World War benefited uniquely from affordable homeownership and subsequent house price inflation. Willetts proposed that these gains deepened inter-generational inequality by pricing later cohorts out of owner-occupancy, especially after the Global Financial Crisis when mortgages were harder to come by. This indicates that the ageing of Western societies could be 'doubly disadvantaging' young people, who are finding it hard to access homeownership at the same time as the looming challenge of financing pensions, health services and care threatens their income prospects.

Many authors are also concerned that family support is becoming increasingly critical for young adults seeking to enter and navigate the housing system (McKee, 2012; NHF, 2014). On the one hand, increased enrolment in higher education, curtailed welfare support and an insecure labour market mean that many young people use the parental home as 'safety net' accommodation (Stone *et al.*, 2014). Unemployment and economic inactivity thus increase the odds that young Britons live with their parents (Stone *et al.*, 2011), although delayed home-leaving is also a strategy to save up for homeownership (Ermisch & Halpin, 2004). Importantly, partnership patterns and welfare policies mean that men and women draw differently on parental safety nets (Stone *et al.*, 2014). For example, most lone parent households are headed by women who thus benefit from the high priority social housing providers assign to families with dependent children.

Families may also be becoming more important for young adults' housing careers because credit constraints, high rents and house prices, low wages and the burden of student debt mean that a growing proportion of young people need financial assistance when buying a dwelling (NHF, 2014; Tatch, 2007). This often comes in the form of familial gifts or loans towards mortgage deposits (Helderman & Mulder, 2007). Many young people also require financial and 'in-kind' support from their parents just to live independently (Heath & Calvert, 2013). Taken together, these trends suggest that family and especially parental background increasingly shapes young people's housing options (McKee, 2012). Kennett *et al.* (2013) argue that this is one outcome of a broader elite-driven project aimed at transforming Western societies by displacing responsibility for housing and welfare support from the state onto families and individuals.

Parental effects on young adults' housing trajectories could, however, create tensions between this agenda and Western governments' espoused commitment to social mobility. Although much social mobility research concentrates on the intergenerational transmission of human capital or occupation, the volatility and spatial polarisation of house prices and rents means that young people's long-term economic prospects are strongly influenced by their housing trajectory (Hamnett, 1999). Housing options also shape human capital and career progression by enabling or constraining residential mobility (Ermisch & Halpin, 2004). Analysing how families influence housing tenure and living arrangements in young adulthood under different institutional arrangements is therefore important for understanding intergenerational transmissions of (dis)advantage (Kurz & Blossfeld, 2004).

In Britain, comparatively little is known about three aspects of the link between family background and young adults' housing outcomes. First, there is considerable uncertainty about the *relative importance* of different parental attributes and the mechanisms through which these operate. On the one hand, Saunders (1990) argued that parental tenure is crucial

as owners and renters have different property rights and relations to the state. Homeowners' lower housing costs and their ability to accumulate, access and bequeath equity mean that they tend to have greater means and opportunity to support their children than tenants (Mulder & Smits, 2013). Homeowning parents may also socialise their children towards owner-occupation and away from renting by shaping their tenure knowledge, preferences and aspirations (Henretta, 1984). Resource and socialisation effects both seem to explain intergenerational continuities in homeownership in continental Europe (Blaauboer, 2010; Lersch & Luijkx, 2015; Mulder & Smits, 1999; Spilerman & Wolff, 2012), although inheritance may become relevant later in life (Appleyard & Rowlingson, 2010).

While Di Salvo & Ermisch (1997) showed that parental owner-occupancy accelerates young adults' homeownership transitions, there has been considerable debate about how intergenerational tenure continuities are affected by the sorting of parents into tenures on the basis of socio-economic position (Forrest & Murie, 1995). In one view, it is the weaker socio-economic position of tenants, rather than their tenure, that explains the lower likelihood of their children becoming homeowners (Jenkins & Maynard, 1983). Indeed, Watt (1996) showed that both class and tenure matter for young people's housing outcomes. Similarly, while growing up in a lone parent household is associated with socio-economic disadvantage, it is not known whether childhood family structure matters for housing outcomes once parental socio-economic position and tenure are taken into account (Blaauboer, 2010; Öst, 2012). Disentangling the effects of parental attributes is tricky because these may be mediated or moderated by young adults' life course development, for example through intergenerational continuities in occupation or the tendency for people to choose partners with matching characteristics (Ermisch & Halpin, 2004; Mulder & Smits, 1999).

A second neglected issue is the *long-term association* between parental attributes and housing outcomes. Although several British studies have examined the association between parental attributes and young people's housing trajectories, these relied on small samples gathered when a large proportion of households rented from Local Authorities (Jenkins & Maynard, 1983; Murphy, 1984; Payne & Payne, 1977). More recent nationally representative analyses have, by contrast, tended to use relatively short portions of panel data to examine parental effects on transitions in and out of the parental home or into homeownership (Andrew, 2012; Ermisch, 1999; Stone *et al.*, 2014). These studies have shown how contextual forces shape young adults' housing transitions. For example, high house prices and unemployment rates inhibit young people's household formation and homeownership (Clark & Mulder, 2000; Di Salvo & Ermisch, 1997; Ermisch, 1999).

Whilst valuable, analysing transitions can tell us little about the cumulative long-term impacts of parental characteristics. This is problematic because parental attributes may have divergent short- and long-term effects, for example if parental affluence discourages early home-leaving while increasing the eventual odds of homeownership (Ermisch, 1999). As studies of occupational social mobility have shown, it is these long-term intergenerational associations that best measure the changing fluidity of societies (Platt, 2005).

Due to data constraints, few studies have assessed whether the impacts of parental background have *changed over time*. Although cross-sectional data show that broader trends of declining homeownership and rising shared living in young adulthood are evident in Britain (Andrew, 2012; Stone *et al.*, 2011), it is not clear whether family background stratifies these broad patterns. As welfare, labour market and housing systems shape young people's life courses we cannot assume that trends documented for the Netherlands (Smits

& Mulder, 2008) and Sweden (Öst, 2012) apply equally to Britain. In any case, it is important to assess whether cohort effects are due to the changing nature of young adults' life courses (for instance, delayed partnership formation) or contextual factors (such as house prices or labour market structures) (Clark & Mulder, 2000). Such knowledge is important for designing interventions to support young adults' housing careers.

In the light of the above, this study asks *how are young adults' housing outcomes associated with the attributes of their parents, and have these patterns changed over time?* Particular attention is paid to two issues. First, the paper considers how the absolute and relative odds of housing outcomes vary by cohort and parental background. While the absolute odds of each outcome matter to individuals (Watt, 1996), comparing the odds of young people from different backgrounds enables us to measure inequalities in life chances while controlling for changes in the opportunity structure (Platt, 2005). Second, the study examines how the associations between parental background and young adults' housing outcomes are affected by life course trajectories and contextual conditions. The paper concentrates on England and Wales as these countries have similar tenure structures and a largely shared history of housing policy. By contrast, the social rental sector has traditionally housed a larger proportion of Scottish households, while housing in Northern Ireland is bound up with a historic legacy of community division.

Data and methods

Data and sample

Data are drawn from the Office for National Statistics Longitudinal Study of England and Wales (LS). The LS is a relational database containing the linked decennial census records of a one per cent sample of the population of England and Wales. The initial sample comprised all individuals in the 1971 census born on one of four specific birth dates. Immigrants and new babies with these birthdays are continuously added to the sample so that it remains representative (Buxton *et al.*, 2005). Census data about individuals living with Longitudinal Study Members (LSMs) are available, although these individuals are not followed through time.

The LS is useful for this project as it tracks a very large sample of individuals over long periods of the life course. Although relatively little is known about LSMs between each census, the long duration of the LS means that childhood conditions can be linked to later life outcomes without relying on retrospective reports. As the LS spans a long period of historical time, we can also examine how housing outcomes vary by birth cohort. A final advantage is the low level of attrition. While some gaps in coverage are inevitable due to under-enumeration and unrecorded deaths or emigration, over 85 per cent of eligible LS records have been successfully linked across each intercensal period. This compares very favourably with the retention rates of most longitudinal surveys, although the rather limited range of variables available in the LS does mean that analysis is restricted to broad patterns of statistical relationships rather than micro-level social processes.

The sample consists of all LSMs aged 10–14 and usually resident in a private household with a parent at the 1971, 1981 or 1991 censuses. Children aged 15 and above were excluded to ensure that all were dependent at their baseline census.² LSMs were dropped if they were not enumerated at their $t + 1$ and $t + 2$ census when aged 20–24 and 30–34 respectively, or if they entered a communal establishment such as prison or institutional care. A handful of cases missing key data were removed to leave 72 120 individuals.

This sample was divided into three cohorts: *Baby Boomers* born 1956–1961 during the postwar peak in the birth rate (13 205 men and 13 698 women tracked 1971–1991); *Post Boomers* born 1966–1971 (11 904 men and 13 648 women tracked 1981–2001); and *Generation X* born 1976–1981 during a trough in the birth rate (9280 men and 10 385 women tracked 1991–2011). Baby Boomers, Post Boomers and Generation X were thus aged 10–14 in 1971, 1981 and 1991, respectively. In each cohort, the sample is slightly larger for women because LS linkage rates are lower for men.³

Measures

The dependent variable was measured when LSMs were aged 30–34. By this age, many people have completed their formal education, started labour force careers and formed partnerships and families (Mulder & Smits, 1999). Residential mobility rates also fall from the late 20s and thus the housing circumstances of individuals aged 30–34 often signpost the direction of their longer term housing trajectory (Clark & Mulder, 2000; Di Salvo & Ermisch, 1997). Focusing on outcomes at a consistent age permits cohort comparison but can tell us less about changes in the biographical timing of events.

The dependent variable has four unordered categories. Information on household tenure was used to code LSMs as owner-occupiers (category 1), social tenants (2) or private tenants (3) if they lived alone or with only a partner and/or their own children. These people live in single-family households where they can be assumed to be (partly) responsible for the dwelling. By contrast, those enumerated as living with a parent or other adult(s) were coded as ‘living with parents or sharing’ (category 4), regardless of household tenure. While pooling individuals in the parental home with those in other multi-adult households overlooks how these groups differ in terms of tenure arrangements and housing pathways, sample size limitations and uncertainties about some relationships within complex households make disaggregation impractical.⁴ Moreover, it is not possible to identify ‘who lives with who’ in these households as the census does not gather information on which individual owns or rents the dwelling. Information on the identity of the householder cannot be used to proxy dependency as the way the census classifies householders has changed over time.

Parental attributes were measured when LSMs were aged 10–14. As lone parenthood may correlate with lasting socio-economic disadvantage a dummy identifies children living with one parent. To capture differences in class background and family resources, parental occupational class is coded using the National Statistics Socio-Economic Classification (NS-SEC) schema introduced in 2001 and approximated for earlier censuses.⁵ Four categories are distinguished: higher managerial, administrative and professional occupations (NS-SEC 1–2); intermediate occupations (NS-SEC 3–4); routine and manual occupations (NS-SEC 5–7); and a few individuals where NS-SEC could not be defined. In line with previous work, the higher status parental NS-SEC code was assigned when an LSM lived with two parents (Platt, 2005).⁶

Parental tenure is divided into owner-occupation, social tenancy and private tenancy in order to capture intergenerational correlations in homeownership and the potential inheritance of some types of social tenancy. A variable measures the age gap between the LSM and their youngest co-resident parent as younger parents have less time to accumulate resources to support their children (Mulder & Smits, 2013). It was not possible to define

a robust variable to capture the number of siblings at baseline as the LS does not contain data on kin living outside the household.

Control variables were defined for age and ethnicity. A dummy captures whether the LSM had a long-term limiting illness or disability aged 30–34 as this could increase their eligibility for social housing and their propensity to live with a carer. Dummies identify LSMs living with their children when aged 20–24 and 30–34 as families with children are allocated a high priority for social housing. Partnership and labour force participation variables are defined when aged 20–24 and 30–34. These classify singles by whether or not they are working and couples according to the employment participation of both partners. Educational attainments are measured with a dummy for higher degrees,⁷ while occupational status is defined when 30–34 using the procedure outlined for parents. Dummies are defined for intercensal migration between regions.

As housing outcomes are constrained by tenure structures a variable measures the percentage of owner-occupier households in the Local Authority (LA) district. Higher levels of owner-occupation mean that there is less rental housing available and individuals who cannot buy may be less able to live independently. Mean regional house prices for first-time buyers are controlled as Ermisch (1999) showed that higher house prices increase intergenerational co-residence and lower young adult homeownership.⁸ Gender-specific regional unemployment rates amongst 30–34 year olds are included to capture the association between labour market conditions and housing outcomes. Due to data constraints all contextual variables are measured when 30–34. The effects of these variables should thus be interpreted as correlations rather than the causal impact of conditions experienced earlier in life. Summary statistics for all independent variables are shown in Appendix A Table A1.

Analysis

The paper begins by examining how the associations between parental attributes and housing outcomes vary by gender and cohort. First, the odds of each outcome are calculated to assess trends in housing outcomes. Odds ratios are then used to evaluate how the relative chances of each housing outcome vary by family background. Odds ratios take into account changing structural conditions, allowing us to assess how inequalities in life chances have changed over time (Platt, 2005).

Multivariate models then assess how these associations are affected by life course trajectories and contextual conditions. Multinomial logistic regression is used as the dependent variable consists of four distinct unordered categories (Long & Freese, 2006). Six separate models are estimated to allow the effects of each independent variable to vary by gender and cohort.⁹ Independent variables that did not contribute significantly to any model were not retained. Model estimates are reported as average marginal effects (AMEs). AMEs estimate the population average change in the probability of a specified outcome produced by changing a predictor while holding the rest of the variables at their observed values.

Figure 1a. Housing origins and outcomes by cohort: Men. Source: ONS Longitudinal Study (own analysis).

Results

Descriptive analysis

Figures 1a and 1b show the percentage of men and women in each cohort who were in each housing state aged 10–14 and 30–34. In line with national trends the proportion of 10–14 year olds living in owner-occupation increased dramatically across the cohorts, while the proportion living in private and especially socially rented accommodation fell. Young adults’ housing outcomes when aged 30–34 have also changed over time. Homeownership has become decreasingly common with the biggest drop occurring for Generation X (most notably amongst men). This is broadly consistent with Willetts’ (2011) thesis that intergenerational wealth inequalities are deepening as the Baby Boomers enjoyed faster transitions into homeownership than more recent cohorts of young people. Although young women were consistently more likely than men to be social tenants, the total proportion of young adults living in social housing has declined over time as the sector contracted through Right to Buy sales and low levels of construction.

This decline has been counterbalanced by a renaissance of private renting amongst Generation X. This trend accounts for most of the decline in homeownership and social renting amongst women, for whom there was only a small increase in parental or shared living between the Post Boomer and Generation X cohorts. This increase may reflect greater participation in higher education and the postponement of partnership (Table A1, Appendix A). Rates of parental co-residence and sharing were consistently higher for young men who have also become increasingly likely to experience these outcomes over time. These gender patterns probably arise because women gain a ‘head start’ in their housing careers as they tend to form partnerships with older men. Rising lone motherhood during the 1980s and 1990s may also be relevant as the state supports lone parents to live independently through the benefit system and by providing priority access to the dwindling supply of social housing. As less support is provided to childless singles young men may have found it particularly difficult to maintain residential independence in the face of declining housing affordability

Figure 1b. Housing origins and outcomes by cohort: Women. Source: ONS Longitudinal Study (own analysis).

and a weakening youth labour market. This process is likely to have accelerated since 2011 with the curtailment of housing benefit support for single young people.

Tables 1a and 1b show how the absolute and relative chances of each housing outcome vary by cohort and family background. Looking first at the absolute odds, the tables document a universal fall in owner-occupation across the cohorts. This is particularly pronounced for Generation X, who may have been constrained from entering homeownership by secular trends in affordability as well as the credit constraints and housing market stagnation induced by the Global Financial Crisis. Nevertheless, even in Generation X owner-occupation was the most likely housing outcome for most young people.

The odds of private renting and parental co-residence or sharing amongst men increased considerably in Generation X. By contrast, the odds of social renting fell across the cohorts, except for children whose parents were social tenants where the odds remained steady (for men) or increased (for women). In fact, Generation X women growing up in social housing are the only group for whom owner-occupation was not the most likely outcome. These women were most likely to be social tenants aged 30–34, while their male peers were almost as likely to be living with a parent or sharing as in owner-occupation. Over time, the children of social renters seem to have become particularly unlikely to enter owner-occupation as a greater proportion remain social tenants (women), become private renters (both genders) or live in the parental home or with other adults (men). This highlights the potency and persistence of long-term intergenerational continuities in housing disadvantage, although the contraction of the social rental sector and welfare reforms may in future make young people from less advantaged backgrounds more dependent on private rather than socially rented housing (Clapham *et al.*, 2014).

Comparing the outcomes of children from different backgrounds using odds ratios (ORs) allows us to evaluate the changing openness of the housing system. ORs greater than one indicate that a group has higher odds of experiencing an outcome than the reference

Table 1a. Parental attributes and housing outcomes by cohort: Men.

Parental attribute		Housing outcomes aged 30–34											
		Owner-occupation				Social tenancy				Private tenancy			
		Cohort	Cohort %	Odds	OR	95% CI	Odds	OR	95% CI	Odds	OR	95% CI	Odds
Two parents (ref)	BB	92.22	1.95	0.12			0.06			0.21			0.21
	PB	88.71	1.80	0.09			0.08			0.25			0.25
	GX	84.16	1.06	0.07			0.19			0.36			0.36
Lone parent	BB	7.78	1.35	0.69	0.61–0.79	0.20	1.59	1.33–1.89	0.07	1.26	1.14	0.97–1.34	0.24
	PB	11.29	1.47	0.81	0.72–0.91	0.15	1.67	1.40–1.98	0.09	1.17	0.93	0.81–1.08	0.24
	GX	15.84	0.78	0.74	0.66–0.82	0.13	1.89	1.57–2.27	0.20	1.05	1.10	0.97–1.25	0.39
NS-SEC 1–2 (ref)	BB	25.17	2.85	0.05			0.06			0.19			0.19
	PB	33.32	2.40	0.04			0.09			0.20			0.20
	GX	38.50	1.34	0.03			0.20			0.30			0.30
NS-SEC 3–4	BB	21.29	2.09	0.73	0.66–0.82	0.09	1.76	1.43–2.17	0.07	1.26	1.13	0.99–1.30	0.21
	PB	20.75	1.87	0.78	0.70–0.87	0.09	2.05	1.66–2.54	0.07	0.77	0.63–0.94	0.25	0.25
	GX	27.20	1.04	0.78	0.70–0.86	0.07	2.17	1.69–2.78	0.19	0.92	0.80–1.06	0.37	0.37
NS-SEC 5–7	BB	48.77	1.59	0.56	0.51–0.61	0.18	3.62	3.04–4.30	0.05	0.92	0.76–1.11	0.23	0.23
	PB	40.45	1.43	0.60	0.54–0.65	0.13	3.07	2.57–3.67	0.07	0.80	0.69–0.94	0.29	0.29
	GX	28.91	0.77	0.58	0.52–0.64	0.13	4.12	3.29–5.16	0.18	0.88	0.77–1.01	0.43	0.43
Owner-occupier (ref)	BB	49.72	2.55	0.06			0.06			0.21			0.21
	PB	65.82	2.23	0.05			0.07			0.23			0.23
	GX	79.83	1.19	0.05			0.18			0.35			0.35
Social tenant	BB	39.18	1.39	0.55	0.51–0.59	0.23	3.91	3.45–4.44	0.05	0.85	0.72–1.00	0.22	0.22
	PB	28.92	1.09	0.49	0.45–0.53	0.22	4.10	3.59–4.69	0.08	1.07	0.92–1.25	0.29	0.29
	GX	16.40	0.47	0.39	0.35–0.44	0.25	5.35	4.53–6.33	0.21	1.17	1.01–1.36	0.44	0.44
Private tenant	BB	11.09	1.67	0.66	0.58–0.74	0.13	2.13	1.76–2.59	0.09	1.49	1.20–1.85	0.22	0.22
	PB	5.26	1.53	0.69	0.58–0.81	0.09	1.72	1.27–2.32	0.13	1.71	1.31–2.22	0.25	0.25
	GX	3.77	0.82	0.69	0.56–0.86	0.09	2.01	1.36–2.97	0.30	1.64	1.27–2.12	0.31	0.31

Notes: BB = Baby Boomers, PB = Post Boomers, GX = Generation X, OR = odds ratio, CI = OR confidence interval.
Source: ONS Longitudinal Study (own analysis).

Table 1b. Parental attributes and housing outcomes by cohort: Women.

Parental attribute		Housing outcomes aged 30–34											
		Owner-occupation				Social tenancy				Private tenancy			
		Cohort	Cohort %	Odds	OR	95% CI	Odds	OR	95% CI	Odds	OR	95% CI	N
Two parents (ref)	BB	91.92	2.22	0.18			0.06			0.11			12 591
	PB	87.35	2.07	0.17			0.09			0.11			11 922
Lone parent	GX	81.69	1.41	0.12			0.20			0.17			8483
	BB	8.08	1.32	0.59	0.52–0.67		0.36	1.97	1.71–2.27	0.06	0.98	0.74–1.29	1107
	PB	12.65	1.10	0.53	0.48–0.59		0.37	2.22	1.97–2.50	0.11	1.23	1.04–1.46	1726
	GX	18.31	0.84	0.60	0.54–0.66		0.30	2.54	2.24–2.89	0.24	1.20	1.05–1.36	1902
NS-SEC 1–2 (ref)	BB	24.43	3.27	0.08			0.07			0.11			3347
	PB	31.18	2.99	0.08			0.09			0.11			4256
NS-SEC 3–4	GX	36.46	1.87	0.06			0.20			0.14			3786
	BB	21.04	2.62	0.14	0.71–0.90		0.14	1.83	1.54–2.17	0.06	0.90	0.73–1.10	2882
	PB	20.66	2.26	0.15	0.68–0.84		0.15	1.84	1.57–2.16	0.09	1.01	0.85–1.21	2819
	GX	25.16	1.49	0.80	0.72–0.89		0.11	1.88	1.55–2.28	0.19	0.94	0.82–1.08	2613
NS-SEC 5–7	BB	49.51	1.76	0.54	0.49–0.59		0.27	3.49	3.02–4.03	0.05	0.69	0.58–0.82	6782
	PB	41.83	1.47	0.49	0.45–0.53		0.27	3.41	2.99–3.89	0.09	1.03	0.89–1.19	5709
	GX	30.92	0.91	0.49	0.44–0.54		0.24	4.29	3.63–5.07	0.22	1.10	0.97–1.24	3211
	BB	48.01	3.17	0.09			0.09			0.06			6577
Owner-occupier (ref)	PB	62.74	2.82	0.09			0.08			0.11			8563
	GX	76.69	1.65	0.08			0.19			0.17			7964
Social tenant	BB	40.80	1.46	0.46	0.43–0.50		0.34	3.57	3.22–3.97	0.05	0.91	0.78–1.07	5589
	PB	31.84	0.99	0.35	0.33–0.38		0.45	5.04	4.56–5.57	0.10	1.17	1.03–1.34	4346
Private tenant	GX	19.09	0.50	0.30	0.27–0.33		0.53	6.67	5.89–7.56	0.25	1.33	1.17–1.50	1983
	BB	11.18	1.90	0.60	0.53–0.68		0.21	2.25	1.93–2.64	0.08	1.37	1.09–1.70	1532
	PB	5.41	1.62	0.57	0.49–0.67		0.17	1.93	1.55–2.39	0.15	1.79	1.42–2.25	739
	GX	4.22	0.86	0.52	0.43–0.63		0.20	2.52	1.94–3.29	0.33	1.74	1.39–2.18	438

Notes: BB = Baby Boomer, PB = Post Boomer, GX = Generation X, OR = odds ratio, CI = OR confidence interval.

Source: ONS Longitudinal Study (own analysis).

category, while ORs less than one indicate lower relative odds. ORs for each outcome are shown in Tables 1a and 1b alongside their 95% confidence intervals.

The odds of owner-occupation are consistently and significantly lower for the children of lone parents as compared with children from two parent families. By contrast, the ORs of social renting are significantly greater than one for the children of lone parents and this relationship has strengthened over time for women. For women, the relative odds of private renting are also significantly higher in more recent cohorts for the children of lone parents.

As the NS-SEC 3–4 category pools a varied group of occupations, focusing on the falling proportion of children with parents with routine occupational status (NS-SECs 5–7) provides the best way to assess the changing importance of class background. Across cohorts and genders roughly one child from a routine occupational background is an owner-occupier when 30–34 for every two with managerial or professional parents (NS-SECs 1–2). Social renting is much more likely for children with parents with a routine occupational background than for children with managerial and professional parents. Men and to a lesser extent women are also significantly more likely to be living with a parent or sharing if their parents had a routine occupational background. This indicates that children from working-class backgrounds are both less likely to own and live independently in early adulthood than their peers from more advantaged classes.

The ORs for parental tenure are particularly striking. For both genders the odds of owner-occupation are much lower for children whose parents were social tenants as compared with the children of owner-occupiers (the opposite is true for social tenancies). Furthermore, the ORs of owner-occupation for the children of social tenants have declined significantly across the cohorts while the ORs of social tenancy have significantly increased. This indicates strengthening intergenerational continuity in social tenancy and a decreasing relative propensity for the children of social tenants to become owner-occupiers. These patterns are gendered as Generation X men whose parents were social tenants are significantly more likely than men whose parents were owner-occupiers to subsequently live in privately rented accommodation or with their parents/other adults. By contrast, Generation X women whose parents were social tenants are less likely to be living with a parent or sharing than those whose parents were owner-occupiers. In all cohorts, the relative odds of owner-occupation are lower and the relative odds of becoming a tenant are greater for children growing up in privately rented accommodation. Overall, the results demonstrate that housing (dis) advantage is linked across generations in ways that have either remained consistent or strengthened slightly across time.

Multinomial models

Tables 2a and 2b present AMEs from multinomial models examining whether contextual conditions or life course trajectories affect how family background is associated with housing outcomes. AMEs are reported for each category of the dependent variable. As AMEs estimate population average changes in probability the four AMEs for each variable sum to 0. To facilitate discussion of the parental effects and prevent the over-interpretation of trends the estimated AMEs for the parental variables are displayed with their 95% confidence intervals in Appendix A Figures A1a and A1b.

Table 2a. Average marginal effects from multinomial logit models of housing outcomes aged 30–34: Men.

Variables	Baby Boomers (n = 13 205)				Post Boomers (n = 11 904)				Generation X (n = 9280)			
	OO	ST	PT	PS	OO	ST	PT	PS	OO	ST	PT	PS
Lone parent (ref = two parents)	–0.011	0.003	0.009	–0.001	0.024	–0.006	0.013	–0.031**	0.015	0.003	0.005	–0.022*
Parental NS-SEC (ref = 1–2)												
NS-SEC 3–4	–0.029**	0.010	0.015*	0.004	–0.036**	0.022**	–0.013	0.026**	–0.017	0.020**	–0.009	0.006
NS-SEC 5–7	–0.038***	0.025***	0.001	0.012	–0.035***	0.017**	–0.011	0.029***	–0.029*	0.021**	–0.016	0.025**
Parental tenure (ref = own- er-occupier)												
Social tenant	–0.054***	0.051***	–0.007	0.011	–0.077***	0.051***	0.007	0.018*	–0.085***	0.051***	0.040***	–0.006
Private tenant	–0.060***	0.025**	0.024**	0.012	–0.079***	0.022	0.041***	0.016	–0.067**	0.027*	0.069***	–0.029
Ethnic minority (ref = white)	–0.036	–0.023	–0.019	0.078**	–0.058**	–0.022	–0.050***	0.130***	–0.074***	–0.025**	–0.070***	0.168***
Children when 20–24 (ref = no)	–0.060***	0.032**	0.005	0.023	–0.029	0.050**	0.005	–0.026	–0.020	0.014	0.017	–0.011
Children when 30–34 (ref = no)	0.020	0.063***	–0.028***	–0.054***	0.065***	0.078***	–0.039***	–0.104***	0.099***	0.068***	–0.064***	–0.104***
Higher degree (ref = no degree)	0.085***	–0.058***	–0.015*	–0.012	0.060***	–0.046***	0.000	–0.013	0.085***	–0.033***	–0.020	–0.032***
Partnership when 20–24 (ref = single, working)												
Single, not working	–0.098***	0.072***	0.017*	0.009	–0.099***	0.047***	0.020**	0.032***	–0.065***	0.023**	0.022*	0.019*
Couple, both work	0.054***	–0.009	0.002	–0.047***	0.046***	–0.024***	0.006	–0.028*	0.047***	0.002	–0.009	–0.040*
Couple, man works	–0.001	0.015	0.013	–0.026	–0.006	0.009	0.037	–0.040	–0.002	0.020	0.015	–0.033
Couple, wom- an works	0.021	0.073**	–0.006	–0.088**	–0.056	0.050*	0.063	–0.058	0.053	0.033	–0.020	–0.065
Couple, neither work	–0.123***	0.081***	0.020	0.023	–0.142***	0.052**	0.055*	0.035	–0.024	0.053*	0.011	–0.039

(Continued)

Table 2a. (Continued).

Variables	Baby Boomers (n = 13 205)				Post Boomers (n = 11 904)				Generation X (n = 9280)			
	OO	ST	PT	PS	OO	ST	PT	PS	OO	ST	PT	PS
Partnership when 30–34 (ref= single, working)												
Single, not working	–0.190***	0.098***	0.040**	0.052*	–0.241***	0.169***	0.039**	0.033	–0.204***	0.104***	0.012	0.088***
Couple, both work	0.422***	0.024*	–0.004	–0.442***	0.352***	0.003	–0.015*	–0.340***	0.341***	0.012	0.080***	–0.433***
Couple, man works	0.359***	0.068***	0.010	–0.436***	0.236***	0.047***	0.020	–0.303***	0.177***	0.061***	0.153***	–0.392***
Couple, woman works	0.278***	0.120***	0.020	–0.418***	0.213***	0.078***	0.027	–0.318***	0.148***	0.090***	0.208***	–0.446***
Couple, neither work	0.125***	0.234***	0.068***	–0.428***	–0.050	0.159***	0.184***	–0.294***	–0.173***	0.193***	0.397***	–0.417***
NS-SEC (ref= NS-SEC 1–2)												
NS-SEC 3–4	–0.062***	0.010	0.020***	0.032***	–0.054***	0.023***	–0.009	0.040***	–0.087***	0.029***	0.001	0.057***
NS-SEC 5–7	–0.188***	0.117***	0.015*	0.056***	–0.136***	0.062***	0.018*	0.057***	–0.147***	0.070***	0.017	0.060***
Migrated since age 20–24 (ref= no)	–0.005	–0.018*	0.056***	–0.033***	–0.024*	–0.001	0.064***	–0.039***	–0.031*	–0.017*	0.086***	–0.038***
% owner-occupiers in LA	0.004***	–0.003***	0.000	0.000	0.003***	–0.002***	–0.001*	0.000	0.003***	–0.001***	–0.002***	0.000
Regional house price (£10 000)	–0.014***	0.008***	0.001	0.005**	–0.006***	0.002	0.000	0.004***	–0.003*	0.001	–0.002*	0.004***
Regional unemployment rate	0.004*	–0.004**	–0.002*	0.002	0.004	–0.004	–0.006**	0.006*	0.013**	–0.002	–0.011**	0.000
McFadden's pseudo r^2 (adj. count r^2)		0.340 (0.332)			0.285 (0.272)				0.296 (0.352)			

* $p < 0.05$.

** $p < 0.01$.

*** $p < 0.001$.

Notes: OO = owner-occupation, ST = social tenancy, PT = private tenancy, PS = parents/sharing. All models control for age, parental age, health status, migration aged 20–24 and missing NS-SEC (parameters not shown).

Source: ONS Longitudinal Study (own analysis).

Table 2b. Average marginal effects from multinomial logit models of housing outcomes aged 30–34: Women.

Variables	Baby Boomers (n = 13 698)				Post Boomers (n = 13 648)				Generation X (n = 10 385)			
	OO	ST	PT	PS	OO	ST	PT	PS	OO	ST	PT	PS
Lone parent (ref = two parents)	–0.006	0.012	0.000	–0.006	–0.024*	0.018*	0.008	–0.001	0.003	0.006	0.013	–0.022**
Parental NS-SEC (ref = 1–2)												
NS-SEC 3–4	–0.021	0.016	–0.002	0.007	–0.017	0.015	–0.004	0.006	–0.016	0.011	–0.018*	0.023**
NS-SEC 5–7	–0.028**	0.030***	–0.015**	0.013*	–0.046***	0.034***	–0.005	0.017**	–0.048***	0.022*	–0.011	0.037***
Parental tenure (ref = owner-occupied)												
Social tenant	–0.065***	0.050***	0.004	0.011*	–0.081***	0.078***	–0.003	0.005	–0.096***	0.070***	0.034**	–0.008
Private tenant	–0.055***	0.027**	0.020**	0.007	–0.077***	0.031*	0.037**	0.010	–0.100***	0.039**	0.069***	–0.008
Ethnic minority (ref = white)	0.016	–0.028*	0.003	0.010	–0.048**	0.008	–0.024*	0.063***	–0.042*	–0.004	–0.052***	0.098***
Children when 20–24 (ref = no)	–0.051***	0.066***	0.001	–0.016	–0.059***	0.059***	0.013	–0.013	–0.099***	0.076***	0.068***	–0.045***
Children when 30–34 (ref = no)	0.037***	0.100***	–0.020**	–0.117***	0.024**	0.099***	–0.010	–0.113***	0.076***	0.064***	–0.019	–0.121***
Higher degree (ref = no degree)	0.081***	–0.078***	–0.005	0.002	0.038***	–0.039***	0.009	–0.007	0.093***	–0.067***	–0.016	–0.010
Partnership when 20–24 (ref = single, working)												
Single, not working	–0.100***	0.063***	0.022**	0.014	–0.073***	0.062***	0.012	–0.001	–0.040***	0.030***	–0.004	0.013
Couple, both work	0.055***	–0.035***	0.003	–0.024***	0.048***	–0.007	–0.009	–0.032***	0.068***	–0.023**	–0.025**	–0.020*
Couple, man works	0.004	0.001	0.026**	–0.031***	0.005	0.020*	–0.001	–0.024*	0.011	0.008	–0.012	–0.007
Couple, woman works	–0.072**	0.058**	0.021	–0.007	–0.053	0.047	0.028	–0.023	–0.022	0.063**	–0.005	–0.037
Couple, neither work	–0.114***	0.109***	0.012	–0.007	–0.110***	0.100***	0.043*	–0.034*	–0.070*	0.014	0.055*	0.000
Partnership when 30–34 (ref = single, working)												
Single not working	–0.083***	0.120***	0.017	–0.055***	–0.226***	0.116***	0.149***	–0.039**	–0.212***	0.068***	0.164***	–0.020

(Continued)

Table 2b. (Continued).

Variables	Baby Boomers (n = 13 698)				Post Boomers (n = 13 648)				Generation X (n = 10 385)			
	OO	ST	PT	PS	OO	ST	PT	PS	OO	ST	PT	PS
Couple, both work	0.329***	-0.090***	-0.006	-0.232***	0.340***	-0.107***	-0.048***	-0.186***	0.332***	-0.062***	-0.039**	-0.231***
Couple, man works	0.288***	-0.051***	-0.010	-0.227***	0.263***	-0.062***	-0.032**	-0.169***	0.266***	-0.013	-0.041**	-0.212***
Couple, woman works	0.197***	0.038	0.001	-0.236***	0.197***	0.015	-0.028	-0.185***	0.117***	0.048*	0.060	-0.225***
Couple, neither work	0.075**	0.113***	0.023	-0.212***	-0.045	0.111***	0.105***	-0.171***	-0.054	0.113***	0.136***	-0.195***
NS-SEC (ref= NS-SEC 1-2)												
NS-SEC 3-4	-0.064***	0.037***	0.017**	0.010	-0.045***	0.029***	-0.002	0.018**	-0.055***	0.029***	0.008	0.018*
NS-SEC 5-7	-0.165***	0.136***	-0.001	0.031***	-0.137***	0.096***	0.012	0.029***	-0.146***	0.073***	0.047***	0.027***
Migrated since age 20-24	0.013	-0.035***	0.039***	-0.017*	-0.035***	-0.022*	0.068***	-0.011	-0.038**	-0.046***	0.090***	-0.006
% owner-occupiers in LA	0.004***	-0.003***	0.000	0.000	0.002***	-0.002***	-0.001*	0.000	0.001	-0.001*	0.000	0.000
Regional house price (£10 000)	-0.019***	0.011***	0.005**	0.003*	-0.005***	0.004***	-0.001	0.001	-0.007***	0.002***	0.002**	0.002***
Regional unemployment rate	0.007*	-0.001	-0.005*	-0.001	0.015***	-0.002	-0.014***	0.001	0.018***	-0.008*	-0.008	-0.002
McFadden's pseudo r^2 (adj. count r^2)	0.299 (0.279)				0.303 (0.271)				0.282 (0.255)			

* $p < 0.05$.

** $p < 0.01$.

*** $p < 0.001$.

Notes: OO = owner-occupation, ST = social tenancy, PT = private tenancy, PS = parents/sharing. All models also control for age, parental age, health status, migration aged 20-24 and missing NS-SEC (parameters not shown).

Source: ONS Longitudinal Study (own analysis).

The models show that many parental attributes are independently associated with housing outcomes in early adulthood. In general, lone parenthood has fairly weak and insignificant effects. By contrast young adults in all cohorts are significantly less likely to become owner-occupiers and more likely to rent socially or live with parents/share (excepting male Baby Boomers) if their parents worked in routine occupations (NS-SEC 5–7) as compared with managerial and professional jobs (NS-SEC 1–2). Women from a routine occupational background have also become somewhat more likely to live in the parental home or share over time. Although this implies that working-class women may be finding it increasingly difficult to enter the housing system, overall the effects of parental occupational status seem to indicate more a persistence than deepening of class inequalities in housing outcomes.

The AMEs for parental tenure suggest that the late twentieth century expansion of owner-occupation was accompanied by the marginalisation of renting. The predicted probability of owner-occupation is significantly lower for the children of renters as compared with homeowners and this relative gap seems to have widened slightly across the cohorts.¹⁰ This provides some support for concerns that homeownership is increasingly unattainable to children whose parents rent, although the secular decline in homeownership amongst young adults is a much more pronounced trend.

There is a strong intergenerational association of social tenancy in all cohorts, as well as a strengthening link between parental tenancy and the probability of subsequent private renting. This finding is important as debates about the tribulations of Generation Rent often overlook that it is children from less privileged backgrounds who are becoming disproportionately reliant on the private rental sector. One explanation for these trends is that renting (especially social renting) became ‘residualised’ during the late twentieth century as those who could afford it increasingly moved into owner-occupation. While we cannot rule out the possibility that selection explains the parental tenure effects (Aratani, 2011), the fact that these are net of life course characteristics as well as parental class and family structure hints that any selection effects are probably quite minor.

Many life course variables have close links to housing outcomes. Ethnic minorities in recent cohorts have a significantly lower probability of owning and a higher probability of parental co-residence or sharing than whites. The latter effect is particularly pronounced amongst more recent cohorts of men. Women have a significantly lower probability of owner-occupation and a greater probability of renting socially (and privately for Generation X) if they had children when 20–24. This might reflect the allocation of scarce social housing to young lone parents. Living with children when 30–34 is associated with a higher probability of owner-occupation or social renting as well as a lower probability of parental co-residence/sharing or renting privately (for men). In all cohorts having a degree increases the probability of owner-occupation while reducing the probability of social tenancy.

Being single and not working aged 20–24 and especially when 30–34 reduces the probability of owner-occupation and increases the probability of renting socially relative to working singles. Living as a couple when 30–34 greatly reduces the probability of living with a parent or sharing, even if neither partner is in work. By contrast, the relative probability of owner-occupation is higher if living in a dual- or to a lesser extent single-earner partnership when 30–34. The particularly strong effects for dual-earner couples may reflect the need for two incomes to sustain homeownership. The relative probability of renting socially is greater if living as a workless couple, although the relative chance that workless couples rent privately has risen across time.

Unsurprisingly, the predicted probability of owner-occupation is lower if individuals have a routine as compared with a managerial or professional class position. Men and women with a routine occupational class are also relatively more likely to rent socially (particularly women) or live with a parent or other adults (especially men). Recent migration is associated with a significantly higher probability of renting privately.

Adding contextual variables significantly improved the fit of all models. As expected, a greater proportion of owners in the LA raises the probability of owning and lowers the probability of renting. In all cohorts higher regional house prices dampen the probability of owner-occupancy, although these effects appear to have weakened over time. Gender seems to mediate how young people adapt to housing costs as high house prices more strongly increase the probability that men live with parents or share their dwelling as compared with women. By contrast, the probability that Baby Boomer and Generation X women (but not men) rent privately is higher in more expensive regions. Higher regional unemployment is linked to a greater probability of owner-occupancy. This is in line with evidence that rates of homeownership and unemployment are correlated (De Graaff and van Leuvensteijn, 2013).

Conclusions

There is growing concern that young adults' increasingly constrained housing options are deepening the intergenerational inequalities of wealth and security that are emerging with population ageing, globalisation and the retreat of welfare states. Difficulties entering the housing system and especially homeownership are also thought to be making young adults' housing position more dependent on family support (McKee, 2012). As housing is a major component of household outgoings and assets, deepening reliance on family support could hinder social mobility and exacerbate inequality as young people from more advantaged backgrounds are insulated from the growing housing risks and constraints faced by their less advantaged peers. In consequence, this paper has examined how the housing outcomes of three cohorts of young adults are linked to the attributes of their parents in a liberal context where social mobility is an explicit aim of government policy.

The results show that young adults' housing careers have changed over time in ways that could exacerbate inequalities of wealth and housing security between cohorts. The likelihood that young people from all backgrounds are homeowners has dropped over time while private renting and parental living or sharing have become much more common. This fits with a broader shift towards more fluid and precarious transitions to adulthood. Overall, the magnitude of these cohort patterns seems to dwarf the much more modest temporal trends we observe in the relationships between family background and young adults' housing outcomes.

In general, parental socio-economic (dis)advantage has been persistently associated with the stratification of young adults' housing outcomes in recent decades. *Ceteris paribus* owner-occupation is less likely and social tenancies or parental co-residence/sharing are more likely for young people whose parents worked in routine or manual jobs. Although the proportion of young people with managerial and professional parents has increased over time, this has not been accompanied simply by class polarisation of housing outcomes. For men the relative probabilities of owner-occupation by class have changed little over time. By contrast, the relative probability of owner-occupation appears to have declined slightly over time, while the relative probability of parental living or sharing has increased for women

with parents from a routine occupational background. This suggests that working-class women are finding it increasingly difficult to enter the housing system, perhaps due to the contraction of the social rental sector. However, in general the effects of parental class seem relatively stable across cohorts.

Two factors complicate this picture. As the proportion of children with managerial and professional parents increased over time, it is likely that this group became more diverse and relatively less advantaged in ways that are hard to measure. Furthermore, the modelled parental NS-SEC effects probably underestimate the cumulative importance of parental class. Intergenerational continuities in educational attainment, labour force attachment and occupation mean that much of the impact of parental class may be indirectly transmitted through young adults' life course development (Ermisch & Halpin, 2004).

The strong links between parental tenure and child housing outcomes also indicate persistent intergenerational continuities in housing (dis)advantage. Even after controlling for life course factors, the children of tenants are significantly less likely to be homeowners and often significantly more likely to be renting aged 30–34 than the children of homeowners. As this finding persists across cohorts and has been documented in other Western countries, it is clear that homeownership is transmitted between generations under a wide range of contextual conditions. Although the model estimates are subject to some uncertainty, in general young people's housing outcomes also appear to be polarising slightly by parental tenure. The children of renters have become increasingly likely to become private renters over time both in absolute terms and relative to the children of owner-occupiers. Although Generation X has been dubbed 'Generation Rent', the odds of owner-occupation seem to have declined most strongly over time for the children of renters (particularly social tenants). This suggests that renters became a marginalised minority in the latter part of the twentieth century and that this may have constrained their children's housing options and social mobility prospects. Further work should examine whether this pattern holds in other Western societies where the rental system is less starkly divided into a private market and a residualised social sector.

Several aspects of the results require further analysis. First, debates about the impacts of postponed homeownership on fertility and young families highlight how it may be the timing rather than the occurrence of housing transitions that varies by cohort and/or parental background. For example, the children of renters may take longer to enter owner-occupation than children with homeowner parents. The impact of parental tenure may thus change as children age, although any duration effects will still have financial and policy implications. Moreover, parental tenure is not necessarily constant over time and it is not clear when it is most relevant to young people. Examining these issues and disentangling them from the period effects of the Global Financial Crisis will require very long periods of longitudinal data gathered retrospectively or at frequent intervals from both parents and children.

Care is also required when interpreting the parental tenure effects given the changing composition and social meaning of tenure categories over time. Long-term intergenerational associations richly describe social fluidity but they cannot reveal the mechanisms by which parental tenure shapes children's housing outcomes. Given the strong British ideology of homeownership, it seems probable that differential access to resources rather than socialisation is the key mechanism. Owners and renters may also differ in unobserved ways which could have changed over time, for instance if renting has become an increasingly strong proxy for unmeasured disadvantage. However, even if this were the case the

results demonstrate that this disadvantage could be compounded by inequalities in young adults' subsequent housing trajectories. Finally, parental tenure may have different effects for different groups and further research into interaction effects remains necessary.

Finally, the results emphasise that gaining a richer understanding of current and future housing inequalities requires looking beyond intergenerational transmission. Demography plays a central role in the stratification of young adults' housing trajectories with divergence by factors such as gender, ethnicity and partnership status. Housing outcomes are also configured by house prices and tenure mix, implying that the geography of housing markets strongly affects young adults' housing outcomes and the money they spend, gain and lose in the housing system. Evaluating the open- and fairness of housing systems requires considering how inequalities are generated within cohorts as well as how they are transmitted across generations.

Notes

1. The British rental system consists of a private market and a largely separate social rental sector where housing is bureaucratically allocated at below market rents. More vulnerable groups generally receive priority access to social housing.
2. Children could leave compulsory education at 15 until 1972.
3. This could partly reflect gendered migration patterns.
4. Further analysis suggested that roughly two-thirds of the group lived with a parent. This proportion changed little over time and men were consistently more likely to live with a parent than women.
5. Values are derived from the person's current job or their most recent occupation if not in work.
6. The census does not record incomes.
7. Information on qualifications obtained before age 18 was not consistently collected by the census until 2001.
8. The average price paid by first-time buyers should capture the cost of the types of dwelling accessible to young adults better than the average overall house price.
9. This also allows the 'meaning' of variables to change over time. For example, higher degrees may have become a weaker indicator of socio-economic advantage over time as the proportion of adults attending university has risen.
10. Without data spanning a longer period it is impossible to tell whether this is because the children of renters are taking comparatively longer to attain homeownership, or because they are becoming relatively less likely ever to own.

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The derivation of NS-SEC classes is provided in Bukodi and Neuburger (2009) 'Data Note. Job and occupational histories for the NSHD 1946 Birth Cohort' as part of the ESRC Gender Network Grant, Project 1 'Changing occupational careers of men and women' (RES-225-25-2001). The code was kindly provided by Erzsebet Bukodi and adapted for use in the LS by Franz Buscha and Patrick

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Appendix A

Figure A1a. AMEs and 95% confidence intervals for parental attributes: Men. Source: ONS Longitudinal Study (own analysis).

Figure A1b. AMEs and 95% confidence intervals for parental attributes: Women. Source: ONS Longitudinal Study (own analysis).

Table A1. Descriptive statistics.

Categorical variables (%)	Baby Boomers		Post Boomers		Generation X	
	Men	Women	Men	Women	Men	Women
Parental family type (ref = two parents)						
Lone parent	7.8	8.1	11.3	12.6	15.8	18.3
Parental NS-SEC (ref = 1–2, managerial/professional)						
3–4 (intermediate)	21.3	21.0	20.7	20.7	27.2	25.2
5–7 (routine and manual)	48.8	49.5	40.4	41.8	28.9	30.9
Undefined/missing	4.8	5.0	5.5	6.3	5.4	7.5
Parental tenure (ref = owner-occupation)						
Social tenant	39.2	40.8	28.9	31.8	16.4	19.1
Private tenant	11.1	11.2	5.3	5.4	3.8	4.2
Ethnicity (ref = white)						
Ethnic minority	2.4	2.4	3.7	4.3	8.0	7.7
Health status (ref = no LLTI)						
LLTI	4.8	4.4	8.1	7.8	7.0	7.5
Children when 20–24 (ref = no children)						
Children	11.9	27.1	8.0	24.1	4.6	19.9
Children when 30–34 (ref = no children)						
Children	55.7	74.3	45.2	67.0	38.1	60.2
Higher degree (ref = no degree)						
Higher degree	11.8	7.9	20.1	18.0	39.2	43.1
Partnership when 20–24 (ref = single, working)						
Single, not working	15.4	12.1	16.9	17.2	26.6	28.9
Couple, both work	14.7	24.0	15.7	25.8	10.3	20.5
Couple, man works	9.9	19.3	4.8	9.6	3.2	6.0
Couple, woman works	1.2	2.0	0.9	1.5	0.7	1.3
Couple, neither work	2.9	4.7	2.0	3.4	1.5	2.6
Partnership when 30–34 (ref = single, working)						
Single, not working	5.3	8.4	6.1	10.2	7.0	9.0
Couple, both work	43.4	45.7	48.5	49.4	49.3	51.5
Couple, man works	24.1	24.3	15.3	15.6	9.9	10.6
Couple, woman works	2.1	2.5	1.8	2.1	1.9	2.2
Couple, neither work	4.5	4.6	2.4	3.1	1.9	2.8
NS-SEC (ref = 1–2, managerial/professional)						
3–4 (intermediate)	28.2	29.2	20.0	21.4	20.3	22.1
5–7 (routine and manual)	31.8	28.5	28.4	27.3	21.7	19.5
Undefined/missing	1.0	3.9	1.1	1.7	1.5	1.9
Migration since age 10–14 (ref = no migration)						
Migrated	11.6	13.4	12.0	13.8	17.7	19.1
Migration since age 20–24 (ref = no migration)						
Migrated	17.0	15.7	15.8	15.4	20.2	21.1
Continuous variables (mean)						
Age of parent at LSM's birth	27.9	27.9	26.7	26.6	27.0	26.7
Age of LSM	32.0	32.0	32.1	32.1	31.9	31.9
% owner-occupiers in LA district	68.3	68.4	70.1	70.0	65.0	65.3
Mean regional house price (£2011/10 000)	7.5	7.5	10.8	10.8	17.0	16.7
Regional unemployment rate	10.0	6.0	5.4	4.4	6.6	5.9
N cases	13 205	13 698	11 904	13 648	9280	10 385

Notes: LLTI = long-term limiting illness or disability. Non-parental variables measured when aged 30–34 unless otherwise stated.

Source: ONS Longitudinal Study (own analysis).

Passing it on: inheritance, coresidence and the influence of parental support on homeownership and housing pathways

Stephan Köppe

ABSTRACT

The family home is often the single most valuable asset, when it is passed down generations. In recent years, this pathway towards homeownership has become more complex. Young people are increasingly depending on their parents, both financially (deposit) and in-kind (guarantor, living rent-free at parental home), to acquire their first home. This paper contributes to this debate by investigating the influence of bequests and in-kind generational transfers on housing wealth pathways. Based on the British Household Panel Study, this paper shows that receiving an inheritance seems less relevant than other socio-demographic control variables. Still life-time renters are significantly missing out on inheritances. However, young people who are living with their parents are benefiting from this in-kind support in the long term and are able to purchase their first home earlier than independent mortgagors who are saving up for a deposit while renting. These results are discussed in the wider context of housing policy, welfare and generational support.

A nation of inheritors? (Hamnett, 1991)

1. Introduction

Britain has not only become a nation of homeowners, but also a nation of inheritors (Hamnett, 1991). The volume of inheritances increased in real terms from £24 to £56 billion between 1984 and 2005 in the UK (in 2005 prices). This increase is closely related to increased homeownership rates and house prices (Karagiannaki & Hills, 2013). In 1984 only 56% of estates included housing property, while by 2005, this share has risen to 65%. Moreover, the share of the bequeathed housing wealth grew from 79 to 83% in the same period (own calculation based on Karagiannaki & Hills, 2013). While recent empirical research has highlighted wealth inequalities and how inheritance widens this wealth gap (Piketty, 2014; Rowlingson & McKay, 2012), we know less about the long-term effects of inheritances on homeownership and housing wealth acquisition. At the same time we can witness a declining homeownership rate in the United Kingdom since the early 2000s, but

mainly after the global financial crisis (Kemp, 2015), in particular, among the younger cohorts (Hoolachan *et al.*, 2017; Lennartz *et al.*, 2016). Moreover, similar trends towards greater reliance on family support can be observed in other advanced welfare states (Cigdem & Whelan, 2017; Lennartz *et al.*, 2016; Mulder *et al.*, 2015). This paper contributes to this debate by analysing housing wealth pathways and how they are influenced by inheritance and parental housing wealth.

Three aspects are analysed in the following sections. First, housing pathways have been theorized under labels such as housing careers, trajectories or transitions (Beer *et al.*, 2011; Clapham, 2002; Kendig, 1984a), but little empirical research has followed individuals over their life course. Often qualitative interviews are used to reveal housing pathways retrospectively and current attitudes towards them. A lot of quantitative research has investigated single tenure transitions from renting to homeownership or vice versa (Beer *et al.*, 2011; Morrow-Jones & Wenning, 2005; Pickles & Davies, 1985). Recent advances in longitudinal methods allow to capture complete housing pathways through sequence analysis (*inter alia* Clapham *et al.*, 2012; Clark *et al.*, 2003; Köppe, 2017; Pollock, 2007). Building on that work, I will model housing pathways in Britain and present nine dominant housing wealth clusters. The empirical basis for this sequence analysis is the British Household Panel Study (BHPS) from 1997 to 2008. This focus on housing wealth pathways has two limitations. First, the dependent variable measures housing wealth status categorical, which means the effect of property values or net housing wealth cannot be studied directly. Only different tenure statuses and changes to property values when moving are captured in this analytical framework. Second, with the focus on wealth, this analysis lacks detail on some rental pathways into homeownership. Yet, compared to the existing literature it has the major advantage to show housing wealth pathways over the life course and between cohorts. This will add more nuance to the different life stages and family support as well as a longer horizon than single life transitions.

In the second step, I will analyse the influence of inheritance on these housing pathways. This will contribute to our understanding of how receiving an inheritance is related to acquiring a home or achieving outright ownership over the life course and how such windfalls affect the timing of housing pathways. For instance, is outright ownership achieved earlier with an inheritance? Notwithstanding the importance of geographical inequality, through a focus on the family and social inequality, this paper will make a contribution to rising concerns about a widening wealth gap within and between generations (Atkinson, 2013; Maestri *et al.*, 2014; Piketty, 2014).

In a third step, further analysis will look more closely at parental housing wealth, children's coresidence and their housing pathways. While inheritances are nowadays predominantly received at the end of a working life due to higher longevity and seem to have little effect on the overall wealth inequality in the UK, parental support is becoming increasingly important for first-time buyers. Media reports highlight the importance of the Bank of Mum and Dad (Howker & Malik, 2010), but little evidence supports this claim. Researchers in the Netherlands have found strong links between the house value of parents and children (Smits & Michielin, 2010) and the importance of inter vivo gifts for children (Helderman & Mulder, 2007). Australian evidence suggests that receiving an inheritance or gift and the amount received have a positive effect on transition into homeownership of young people (Cigdem & Whelan, 2017). Yet, less is known on these interactions in Britain. So far, no

empirical analysis has combined housing wealth pathways with both the question of inheritance and parental housing wealth.

The paper is structured as follows. First, the concept of housing wealth pathways is described as a holistic framework beyond single tenure transitions. Based on this framework, effects of inheritance, gifts and family support on housing are reviewed to derive hypotheses on the housing wealth effects across the life course. In section three, I will present the data and methods used. Section four presents the key results in three subsections: beginning with the housing wealth pathway clusters; followed by logistic regression results on the influence of receiving an inheritance and the amount received; concluding with the effect of parental housing wealth on the pathways of coresident children. The final section discusses wider implications for (housing) wealth inequality and policy.

2. Inheritance, family support and housing

A survey of Europeans (excluding UK) in 2009 shows that about a fourth of first-time buyers born before 1954, relied on some kind of family support (Angelini *et al.*, 2013). More recent British data suggests that 40% of current first-time buyers rely on family financial support, excluding in-kind support (Humphrey & Scott, 2013). This shows that the family might not be the only way to acquire a home, but are certainly an important factor. The relationship of family support and housing wealth is complex, but three main factors stand out in the literature that have arguably an effect on the housing tenure and wealth of the next family generation: inheritance, inter vivo gifts and coresidence.

Studies differ substantially on the measurement of housing wealth as the dependent variable. Most studies focus on housing transitions (for an overview, see Beer *et al.*, 2011), this means either the first acquisition of a property or the turn into outright ownership. Some studies also include net accumulated wealth in the property or value of the property (*inter alia* Mulder *et al.*, 2015; Norifumi *et al.*, 2015; Smits & Michielin, 2010). Other studies investigate the motivations of parental giving and support (*inter alia* Heath & Calvert, 2013; Roberts *et al.*, 2016), where housing is only one aspect among others that is explored.

This paper aims to overcome this narrower definition of housing wealth and goes beyond tenure transitions as the dependent variable. The housing pathways approach (Clapham, 2002) takes a life course perspective to understand housing choices and tenure transitions as a complex string of events. Based on the housing pathway approach, Köppe and Searle (2017) have developed the gAMUT framework to highlight four key stages of housing wealth throughout the course of life: Acquiring, Managing, Using and Transferring. *Acquiring* refers to purchasing a property, *Managing* refers to maintaining the asset and paying down the debt, *Using* refers to consuming housing wealth (in later life), for instance, as a net pension and care services and *Transferring* means passing on the property to the next generation. These stages will form the conceptual framework to construct the dependent variable of housing wealth pathways and understand the influence of family support across the life course. The theoretical focus is on the various stages of owning a home. This section aims to derive hypothesis from the existing (mainly UK) literature on single housing transitions for the possible effects of family support on long-term housing wealth pathways.

2.1. *Inheritance*

Receiving an inheritance is not only a financial transfer, it is also a complex social interaction that is influenced through social norms, family ties and emotional attachment (Izuhara, 2009). In the following, the focus will be on the influence of receiving a financial bequest on housing tenure, wealth and pathways.

In the UK context, it is important to note that homeownership was less widespread after the Second World War than currently. Throughout the 1970s and fuelled through 'Right to Buy', homeownership rates increased dramatically from about 25% in 1945 to reach the peak of 70% around 2000 (Hamnett, 1991; Kemp, 2015). Thus, Kendig (1984b) anticipated that with much more widespread homeownership larger inheritances would also become more common. As housing wealth is often the most valuable asset in an estate, more people can expect to receive substantial inheritances (Hamnett, 1991). Yet, over time, and contrary to Kendig (1984b), the incidence of inheritances changed little (1985–2005). Annual rates vary between 1 and 2% and any observed increases are within the margin of error (Hamnett, 1991; Karagiannaki & Hills, 2013). Still, within a lifetime about 43%, and within 10 years about 20%, of British people report having received an inheritance. The major driver behind increased value of inheritances in Britain was not so much the spread of homeownership, but was due to house price inflation (Karagiannaki & Hills, 2013). While this paper focuses on inheritances received, we know from research on estates that housing wealth is the biggest asset passed on as a bequest and, therefore, also most contested (Izuhara & Köppe, 2017; Munro, 1988).

There is strong evidence that parental social class—understood as occupational status and proxy for financial transfer potential—influences children's tenure, although focus on social class has declined in recent housing research (Hodkinson *et al.*, 2013). Up to the 1970s, there was a clear social class distinction in the UK between working class renters and home owners from higher social classes (Kendig, 1984b). Saunders (1984) has argued that the increase of homeownership rates since the 1980s will reduce class inequalities for tenure type and that the amount of housing wealth forms a new dimension of social inequality. On the contrary, others have theorized that over time this will increase social class inequalities between higher social class families who own and can transfer wealth down the generations and those who have nothing to pass on (Hamnett, 1991; Murie & Forrest, 1980). Specifically, Murie and Forrest (1980, p. 12) claimed that 'the likelihood of being trapped in the rental sector or at particular points in the owner occupied sector may increase for households without the benefits of inheritance, or the access to funds associated with ownership by parents or relatives'. Overall, the evidence suggests that social class and housing wealth are closely related (Appleyard & Rowlingson, 2010; Forrest & Murie, 1995; Hamnett, 1991). Cross-sectional evidence (Forrest & Murie, 1989) suggests that class inequalities are perpetuated. Children from working class backgrounds are less likely to inherit a property and if so the family home would be in lower property value areas and have to be shared among more siblings, reducing the potential windfall (Forrest & Murie, 1989). In other words both the chance to inherit, and to receive higher bequest, increases for children with parents with a higher social class background and those already at the top of the wealth distribution (Appleyard & Rowlingson, 2010; Karagiannaki & Hills, 2013). Moreover, tenure is closely related to the propensity to receive an inheritance. Renters are less likely to receive an inheritance and receive lower amounts (Appleyard & Rowlingson,

2010), which reduces their chances to acquire a property. These findings suggest that inheritances reinforce class and wealth inequalities.

Age is the other key factor shaping inheritances. With increased longevity most inheritances are nowadays received later in the housing pathway, around the 55–64 age brackets (Karagiannaki & Hills, 2013; Murie & Forrest, 1980; Piketty, 2014). Longitudinal analysis shows that receipt of inheritance increases homeownership rates in Australia (Cigdem & Whelan, 2017). For transitions into outright ownership this effect is stronger among elder recipients, while younger age brackets purchase their first home with the inheritance received (Cigdem & Whelan, 2017). In sum, this literature points to the importance of inheritance for housing pathway transitions either into owned housing, or into outright ownership by clearing housing debt, but the latter pathway became more relevant recently in light of demographic ageing.

Other factors are country variations and gender. Homeownership rates in Wales and Scotland are lower and house prices in England are higher. Hamnett (1991) argued that this combined effect reduces the chance of substantial inheritances in Wales and Scotland and, thus, suggest rental housing pathways. More detailed regional analysis shows that the major house price increases are concentrated in England's South-east and Greater London, while the rest of England is not so much different to Scotland and Wales (Forrest & Murie, 1989; Hills *et al.*, 2010). With regard to gender, there has been a patriarchal bequest pattern in older cohorts, but these diminished largely with social modernization (Finch *et al.*, 1996; Mullins, 2000). Hence, within contemporary inheritance practice, we should expect no gender effects on housing pathways.

2.2. Gifts and loans

Research shows that inter vivo gifts of family resources are more often passed down the generations, i.e. from parents to children (Kohli, 1999). There are also clear differences between countries. For instance, direct financial support is more common in Nordic countries, while coresidence is more common in Southern Europe (Albertini & Kohli, 2013).

Yet, due to non-participation in comparative surveys, we know relatively little about the role of parental gifts in the UK. As with comparative data, BHPS data also lacks information on inter vivo transfers. Hence, the effects of parental gifts cannot be tested, but should be considered when evaluating the evidence on inheritance and coresidence.

From other jurisdictions we know that between 5 and 19% of homeowners receive a parental gift to purchase a home (6% Australia, Cigdem & Whelan, 2017; 5–12% the Netherlands, Helderman & Mulder, 2007; 19% Japan, Norifumi *et al.*, 2015; 15% France, Spilerman & Wolff, 2012). Gifts are also significantly smaller than received inheritances (Cigdem & Whelan, 2017), but parental gifts enable children to purchase more expensive properties than without a gift (Norifumi *et al.*, 2015). And these transfers are more likely to be directed towards young adults (25–45) to support first-time buyers (Cigdem & Whelan, 2017). Younger cohorts in Australia are increasingly expecting gifts early in life rather than an inheritance late in life (Tomlinson, 2012).

Overtime financial parental support became more important. In the early 1990s, surveys suggest between four and eight per cent received a parental gift (Forrest & Murie, 1995, p. 76). Between 2005 and 2012, the financial parental support increased from 23 to 37%. On average, this included 17% as a gift, 11% as a loan and 2% both (Humphrey & Scott, 2013).

Parents covered approximately 58% of the deposit in this period (Humphrey & Scott, 2013), which makes a substantive contribution towards securing a formal bank loan.

Qualitative findings mirror the overall picture in the UK. Indeed, parents are more willing to give substantial amounts for a home purchase than for other child needs (Druta & Ronald, 2017; Heath & Calvert, 2013). Yet, it has to be noted that equally important are rental deposits, although the sums are considerably smaller than for mortgage deposits. Furthermore, Heath and Calvert (2013) emphasize that children felt uneasy about receiving money as they lost autonomy and remained dependent on their parents.

As parental gifts and loans are not covered in the data, this study underestimates one substantial and highly relevant source of family support when acquiring housing wealth. Yet, the unobservable intervening effect should be less pronounced for older cohorts and transitions into outright ownership.

2.3. In-kind support

Besides the direct financial transfers above, coresidence functions as an in-kind generational transfer and can offer an independent route into homeownership. Coresidence of adult children within the parental home varies considerably between European countries and reflects family and welfare regimes (Isengard & Szydlik, 2012; Lennartz *et al.*, 2016). Among British young adults (18–34 years), it is more common to live in the (owned) parental home than owning (40% in 2007). By 2011, this share increased by almost 2% (Lennartz *et al.*, 2016) and projections indicate further growth by 2020 (Clapham *et al.*, 2012). Following the global financial crisis home ownership rates among young adults declined, most moved into independent rental accommodation instead of choosing the parental home, in particular, 25–34 year olds (Lennartz *et al.*, 2016). Qualitative evidence from the UK suggests that some young professionals choose to return to the parental home to save up for a deposit (Roberts *et al.*, 2016). While coresidence had a positive effect on general savings in the United States (Mendenhall *et al.*, 2014), this can be the precondition for a transition into homeownership.

Lersch and Luijckx (2015) argue that socialization towards homeownership, measured as years living in parental homeownership, increases the likelihood that children acquire a home in Europe (excluding UK). They show that socialization towards homeownership increases the likelihood that children also own property, but the amount of parental wealth, passed on as a gift or inheritance, has a stronger effect on children's ownership status and value of the first home. This socialization effect was also stronger in European countries (excluding UK) with high house prices (Mulder *et al.*, 2015). Despite this strong evidence from other jurisdictions that parental homeownership increases children's homeownership, the underlying mechanisms of wealth transfers, socialization and saving for a deposit through coresidence are less well known.

Overall, we know relatively little about the relationship between coresidence and housing pathways in Britain. Based on existing studies, we can assume that coresidence could indeed be a route into homeownership and we would expect that this effect is stronger if parents are homeowners. Homeowners and renters alike can offer rent-free accommodation (financial capital), but homeowners also have experience with housing and mortgage markets and can offer advice to their offspring (social capital).

2.4. *Acquiring a home without family support*

Since the post-war period homeownership was long promoted in the United Kingdom. By the 1980s deregulation, tax reliefs and the Right to Buy eased access to home ownership without family support. While tax relief was reduced and abolished in the late 1990s, the major policy turn towards reregulation only occurred in the aftermath of the financial crisis (Murie & Williams, 2015). The tighter lending criteria and increasing rents in the growing private renting sector (Kemp, 2015) made it much more difficult for young adults to save for a deposit and acquire a home without family support. Longer educational periods, deferred marriage and delayed birth of the first child are other social changes associated with entering homeownership later in life (Kemp, 2015). While the prolongation of key life events across the life course had been occurring during the observation period, the policy framework was still supporting independent homeownership.

On an individual basis, we know from the international literature that higher educational achievement and income increases the chances of acquiring and maintaining housing wealth (Cigdem & Whelan, 2017; Spilerman & Wolff, 2012). Education and income would be indicators for merit-based housing wealth pathways. In contrast, the inter vivo transfer literature shows that children with lower educational achievement and income are more likely to receive transfers as parents perceive a need to help, which suggest a greater reliance on gifts and coresidence under these circumstances (Isengard & Szydluk, 2012; Kohli & Kunemund, 2003).

3. Data and methods

The main aim of this paper is to understand the relationship between housing wealth pathways and family support through inheritance and coresidence. Compared to single housing transitions, measuring the property value or cross-sectional tenure type, this analysis follows individuals over their life course. For this purpose, only individuals with complete spells are included in the analysis as the approach below is very sensitive to missing data, in particular, statuses 5 and 6 are often only one-year events (Cornwell, 2015, p. 66). For the sequence analysis, 3827 individuals could be drawn from the BHPS in the period of 1997–2008 who have no missing values. As longitudinal data are analysed, age becomes an important factor. Only adults in their working life aged 18–65 in 1997 had been included. For the logistic regression models, the sample size is slightly reduced (see Table 2).

The housing pathways of the gAMUT framework (Köppe & Searle, 2017) are operationalized through six housing wealth statuses. In sequence analysis these elements have to be defined mutually exclusive to display these housing pathways: living with parents (1), renting (2), mortgaging (3), owning outright (4), actively increasing (5) and actively decreasing (6) housing wealth.¹

Housing wealth is acquired when an individual makes a transition from living with parents or renting into mortgaging or outright ownership. Once acquired housing wealth can be managed, used or transferred into other assets or consumption, to differing degrees and by a range of methods. The tenure-related statuses are retrieved from the BHPS tenure variable. Since this paper focuses on housing wealth, social and private renters are subsumed in one category. This has the theoretical advantage to focus on direct housing wealth effects. This has the drawback that indirect wealth effects of different rental tenure

types are not captured. For instance, social housing rents below market prices may offer other saving opportunities (Harbury *et al.*, 1977). Empirically, the concentration on housing wealth statuses also facilitates the descriptive analysis of sequences and pathway clusters (Cornwell, 2015, p. 140).

Living with parents was derived from the relationship to the head of household, i.e. all children living with their parents as head of household. The opposite, parents living with their children, has been excluded from the sample due to very low numbers.

Mortgaging, as with all six statuses, is measured categorically. This means the underlying amount of debt or any negative equity is not captured in the wealth pathways, only the transition into and out of debt as well additional lending. Moreover, management refers to housing wealth changes such as equity withdrawal, downsizing or moving up the property ladder (Ong *et al.*, 2013; Smith & Searle, 2008). The management stage of the gAMUT framework is measured by the statuses actively increasing and decreasing housing wealth. The focus on active decisions aims to capture the agency of individuals and under which circumstances they are likely to cash in their passive management gains or incur losses due to inactivity.

Active increases and decreases are mortgagers or outright owners, but they are actively changing their housing wealth. We can distinguish movers and non-movers, but they are lumped together in the analysis. Both variables are measured from 1998 onwards, because they can only be derived with reference to previous observations of tenure status. Movers increase their potential housing wealth, when they move into a more valuable home (i.e. trade up) and vice versa for a decrease (i.e. sell on/downsize). Their net housing wealth might not be affected, when an additional mortgage has to be taken out to finance the pricier home or reinvest their equity to lower their outstanding debt. Net housing wealth is, therefore, not captured with this measure. For this variable, only movers who were home owners in the previous period are included.

In-situ management is operationalized by taking out an extra mortgage or loan secured against the home.² If all or part of the additional mortgage is reinvested into the house for an extension, improvements or maintenance, housing wealth increases or is sustained. If the additional mortgage, however, is withdrawn from the property for other purposes (e.g. car or consumer goods), it is counted as an *in situ* decrease (see also Smith & Searle, 2008).

Receiving an inheritance is measured with two variables. Having received any inheritance and the total amount received since 1997. The first hypothesis is that receiving an inheritance and receiving substantial amounts will have a positive effect on pathways into housing wealth.

The second potential parental influence is social class. The higher the parental social class the more likely would be sufficient affluence for acquiring a home through parental support and also the cognitive capabilities and job security to maintain homeownership and transition into outright owners. Parental social class is measured as the highest social class of either the mother or father based on the International social class scale. The scale ranges from 0 to 100 and was standardized.

We can also assume that a culture of homeownership within the family has a positive influence on acquiring a home and achieving outright ownership. Parental housing wealth can only be measured indirectly for those living with their parents. Due to a low sample size for this variable, this effect can only be tested in cross-tabulations when comparing the tenure type of parents who are renting or owning a home.

Control variables for the multivariate analysis refer mainly to socio-demographic characteristics in 1997 such as age, country, migrant status (born outside UK), sex, marital status, education, income. For a few variables, it is also possible to control for change and life events such as separation since 1997 (divorce/relationship breakdown) and income change (1997–2008). Other variables such as government regions, number of rooms or dwelling type were explored in cross tabulations, but no significant findings emerged and, therefore, have not been reported or included in the full model.

Based on the six housing wealth statuses, three analytical steps are pursued for this paper.

First, sequence analytical methods are applied to derive typical housing wealth pathway clusters.³ Compared to other longitudinal methods that measure single transitions, sequence analysis studies complete strings of events over time. One episode in time, for instance, holding a mortgage (3) forms over four years a sequence of mortgaging (3333). Transitions between episodes are displayed either in numbers, for instance from mortgaging into outright ownership (3344, 3444), or are graphically colour coded (Figure 1). This holistic view reveals complete housing pathways over the life course.

These individual sequences are then clustered into the most typical housing pathways.⁴ As with all hierarchical clustering methods, the most sensitive step is to determine the optimal number of clusters. There is no clear cut rule to decide the number of clusters, therefore, I used clustergrams (Schonlau, 2002). These data-driven indicators informed the final decision if the observed pathways make theoretical sense. Different cluster solutions were compared visually to find a number of clusters that both represents the empirical data and reflects theoretical considerations of expected housing wealth pathways.

Figure 1. Housing wealth pathway clusters. Source: BHPS, own estimations unweighted.

Second, the derived groups of housing wealth pathways form the dependent variable in logistic regression models to estimate the effect of receiving an inheritance controlling for other socio-demographic factors and survey estimates (weighting/stratified sampling). Each estimation compares the likelihood of following a pathway against all other identified pathways.

Third, cross tabulations are carried out to compare two specific housing pathways, where adult children were living with their parents in 1997.

4. Results

4.1. Housing wealth pathways

The cluster analysis reveals nine distinct types of housing wealth pathways. Figure 1 depicts the dominant pattern for each cluster. Since the starting point of each pathway is crucial to understand housing wealth over the life course, Table 1 shows the age differences in per cent. It becomes obvious that these pathway clusters differ because individuals have different starting points in their life course. Depending on their age, people experience similar housing pathways earlier or later in the observation period, although it should be noted not all enter or maintain home ownership, for example, *Hotel Mum*, *Life-time Renters*, *Drop-outs* and *Asset Reversal*. Table 1 also provides correct survey estimates, while the graphical representation in Figure 1 depicts unweighted frequencies.

The first cluster, *Hotel Mum*, can be described as living with parents for most of the observation period, though about half made a transition into independent housing either as renters or owners. Table 1 shows that this pathway can mostly be observed among young adults, though it is not restricted to them.

Cluster 3, the *Nest Leavers*, is also characterized by living with parents in the beginning, but after one to four years, all acquired a home through a mortgage. This is the most frequent cluster for the 18–25 age group and cannot be found in older age groups which underscores that it mostly subsumes young adults leaving their parental home.

The groups number 2, 4 and 5 are dominated by a longer episode of renting. Members of group 2 are renting for the entire observation period. These are more or less evenly spread across all age groups which suggests they are *Life-time Renters*.

In contrast, group 4 displays an initial mortgage period, but they drop-out of homeownership. Within these rather short observation periods they might return into homeownership, but other studies suggest a permanent drop-out of about 4% in Britain (Köppe, 2017).

Table 1. Housing wealth pathway by age brackets in per cent.

Group	Name	18–25	26–34	35–44	45–54	55–64	Total
1	Hotel Mum	28.9	3.9	2.2	0.9	0.4	4.3
2	Life-time Renters	17.7	14.2	14.7	12.8	15.9	14.6
3	Nest Leavers	15.4	3.1	0.5	0.0	0.0	2.2
4	Drop-outs	3.6	4.1	3.4	1.6	0.7	2.7
5	Independent Mortgagers	9.3	6.8	3.7	2.1	0.1	3.9
6	Mortgage Managers	21.0	60.3	54.8	27.3	3.5	37.0
7	Outright Owners	1.9	3.8	11.0	36.3	67.9	25.0
8	Asset Reversal	1.9	0.7	1.4	1.4	2.9	1.6
9	Successful Managers	0.2	3.1	8.5	17.5	8.6	8.7

Source: BHPS, own estimations with longitudinal weights and stratified sampling.

The *Independent Mortgagors* in group 5 manage to acquire a home by a mortgage after about 2–5 years of renting. They have left their parental home before mortgaging and, compared to the *Nest Leavers*, acquired it without in-kind rental support. They tend to be in the younger age brackets, but can also be found in the 35–54 age brackets. This confirms other findings, where (private) renting is perceived as a transitional stage of young adults towards more secure homeownership, although this stage has become more prominent and longer after the global financial crisis (Hoolachan *et al.*, 2017).

Group 6 comprises the *Mortgage Managers*. They dip in and out of their housing wealth over the observation period and only a few reach outright ownership in the last two episodes. A fifth of the managers has no change to their housing wealth. Overall, they are by far the largest group and can be predominantly found among 26–44 years old.

Owners in group 9 achieve a successful transition from mortgaging into outright ownership. They are slightly older than the *Mortgage Managers*, hence they are simply further advanced in their life course which suggests a higher likelihood to transition into outright ownership.

The *Outright Owners* in group 7 are characterized by a high stability. Within this group hardly any variation and management activities can be observed, they are also the eldest group. Trading up and down are equally represented in this group with about 10% each, with no bias towards downsizing in old age.

The final group 8 *Asset Reversal* is very diverse and characterized by two dominant pathways out of outright ownership: The first back into mortgaging, which could suggest the usage of equity release products. The second pathway is puzzling as these owners move into renting, but only one of them into sheltered accommodation for the elderly. The motivation for renting in these cases remains unclear. A few within this group return to outright ownership after mortgaging. This is the most diverse and unique pathway which does not fit in an idealized life cycle model of housing careers. Due to the small sample size of this group, it defies further meaningful analysis.

4.2. Inheritance and social class

Table 2 reports two types of multivariate models of parental influences on these housing pathways. Column (a) models report only the three core family support mechanisms and the full models with all control variables are reported in column (b). Contrary to our expectations the parental effect—inheritance, amount received and social class—is rather weak, in particular, when the control variables are included.

Bivariate results show that inheritors are significantly less likely to fall into the groups *Hotel Mum*, *Life-time Renters*, *Nest Leavers*, *Independent Mortgagors* and *Asset Reversal*, but more likely to fall in the groups *Outright Owners* and *Successful Managers*. Most of the inheritance effect diminishes in the multivariate analysis, but a negative effect for *Life-time Renters* and *Nest Leavers* remains. Thus, lack of inheritance excludes renters from accumulating housing wealth, which is in line with Appleyard and Rowlingson (2010) who find that renters are less likely to receive an inheritance. The *Nest Leavers* seem less dependent on an inheritance as they benefit from the coresidence to acquire homeownership and they achieve this much earlier than their peers as *Independent Mortgagors* or living in *Hotel Mum*.

Further analysis of the inheritance amount received suggests a similar pattern. In the bivariate analysis, a higher than average inheritance increases the likelihood of making a

Table 2. Logistic regression results.

	Hotel Mum		Life-time Renters		Nest Leavers		Drop-outs		Ind. mortgagers
	1a	1b	2a	2b	3a	3b	4a	4b	5a
Parental social class	0.04 (0.15)	0.17 (0.17)	0.29*** (0.07)	0.12 (0.07)	-0.00 (0.14)	0.10 (0.19)	-0.14 (0.11)	-0.11 (0.13)	0.04 (0.09)
Any inheritance	-0.25 (0.44)	0.10 (0.47)	-0.54*** (0.15)	-0.47*** (0.15)	-2.43** (0.74)	-2.19** (0.83)	-0.04 (0.29)	-0.00 (0.31)	-0.38 (0.31)
Total amount inheritance	-0.10 (0.08)	-0.11 (0.09)	-0.01 (0.00)	-0.00 (0.00)	-0.00 (0.01)	-0.00 (0.00)	-0.00 (0.01)	0.00 (0.00)	-0.03* (0.01)
Age (Ref. 36-45)									
56-65 (1)		-0.06* (0.03)		-1.03*** (0.22)		omit.		-1.57** (0.59)	
46-55 (2)		omit.		-0.66*** (0.17)		omit.		-0.60 (0.48)	
26-35 (4)		omit.		0.03 (0.19)		1.54* (0.77)		0.66* (0.32)	
18-25 (5)		omit.		0.08 (0.34)		1.86* (0.85)		0.51 (0.58)	
Country (Ref. England)									
Wales	-0.74 (0.69)			-0.21 (0.38)		(0.69)		0.53 (0.43)	
Scotland	-1.53 (1.01)			0.22 (0.23)		-0.16 (0.93)		-0.00 (0.48)	
Migrant	1.08* (0.54)			0.01 (0.35)		1.59* (0.80)		-0.27 (0.62)	
Female	-0.57 (0.35)			0.09 (0.09)		-0.67* (0.30)		-0.13 (0.25)	
Marital status 1997 (Ref. in relation-ship)									
Single (1)	4.29*** (0.54)			-0.11 (0.23)		2.24*** (0.50)		-0.56 (0.48)	
Widowed (3)	omit.			0.16 (0.39)		omit.		1.32 (0.82)	
Separation (4)	3.47*** (0.59)			0.76*** (0.20)		1.39 (0.86)		-0.31 (0.54)	

(Continued)

Table 2. (Continued).

	Hotel Mum		Life-time Renters		Nest Leavers		Drop-outs		Ind. mortgagers	
	1a	1b	2a	2b	3a	3b	4a	4b	5a	
Separation since 1997		-1.65* (0.68)		0.18 (0.19)		0.40 (0.65)		1.72*** (0.35)		
Education (Ref. primary)										
Secondary		-0.52 (0.57)		-1.10*** (0.15)		-0.55 (0.56)		-0.40 (0.39)		
University		-1.34 (0.71)		-1.83*** (0.32)		-0.36 (0.78)		0.37 (0.44)		
Income (1997)		0.27** (0.10)		-1.19*** (0.18)		0.49*** (0.13)		-0.52* (0.20)		
Change in income (Δ 97–08)		0.07		-0.44*** (0.11)		-0.21 (0.11)		-0.47* (0.22)		
Constant	-4.45*** (0.56)	-2.79 (1.57)	-1.73*** (0.09)	-0.36* (0.18)	-4.04*** (0.20)	-5.27*** (1.22)	-3.65*** (0.16)	-3.69*** (0.40)	-3.33*** (0.15)	
Observations	3133	3070	3133	3129	3133	1828	3133	3129	3133	
										Successful Managers
										9a
										0.25
										0.27
										(0.15)
										(0.07)
										0.29
										0.27
										(0.17)
										0.01***
										(0.00)
										(0.01)
										0.05
										(0.28)
										0.86***
										(0.19)
										-0.87**
										(0.27)
										omit.

(Continued)

Table 2. (Continued).

	Hotel Mum		Life-time Renters		Nest Leavers		Drop-outs		Ind. mortgagers
	1a	1b	2a	2b	3a	3b	4a	4b	5a
Country (Ref. England)									
Wales	0.31 (0.47)		0.19 (0.27)		0.23 (0.29)		0.56 (0.72)		-1.00 (0.62)
Scotland	0.28 (0.44)		0.30 (0.24)		-0.57 (0.37)		-0.90 (0.72)		-0.00 (0.31)
Migrant	0.86* (0.42)		-0.60 (0.32)		-0.14 (0.35)		0.48 (0.63)		0.58 (0.38)
Female	0.00 (0.16)		-0.15* (0.06)		0.25*** (0.07)		0.21 (0.26)		-0.01 (0.08)
Marital status 1997 (Ref. in relation- ship)									
Single (1)	0.69 (0.36)		-1.39*** (0.19)		0.18 (0.28)		0.01 (0.53)		-0.85 (0.43)
Widowed (3)	0.03 (1.04)		-0.77 (0.52)		0.12 (0.39)		0.76 (0.61)		-2.28* (1.02)
Separation (4)	0.67 (0.43)		-0.74*** (0.21)		-0.80** (0.29)		0.13 (0.53)		-0.72* (0.31)
Separation since 1997	0.02 (0.32)		-0.32* (0.15)		-0.76** (0.23)		0.57 (0.40)		0.01 (0.28)
Education (Ref. primary)									
Secondary	0.23 (0.40)		0.63*** (0.16)		0.42** (0.14)		0.17 (0.42)		0.23 (0.20)
University	0.76 (0.48)		0.75*** (0.21)		0.61** (0.23)		0.83 (0.61)		-0.07 (0.30)
Income (1997)	-0.46 (0.29)		0.17 (0.12)		-0.04 (0.18)		-0.27 (0.39)		0.09 (0.07)

(Continued)

Table 2. (Continued).

	Hotel Mum		Life-time Renters		Nest Leavers		Drop-outs		Ind. mortgagers
	1a	1b	2a	2b	3a	3b	4a	4b	5a
Change in income (Δ 97–08)	0.17 (0.10)		0.27*** (0.08)		–0.16 (0.15)		–0.23 (0.21)		–0.04 (0.08)
Constant	–3.56*** (0.50)	–3.33*** (0.15)	–0.14 (0.16)	–0.43*** (0.06)	–2.53*** (0.23)	–1.13*** (0.07)	–4.59*** (0.73)	–4.27*** (0.23)	–2.75*** (0.25)
Observations	3129	3133	3129	3133	3129	3133	3129	3133	3013

Source: BHPS, own estimations with longitudinal weights and stratified sampling. Coefficients, standard errors in parentheses, level of significance * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

successful transition into outright ownership or be an outright owner. As more variables are included the effect remains strong only for *Successful Managers*. Every additional £10,000 inherited increases the odds by 6% of falling into this group. In line with the literature (Cigdem & Whelan, 2017; Karagiannaki & Hills, 2013) this confirms that the amount received makes more of a difference for middle-aged Britons (46–55) and into outright ownership than for first-time buyers. The results for *Asset Reversal* show a modest negative effect for the amount received. Those with lower inheritances have a higher risk of following one of the erratic pathways out of outright ownership in later life. This means a higher inheritance would provide more stability for outright ownership.

In sum, a lack of inheritance increases the likelihood of remaining a tenant over a life-time, while receiving one suggests not one particular housing wealth pathway, when taking socio-demographic characteristics, in particular age, into account. The amount received also has a modest influence on some pathways. A higher value of estates received shows a higher propensity to turn from mortgager into outright owner.

The parental social class has little effect in both bivariate and multivariate analyses.⁵ It seems only that a higher parental class background increases the chances of being an *Independent Mortgager*. With the available data it is not possible to reveal the underlying parental support mechanisms of acquiring a home, but apparently a period of independent living is preferred over living with parents in upper class households. The following section will investigate patterns of living with parents more closely.

Both a low income in the beginning and income decline over the 12 years increases the likelihood of falling into the life-time renting or drop-out pathways. A higher starting income helps the *Nest Leavers* to acquire a home through mortgaging. A rising income increases the chances of managing the mortgage actively (*Mortgage Managers*), most likely to trade up.

The most interesting case are the *Life-time Renters*. The combination of educational disadvantage, lower income prospects and missing out on inheritances makes it very unlikely to leave this pathway. On the other hand, the *Mortgage Managers* and *Outright Owners* have a higher educational capital and require no financial family support, whereas the cultural transmission of educational advantage cannot be measured here.

With regards to the other control variables, the observed pattern confirms similar findings in the literature. In particular, separation is associated with parental coresidence, renting and dropping out (Isengard & Szydlik, 2012; Köppe, 2017). Young men are *Nest Leavers*, while *Hotel Mum* is also frequented by women. Yet, for women there is an interaction effect with separation linked to moving back to the parental home. And women are also more likely to be *Outright Owners* due to their higher longevity.

4.3. Parental housing wealth

There are different reasons why people live with their parents. Young people still in education use the in-kind parental support to pursue their studies, instead of relying on student loans or part-time casual labour. The parental home can also be a safe haven in personal crises after a divorce or during unemployment. In some family circumstances, the family home can also be the workplace (e.g. farmers or other self-employed business). Therefore, any conclusions drawn from a comparison between the parental housing wealth of the groups *Hotel Mum* and *Nest Leavers* have to be treated with care as the reasons behind living with their parents remain opaque. Despite these uncertainties all children benefit from rent-free accommodation.

Table 3. Parental tenure in per cent.

	Hotel Mum	Leaving Nest
Owning outright	29.7	19.7
Owning mortgage	45.6	67.8
Private renting	3.9	2.7
Social renting	20.9	9.8
<i>Total</i>	100	100
Owners	75.2	87.5
Renters	24.8	12.5
<i>Total</i>	100	100

Source: BHPS, own estimations with longitudinal weights and stratified sampling.

With regard to underlying intergenerational transfers of housing wealth in both groups Table 3 shows rather inconclusive results. On the one hand, Table 3 indicates that the parents of *Nest Leavers* have a 12 percentage points higher home ownership rate. This could mean that *Nest Leavers* can turn to the Bank of Mum and Dad to pay their deposit, as their parents can dip into their own housing wealth or can offer it as a security. On the other hand parents of *Hotel Mum*, though more likely to be social tenants, have a higher share of outright owners (about 10 percentage points). One would expect that these outright owners have much more scope to access their housing wealth to help their children to buy their first home. However, based on the small sample size in each group, further multivariate analysis cannot be applied to scrutinize the family conditions of both groups. In sum, *Nest Leavers* might benefit from access to parental housing wealth to acquire their first home. However, this conclusion has to be verified through further research as the *Hotel Mum* group, though more likely to live in rented accommodation, has more parents who own their home outright. In theory this should enable parents to withdraw housing wealth and transfer it to their children. Further qualitative and quantitative research would have to investigate these peculiar groups with regard to the parental routes into homeownership such as Right to Buy and regional differences. So far, we know too little about these housing pathways at the fringe to understand the underlying family interactions and their circumstances.

5. Implications and conclusions

With the housing pathway approach this paper aimed to elucidate the long-term effect of intergenerational transfers and support on the accumulation, management and usage of housing wealth over the life course. Over a period of 12 years nine distinct clusters were identified. Each clusters shows typical pathways of individual housing biographies and the accumulation and management of wealth. Using housing wealth features in the *Asset Reversal* group, but some return into outright ownership and intentions of the rental pathway remain unclear.

Overall, the quantitative analysis revealed only little or modest effects of intergenerational support on housing wealth pathways. *Life-time renters* seem to be negatively affected by lack of inheritance, but also lack of income and education. Overall, this confirms earlier findings that renters are excluded from housing wealth without receiving a bequest and perpetuates wealth inequalities over generations (Appleyard & Rowlingson, 2010; Forrest & Murie, 1989). Yet, it does not confirm the claim that homeowners are locked into a specific housing path without receiving an inheritance (see also Appleyard & Rowlingson, 2010; Murie & Forrest, 1980). There is some indication that the transition from mortgagers to

outright owners is supported by inheritances, but this effect is rather modest. Also the effect of parental housing wealth or the parental social class on the chances of children to acquire their first home is rather inconclusive. There are several reasons for these mixed results.

First, housing pathways cover long periods of time and summarize several housing transitions into a single pathway. In contrast, inheritances are a single windfall event that may not alter the overall pathway pursued, but influence the timing of the next transition. For *Successful Managers*, the amount received had a significant effect on the transition into outright ownership. Other wealth pathways were not sensitive to these windfalls. Individuals may have already started to save for a deposit and the inheritance only enables them to enter the housing ladder earlier. Also mortgagors will not change their housing pathway altogether, an inheritance only enables them to pay off their debt earlier. This could also explain why renters are less likely to have received an inheritance. In their case, a windfall like an inheritance may form the basis for a deposit and would change their housing wealth pathway compared to the other observed clusters.

This conceptual limitation of housing pathways highlights that only in combination with housing transitions (Lennartz *et al.*, 2016; Lersch & Luijkx, 2015; Mulder *et al.*, 2015) we are able to understand the complex relationship of inheritances and housing wealth. Alternatively, shorter housing pathways could trade off some of the drawbacks with this analysis, while preserving the unique characteristics of housing sequences. Yet it should be noted that the observed housing pathways show already a high concentration and little change over time compared to other typically studied sequences (e.g. labour market pathways). Shortening the observation period will emphasize single status and single transition sequences which would not make a huge difference to earlier studies which focussed on tenure status or housing transition models. Still, the findings presented here show complex socio-demographic interactions, in particular the relevance of life stages. The life-cycle perspective shows that parental class or receiving an inheritance do not suggest one particular housing wealth pathway, but the lack of receiving a bequest makes it harder to get on a pathway towards outright ownership. The effect of family support on specific homeownership pathways in other jurisdictions however requires more research.

Second, there is still a lack of good longitudinal data on generational transfers and family relations in the UK. The small sample sizes in some model specifications certainly limit broader conclusions as more variables are included. However, most importantly, detailed data on intergenerational transfers is not available in the BHPS. Although inheritances are recorded fairly well between 1997 and 2008, the composition of inherited wealth (e.g. housing wealth vs. other forms of wealth) or the family relation to the bequeather (spouse/parents/grandparents) are missing. Unfortunately, intergenerational inter vivo gifts are not recorded at all in the BHPS and the inheritance question has been discontinued in the successor Understanding Society (UKHLS). In this paper, the influence of parental housing wealth could only be measured indirectly for those individuals who are living with their parents. Other data sources (e.g. English Longitudinal Study on Ageing, Generations and Gender Survey) that capture intergenerational transfers more thoroughly should be exploited in conjunction with the BHPS to draw a holistic picture of family relations and housing wealth in Britain.

Due to the inconclusive and modest results, implications for policy and practice should be treated with care and further research would be required to substantiate the trends observed in the data. Yet some conclusions can be drawn. It became obvious that renters

without inheritance struggle to acquire housing wealth as well as children who grow up in rental accommodation. These results indicate that renters are permanently, even over generations, excluded from housing wealth. This finding is important given it refers to a period where housing policies were still promoting homeownership through liberal regulation, mortgage tax relief and large-scale right-to-buy schemes, making it much easier to acquire a home without family support. Yet, further research has to differentiate in more detail between the housing pathways of private and social renters and their chances to leave the life-time rental status. This would have to take into account the security associated with social housing, below market rents and right-to-buy opportunities.

Moreover, changes in housing policies and social values over the observation period had not been considered in a cohort design. Due to their position, the life course age had been a key factor in determining housing pathways. With this analytical framework, it was not possible to determine if younger cohorts have different pathways due to policy and family changes or due to their position in the life course.

Based on the results presented here, it is not quite clear how intergenerational transfers perpetuate housing wealth inequalities over generations. Age and other individual characteristics seem stronger predictors of housing wealth pathways than inheritances received, but apparently the current estate tax regime is not breaking the generational link (see Rowlingson, 2016). Families with housing wealth can pass it to the next in kin, while families without property or substantial wealth to bequeath struggle to acquire a home. However, as the effects of receiving an inheritance are rather modest, it could well be that the current estate tax regime mitigates already the effect of inheriting. Despite all these limitations, a key group for further research and policy should be renters and those living with their parents for longer periods. Should further investigations confirm the intergenerational inequalities, it raises questions of intergenerational justice that is not based on merit but on family background. Policy-makers have two options: Either they can mitigate the effects of family wealth through estate or inheritance tax, or they support renters and children living with their parents to save for a deposit. Taxing inheritances are largely unpopular (Rowlingson & McKay, 2005), but would mitigate other intergenerational inequalities than just housing wealth. Addressing renters might be more popular, but will increase their stigmatization. Either way more research is required to draw robust policy conclusions.

Notes

1. The numbers indicate the variable codes for each element which are used in some of the presented results.
2. Respondents underreport the take-out of an additional mortgage (Benito, 2009). Therefore, Ong *et al.* (2013) suggest to measure *in situ* equity withdrawal as an increase of total mortgage debt from 2001 onwards. Due to missing and modified variables in earlier waves, this indicator could not be used here and is measured conservatively with the *mgxtra* variable.
3. All analytical steps have been estimated with the *sq* commands in STATA (Brzinsky-Fay *et al.*, 2006).
4. The substitution cost matrix is based on transition frequencies (Halpin & Chan, 1998). Distance matrices were calculated with Needleman-Wunsch algorithm. These estimations were the basis for clustering with Ward's method.
5. Several models with respondents' social class and different class scales were tested, but insignificant and therefore not reported in the final results.

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Parental marital dissolution and the intergenerational transmission of homeownership

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ABSTRACT

Children of homeowners are more likely to enter homeownership than are children whose parents rent. We investigate whether this association is dependent on parental divorce, focusing on parental assistance as a conduit of intergenerational transmission. Event history analyses of data for England and Wales from the British Household Panel Survey (BHPS) show that the intergenerational transmission of homeownership is stronger for children of divorced parents compared with children of married parents. Such an effect may arise from two channels: (1) children of divorced parents are more in need of parental assistance due to socio-economic disadvantages associated with parental divorce; and (2) compared with married parents, divorced homeowners (mothers) rely more on housing wealth, rather than financial wealth, for assisting children. Findings support both explanations. Children of divorced parents are furthermore less likely to co-reside. We find limited evidence that when they do, co-residence is less conducive to homeownership compared with children from married parents.

1. Introduction: context and research question

It is a well-known finding that children of parents living in rental accommodation are less likely to become homeowners themselves, than are children of homeowners (e.g. Henretta, 1984; Smits & Mulder, 2008). Such intergenerational transmission of tenure status is considered to reproduce and even increase inter- and intra-generational inequalities and to hamper social mobility (Coulter, 2016; Kurz & Blossfeld, 2004; Lewis & West, 2016). However, as yet it is unknown whether parental marital dissolution—an increasingly common life event that affects resources of both parents and children—might contribute to a further deepening of such generational inequalities.

Over the past decades, divorce rates have increased. Divorce lowers the economic and housing resources available to divorced parents, and negatively affects the life-course outcomes of their children (e.g. Amato, 2000; Andreß & Hummelsheim, 2009; Kiernan, 1997). At the same time, housing and labour market developments resulting in declining affordability of homeownership have made first-time homebuyers more dependent on family background

(e.g. Coulter, 2016; Gulbrandsen & Sandlie, 2015; Smits & Mulder, 2008). In countries like the United Kingdom (UK) and Australia, homeownership rates already declined before the economic crisis, as inflated house prices became increasingly unaffordable to young people (Hulse, 2014; Ronald, 2008). Social housing budget cuts furthermore forced more young people to rent in the more expensive private rental sector, making it more difficult to save for a deposit (McKee, 2012). High youth unemployment and employment insecurity (e.g. temporary contracts, part-time jobs) have also been linked to delayed homeownership entry, in particular in countries where access to homeownership is more dependent on mortgages (Lersch & Dewilde, 2015). Although house prices have readjusted following the financial crisis, stricter borrowing constraints since then may encourage first-time homebuyers to turn to their parents for a deposit or for mortgage guarantees—a social issue which has engendered public debate (e.g. Legal & General, 2016). As both parental divorce rates and the need for parental support upon the transition to homeownership have increased, the question to what extent parental divorce and parental homeownership interact with regard to the entry into homeownership, becomes increasingly relevant.

Four mechanisms underlying the intergenerational transmission of tenure status have been identified (e.g. Helderman & Mulder, 2007; Lersch & Luijkx, 2015; Mulder *et al.*, 2015; Rowlands & Gurney, 2000): (1) direct parental assistance for housing promoted by the economic benefits associated with parental homeownership (e.g. lower housing costs in later life, housing equity (gains)), allowing parents to use accumulated (housing) wealth to enable children's homeownership through gifts, loans or mortgage guarantees; (2) intergenerational transmission of homeownership as a side-product of socio-economic status transmission; (3) geographical proximity between parents and children (indicating both a shared opportunity structure and a stronger likelihood of support exchange); (4) and socialization towards a preference for homeownership. *In this paper, we investigate whether and to what extent the intergenerational transmission of homeownership is affected by a disruption of the parental marriage.* We specifically evaluate whether the conduit of *parental assistance* depends on parental divorce. To this end, we compare entry into first-time homeownership, with respect to both occurrence (likelihood) and timing, for adult children of still-married and adult children of divorced parents. We evaluate the association between parents' tenure status and children's homeownership entry for both groups. As parental support is not easily observed directly with existing data, we mostly (though not entirely) infer its impact by statistically controlling for the other mechanisms explaining the intergenerational transmission of homeownership. Given the nature of our data (longitudinal household panel data, see *Data and Methodology*), parental resources and tenure status around the time of homeownership entry of young adults are mainly evaluated by means of *mothers'* resources and tenure status.

Reduced parental economic and housing resources following divorce are likely to influence both direct parental assistance and the 'indirect' transmission of socio-economic status. Changes in the (quality of the) parent–child relationship upon divorce might influence the geographical distance between parents and their adult children. Furthermore, if parental divorce results in an exit out of homeownership, it may affect the socialization of children regarding homeownership, as they have spent less years of their childhood in homeownership. While taking account of the other mechanisms (which in our analytical strategy assume the status of confounders), we focus on parental assistance—or rather the opportunities for parents to provide help—as this is the only *direct* mechanism driving the intergenerational

transmission of homeownership (Spilerman, 2000). Intergenerational transfers are however also dependent on children's needs. Parental divorce is associated with disadvantaged life-course outcomes for their adult children (Amato, 2000; Kiernan, 1997). Parental help is thus intertwined with an 'added' indirect socio-economic status disadvantage arising from parental divorce.

We use data from the British Household Panel Survey (BHPS), 1991–2008. This data-set contains detailed longitudinal information on relevant socio-demographic characteristics of respondents and their parents, with excellent and dynamic measurement of the economic situation of the parents. Whereas previous research tended to use information about the parents referring to respondents' childhood (e.g. at age 10), the BHPS allows for using information on the *current* family, financial and housing status of parents. This is important because, although these variables are affected by the divorce experience, they are also likely to fluctuate over time.

Since 1999 housing policy in the UK has been devolved to the Scottish Parliament, the National Assembly for Wales and the Northern Ireland Assembly. Although tenure structures vary somewhat across England and Wales (the territories analyzed in this paper), both devolved regions have seen a decline in social housing and owner-occupation compensated by an increase in private renting. According to Birrell *et al.* (2016, p. 237, 238), 'any divergence of approach because of devolution has been accompanied by convergence towards market processes' and because of that, 'differences within each of the territories of the UK are greater than differences between them.' Furthermore, social security arrangements and welfare reform—important for access to and affordability of housing—remain largely determined by Westminster. This is why, for the purpose of this paper, respondents from England and Wales are analyzed together. In our models, we control for regional house prices.

2. Parental divorce, parental tenure and children's homeownership

Although empirical evidence is not always consistent, previous studies suggest that parental marital dissolution has negative implications for adult children's socio-economic and demographic life-course outcomes (Amato, 2000; Kiernan, 1997). Parental marital dissolution also featured in some previous studies on intergenerational wealth transfers and access to homeownership, but usually only as a control variable (e.g. Smits & Mulder, 2008). Several studies for the Netherlands have shown that children of parents who divorced before the child turned 18 are less likely to have received financial assistance upon accessing homeownership, or any other type of financial support from their parents (Mulder & Smits, 2013); that women whose parents separated have a lower likelihood of being a homeowner (Blaauboer, 2010); and that the housing values of children of divorced parents are lower (Smits & Michielin, 2010). Unfortunately, these studies have two main drawbacks.

Firstly, studies tended to look at the parental marital status and housing tenure when the respondent was a certain age during childhood (e.g. age 10), rather than at parents' situation during the time of entry into homeownership. This may affect findings in unknown ways. For instance, parents who divorced early in their life course may have recovered in terms of their economic and housing situation when their adult child may enter homeownership (e.g. due to re-partnering), and thus have more resources at their disposal than presumed. 'Later' divorces—taking place after the specified age during childhood at which parents' characteristics are measured—furthermore remain unobserved. The intertwined impact

of parental divorce and parental homeownership on entry into homeownership of adult children may therefore be ill-specified, depending on the timing of parental divorce and the subsequent economic and housing trajectories of parents. These methodological issues may, in other words, bias estimates of the association between parents' and adult children's homeownership and its relationship with parental divorce. In this study, we contribute to the literature by focusing on the experience of parental divorce measured over the whole lifespan of the child, and by focusing on the dynamics of the tenure and marital status of the parents, in particular the mother, at the time of entry into homeownership.

Secondly, it remains unclear through which underlying mechanisms the negative association between parental divorce and access to homeownership comes about. So far, this relationship has been tentatively explained in terms of the lower level of material resources available to divorced parents, which in turn hampers wealth transfers favouring their adult children. Divorce generally has adverse social and economic consequences. Compared to women, men are less likely to suffer large income declines upon divorce, although recent research has shown that men also experience negative economic consequences, such as financial strain or lifestyle deprivation (see e.g. the volume edited by Andreß & Hummelsheim, 2009). Upon relationship dissolution both men and women struggle to maintain their 'pre-divorce' position in terms of tenure, affordability, quality and type of housing (Dewilde, 2009). Previous research on the housing consequences of divorce has shown this life event to be related to increased residential mobility and exit out of homeownership of parents, especially mothers, both in the short and middle term (Dewilde, 2008; Feijten & van Ham, 2010) as in the long term (Dewilde & Stier, 2014). Since housing wealth is one of the main sources of wealth for most households, the negative implications of divorce for homeownership would imply that divorced parents may have less housing resources to support their children on entry into homeownership.

Less attention has been paid to the various *other* mechanisms through which parental marital dissolution is related to homeownership of adult children. Parental divorce not only directly influences access to homeownership by means of potentially reduced parental assistance, but also indirectly. For instance, socio-economic transmission happens through the 'opportunities made available by parents to their children' over the life course (Spilerman, 2000, p. 511). A notable exception is the study by Lersch & Baxter (2015) using Australian panel data, who although looking at the association between parental separation and adult children's wealth (rather than homeownership), studied three possible pathways through which a negative association occurred, namely reductions in: (1) wealth transfers from parents to children (as already mentioned), (2) educational attainment and earnings of children and (3) stable family structures of adult children. The third pathway asserts that growing up in a disrupted family is related to poorer partnership choices and early childbearing, which reduces children's chances of maintaining stable relationships later in life. Unstable relationships hamper wealth accumulation—and thus also saving for a deposit. Out of the three pathways, the latter focusing on partnership and childbearing choices was found to be the most likely one via which adult children's wealth is influenced by parental separation. This negative association was however limited to adult children who experienced parental divorce before age 15. Other studies similarly found that parental marital disruption at a younger age matters more for later-life socio-economic outcomes than when children were older at the time of divorce (e.g. McLanahan & Sandefur, 1994). With regard to demographic outcomes however, Kiernan (1997) reports that for the UK the

age at which parents divorced does not matter much. All in all, we conclude that parental divorce may not only influence parents' resources, but also adult children's needs later in the life course—these greater needs arise from an 'added' indirect socio-economic status disadvantage hampering wealth accumulation, and may necessitate more parental support compared with children from still-married parents.

2.1. *The ability to provide and the need for support*

In this paper, we analyze whether the association between parental homeownership and the likelihood and timing of first-time entry into homeownership differs between children with parents (still) living together, and children with divorced parents. While our main focus is on direct parental assistance as an important mediator between parental tenure status and children's chances to make the transition into homeownership, we also take account of the more indirect mechanism of socio-economic transmission, as parental divorce is associated with both declined parental housing and economic resources and disadvantaged socio-economic outcomes in children's life courses, affecting children's resources and wealth. As explained in the introduction, parental support is mostly (though not entirely) inferred from a positive association between parents' homeownership and children's entry into homeownership, controlling for confounding influences impacting on this association (socio-economic status transmission, geographical proximity and socialization towards homeownership). This strategy has also been used in previous research (e.g. Kurz, 2004, Mulder *et al.*, 2015).

Notwithstanding its prominence in contemporary debates on inter-generational solidarity and intra-generational equity with regard to housing wealth in the UK, detailed representative figures on parental assistance for housing are hard to come by. Qualitative research from e.g. Heath & Calvert (2013) points at several different forms of support next to 'earmarked' financial gifts or loans for a deposit or the co-signing of mortgage loans, such as: financial and in-kind contributions to offset general living expenses; overdraft and credit-card 'bail outs'; legacies from grandparents; or living in family members' 'buy-to-let' investment properties at reduced cost. Given the expense of private renting, for many young people co-residence in the parental home has furthermore become an important route to accumulate savings for a deposit (also see Lewis & West, 2016). For our hypotheses, we draw on theory and empirical findings that intergenerational support in general depends on two main factors: the ability to provide support, and the need for support (Fingerman *et al.*, 2009; Henretta *et al.*, 2002; Kalmijn, 2010; Kim *et al.*, 2015; Spilerman, 2000). Both aspects are likely to be affected by parental divorce, and may therefore influence the intergenerational transmission of tenure status through the conduit of parental assistance.

Following a divorce, parents are likely to have fewer economic resources, both in terms of financial resources, as in terms of having a home that can be used as an asset. There are several reasons why divorce is related to less homeownership. A separation usually implies that at least one partner leaves the household to take up residence elsewhere. Moving house is generally a costly affair, amongst other things because of transaction costs. In addition, the relative housing costs themselves often increase after a separation as these costs are no longer shared with a partner, something which has been found to affect women in particular (Dewilde, 2009). Increased residential mobility and housing costs, combined with reduced financial resources increase the risk of exiting homeownership (Dewilde, 2008, Feijten &

van Ham, 2010) and hampers wealth accumulation. Re-partnering might restore financial resources and make homeownership accessible again. Nevertheless, previous studies have found that having ever experienced a divorce reduces the likelihood of being a homeowner in later life, though much less so for men than for women (Dewilde & Stier, 2014). For some, this stems from a reluctance to re-enter into such a considerable joint investment like a joint home (e.g. Joseph & Rowlingson, 2012). For others, it is simply the result of the economic consequences of divorce.

Furthermore, even if divorced parents own a home, it might be harder for them to use it to support their children in purchasing a house. Whereas the housing costs of renters tend to remain relatively stable over the life course, those of homeowners decrease when they become outright homeowners, enabling them to accumulate savings that can be used as a gift or loan to their children to purchase a home (Grundy, 2005; Mulder & Smits, 1999, 2013). However, the accumulation of such savings on housing costs might be smaller for divorced rather than married parents because of various reasons. First, divorced parents may have benefited less from homeownership because they may have lived in a rental home for some time after the divorce. Second, taking on a larger mortgage by divorced parents is likely to increase the time it takes for them to pay off housing debt, resulting in higher housing costs for a longer period of time (Wind & Dewilde, 2016). Furthermore, divorced homeowners with low equity cannot easily use their house as a collateral for co-signing loans, or cannot release equity from their homes to kick-start their children on the housing market, a 'family strategy' which has become common in the UK (see Lowe *et al.*, 2012, also using BHPS-data).

On the other hand, apart from a (mortgaged) house, divorced homeownership parents are less likely to have other financial assets (savings, investments) that can be used to assist their children. The wealth portfolios of divorced parents are likely to be less diversified than those of married parents. Parents who remained in homeownership (or regained access) are likely to own mostly housing wealth, while parents who rent presumably did not have enough resources to stay in or (re)enter homeownership, and are paying high rents when in the private rented sector. Parents in social housing have lower incomes and less financial wealth by default. In a qualitative study of English highly educated parents and their student or graduated children, Lewis & West (2016) found that almost all parents felt an obligation to support their children financially if they were able to do so. However, there were considerable disparities in parents' abilities to provide support, with especially single mothers having difficulties making regular financial contributions to their children. In fact, from research on income poverty dynamics, we know that for lone mothers, older children's contributions from work to household income form an important route out of poverty (Jenkins, 2000). We thus expect that adult children of divorced parents (in particular when co-residing with a lone mother) are less likely to benefit from and, instead, more likely to contribute to parents' household resources.

In addition, whereas divorced parents are thus expected to be less able to provide (financial) support to their children, at the same time the need for such support is likely to be higher amongst children of divorced parents. McLanahan & Sandefur (1994) have shown that even when controlling for the socio-economic status of parents, children of divorced parents tend to do less well in school and on the labour market (Amato, 2010; Lersch & Baxter, 2015; McLanahan *et al.*, 2013). They are also more inclined to form partnerships and become parents at younger ages, and thus leave home earlier (Kiernan, 1997). This is

likely to result in lower resources and accumulated wealth, and thus more need for parental support in order to purchase a house. Previous research on intergenerational solidarity has found that in general more support is provided to those children who are more in need of support (Cox & Rank, 1992; Hochguertel & Ohlsson, 2009; McGarry & Schoeni, 1995). If the children of divorced parents have higher support needs, they can thus be expected to receive more parental support, as long as their parents are capable of providing such support. The underlying assumption here is that within-family differences can be generalized to different family types. In a comparative study for 10 European countries on homeownership entries between 1965 and 2009, Mulder *et al.* (2015) furthermore find that the intergenerational transmission of homeownership is stronger in contexts (country-period combinations) where homeownership is less affordable, but less strong in more affluent contexts. The higher the level of economic affluence, the greater the likelihood of a transition to homeownership, but the smaller the impact of parental homeownership. In times and situations of need however, parents are more strongly inclined to help their children, whatever resources they dispose of.

We conclude from the above that divorced parents are less likely to be able to provide direct parental assistance to their children for purchasing a home, which should be reflected in a weaker association between parents' and children's homeownership. However, this association may also be strengthened as homeownership divorced parents (in particular mothers) with housing wealth are more likely to own *only* housing wealth and less likely to own significant financial wealth. An association between parents' and children's homeownership may therefore be more likely to arise from direct parental support linked to parents' homeownership (e.g. through home equity borrowing), as there is simply less opportunity for socio-economic status transmission—the latter is arguably the main conduit underlying a 'tenure-effect' amongst children with non-divorced parents, as direct parental support for this group of children mostly originates from financial (non-housing) wealth of their parents. Divorced parents (in particular mothers) in the rental sector presumably have less financial resources compared with married parents in the rental sector. Parental divorce furthermore increases children's support needs through the socio-economic disadvantages associated with (early) parental divorce, and may hence lead to more direct parental assistance, again leading to a stronger association between parents' and children's homeownership. Whether the association between parents' and children's homeownership differs between children of married and divorced parents depends on the relative balance between the ability to provide and the need for support, and is therefore an empirical question. From the theoretical insights outlined above, we however derive the following hypotheses:

There is a positive association between parents' homeownership and the likelihood and timing of entry into first-time homeownership of their adult children. (Hypothesis 1)

This positive association is stronger for children from divorced compared to children from married parents. (Hypothesis 2)

Mothers' housing wealth as a means of parental support is more conducive to homeownership entry for children of divorced parents, compared with children of married parents. (Hypothesis 3)

Co-residence with mother as a means of parental support is less conducive to homeownership entry for children of divorced parents, compared with children of married parents. (Hypothesis 4)

2.2. *Disentangling the effect of parental homeownership*

In this final section, we elaborate on the other mechanisms explaining the association between parents' and adult children's homeownership, and on potential differences between children from married and children from divorced parents. We need to take account of these other mechanisms given that our analytical approach is built on the idea that any remaining effect of parental homeownership on the likelihood and timing of first-time entry into homeownership proxies 'direct' parental assistance. Intergenerational transmission of homeownership as a side-product of socio-economic status transmission refers to the idea that parents with a higher socio-economic status also own more (non-housing) financial resources—and hence have more opportunities for parental support, while at the same time they are more likely to own their own house. In the previous section, we elaborated on the idea that—given their lack of non-housing wealth—divorced homeownership parents (in particular mothers) are more likely to rely on their housing wealth in order to assist adult children's entry into homeownership, compared with married homeownership parents. This implies the following hypothesis with regard to the multivariate relationships between parental tenure, parental resources and adult children's homeownership:

The positive association between parents' homeownership and the likelihood and timing of entry into first-time homeownership of their adult children is partly explained by parental (non-housing) financial resources, e.g. investment income; such confounding is however less likely for children of divorced parents compared with children of married parents. (Hypothesis 5)

Geographical proximity between parents and their children forms the third mechanism. There are two sides to this mechanism. First, local housing markets tend to differ in tenure structures as well as with regard to affordability and availability of (certain types of) housing. Urban areas, for example, usually have more rental homes and less owner-occupied homes than rural areas (Mulder & Wagner, 1998). Since (elderly) parents and their adult children tend to live close to one another (Glaser & Tomassini, 2000; Michielin & Mulder, 2007), they are therefore likely to operate on the same local housing market, resulting in similar housing tenures. Besides the specific local housing market parents and children operate on, support exchange is simply facilitated by geographical proximity: the closer a person lives to a family member, the more likely it is that they will exchange support. In this sense, direct parental assistance for homeownership may be partly conditional on geographical proximity. If as expected, divorce has implications on the provision of and need for support of divorced parents and their children, these relationships are also likely to be associated with the geographical proximity between parents and children. If children of divorced parents are in need of more support, they can be expected to live closer to their parents in order to receive support. Geographical proximity between parents and children may also arise from parents'—more particularly single mothers'—need for material and emotional support. This might in turn increase the chances of parents and children to operate on the same housing market, resulting in a stronger association between parental tenure status and that of their adult children. Although previous research clearly shows that divorced fathers live further away from their adult children (Shapiro, 2003; Stjernström & Strömberg, 2012), such effects are not found for divorced mothers. Furthermore, while some divorced mothers may have better relationships with their children or live closer by (compared with still-married parents and their children), other divorced mothers might have worse relationships with their

children or live further away. Put differently, although there may well be higher variance, we do not expect much difference with regard to ‘average’ parent–child relationships or geographical proximity for children of divorced and still-married mothers.

The association between parental tenure status and first-time homeownership can be partly explained by geographical proximity; such confounding (through local housing markets) or mediation (through support exchange) is similar for children of divorced and children of married parents. (Hypothesis 6)

Socialization forms the fourth and final mechanism, yet one for which there is only limited empirical evidence. Rowlands & Gurney (2000) interviewed English children aged 15–17 and found that already at this age information transmitted by parents, peers and the media on homeownership had resulted in children viewing this tenure as ‘*part of a normal life*’ (page 126) and a symbol of success, whereas council housing was perceived as a symbol of failure. Especially, children who grow up in an owner-occupied home are thought to develop a preference for homeownership themselves. Controlling for other sources of parental tenure effects, Lersch & Luijkx (2015) indeed found that socialization in homeownership—measured as the length of time spent in parental homeownership—increased the likelihood of becoming a homeowner. Children of divorced parents can be expected to spend less of their childhood in owner-occupied houses. As a result, the socialization into homeownership might be less strong for them. Data limitations however do not allow us to test this, and in any case the effect of socialization is hard to separate from the socio-economic transmission of homeownership, as in most contexts (particularly in the UK) homeownership tends to be economically beneficial, and these benefits accrue over time (i.e. with each year spent in homeownership). Lux *et al.* (2016) (for the Czech Republic) and Druta & Ronald (2017) (for the UK) furthermore showed that intergenerational transfers are often conditional on homeownership entry of adult children, the latter being considered a form of ‘responsible’ consumption. Socialization towards homeownership is hence also entangled with direct parental assistance.

3. Data and methodology

3.1. Data

We used data from the British Household Panel Survey (BHPS), waves 1–18 (Taylor *et al.*, 2010). The panel started in 1991 with a representative sample of 10,300 individuals from 5500 households, who were followed until 2008. All adult members in the sampled households were included in the panel study and interviewed individually, including children from the moment they turn 16. In 2009, the BHPS was replaced by the UK Household Longitudinal Study (UKHLS), which incorporated the BHPS sample. We did not include the UKHLS since the members of the BHPS sample were not interviewed in its first wave in 2009, creating an undesirable gap in the person-year data-set.

For this study, a subsample of respondents was drawn from the total sample. First, we selected people aged 17–25 years old in the first wave who were still living with their parents. This age group was chosen in order to minimize the risk that the respondent may have owned a home before the data collection started (see Ermisch & Halpin, 2004 for a similar strategy). Selecting respondents residing in their parental homes ensured that the parents were also BHPS sample members. In addition, people turning 17 years old in waves 2–18

were added to the sample. Only respondents living in England and Wales were included. A person-year data-set was created in which each row represents a single year in the life of the respondent. Respondents are included in the data-set up to the moment they purchase a house,¹ or until the last wave in which they participated in the survey if they did not purchase a house during the observation window. Since several independent variables are constructed as lagged variables, we started following respondents from their second person-year, generally from the age of 18. After removing respondents with survey non-response in certain waves or missing values on key variables, our analysis sample consists of 7555 person-years for 1337 individuals, with ages ranging from 18 to 42.

3.2. Operationalization of variables

3.2.1. Entry into homeownership

Our dependent variable ‘first-time homeownership’ is defined as a binary variable indicating whether in a certain person-year a respondent moved to an owner-occupied home (either mortgaged or owned outright), without their parents or other adult family members (such as grand- or stepparents). The dependent variable thus takes the value of 1 in the first person-year in which a respondent lives independently in an owner-occupied home, and a value of 0 in the other person-years, in which respondents live with their parents or other adult family members other than their own partner, or independently but in a rented accommodation.

3.2.2. Characteristics adult child

Apart from gender, all adult child and parental characteristics are measured as time-varying indicators. Parental separation was determined by combining information on the marital history of the respondent’s biological parent(s) asked in the second wave, with the legal marital status as reported by the parent(s) in each following survey wave. Divorce was defined as having either ‘separated’ or ‘divorced’ as the legal marital status. These separation indicators were retrieved for each parent separately, and then combined into a single binary variable indicating whether in a certain year, one or both parents have ever experienced a divorce or separation. Biological parents who were still together but had experienced a separation in the past before the birth of the respondent, were grouped with the married rather than with divorced parents. Hence, parental divorce indicates divorce of respondents’ parents. The rationale behind this decision was that these parents had been together for at least 18 years, and the possible impacts of a divorce from another partner before the birth of the respondent were unlikely to be of influence on the situation of the respondent.

Educational attainment is often seen as an indicator of earnings capacity, an important characteristic when applying for a mortgage. Three binary variables were created using the Comparative Analysis of Social Mobility in Industrial Nations (CASMIN)² coding scheme: elementary (1a–c); intermediate (2a–c); and higher education (3a–b) (Brauns *et al.*, 2003). This variable is updated yearly in order to include the most recent qualifications of each respondent. For respondents who are still in education this variable shows their highest achieved educational level to date. In addition, we created a separate dummy variable that indicates whether a person is in full-time education or not. Our measure of respondent’s individual annual gross labour income is corrected for inflation using the consumer price index (CPI) for the different survey years (2005 = 100). Because of its skewness, the natural

logarithm was used after adding a value of 1 to the income of every respondent to prevent missing values for people with no individual income. Both education and annual labour income are included in the models as lagged variables since we expect education and income of the respondent measured in the year preceding the purchase of a house to contribute more strongly to the decision to purchase a house, than when measured in the year of purchase.

Geographical proximity of the respondent to his or her mother indicates the distance between their respective residential locations and thus the likelihood of them operating on the same housing market, as well as their propensity to exchange support. An important issue here is how local housing markets are defined. Data limitations often imply that Local Authority Districts (Coulter, 2016) are used as proxies for local housing market areas. Several studies on defining and delineating housing submarkets however have shown that actual local housing markets do not necessarily adhere to such administrative boundaries (Brown & Hincks, 2008; Coombes *et al.*, 2006; Watkins, 2001). In addition to spatial aspects, both structural characteristics of dwellings (e.g. size and type: detached, semi-detached, apartment) as well as characteristics of buyers (e.g. low- or high-income groups) define the local housing market (Watkins, 2001). Since parents and their children are likely to differ in terms of the type of dwelling they are looking for (e.g. family vs. starter home), as well as in their personal characteristics (most notably their income levels), even if they live in the same Local Authority District (LAD), they might still be operating on different housing submarkets. Bearing in mind these limitations, in this paper we operationalized geographical proximity in terms of Local Authority Districts and compare the LAD in which the respondent resides to the LAD in which the mother of the respondent resided in the previous year. Results are however robust with respect to alternative operationalizations.³ This was then combined with the co-residence variable to take into account whether respondents lived in the same LAD as their mother in the previous year because they were living in the same household. As a result, the final variable included in the multivariate models consists of the following four categories: (1) Lived with mother in previous year and in same LAD this year; (2) Lived with mother in previous year but in different LAD this year; (3) Did not live with mother in previous year but in same LAD this year and (4) Did not live with mother in previous year but in different LAD this year.

Gender, household composition and employment status have been combined into six different categories: (1) single female, not employed; (2) single female, employed; (3) single male, not employed; (4) single male, employed; (5) couple, one or no partners employed; (6) couple, both employed. The number of children younger than 16 in the household in a certain year includes both natural children, as well as adopted or stepchildren. It consists of three separate categories: no children (0), one child (1) and two or more children (2). The age of the respondent is included as a continuous variable. To control for differences between regional housing markets, real average regional house prices of all types of dwellings were included in the analyses for the 10 different larger ONS regions⁴ respondents resided in.

3.2.3. Parental characteristics

We have information on parents' characteristics only if the parents are (or have been) members of respondents' households since the start of data collection (and are thus panel members). When the parents are divorced, we do not always have much information for the parent who left the household, either because the parent was already out of scope when the data collection started, or because the parent dropped out of the panel following the divorce.

Since this often concerns the father of the respondent, we can only properly estimate the effects of *maternal* tenure and resources on homeownership entry rates of children from married and divorced parents. While our focus on maternal resources may be considered as a drawback of using the BHPS data, we believe that our focus on *current* housing and resources of the mother represents an improvement compared to previous studies.

Four indicators of direct parental assistance were tested:⁵ mothers' tenure status, mothers' housing wealth, mothers' housing wealth equity extraction and co-residence with mother. Tenure status of the mother is measured by means of a binary variable indicating whether she lives in a rented home (0) or in an owner-occupied home, either mortgaged or owned outright (1). Since less than 3 per cent of mothers live in a privately rented dwelling, we made no distinction between social and private renting. Housing wealth of the mother was calculated by subtracting the mortgage from the value of the home as estimated by the mother of the respondent herself. Where possible, missing values on either the mortgage or housing value were copied from the surrounding years. For cases which had no valid responses on these variables at all, a 'missing' housing wealth category was created. The final deflated housing wealth variable (2015 = 100) consists of the following five categories: (1) £0 or less; (2) Between £1 and £49,999; (3) Between £50,000 and £99,999; (4) £100,000 or more; and (5) Missing housing wealth. Mothers who rent are included in the first category. Since the question on mortgages in the BHPS reflects mortgages on all owned properties combined, a dummy variable indicating whether the mother of the respondent owned any other properties besides her main residence was created and included in all models containing housing wealth. Lagged variables for tenure status and housing wealth of the mother were used. We furthermore constructed an indicator of 'housing wealth extraction' (by taking out an extra mortgage or loan secured against the home) by the child's mother (for reasons 'other' than those explicitly specified in the questionnaire, which mainly pertain to mother's own home maintenance and extension, or for a car or consumer goods) and around the time of the child's homeownership transition. Co-residence was measured through a variable indicating whether a person was living at home with his or her mother in the previous year (vs. renting his/her own dwelling).

Our measure of gross annual household income of the mother is equivalized using the Modified OECD-scale, and similar to the labour income of the respondent has been corrected for inflation using the consumer price index (CPI) for the different survey years (2005 = 100). In its original form, this variable includes all types of labour and non-labour household income. To get an indication of the wealth of the mother's household and thus her ability to provide financial support to her children, investment income was separated from total household income by deducting it from the total household income, and included in the analyses as a separate variable. Investment income consists of any estimated income from investments, savings, as well as any rents received from boarders and lodgers or property owned. In cases where the respondent still lived in the parental home, his or her income was deducted from the annual household income of the mother. Similarly, investment income of the respondent was deducted from the household investment income of the mother in case he or she was still a member of the maternal household. The natural logarithm was taken of both the household and investment income, and in the analyses the values for the previous year were included. To deal with 0-values, a value of 1 was added to all incomes.

Several variables have been included in the models to control for certain characteristics of the mother. Since new partners can potentially help their step children and/or increase

economies of scale, in the models for divorced mothers we control for whether she is living with a new partner or not. Furthermore, as housing wealth tends to increase with time we also control for the age of the mother, and for divorced mothers for the time since divorce. The latter consists of four categories: (1) divorced for 0–4 years; (2) divorced for 5–9 years; (3) divorced for 10–14 years; and (4) divorced for 15 or more years. Older mothers and mothers for whom more time has passed since divorce are expected to have more housing wealth and thus be more likely to be able to help their children purchase a house.

Table 1 provides an overview of the variables that were used in the analyses. The statistics are based on the data-set with 7555 person-years from 1337 respondents. The table distinguishes between respondents with married and respondents with divorced parents, and also presents the characteristics of respondents who purchased their first house. In line with expectations, children of divorced parents are less likely to have been living with their mothers in the previous year (73.4 per cent) than children whose parents are still married (82.72 per cent; $p < 0.00$). We further observe that parental divorce seems to be associated with different socio-demographic characteristics of adult children, in the sense that support needs of children from divorced parents could be higher—an assumption which also underlies our empirical expectations. Children of divorced parents are less likely to be a student ($p < 0.06$), they have lower educational levels ($p < 0.00$), and are more likely to be a parent themselves ($p < 0.00$). Although the annual labour income of respondents with divorced parents is somewhat lower than the income of respondents with parents who are still together, this difference is not statistically significant. Looking at respondents who have purchased a house, the opposite relation is found as now the respondents with divorced parents have the higher incomes (which may indicate that they form a more selective group compared to their counterparts with married parents), although again this difference is not statistically significant. Households in which both partners are in paid employment clearly are the most likely to own a house. This association appears to be stronger for children whose parents are still married than for those whose parents are divorced. Single male employed respondents whose parents are divorced are twice more likely to own a house than those whose parents are still together ($p < 0.09$). Regarding the characteristics of the mother of the respondent, it is especially striking to see how, even though only two-thirds (67.5 per cent) of the divorced mothers live in an owner-occupied home (compared to 84.5 per cent of non-divorced mothers), almost 82 per cent of the respondents with divorced parents who have purchased a home have a mother who is a homeowner (compared to 88 per cent of respondents with married parents). Those with divorced mothers living in rental accommodation therefore seem to be most disadvantaged when it comes to purchasing a home of their own. Taken together, the latter findings point at a stronger association between mothers' tenure and children's entry into homeownership for children of divorced parents. When looking at mothers' housing wealth rather than mothers' tenure, we see that (obviously) divorced mothers are far more likely to have no or negative housing wealth. Married mothers are far more likely to own larger amounts of housing wealth (£50,000 or more). Finally, we also find that divorced mothers are more likely to extract housing equity 'for other reasons' around the time their child purchases a home than are married mothers (8.0 per cent vs. 3.7 per cent, $p < 0.06$)—a difference which is even more pronounced when viewed in the light of our findings that divorced mothers are less likely to be in homeownership/have any housing wealth.

Table 1. Descriptive statistics of independent variables.

	Total			Parents married				Parents divorced			
	All		n	First-time owner		n	%	All		n	%
	(mean)	n person years		%	n			%	n		n
All	100.00	7555		6.50	491	76.15	5753	23.85	1802	6.27	113
<i>Characteristics respondent</i>											
<i>Lives with mother (lag)</i>											
Yes	80.50	6082		–	–	82.72	4759	–	73.42	1323	–
No	19.50	1473		–	–	17.28	994	–	26.58	479	–
Age	22.39	–		24.62	–	22.48	–	24.70	22.12	–	24.32
<i>Partnership and employment situation</i>											
Single female not empl	14.81	1119		1.02	5	14.97	861	0.79	14.32	258	1.77
Single female empl	23.60	1783		11.00	54	23.33	1342	10.58	24.47	441	12.39
Single male not empl	14.00	1058		2.24	11	13.70	788	1.85	14.98	270	3.54
Single male empl	31.49	2379		12.02	59	32.23	1854	9.79	29.13	525	19.47
Couple both empl	10.79	815		61.91	304	10.59	609	64.55	11.43	206	53.10
Couple one or none empl	5.31	401		11.81	58	5.20	299	12.44	5.66	102	9.72
<i>Student</i>											
Yes	17.67	1335		2.24	11	18.15	1044	2.38	16.15	291	1.77
No	82.33	6220		97.76	480	81.85	4709	97.62	83.85	1511	98.23
<i>Number of children</i>											
0	89.66	6774		83.50	410	90.32	5196	83.60	87.57	1578	83.19
1	6.98	527		13.03	64	6.34	365	12.96	8.99	162	13.27
2 or more	3.36	254		3.46	17	3.34	192	3.44	3.44	62	3.54
<i>Lives in different LAD from mother</i>											
Yes	12.89	974		40.12	197	12.64	727	40.74	13.71	247	38.05
No	87.11	6581		59.88	294	87.36	5026	59.26	86.29	1555	61.95
<i>Education (lag)</i>											
Basic	18.99	1435		11.81	58	17.35	998	10.85	24.25	437	15.04
Intermediate	65.43	4943		55.60	273	66.43	3822	54.76	62.21	1121	58.41
High	15.58	1177		32.59	160	16.22	933	34.39	13.54	244	26.55
Annual income (ln lag)	6.60	–		8.62	–	6.61	–	8.55	6.55	–	8.86
Regional house prices	168,910	–		156,707	–	167,038	–	152,740	174,885	–	169,976
Duration	4.64	–		6.12	–	4.72	–	6.13	4.39	–	6.06

(Continued)

Table 1. (Continued).

	Total				Parents married				Parents divorced			
	All		First-time owner		All		First-time owner		All		First-time owner	
	% (mean)	n	%	n	%	n	%	n	%	n	%	n
<i>Characteristics mother</i>												
Tenure status (lag)												
Renter	19.54	1476	13.24	65	15.49	891	11.90	45	32.46	585	17.70	20
Owner	80.46	6079	86.76	426	84.51	4862	88.10	333	67.54	1217	82.30	93
Mother has partner												
Yes	81.87	6185	84.11	413	94.65	5445	94.71	358	41.07	740	48.67	55
No	18.13	1370	15.89	78	5.35	308	5.29	20	58.93	1062	51.33	58
Education (lag)												
Basic	45.02	3401	43.79	215	45.72	2630	46.30	175	42.79	771	35.40	40
Intermediate	29.77	2249	28.31	139	29.74	1711	27.25	103	29.86	538	31.86	36
High	25.22	1905	27.90	137	24.54	1412	26.46	100	27.36	493	32.74	37
Household Inc. mother (ln lag)	9.56	–	9.60	–	9.60	–	9.62	–	9.42	–	9.53	–
Investment Inc. mother (ln lag)	3.46	–	4.21	–	3.83	–	4.46	–	2.27	–	3.37	–
Housing wealth mother (lag)												
£0 or less	20.28	1532	14.26	70	16.03	922	12.70	48	33.85	610	19.47	22
Between £1 and £49,999	18.03	1362	20.37	100	17.10	984	18.25	69	20.98	378	27.43	31
Between £50,000 and £99,999	24.63	1861	25.46	125	26.44	1521	25.93	98	18.87	340	23.89	27
£100,000 or more	33.43	2526	34.62	170	36.64	2108	37.83	143	23.20	418	23.89	27
Missing housing wealth	3.63	274	5.30	26	3.79	218	5.29	20	3.11	56	5.31	6
Housing equity extraction												
Yes	4.78	361	4.68	23	4.19	241	3.70	14	6.66	120	7.96	9
No	95.22	7194	95.32	468	95.81	5512	96.30	364	93.34	1682	92.04	104
Mother owns other property												
Yes	91.25	6894	88.39	434	90.98	5234	89.95	340	92.12	1660	83.19	94
No	8.75	661	11.61	57	9.02	519	10.02	38	7.88	142	16.81	19
Age mother	49.10	–	51.17	–	49.39	–	51.38	–	48.12	–	50.48	–
Years since divorce												

(Continued)

3.3. Method of analysis

Discrete-time event history analysis was used to analyze the first transition into homeownership (Allison, 1984; Yamaguchi, 1991). Using person-year data, logistic regression models were run for three different groups of respondents: children of married parents, children of divorced parents and both groups combined. Given the ambiguous interpretation of logistic regression coefficients and odds ratios across nested models based on the same sample, we report average marginal effects (AMEs) for our micro-level models.⁶ AMEs are less affected by varying levels of unobserved heterogeneity across models, and reflect the average change in $P(y = 1)$ given a change in the level of the respective variable, holding all other variables constant at their sample values (e.g. Mood, 2010). To establish whether observed differences in the outcomes for children of married and divorced parents were statistically significant, interaction terms of the independent variables with the parental divorce variable were added one by one to the analyses of the total group, and the significance of the effects of these interaction terms is reported in the tables. To control for duration dependence, two additional variables were included in the models: duration, a variable which increases with every following person-year, and duration squared. Likelihood ratio tests were performed in such a way that each new model was compared to the previous model (e.g. model 2 compared to model 1) to determine whether the goodness of fit of the more complex models was better than that of the simpler models.

4. Results

4.1. Descriptive findings

To get a first impression of how the tenure and marital status of the mother of the respondent is related to the likelihood of the respondent purchasing a house, Figure 1 plots the differences in the survival function, or rather the duration until a respondent purchases a house for the first time. Four groups are compared, based on a cross-classification of parental marital status and parental homeownership. Interestingly, respondents whose parents are divorced are both the most and the least likely to purchase a home. The tenure status of their

Figure 1. Lifetable of duration to first-time homeownership by marital and tenure status of the mother.

mothers is a decisive factor in this regard, with those whose mothers live in rental accommodation being much less likely to purchase an owned house. This again indicates that the intergenerational transmission of homeownership, i.e. the association between parents' and children's homeownership, is stronger for people whose parents are no longer together.

The question then becomes why this should be the case? If it is harder for divorced mothers to support their children with purchasing a house of their own, we would have expected the children of married parents living in owner-occupied homes to be the most likely to purchase a home themselves. Figure 1 therefore seems more supportive of the notion that the need for parental assistance might be higher for children of divorced parents because they may have fewer resources themselves. From Table 1, it can indeed be concluded that children of divorced parents have lower educational levels than those with married parents ($p < 0.001$). Their respective income levels, however, are not statistically significantly different from one another. Educational level is however a better predictor of future income progression and permanent income. Children of divorced parents may also have relatively high incomes at the time of the interview, because they are less often students, and have been in the labour force longer. Finally, children of divorced parents are less likely to co-reside with their mother prior to entering homeownership, and hence less able to profit from this form of parental assistance, e.g. to save up for a deposit.

4.2. Multivariate findings

Multivariate analyses were performed in order to examine whether there are differences in the intergenerational transmission of homeownership between children of married and children of divorced parents. As explained in the theoretical section, our main focus is on direct parental assistance as an important mediator between parental tenure status and children's likelihood to make the transition into homeownership. According to this mechanism, direct parental assistance is promoted by the economic benefits associated with homeownership (e.g. lower housing costs in later life, housing equity release), allowing parents to use accumulated (housing) wealth to enable children's homeownership. These benefits are however compromised when parental divorce occurs. We furthermore take account of the more indirect mechanism of socio-economic transmission, as parental divorce is additionally associated with both declined parental resources and disadvantaged socio-economic outcomes in children's life courses, affecting children's need for support, e.g. a deposit. Finally, we also control for potential differences in geographical proximity as a possible confounder/mediator of our main association of interest.

Model 1 in Table 2 indicates that the tenure status of the mother is significantly related to the likelihood and timing of a respondent becoming a first-time homeowner, providing preliminary support for Hypothesis 1. When the mother owns a home, her adult child is also more likely to enter homeownership. This is true for both children of married and children of divorced parents. When controlling for other characteristics of the respondent however (Model 2, Tables 2 and 2A), such as age, gender, partnership and employment status, and the number of children, the differences between respondents with married parents and those with divorced parents become more pronounced. In fact, the effect of mothers' tenure status is no longer significant for children of married parents. In line with Hypothesis 2, we thus find that the positive association between mothers' and children's homeownership is stronger for children from divorced compared to children from married parents ($p < 0.001$).

Table 2. Logistic regression of first-time entry into homeownership and tenure status mother, control variables, average marginal effects.

	Total		Parents married		Parents divorced	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
Parents divorced	0.004	0.006				
Tenure status mother: owner (lag)	0.026***	0.022***	0.019*	0.011	0.041***	0.041***
Mother has partner						0.015
Lives with mother (lag)		0.032***		0.038***		0.015
Age		0.004**		0.005**		0.001
Partnership and employment situation (ref = couple, both partners employed)						
Single female not empl		-0.099***		-0.110***		-0.079***
Single female empl		-0.140***		-0.146***		-0.115***
Single male not empl		-0.101***		-0.111***		-0.079***
Single male empl		-0.185***		-0.204***		-0.127***
Couple one or none empl		-0.027***		-0.027***		-0.033*
Student		-0.020		-0.007		-0.040*
Number of children (ref = no children)						
1		-0.027***		-0.026***		-0.023(*)
2 or more		-0.041***		-0.043***		-0.034(*)
Age mother respondent		-0.000		-0.000		0.001
Years since divorce (ref = 0–4)						
5–9						-0.001
10–14						-0.023(*)
15 or more						-0.021
Regional house price		-0.000***		-0.000***		-0.000
Duration	0.030***	0.012***	0.028***	0.009**	0.037***	0.024***
Duration squared	-0.002***	-0.001***	-0.001***	-0.001**	-0.002***	-0.002***
<i>N</i>	7555		5753		1802	
<i>Number of events</i>	491		378		113	
<i>Pseudo R²</i>	0.049	0.325	0.041	0.362	0.079	0.251
<i>Log likelihood</i>	-1727.68	-1226.64	-1336.27	-889.52	-388.84	-316.47
<i>Log likelihood ratio test, χ^2</i>		1002.08***		893.50***		144.75***

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; (*) $p < 0.10$.

Arguments for this hypothesis related to the higher support need of children from divorced parents due to socio-economic disadvantages associated with parental divorce, but also to the idea that divorced homeownership parents (in particular mothers) rely more on housing wealth, rather than non-housing (financial) wealth, in order to assist adult children. Put differently, for children of married parents, the association between parents' tenure and children's homeownership mainly seems to come about through the transmission of socio-economic status more generally: wealthier parents have higher housing and non-housing wealth, and the latter 'explains' potential transfers for homeownership. We also argued that for divorced mothers in the rental sector, 'overall' options to help adult children are presumably very limited. When looking at mothers' housing wealth in Table 2A rather than mothers' tenure, we indeed find support for these arguments. While for children of married parents, there is hardly an association between mothers' housing wealth and the likelihood

Table 2A. Logistic regression of first-time entry into homeownership and housing wealth mother, control variables, average marginal effects.

	Total		Parents married		Parents divorced	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
Parents divorced	0.002	0.007				
Housing wealth mother (lag, ref = 0 or less)						
Between £1 and £49,999	0.038**	0.022*	0.029(*)	0.008	0.046*	0.050*
Between £50,000 and £99,999	0.027*	0.011	0.016	−0.004	0.058*	0.052*
£100,000 or more	0.018(*)	0.030**	0.012	0.019(*)	0.034	0.047*
Missing housing wealth	0.112**	0.051*	0.086*	0.017	0.178*	0.192**
Mother owns other property	0.024*	0.023*	0.010	0.014	0.070*	0.054*
Mother has partner						0.010
Lives with mother (lag)		0.033***		0.038***		0.018
Age		0.004**		0.005**		0.001
Partnership and employment situation (ref = couple, both partners employed)						
Single female not empl		−0.100***		−0.111***		−0.080***
Single female empl		−0.139***		−0.145***		−0.116***
Single male not empl		−0.101***		−0.111***		−0.081***
Single male empl		−0.184***		−0.202***		−0.130***
Couple one or none empl		−0.027***		−0.027***		−0.034**
Student		−0.019		−0.006		−0.035
Number of children (ref = no children)						
1		−0.026***		−0.025**		−0.021
2 or more		−0.040***		−0.042***		−0.030
Age mother respondent		−0.000		−0.000		0.001
Years since divorce (ref = 0–4)						
5–9						−0.003
10–14						−0.024(*)
15 or more						−0.020
Regional house price		−0.000***		−0.000***		−0.000
Duration	0.031***	0.013***	0.029***	0.009**	0.039***	0.027***
Duration squared	−0.002***	−0.001***	−0.002***	−0.001***	−0.002***	−0.002***
<i>N</i>	7555		5753		1802	
<i>Number of events</i>	491		378		113	
<i>Pseudo R</i> ²	0.053	0.329	0.045	0.366	0.096	0.266
<i>Log likelihood</i>	−1719.41	−1218.71	−1331.94	−884.02	−381.82	−309.81
<i>Log likelihood ratio test, χ</i> ²		1001.39***		895.85***		144.03***

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; (*) $p < 0.10$.

and timing of becoming a first-time homeowner, the same association for the children of divorced parents is clearly in line with Hypothesis 3: For children of divorced parents, compared with children of married parents, mothers' housing wealth—however small—as a conduit of parental support is more conducive to homeownership entry (compared to having no or negative housing wealth).⁷ For children of married parents, we furthermore find a strong effect of co-residence (Model 2 Table 2). Living with their parents appears to enable them to save money to purchase their own homes. In line with Hypothesis 4, we find no such positive effect of co-residence on the chance to become a homeowner for children of divorced mothers. In other words, for the latter group of children, co-residence does not function as a conduit of parental assistance enabling children to become homeowners.

Model 2 further shows that with increasing age, the chances of becoming a homeowner increase. Couple households in which both partners are in paid employment are also more likely to purchase a house compared to other household configurations. Having children on the other hand decreases the chances of becoming a homeowner. We note however that respondents are relatively young and not many of them are parents yet; those who are may thus form a selective group. Mothers' age, and for divorced mothers the time since divorce, are both not related to the likelihood and timing of entry into homeownership of their adult children. High regional house prices only reduce the chances of becoming a homeowner for children of married parents. Results for our duration controls are in line with 'normal' expectations: at shorter durations, when respondents have become 'at risk', the odds of entering homeownership increase. These odds however turn negative at longer durations (about 11 years).

Before examining how the level of resources of both parents and children affects the association between parental tenure status and first-time homeownership, we first check to what extent differences in geographical proximity (indicating both a shared opportunity structure/housing market and a stronger likelihood of support exchange) between parents and children, respectively, confound or mediate this relationship. Comparing Models 2 and 3 shows that the association between mother's tenure status (Table 3) and housing wealth (Table A1 in Appendix) on the one hand, and children's homeownership on the other hand, remains largely unaffected by including geographical proximity (measured in various ways) in our models, although the AMEs are somewhat reduced in size (but remaining non-significant for children of married parents and significant at the 0.01 level for children of divorced parents). Hypothesis 6 can therefore be discarded: geographical proximity matters to some extent for children of divorced parents, but does not substantively affect our results. We further find that for both groups of children, compared to co-residing with the mother in the previous year and now living in the same Local Authority District (LAD), co-residence in the previous year and now living in a different LAD is associated with a higher chance of entering homeownership. This result is presumably an artefact of our coding scheme, as children who did not move out and hence co-reside with the mother in the current year are included in the reference category, next to those who moved out but remained in the same LAD. These effects should therefore not be substantively interpreted.

As the impact of mother's tenure status for children of married parents was already non-significant in Table 2 (controlling for children's socio-demographic characteristics), we focus our discussion of Table 4 on the children of divorced parents. Comparing the AMEs for the tenure status of the mother in Model 3 (Table 3) with those in Model 4 (Table 4) shows that controlling for children's resources (education and income), the tenure effect remains strong and significant for children of divorced parents. However, including indicators for the (non-housing) financial resources of the mother's household in Model 5 (Table 4) results in a stronger reduction in the average marginal effect regarding the association between mother's tenure status and the likelihood and timing of entering homeownership of adult children. Apparently, divorced mothers who own their homes also tend to have some other assets that increase the chances of their adult children having more resources and assets, and becoming owner-occupiers themselves. Nevertheless, even after controlling for the levels of economic resources of both the mother and the respondent, the tenure status of the mother remains associated to first-time homeownership for children of divorced parents. These results are in line with Hypothesis 5 (and also Hypothesis 3), in the sense

Table 3. Logistic regression of first-time entry into homeownership and tenure status mother, control variables and geographical proximity, average marginal effects.

	Total			Parents married			Parents divorced		
	Model 2	Model 3	Model 2	Model 3	Model 2	Model 3	Model 2	Model 3	Model 3
Parents divorced	0.006	0.007							
Tenure status mother: owner (lag)	0.022***	0.017**			0.011	0.007	0.041***	0.034**	0.034**
Mother has partner							0.015	0.011	0.011
Lives with mother (lag)	0.032***				0.038***		0.015		
Age	0.004**	0.004**			0.005**	0.005**	0.001	0.001	0.001
Partnership and employment situation (ref = couple, both partners employed)									
Single female not empl	-0.090***	-0.089***			-0.110***	-0.098***	-0.079***	-0.074***	-0.074***
Single female empl	-0.140***	-0.118***			-0.146***	-0.124***	-0.115***	-0.098***	-0.098***
Single male not empl	-0.101***	-0.098***			-0.111***	-0.096***	-0.079***	-0.072***	-0.072***
Single male empl	-0.185***	-0.154***			-0.204***	-0.170***	-0.127***	-0.112***	-0.112***
Couple one or none empl	-0.027***	-0.024***			-0.027***	-0.023**	-0.033*	-0.034**	-0.034**
Student	-0.020	-0.029*			-0.007	-0.020	-0.040*	-0.042*	-0.042*
Number of children (ref = no children)									
1	-0.027***	-0.023**			-0.026***	-0.021**	-0.023(*)	-0.026*	-0.026*
2 or more	-0.041***	-0.033***			-0.043***	-0.033**	-0.034(*)	-0.033(*)	-0.033(*)
Age mother respondent	-0.000	-0.000			-0.000	-0.000	0.001	0.001	0.001
Years since divorce (ref = 0–4)									
5–9							-0.001	-0.010	-0.010
10–14							-0.023(*)	-0.024(*)	-0.024(*)
15 or more							-0.021	-0.023	-0.023
Regional house price	-0.000***	-0.000***			-0.000***	-0.000***	-0.000	-0.000	-0.000
Duration	0.012***	0.010***			0.009**	0.007*	0.024***	0.023***	0.023***
Duration squared	-0.001***	-0.001***			-0.001**	-0.000*	-0.002	-0.001***	-0.001***
Co-residence and geographical proximity combined (ref = same house and LAD as mother)									
Lived in same house as mother and now in different LAD		0.120***				0.103***		0.160***	0.160***
Lived in different house than mother and now in same LAD		-0.022***				-0.029***		-0.001	-0.001
Lived in different house than mother and now in different LAD		-0.004				-0.011		-0.012	-0.012
N	7555		5753		1802				
Number of events	491		378		113				
Pseudo R ²	0.325	0.352	0.362	0.386	0.251			0.283	0.283
Log likelihood	-1226.64	-1176.76	-889.52	-856.48	-316.47			-302.86	-302.86
Log likelihood ratio test, χ^2		99.77***		66.08***				27.22***	27.22***

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; (*) $p < 0.10$.

Table 4. Logistic regression of first-time entry into homeownership and tenure status mother, resources respondent and mother of respondent, average marginal effects.

	Total		Parents married		Parents divorced	
	Model 4	Model 5	Model 4	Model 5	Model 4	Model 5
Parents divorced						
Tenure status mother: owner (lag)	0.009	0.013*				0.028*
Mother has partner	0.012(*)	0.006	0.002	-0.006	0.032**	0.007
Age	0.003*	0.003*	0.004*	0.004*	-0.001	-0.001
Partnership and employment situation (ref = couple, both partners employed)						
Single female not empl	-0.080***	-0.080***	-0.089***	-0.089***	-0.065***	-0.066***
Single female empl	-0.113***	-0.114***	-0.119***	-0.120***	-0.098***	-0.100***
Single male not empl	-0.077***	-0.077***	-0.086***	-0.086***	-0.060***	-0.060***
Single male empl	-0.149***	-0.149***	-0.162***	-0.163***	-0.116***	-0.117***
Couple one or none empl	-0.016*	-0.016*	-0.016*	-0.016*	-0.028*	-0.027*
Student	-0.029*	-0.030**	-0.020	-0.021	-0.039*	-0.039*
Number of children (ref = no children)						
1	-0.017*	-0.016*	-0.016*	-0.013(*)	-0.017	-0.020
2 or more	-0.023*	-0.020(*)	-0.025*	-0.020(*)	-0.016	-0.015
Age mother respondent	-0.000	-0.000	-0.000	-0.000	0.001	0.000
Years since divorce (ref = 0-4)						
5-9					-0.009	-0.007
10-14					-0.019	-0.017
15 or more					-0.016	-0.014
Regional house price	-0.000***	-0.000***	-0.000***	-0.000***	-0.000*	-0.000(*)
Duration	0.008**	0.008**	0.005(*)	0.004	0.020**	0.021**
Duration squared	-0.001**	-0.001**	-0.000*	-0.000(*)	-0.001**	-0.001**
Co-residence and geographical proximity combined (ref = same house and LAD as mother)						
Lived in same house as mother and now in different LAD	0.119***	0.115***	0.106***	0.102***	0.143***	0.131***
Lived in different house than mother and now in same LAD	-0.017**	-0.018**	-0.023**	-0.023**	-0.000	-0.001
Lived in different house than mother and now in different LAD	-0.003	-0.006	-0.009	-0.011	0.007	0.002
Education (lag; ref = basic education)						
Intermediate	0.023**	0.022**	0.019*	0.018*	0.025(*)	0.024(*)
High	0.046***	0.043***	0.036**	0.034**	0.051(*)	0.048(*)
Annual income (ln lag)	0.005***	0.005***	0.004**	0.004**	0.010***	0.010**
Household Inc. mother (ln lag)		0.000		0.003		-0.009

(Continued)

Table 4. (Continued).

	Total		Parents married		Parents divorced	
	Model 4	Model 5	Model 4	Model 5	Model 4	Model 5
Investment Inc. mother (ln lag)		0.003**		0.003*		0.006**
<i>N</i>	7555		5753		1802	
<i>Number of events</i>	491		378		113	
<i>Pseudo R²</i>	0.365	0.369	0.394	0.397	0.310	0.320
<i>Log likelihood</i>	-1153.12	-1147.30	-845.27	-841.60	-291.27	-287.22
<i>Log likelihood ratio test, χ^2</i>	47.28***	11.64**	22.42***	7.34*	23.17***	8.12*

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; ([†]) $p < 0.10$.

that mother's housing resources matter more for children of divorced parents, even after controlling for mothers' non-housing wealth. For children of married parents, Hypothesis 5 can be discarded since mother's tenure status was already insignificant for them. When replacing mother's tenure with mother's housing wealth (Table A2 in the Appendix), we arrive at very similar conclusions: for children of divorced parents, mother's wealth remains positively associated with children's homeownership, though the effect for the higher category of housing wealth turns insignificant when controlling for mother's (investment) income. Divorced mothers with higher housing wealth hence also have higher non-housing wealth that can be transferred to adult children, and substitutes for assistance derived from homeownership *per se*.

In Table 5, further models testing a number of interaction effects are presented. Mother's tenure status and housing wealth are indeed significantly more strongly related to the chances of purchasing a house for children of divorced parents than for children with married parents (Models 6 and 7). Despite the effect of co-residence being much larger for children with married parents, the interaction effect of co-residence with parental divorce is not statistically significant. This is probably due to the fact that the absolute number of respondents with divorced parents is much smaller than the number with married parents, and that they are proportionally also less likely to co-reside. To formally test whether the non-housing resources of the respondents and their parents are more strongly related to first-time homeownership for children of divorced parents, further interaction terms were added separately. The results in Table 5 indicate that for children of divorced parents annual labour income of the respondent him or herself (Model 8) is more strongly positively related to the likelihood of becoming a first-time homeowner. Finally, the interaction term for mother's investment income indicates that the additional financial resources of the mother increase the chances of purchasing a house more strongly for children of divorced parents (Model 9).

5. Conclusion and discussion

Children of homeowners are more likely to become homeowners themselves, than are children whose parents live in rental accommodation. The aim of this paper was to examine whether and to what extent the intergenerational transmission of tenure status is affected by parental marital dissolution in England and Wales, with a focus on parental assistance. Parental assistance—as a 'direct' mechanism of intergenerational transmission—is promoted by the economic benefits associated with homeownership (e.g. lower housing costs in later life, housing equity release), allowing parents to use accumulated (housing) wealth to enable children's homeownership—through gifts, loans or mortgage guarantees. These benefits are however compromised by parental divorce, as this life event is associated with lower accumulated housing wealth or an exit from homeownership altogether. We furthermore took account of the more indirect mechanism of socio-economic transmission, as parental divorce is additionally associated with both declined parental economic resources, and disadvantaged demographic and socio-economic outcomes in children's life courses, affecting children's need for support to enter homeownership, e.g. for a deposit. Finally, we also controlled for potential differences in geographical proximity as a possible confounder/mediator of our main association of interest.

Table 5. Logistic regression of first-time entry into homeownership, interactions, average marginal effects.

	Model 6	Model 7	Model 8	Model 9
Parents divorced	−0.016	−0.019(*)	−0.031	−0.000
Tenure status mother: owner (lag)	−0.009		0.006	0.006
X divorced	0.044*			
Housing wealth mother (lag, ref = 0 or less)				
Between £1 and £49,999		−0.003		
X divorced		0.036		
Between £50,000 and £99,999		−0.019*		
X divorced		0.062*		
£100,000 or more		−0.010*		
X divorced		0.051*		
Missing housing wealth		−0.001		
X divorced		0.100(*)		
Mother owns other property		0.018*		
Age	0.003(*)	0.003(*)	0.003*	0.003*
Partnership and employment situation (ref = couple, both partners employed)				
Single female not empl	−0.081***	−0.081***	−0.081***	−0.081***
Single female empl	−0.114***	−0.114***	−0.114***	−0.114***
Single male not empl	−0.077***	−0.078***	−0.077***	−0.077***
Single male empl	−0.150***	−0.151***	−0.150***	−0.150***
Couple one or none empl	−0.018**	−0.019**	−0.016*	−0.017*
Student	−0.029*	−0.028*	−0.030**	−0.029*
Number of children (ref = no children)				
1	−0.014*	−0.013(*)	−0.015*	−0.017*
2 or more	−0.018(*)	−0.019(*)	−0.020(*)	−0.021*
Age mother respondent	−0.000	−0.000	−0.000	−0.000
Regional house price	−0.000***	−0.000***	−0.000***	−0.000***
Duration	0.008**	0.009**	0.008**	0.008**
Duration squared	−0.001**	−0.001**	−0.000**	−0.001**
Co-residence and geographical proximity combined (ref = same house and LAD as mother)				
Lived in same house as mother and now in different LAD	0.114***	0.111***	0.115***	0.114***
Lived in different house than mother and now in same LAD	−0.017**	−0.018**	−0.018**	−0.018**
Lived in different house than mother and now in different LAD	−0.006	−0.006	−0.006	−0.006
Education (lag; ref = basic education)				
Intermediate	0.022**	0.023**	0.022**	0.022**
High	0.043***	0.042***	0.043***	0.043***
Annual income (ln lag)	0.005***	0.005***	0.004**	0.005***
X divorced			0.005(*)	
Household Inc. mother (ln lag)	0.001	0.001	0.000	0.000
Investment Inc. mother (ln lag)	0.003***	0.003**	0.003**	0.002*
X divorced				0.004(*)
N	7555			
Number of events	491			
Pseudo R ²	0.371	0.374	0.370	0.370
Log likelihood	−1143.67	−1136.80	−1145.08	−1145.43
Log likelihood ratio test, χ^2	7.25**	11.07*	4.44*	3.75(*)

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; (*) $p < 0.10$.

Event history analyses of life-course data for England and Wales from the British Household Panel Survey (BHPS) show that the intergenerational transmission of homeownership is stronger for children of divorced parents compared with children of married parents. Such an effect may arise from two channels: (1) children of divorced parents are more in need of direct parental assistance due to the socio-economic disadvantage associated with parental divorce; and (2) compared with married parents, divorced homeownership parents

(in particular mothers) rely more on housing wealth, rather than non-housing (financial) wealth, in order to assist children. Empirical support for both explanations was found.

With regard to the first explanation, we for instance found that children of divorced parents have lower educational levels and are more likely to be a parent themselves. They are also less likely to co-reside with their mother prior to entering homeownership, and are hence less able to profit from this form of parental assistance, e.g. to save up for a deposit. Furthermore, we found limited evidence showing that co-residence as a means of parental support is less conducive to homeownership for children of divorced parents compared to children of married parents, presumably because they partly support their mothers, rather than the other way around. The second explanation, pertaining to differences in housing and financial resources of divorced versus married parents (in particular mothers), is—likewise—entangled with indirect socio-economic status transmission. In particular, we argued that homeownership for divorced parents (mothers) with housing wealth are more likely to own only housing wealth and less likely to own significant financial wealth. For divorced mothers in the rental sector, ‘overall’ options to help adult children are presumably very limited. These arguments are supported by our results. While for children of married parents, after controlling for respondent’s socio-demographic characteristics, there is no association between mothers’ tenure and housing wealth on the one hand and the likelihood and timing of becoming a first-time homeowner on the other hand, we find positive and significant associations for the children of divorced parents—although these are to some extent confounded by mothers’ non-housing (financial) wealth. Finally, our results hold when controlling for the (potential) confounding/mediating influence of geographical proximity.

Both ‘direct’ parental assistance related to parental homeownership and the ‘indirect’ transmission of socio-economic status appear to be relevant mechanisms in the transmission of tenure status between generations, for children of divorced parents. In our analytical strategy, parental support is mostly (though not entirely) inferred from a positive association between parents’ homeownership and children’s entry into homeownership, controlling for confounding influences impacting on this association. This strategy has also been used in previous research. Although this mechanism is entangled with the other conduits of intergenerational transmission, we can however not exclude that socialization to homeownership plays an ‘independent’ role in explaining our main results. If following a divorce, parents move out of homeownership and into the rental sector, their children are less likely to grow up in an owner-occupied home and, as a result, might not develop very strong preferences for homeownership. On the other hand, if they see that their parents manage to get back on the housing ladder despite their divorce experience, their children might be extra motivated to become a homeowner themselves. Their children might reason that if, for example, a single mother with children can manage to buy a home, so should they. In this sense, home-owning divorced parents might provide strong role models for their adult children. McLanahan & Sandefur (1994) argue that one of the reasons why children of divorced parents are more likely to become parents at a young age is that having witnessed how their own mothers managed to provide for their family on a low income, makes them believe that raising a child is less expensive than it seems to other people. In a similar vein, children of a divorced mother who owns her own home, might think that the presence of children in the household or having just a single income, factors that normally lower the chances of entering homeownership (Mulder, 2006), should not necessarily prevent one from purchasing a home.

Although the BHPS data had many benefits, the most important of which was the possibility to use current information on the financial and housing status of parents, it also has several limitations. As already mentioned, it does not provide satisfying indicators for the socialization into homeownership. And although it contains a wealth of information on maternal characteristics, similar information on the father is not available in case the parents divorced prior to data collection. This may limit the generalization of our results. Furthermore, if people purchase a house with their partner, the parental resources of the partner are also likely to be of great importance. This information however is not available in the BHPS.

Future studies can advance the current research by examining the importance of the quality of the relationship between parents and children and how it is affected by parental divorce. Mulder & Smits (2013) argue that the implications of parental divorce for the intergenerational transmission of homeownership are dependent on the extent to which the relationship between parents and children is affected by the divorce. Previous research has shown that especially the quality of the relation between fathers and their children suffers from a divorce (Cooney, 1994; Cooney & Uhlenberg, 1990; Shapiro & Lambert, 1999). Since men tend to experience less severe financial consequences from a divorce, maintaining a good relationship with the father might facilitate adult children in purchasing a house. In addition, the possibly differing role of co-residence in facilitating the purchase of a home for children of married and divorced parents also warrants further research. Often seen as a housing situation in which young people can save up for a deposit, our results show that this might depend on the marital history of the parents.

Apart from looking at the causes of differences in the intergenerational transmission of tenure status, it can also be worthwhile to look at its possible consequences. Intergenerational wealth transfers are generally seen to reproduce and even exacerbate existing social inequalities in household living standards and wealth levels (Kurz & Blossfeld, 2004). Insofar as parental marital dissolution is related to intergenerational wealth transmission, it might therefore also have an indirect impact on inequality levels. Whether parental divorce increases or decreases inequality will depend on how the various mechanisms play out in practice. If, for instance, children of divorced parents receive fewer or lower intergenerational wealth transfers, then it may take them more time to purchase a home of their own, and thus can be expected to generate less housing wealth and financial security. In this study, we however find support for a more nuanced set of mechanisms. While children of renting mothers obviously fare worst, socio-economic disadvantages of children of divorced parents may be somewhat mitigated by the fact that they potentially receive more direct assistance from their parents compared to children of married parents. It is however unclear whether this can compensate for the fact that divorced parents are less able to transmit general opportunities and resources over the life courses of their children. In terms of policy-making, the results reported in this paper seem to indicate that children of divorced parents whose mothers live in rental accommodation are in most need of attention. Not only are they much less likely to become a homeowner compared to the other groups, it also takes them much longer to do so. As a result, they are also less likely to generate any wealth themselves, thereby further contributing to the intergenerational transmission of disadvantage. Finally, we point at the possibility that children from married and divorced parents sort into locations with different house prices (e.g. see Coulter (2016) for the suggestion that young people from more disadvantaged background would employ such a strategy), but so far no study has really addressed this issue in-depth.

Notes

1. A small subgroup of respondents moved in with an already-owning partner. Excluding these respondents however did not affect our main conclusions (results available upon request). This may be so because these respondents will become co-owners in time and thus still receive parental transfers upon moving into 'homeownership' (e.g. for home improvement or renovation), or simply because of measurement error (the difference in ownership may arise if the person responsible for the household questionnaire fails to mention his/her partner as co-owner—survey methodology research (e.g. on income measurement) has repeatedly shown that 'responsible' persons report more accurately on their personal assets compared with other household members' assets).
2. 1a Inadequately completed general education; 1b General elementary education; 1c Basic vocational training above and beyond compulsory schooling; 2a Intermediate vocational qualification, or secondary programmes in which general intermediate schooling is combined with vocational training; 2b Intermediate general education. Academic or general tracks at the secondary intermediate level; 2c Vocational maturity: Full maturity certificates including vocationally specific schooling or training; 2c General maturity: Full maturity certificates; 3a Lower tertiary education: Lower-level tertiary degrees, generally of shorter duration and with a vocational orientation; 3b Higher tertiary education: The completion of a traditional, academically oriented university education (taken from Brauns *et al.*, 2003).
3. Two alternative operationalizations were tested: one comparing the larger regions in which the respondent and his or her mother resided and one comparing the travel-to-work areas in which they resided. There are 17 different regions: Inner London; Outer London; Rest of the South East; South West; East Anglia; East Midlands; West Midlands Conurbation; Rest of West Midlands; Greater Manchester; Merseyside; Rest of North West; South Yorkshire; West Yorkshire; Rest of Yorkshire and Humberside; Tyne and Wear; Rest of North England; and Wales. The main results with regard to the effect of parental tenure proved to be robust to different operationalizations of geographical proximity. Results are available from the authors upon request.
4. North East; North West (including Merseyside); Yorkshire and the Humber; East Midlands; West Midlands; East; London; South East; South West and Wales. House price data were taken from the Office of National Statistics website: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/305691/Table_511_-_ONS.xls.
5. We also proxied the number of siblings by means of the number of children the mother has ever given birth to, but inclusion of this variable did not change our main results and conclusions (results available upon request).
6. Tables with odds ratios are available upon request; substantive results are identical.
7. The higher bivariate association between mothers' housing equity extraction and children's entry into homeownership for children of divorced mothers compared to children of married mothers is no longer apparent when comparing both groups of children in a multivariate setting, so we did not include this variable in our further models. It is likely that the potential for housing wealth extraction is closely correlated with the level of housing wealth, so both variables essentially measure the same.

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Appendix

Table A1. Logistic regression of first-time entry into homeownership and housing wealth mother, control variables and geographical proximity, average marginal effects.

	Total			Parents married		Parents divorced		
	Model 2	Model 3	Model 2	Model 3	Model 2	Model 3	Model 2	Model 3
Parents divorced								
Housing wealth mother (lag, ref = 0 or less)	0.007	0.007						
Between £1 and £49,999	0.022*	0.019*	0.008	0.006	0.050*	0.045*		
Between £50,000 and £99,999	0.011	0.006	−0.004	−0.007	0.052*	0.040(*)		
£100,000 or more	0.030**	0.021*	0.019(*)	0.012	0.047*	0.037(*)		
Missing housing wealth	0.051*	0.042*	0.017	0.014	0.192**	0.153*		
Mother owns other property	0.023*	0.023*	0.014	0.016	0.054*	0.045*		
Mother has partner					0.010	0.006		
Lives with mother (lag)	0.033***		0.038***		0.018			
Age	0.004**	0.004**	0.005**	0.005**	0.001	0.001		
Partnership and employment situation (ref = couple, both partners employed)								
Single female not empl	−0.100***	−0.090***	−0.110***	−0.098***	−0.080***	−0.075***		
Single female empl	−0.139***	−0.118***	−0.145***	−0.124***	−0.116***	−0.101***		
Single male not empl	−0.101***	−0.089***	−0.111***	−0.097***	−0.081***	−0.074***		
Single male empl	−0.184***	−0.155***	−0.202***	−0.170***	−0.130***	−0.117***		
Couple one or none empl	−0.027***	−0.024***	−0.028***	−0.023**	−0.034**	−0.036**		
Student	−0.019	−0.029*	−0.006	−0.020	−0.035	−0.037(*)		
Number of children (ref = no children)								
1	−0.026***	−0.022**	−0.025**	−0.019*	−0.021	−0.025(*)		
2 or more	−0.040***	−0.032***	−0.042***	−0.033**	−0.030	−0.028		
Age mother respondent	−0.000	−0.000	−0.000	−0.000	0.001	0.001		
Years since divorce (ref = 0–4)								
5–9					−0.003	−0.010		
10–14					−0.024(*)	−0.024(*)		
15 or more					−0.020	−0.021		
Regional house price	−0.000***	−0.000***	−0.000***	−0.000***	−0.000	−0.000		
Duration	0.013***	0.012***	0.009**	0.008**	0.027***	0.027***		
Duration squared	−0.001***	−0.001***	−0.001***	−0.001**	−0.002***	−0.002***		
Co-residence and geographical proximity combined (ref = same house and LAD as mother)								
Lived in same house as mother and now in different LAD		0.117***		0.100***		0.150***		
Lived in different house than mother and now in same LAD		−0.024***		−0.030***		−0.004		
Lived in different house than mother and now in different LAD		−0.004		−0.011		−0.010		

(Continued)

Table A1. Logistic regression of first-time entry into homeownership and housing wealth mother, control variables and geographical proximity, average marginal effects. (*Continued*).

	Total			Parents married			Parents divorced		
	Model 2	Model 3	Model 2	Model 3	Model 2	Model 3	Model 2	Model 3	
<i>N</i>	7555		5753		1802				
<i>Number of events</i>	491		378		113				
<i>Pseudo R²</i>	0.329	0.356	0.366	0.389	0.266			0.296	
<i>Log likelihood</i>	-1218.71	-1169.45	-884.02	-851.64	-309.81			-297.35	
<i>Log likelihood ratio test, X²</i>		98.53***		64.76***				24.92***	

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; (*) $p < 0.10$.

Table A2. Logistic regression of first-time entry into homeownership and housing wealth mother, resources respondent and mother of respondent, average marginal effects.

	Total		Parents married		Parents divorced	
	Model 4	Model 5	Model 4	Model 5	Model 4	Model 5
Parents divorced						
Housing wealth mother (lag, ref = 0 or less)	0.009	0.012(*)				
Between £1 and £49,999	0.013	0.011	0.001	-0.003	0.041*	0.039*
Between £50,000 and £99,999	0.002	-0.003	-0.011	-0.018*	0.043*	0.040(*)
£100,000 or more	0.014(*)	0.006	0.006	-0.004	0.034(*)	0.025
Missing housing wealth	0.027	0.022	0.003	-0.003	0.132*	0.117*
Mother owns other property	0.022*	0.018*	0.015	0.012	0.042*	0.035(*)
Mother has partner					0.006	0.002
Age	0.003*	0.003(*)	0.004*	0.004*	-0.002	-0.002
Partnership and employment situation (ref = couple, both partners employed)						
Single female not empl	-0.081***	-0.081***	-0.090***	-0.090***	-0.066***	-0.067***
Single female empl	-0.113***	-0.114***	-0.119***	-0.120***	-0.100***	-0.101***
Single male not empl	-0.077***	-0.077***	-0.086***	-0.086***	-0.062***	-0.062***
Single male empl	-0.149***	-0.150***	-0.162***	-0.163***	-0.118***	-0.119***
Couple one or none empl	-0.017*	-0.017*	-0.016*	-0.017*	-0.029*	-0.029*
Student	-0.029*	-0.029*	-0.020	-0.021	-0.035	-0.035(*)
Number of children (ref = no children)						
1	-0.016*	-0.015*	-0.015(*)	-0.012	-0.015	-0.017
2 or more	-0.023*	-0.020(*)	-0.025*	-0.021(*)	-0.011	-0.009
Age mother respondent	-0.000	-0.000	-0.000	-0.000	0.000	0.000
Years since divorce (ref = 0-4)						
5-9					-0.009	-0.006
10-14					-0.019	-0.017
15 or more					-0.015	-0.012
Regional house price	-0.000***	-0.000***	-0.000***	-0.000***	-0.000	-0.000
Duration	0.009**	0.009**	0.006(*)	0.005(*)	0.023**	0.024***
Duration squared	-0.001***	-0.001**	-0.000*	-0.000*	-0.001**	-0.001**
Co-residence and geographical proximity combined (ref = same house and LAD as mother)						
Lived in same house as mother and now in different LAD	0.117***	0.114***	0.103***	0.100***	0.133***	0.124**
Lived in different house than mother and now in same LAD	-0.019**	-0.019**	-0.024***	-0.024***	-0.002	-0.002
Lived in different house than mother and now in different LAD	-0.003	-0.005	-0.008	-0.011	0.005	0.001

(Continued)

Table A2. Logistic regression of first-time entry into homeownership and housing wealth mother, resources respondent and mother of respondent, average marginal effects. (*Continued*).

	Total		Parents married		Parents divorced	
	Model 4	Model 5	Model 4	Model 5	Model 4	Model 5
Education (lag; ref = basic education)						
Intermediate	0.023**	0.022**	0.019*	0.018*	0.026(*)	0.026(*)
High	0.045***	0.042***	0.034**	0.032**	0.051(*)	0.049(*)
Annual income (ln lag)	0.005***	0.005***	0.004**	0.004**	0.010**	0.009**
Household Inc. mother (ln lag)		0.000		0.003		−0.008
Investment Inc. mother (ln lag)		0.003**		0.003*		0.005**
N	7555		5753		1802	
Number of events	491		378		113	
Pseudo R ²	0.369	0.371	0.397	0.400	0.321	0.330
Log likelihood	−1147.32	−1142.33	−841.11	−837.80	−286.62	−283.07
Log likelihood ratio test, χ ²	44.25***	9.98**	21.06***	6.61*	21.46***	7.10*

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; (°) $p < 0.10$.

Siblings, fairness and parental support for housing in the UK

Sue Heath

ABSTRACT

Financial support from parents has become critical to the capacity of many single young adults to attain and sustain independent housing in the United Kingdom. Utilising data from a qualitative study of early housing pathways, this paper applies Lüscher's theory of ambivalence in a context previously unexplored via this framework, analysing how participants talked about competing claims between siblings for finite parental resources in support of independent living. Most expressed faith in the assumed fairness of parental behaviours in providing support whilst often constructing themselves as 'more responsible' or 'more deserving' than their siblings. Whilst parental support was routinely made available regardless of recipients' current housing tenure, there was nonetheless a sense that support for owner occupation fell into a distinct category of assistance, reinforcing notions of tenure prejudice. Given ongoing dependency on family support, participants were largely resigned to these disparities, regarding them as integral to the ambivalent nature of inter- and intragenerational family relationships.

Introduction

The housing pathways of 'Generation Rent', as younger cohorts in the UK have been dubbed (McKee, 2012), are characterised for many by precarious movement through the private rented sector (PRS) (Rugg & Quilgars, 2015), often interspersed by returns to the parental home (Lewis *et al.*, 2016; Roberts *et al.*, 2016; Sage *et al.*, 2013; Stone *et al.*, 2014) and lowered expectations of gaining security of tenure through early access to owner occupation or social housing (Hoolachan *et al.*, 2016). These shifting pathways predate the 2008 financial crisis, but have been exacerbated in the years since by housing market readjustments and the austerity policies that have followed, including the shrinking of state support to young adults (Berrington & Stone, 2014; Stephens & Stephenson, 2016). The safety net of the parental home is for many an invaluable form of support, and difficult to quantify in monetary terms. Yet for those wishing to live independently, the ability to draw on financial and material support from family members has become critical to the capacity of many young people to attain and sustain living arrangements away from the parental home, whether in terms of

direct support for housing costs or for more general living costs which help offset housing expenses (Heath and Calvert, 2013).

Estimates of the degree of intergenerational support for young adults' independent living arrangements vary widely and most confine their focus to direct financial support for homeownership rather than other forms of housing support, reflecting the prioritisation of owner occupation over other tenures in a 'property-owning democracy' such as the UK (Rawls, 1999; Rowlands & Gurney, 2000). Data from the oft-cited Regulated Mortgage Survey of the Council for Mortgage Lenders, for example, suggests that the proportion of UK first-time buyers under 30 who were reliant on family support rose from less than one-tenth in 1995 to around four-fifths by 2011 (Council for Mortgage Lenders, 2011; Tatch, 2007). These figures are derived from the modelling of national aggregate savings and income data to calculate the proportion of first-time buyers with deposits that they could not reasonably have accumulated on the basis of income alone. Direct family assistance can only be assumed to make up the shortfall, despite the media presenting these figures in terms of help from the 'Bank of Mum and Dad' (see, e.g. Pickford, 2016). Surveys based on first-hand accounts of parental assistance indicate that support is nonetheless common. The English Housing Survey (DCLG, 2016), for example, reported that 27% of first-time buyers relied on help from family and friends in 2014–2015 (up from 21% in 1994–1995), with an additional 10% reliant on inherited money (rising from three per cent over the same period). As for the exact sums involved in parent–child exchanges, the reporting of average figures in excess of £10,000 is not unusual: one recent survey, for example, cited the average sum given by parents as £17,500 (Legal & General, 2016).

Parental assistance with housing has a long history (Franklin, 1995) and research on direct financial transfers predates the current housing crisis (see, e.g. Forrest & Murie, 1995). In the post-2008 era, research in this field has tended to focus on the consequences and outcomes of intergenerational transfers at the macro level. This body of literature highlights issues such as the reproduction of existing housing wealth, the decreasing role of the welfare state, the rise of asset-based welfare and intergenerational conflict at the societal level (Keohane, 2016; Lennartz & Ronald, 2016; Lowe *et al.*, 2012; McKee, 2012; Searle & McCollum, 2014; Willetts, 2010). A small but growing literature also draws attention to young people's individual experiences of receiving parental support (see, e.g. Heath and Calvert, 2013; Druta & Ronalds, 2016). Yet what is overlooked at both the macro and micro level of analysis is the likelihood that most recipients have siblings, who are making, or expecting to make, similar claims on finite family resources. Accordingly, young people's reliance on family support presents potential challenges both to inter- *and* intragenerational relations. In relation to the former, for example, multiple commitments to supporting younger generations may impact on donors' own financial security, given that assistance is often drawn down from savings, retirement funds or future inheritance (Keohane, 2016). In relation to the latter, tensions may be provoked surrounding siblings' ability to access 'their share' of family wealth.

In recent years, the concept of intergenerational ambivalence (Lüscher, 2000) has been widely used as a lens for exploring how families work with and resolve tensions and differences in orientation towards the conduct of everyday intimacy and family life (Connidis, 2015). This approach is particularly helpful for understanding the allocation of diverse family-based resources, yet has not so far been directly applied to the often complex situations which arise when siblings are in potential competition for finite family resources in

support of housing. This paper fills this gap by utilising theories of ambivalence to explore how siblings talk about expectations of parental support for housing and the competing claims and obligations within their families. It draws on data from a qualitative interview study of single young adults in their mid-twenties to mid-thirties living in and around a Southern English city, all of whom had left home and were either living on their own or in shared housing.

The paper begins with a discussion of the sociological concept of intergenerational ambivalence, noting some of the ways in which ambivalence may be structured specifically in relation to housing support. Following an overview of the research study upon which the empirical discussion is based, the paper then explores several key themes. These include the faith expressed by participants in the assumed fairness of their parents' behaviours in providing financial support for housing, despite often constructing themselves as 'more responsible' or 'more deserving' than their siblings. Moreover, whilst parental support was routinely made available regardless of recipients' current housing tenure, there was nonetheless a sense that support for owner occupation fell into a distinct category of support, reinforcing notions of tenure prejudice.

Structured ambivalence and sibling relationships

The concept of intergenerational ambivalence is strongly associated with the work of Swiss sociologist Kurt Lüscher. He proposes the concept as a way of escaping from an unhelpful dichotomy between the language of *either* solidarity *or* conflict to characterise intergenerational relationships (Bengtson *et al.*, 2002). In contesting the mutual exclusion implied by these polarised positions, he argues that ambivalences are rooted in the simultaneous existence of 'polarised emotions, thoughts, volitions, social relations and structures that are considered relevant for the constitution of individual or collective identities' (Lüscher, 2005, p. 100), and that intergenerational relations amongst adults are an expression of ambivalence and of efforts to manage and negotiate them (Lüscher, 2000, p. 13). More recently, he has argued that the sociological concept of ambivalence is best understood through including a focus on 'processes of oscillation between polarized juxtapositions':

Hence, we ought to consider the oscillations between difference and similarity, between autonomy and dependence, and between moral obligations and self-interest – and the oscillations between their concrete manifestations in social situations.... (Lüscher, 2012, p. 103)

The intergenerational transfer of resources, whether financial or in kind, constitutes a classic example of an issue that requires careful management and negotiation within families (Descartes, 2006; Finch & Mason, 1993). The three specific juxtapositions highlighted above by Lüscher seem particularly pertinent to considering how ambivalence might emerge around negotiations of housing support. First, financial support to young adults is not uncommonly directed towards the attainment of residential independence from the parental home, yet paradoxically is often only achievable through ongoing financial dependence on family members (e.g. Druta & Ronald, 2016). Claims for such support are in turn often premised on assumptions and practices based simultaneously on moral obligation and self-interest. For example, parents and their children may both emphasise the perceived responsibilities of the parent–child relationship whilst at the same time desiring to live apart from each other (*ibid.*). And these processes are often underpinned by judgements of difference and similarity between siblings, whether in terms of assessments of deservedness

linked to individual circumstances or to cross-cutting structural factors such as gender or sibling order (Finch & Mason, 1993).

Building on Lüscher's arguments and extending them beyond intergenerational relations alone, Connidis & McMullin (2002) have developed the idea of 'structured ambivalence' as a framework which can provide 'a bridging concept between social structure and individual action, made evident in social interaction' (ibid., p. 559). They refer here to the way in which all social relationships are fundamentally shaped and constrained by broader social structures and contexts, which exert a powerful influence on the ways in which tensions may be resolved (or not) within networks. From this perspective, individuals experience ambivalence when social structures such as their age, social class or gender constrain their ability to exercise individual agency in the negotiation of interpersonal relationships. The resulting ambivalence then becomes 'a catalyst for social action' (ibid., p. 559). For example, Ford *et al.* (2002) identify the 'chaotic' housing pathways which may be experienced by young adults who leave the parental home under duress and without parental support, and which in the case of working-class leavers tend to reproduce their socio-economic marginalisation within the housing market. The notion of structured ambivalence therefore acknowledges that broader resource-based conflicts linked to diverse forms of social stratification can impact on the ability of individuals to resolve inter- and intragenerational struggles and inequalities:

[A]mbivalence is created by the contradictions and paradoxes that are imbedded (*sic*) in sets of structured social relations (e.g. class, age, race, ethnicity, gender) through which opportunities, rights and privileges are differentially distributed... Managing ambivalence in daily life shapes the very social structures that produce ambivalence in the first place, through either reproduction of the existing order or its transformation. (Connidis & McMullin, 2002, p. 565)

In the context of sibling relationships and intergenerational support for housing, the finite nature of parental financial resources—grounded in class- and asset-based inequalities—provides a critical structural consideration, reinforcing a view of siblings as being in competition for scarce resources within the family (Coles, 2006; Sanders 2004). Gillies & Lucey (2006) characterise this view as being underpinned by a 'resource dilution' model, in which siblings are conceptualised as 'merely additional claimants for the time and attention of their parents, soaking up finite reserves of family social capital' (ibid., p. 480)—or, as in our case, family economic capital. Moreover, although the parent–child relationship is the family relationship that comes closest to being structured by status obligations, this does not mean that support is necessarily automatic or unlimited. Instead, faced with competing claims for assistance, parental support tends to go to the child perceived to have the greatest need and the most deserving case (Finch & Mason, 1993).

Birth order, age and gender are also considered to be powerful structuring influences on sibling relationships, with siblings' behaviours or those of family members' towards them often interpreted in light of these influences (Edwards *et al.*, 2005). In relation to transfers of wealth, practices based on the principles of primogeniture (the right of inheritance of the firstborn son, informed either by law or custom) provide an extreme case, with more gender-neutral patterns of inheritance emerging in countries such as Australia (Mullins, 2000). Pillimer *et al.* (2012) also highlight the potential influence of gender on inter-family relationships, noting that fathers report lower levels of ambivalence towards daughters, whilst mothers report lower levels towards sons. Yet, in practice, these kinds of structuring

influences are not necessarily experienced as fixed positions or hierarchies and may be subject to negotiation, often with a strong emphasis on an assessment of siblings' individual circumstances. McIntosh & Punch (2009, p. 63) argue, for example, that birth order and age can be 'subverted, contested, resisted and negotiated', with reciprocity, equivalence and fairness between siblings being worked out in relation to 'responsibility, power, knowledge and sibling status'. 'Sibship', then, involves 'a continuum of shifting power relations' (ibid.), with the balance of power moving back and forth depending on specific circumstances and a variety of factors.

Davies (2015) also demonstrates that sibling identities tend to be assessed and judged *in relation to* those of their siblings, both by parents and other relatives as well as by siblings themselves. A sibling may come to be judged, for example, as 'the sensible one' or 'the irresponsible one', with processes of comparison having the potential to 'fuel the ambivalences and feelings of both closeness and distance that often characterise sibling relationships' (ibid.: p. 686). As Davies further reminds us, the progression of individuals through the life course is often closely enmeshed with that of their siblings, in housing as in other areas, and this process of benchmarking allows both siblings and other relatives to make sense of their experiences. This point highlights the salience of Giele and Elder's emphasis on 'linked lives' within the life course perspective (Giele & Elder, 1998), including in its application to the field of housing (Beer & Faulkner, 2011).

Finally, it is also important to consider the macro-level structuring effects on sibling relationships of specific welfare regimes and of housing supply and demand, and how these interact with wider expectations of intergenerational support for housing to create culturally specific 'intergenerational transfer regimes' (Albertini & Kohli, 2013; see also Arundel & Ronald, 2016). Albertini & Kohli (2013) highlight how the provision of intergenerational support has different aims and meanings across different welfare regimes depending on the availability of affordable housing and state support for young adults and the type of support that parents might therefore be required to provide in order to best support their children in the pursuit of independent housing. Each regime will structure sibling relationships differently, influencing, for example, whether siblings are largely competing for financial support for specific crises following early home-leaving (as in the Nordic model, where there is a ready supply of affordable housing and strong welfare state support for young adults), or for support in kind through accessing space and ongoing support and subsidy whilst remaining in the family home (as in the Southern European model, where there is weak welfare state support for young adults and very restricted access to affordable housing). Albertini and Kohli's Continental model, which sits between the Nordic and Southern European ones, best fits the UK context. This places siblings in the position of potentially competing for both financial *and* material support in kind, given the backdrop of increased housing costs, limited options and frequent returns to the parental home. It is also important to note the strong ideological and political prioritisation in the UK of owner occupation over other tenures as 'a normalised tenure choice' which shapes cultural norms governing the legitimacy of certain forms of housing support over others (Rowlands & Gurney, 2000). Financial support towards renting is often portrayed as a wasteful use of resources ('dead money'), whereas support for homeownership is invariably portrayed as a sensible (family) investment (Roberts *et al.*, 2016).

Introducing the research: 'Single young adults and their housing pathways'

This paper utilises data from research on the housing pathways of single young adults in their mid-twenties to mid-thirties who, in 2010, were living in and around a coastal city in the south of England. The city's housing profile is characterised by a PRS which is twice the size in percentage terms of the national average and relatively high levels of multiple deprivation, both of which are unusual characteristics within the prosperous South East region. The research explored: (i) the link between independent living and resource transfers between generations and between friends and partners; (ii) the implications of these transfers for young people's relationships with friends, partners and family members; (iii) interactions between housing and household pathways; (iv) 'imagined futures' in relation to housing, households and family formation; and (v) young people's strategies for satisfying their housing needs and desires. Thirty-seven qualitative interviews were conducted, mainly in public locations chosen by the interviewee, and each beginning with the completion of a housing history grid which tracked participants' housing pathways since first leaving home. After narrating their housing histories on their own terms, using the grid as an aide-memoire, the following topics were explored: returns to the parental home; current housing situations; family and friendship networks; forms of support received from these networks; housing ambitions and aspirations; views and experiences of different housing tenures; and how their experiences compared with those of siblings and friends. All interviews were fully transcribed and the data were then analysed thematically using NVivo as a coding tool.

Our sample comprised 22 women and 15 men, all aged between 25 and 34, and with a mean age of 29. With one exception (a British South Asian woman), all were white British. As a condition of our sampling strategy, all were residentially independent, with 19 living alone, 14 in shared households and four in private lodgings (renting a spare room from a resident landlord/landlady), and all were single in the sense of not living with a partner, although many had done so previously and/or had a non-resident partner. In line with the dominance of the PRS in the city (not least amongst this age group), 31 were private tenants, five were owner-occupiers and one participant lived in social housing. Most (33) were employed full time, with one full-time student and three unemployed participants. This high level of employment reflects our most fruitful sampling strategy: inviting participation via the staff networks of large regional employers.

Twenty-eight participants had at least a bachelor's degree, but in many cases they were first-generation entrants to higher education, whose parents were not necessarily in professional occupations or in possession of their own homes. Graduates as a group have traditionally had high expectations of accelerated routes into homeownership (Andrew, 2006; Ford *et al.*, 2002), albeit grounded in the experience of graduates in the years preceding the current 'massification' of higher education. Most of our participants shared these expectations, yet were struggling to achieve their housing aspirations on the basis of a single income and/or without family support. Relatively poor-quality housing in the PRS, rising rents and restricted mortgage opportunities were, then, the taken-for-granted backdrop to the lives of our participants. As for their sibling networks, only two participants were without siblings. Of the rest, sixteen had one other sibling, eleven had two, and eight had three or more. Sixteen were the oldest sibling, eleven the youngest, and eight were somewhere in between. Having introduced the study's research design, the paper now moves on to consider key themes arising from the interviews.

Siblings, fairness and parental assistance

Most but not all of the young adults we interviewed had already received some degree of financial assistance from family members in support of their independence since first leaving the parental home. This came mainly from parents and ranged from regular and/or ad hoc support for housing and general living costs through to larger sums for specific purposes such as rental deposits or contributions towards mortgage deposits. The largest sums—usually expected by both donors and recipients to be used towards substantial mortgage deposits—had been received as legacies (including living legacies) from grandparents (see Heath and Calvert, 2013, for an account of the nature and terms of financial assistance). Although only five participants were living in owner-occupied properties at the time of the research, four private renters were at various stages in the house-buying process, another owned a house elsewhere in the UK which she rented out, whilst a broader group were actively saving for future house purchases. In line with regular surveys on housing aspirations (e.g. DCLG, 2015), most aspired to homeownership in the future, often with strong parental encouragement, although many felt that this was an increasingly distant hope. In the meantime, their parents often helped out by subsidising the full costs of private renting, as well as other everyday living expenses.

During the interview, participants were asked whether their siblings had also been in receipt of financial support from parents. A first point to note is that a minority of participants did not know the answer to this question, or had only a hazy idea about it. Financial support in these families appeared to be considered an essentially private matter between an individual child and their parent(s) and not necessarily or at all a matter of general knowledge between siblings. This recognition of privacy in relation to financial support presumably left room for parents to make tailored, rather than ‘one size fits all’ responses to their children’s financial needs (in line with Finch and Mason’s 1993 findings regarding the drawing of distinctions in relation to need and deservedness), whilst also leaving room for ambiguity or even secrecy surrounding the conditions of support at any given point in time. Nonetheless, many participants, including those who did not know for sure whether help had been provided to their siblings, assumed that help would have been provided, often on the basis that help had been provided to *them* at some point. One participant observed that ‘that’s sort of what families do in that kind of situation’, whilst another noted that ‘I *know* they’d always, whatever they did for me, they’d do for my brother as well’. Such comments are suggestive of an assumption of parental fairness towards siblings amongst participants, reinforcing notions of family solidarity.

A belief in parental fairness was also present in cases where help was known or assumed to have been given to other siblings but had not yet been provided to the participant. Mary, for example, a 26-year-old who lived alone in a privately rented flat, was the youngest by some years of six children. She described how her siblings shared very similar trajectories, all having remained in the parental home until early marriage and the establishment of a first independent home with their spouses. Mary’s own trajectory was very different, having lived independently for several years, mostly on her own or in shared houses. She knew that one of her two sisters had been given a substantial sum of money by her parents (in the region of £10,000) when she had first left home to put towards a mortgage deposit, and she imagined—but did not know for sure—that they had done the same for her other sister. As for her three brothers, who had all initially lived with their future wives in the family

home whilst saving for mortgage deposits, she assumed that her parents had given them financial help towards doing up their houses once they had acquired them. On this basis, she confidently asserted that 'they'd do the same for me' when the time comes, 'but I'm not in a position to buy'. Mary's example also illustrates how the biggest sums were understood to be reserved for children at the point of entry into homeownership. As in Mary's case, this was widely perceived to be entirely reasonable as part of a broader intergenerational investment strategy, despite the greater financial challenges involved in achieving homeownership in the current period. For Mary, her firm belief in her parents' future generosity, and specifically in relation to owner occupation, helped her to make sense of the lower levels of support she had so far received from them and to manage any ambivalence she may otherwise have felt towards her siblings or parents as a consequence.

Some participants nonetheless felt that their parents' (assumed) commitment to fairness between siblings came at a high price. They believed that their parents could not afford to be equally generous to all their children, and expressed concern that their parents had created difficult situations for themselves in setting a precedent of support for one or another sibling. Valerie, for example, a 25-year-old living in a shared house in the PRS, had two younger brothers who were also living away from home. Valerie had received lots of ad hoc financial support from her father to help her live independently, especially as an undergraduate, and in so doing she felt that he had set a standard that he would feel obliged to maintain:

But I think he's got himself into a bit of a state about it now, because *he has to do it* for my brothers, and there are two. I think he was hoping that like we wouldn't all go to university, but he wants to be fair, so he's got to do it for everyone.

It did not seem to occur to Valerie (or to others who expressed similar views) that parents might in practice respond to their children's needs on the basis of the specific merits of a case, including the deservedness and legitimacy of their respective claims (Finch & Mason, 1993). Instead, fairness was assumed to imply identical treatment, despite the difficulties this might present for parents, and was consequently construed as a potential cause of inter-family tension rather than solidarity.

Relatedly, some participants felt that their parents' fairness and generosity was open to exploitation by their siblings. Twenty-nine-year-old Declan, who lived in a shared house in the PRS, had two younger brothers and one older sister. He claimed that he had always been more independent than his siblings, and was critical of them for taking advantage of his parents' generosity: 'my mum and dad tend to be doormats unfortunately'. He described how his older sister had moved back into the parental home with her husband in order to save for a mortgage deposit (reasonably legitimate behaviour, he felt), yet had failed to save very much and had instead become a burden to his parents (illegitimate behaviour). He noted that,

my mum and dad I think were *a bit too lenient*. I've discussed this with them and *they admit their own fault* and they say they should have been more strict with them,

adding further that he was 'probably their favourite child', largely on the grounds that,

well, I haven't taken advantage of my parents, not as much as my siblings have... I think my mum especially really kind of appreciates the fact that I don't take the piss.

What is particularly revealing here is the way in which Declan inverts the more usual intra- and intergenerational dynamics in these exchanges. His self-justificatory account positions him as 'the responsible one' relative not only to his older sister and brother-in-law, but

also to his parents (Davies, 2015). Positioning oneself against other family members in such a way was by no means unique to Declan's story, and was a device adopted by others in expressing disapproval of their siblings' financial dealings with parents. Such a strategy also helped justify the assertions of some that their own claims for support were, for various reasons, more legitimate than those of their siblings. Jane, for example, a 32-year-old who lived alone in social housing, argued that her parents were more than happy to give her financial support towards her housing costs because she was reliable and always paid them back, whereas:

my younger sister's a lot worse than me anyway and doesn't pay it back... she's not in their best books at the moment to be honest, because she just always borrows or sometimes she'll even take without asking, which to me is stealing from your family, and so it can never be as bad as that. I'm just borrowing a bit of money and then paying it back.

In Jane's case, both the 'good' and 'bad' siblings in her family had received support on the basis of parental fairness, despite (according to Jane) the contrasting moral status of the two sisters. Other accounts suggested that parents *also* constructed their children's identities on grounds of their relative responsibility. Carol, a 28-year-old who lived alone in the PRS, noted, for example, that her younger sister was viewed by her father as 'the irresponsible daughter', an ascription which, she argued, was self-reinforcing:

I tend to say to him well yeah if you keep saying that she's just going to play up to that. So to be honest, you know I do tend to think, you know, he gives her a bit of a hard time.

Ascribing this view to her father rather than to herself was also a clever way of further emphasising her own more favoured positioning within the sibling order.

Although most participants were anxious to position themselves as the responsible sibling, some nonetheless confessed that *they* were 'the irresponsible one'. Melissa, for example, a 34-year-old woman living in a privately rented house share, explained how her focus on 'socialising and having fun' rather than 'settling down' stood in contrast to how her two sisters (one older, one younger) had both so far lived their lives:

They haven't quite had the same kind of lifestyle as I have and I wouldn't like to say I've made any stupid choices, but I think I've concentrated maybe too much on enjoying myself than saving or thinking about the future, and I'm not really not that fussy where I live.

Despite believing that she was less responsible than her sisters, Melissa fully expected to be treated fairly by her parents. To date, they had assisted all three daughters with their housing costs. Yet the sums so far received by Melissa were relatively small compared with the sums she believed her sisters to have received, both of whom had been given substantial help with house purchases. In Melissa's mind, the issue of tenure explained the disparity, once again highlighting the special category that support for homeownership falls into in the UK. She firmly believed that her parents would help her out with a future house purchase, but only if she was able to demonstrate a willingness to save ('they wouldn't just constantly bail me out and give me money'). She was not at all critical of them for this stance, but believed it to be entirely fair under the circumstances.

Generally, birth order was not directly invoked as an explanation for particular behaviours relating to financial support, although we did not ask directly about this and might have received a different set of responses if we had done so. However, it was indirectly invoked by some participants, in expressions of surprise when either they or older siblings had acted or been treated in ways seemingly out of line with their age status. Thomas, for

example, was the second born of four boys, but had been the first to leave home and get a job, and consequently believed that he was treated by his parents 'as if' he were the oldest child. Twenty-five-year-old Martin's account of his father buying him a car even though he was the youngest of three siblings is another case in point. This example also indirectly points to the potential structuring effects of gender and gendered expectations of appropriate support, as Martin received the car ahead of his two older sisters. Several young women also referred to the closeness of their relationships with parents, particularly mothers, and how they thought that this had affected their parents' willingness to help them out. As with birth order, though, we did not ask directly about the issue of gender in relation to financial support to siblings, and this would be a fruitful avenue for further investigation.

Discussion and conclusion

This paper has focused on intergenerational support for housing at the level of everyday family practice, through exploring how young people talk about their expectations of parental support and the competing claims and obligations within their families. The nature of the data means that these accounts represent only one viewpoint per family, yet they nonetheless provide some insight into what Connidis (2015) has termed 'collective ambivalence' within family networks: that is, a focus on how family members may differentiate in their feelings towards each other across the network as a whole. It is also important to acknowledge that many of these accounts share a self-justificatory narrative tone, possibly as an artefact of the interview method. Yet, the aim of the paper is not to present these accounts as objective truths but as glimpses into how young adults in pursuit of independence may talk about their developing understandings of deservedness and need in a context of finite parental resources, and as a way of opening up debate and further research on this topic. These accounts are also largely—but not exclusively—those of relatively privileged university-educated young adults, mainly employed in professional occupations, but not necessarily from established middle-class backgrounds. As graduates, they belong to a group of young adults who traditionally have had high expectations of early entry into homeownership on the basis of their own incomes (Andrew, 2006), but who now struggle to achieve their housing aspirations without at least some level of family support. Their experiences are by no means representative of all young adults, but provide insights that may be applicable in other contexts involving parental assistance to their offspring.

Strikingly, the majority of young adults involved in the research placed considerable faith in the assumed fairness of their parents in the provision of financial support for housing and independent living. Even the small minority of participants whose parents could not afford to assist them or who did not need to call on family support expressed the expectation that their parents would treat them and their siblings equally if they could afford to help or if they ever needed to call on their assistance. Fairness in the context of this study was, then, understood at the level of *intragenerational* fairness within the family. This stands in contrast to most recent academic and policy-orientated writing on fairness and housing, which tends to focus rather more on *intergenerational* unfairness and its cumulative effects (e.g. Howker & Malik, 2010; Morton, 2013; Searle & McCullom, 2014; Willetts, 2010), capturing a sense of intergenerational ambivalence at the aggregate, societal level. These broader debates often invoke understandings of fairness that are associated with conceptualisations of 'the intergenerational contract', based on reciprocity of care and support between generations,

whether through direct exchange between existing generations or the replication of intergenerational support amongst future generations (Willetts, 2010). Elsewhere, I have discussed these issues in relation to this same group of research participants (Heath and Calvert, 2013), drawing on Gouldner's work on reciprocity (Gouldner, 1973). This earlier paper noted the blurring of the categories of gifts and loans by both young adults and their parents, including through offers of repayment being refused by parents in cases of assistance that had been established as loans, and how some participants implied that repayment or reciprocation could be made far into the future, and in kind as well as in monetary form. As such, parental assistance was considered by some participants to be an expression of a commitment to intergenerational fairness which had the capacity to play out over the life course. Yet understanding intergenerational support as a long-term reciprocal arrangement can also be seen as a way of handling the ambivalence that can arise from being indebted to one's parents, helping to make sense of a situation where reciprocation may be impossible in the short-to-medium term.

The emphasis in our data on assumptions of *intragenerational* fairness within the family also points to the likelihood of multiple (and possibly simultaneous) financial commitments by parents. The expectation that parents with the means to do so should provide support of this kind connects to the claim by Gulbrandsen & Sandlie (2015) that, far from weakening relations between older and younger generations through intergenerational conflict,

growing housing wealth [amongst the parental generation] has provided new opportunities for transfers between adult family generations and strengthened family relations. (*ibid.*, p. 74)

Yet these 'new opportunities' for expressions of intergenerational solidarity come at a high price for those excluded from these processes, further reinforcing intragenerational inequalities between the children of those who can access parental wealth and the children of those who cannot. This highlights the impossibility of debating intergenerational (un)fairness without also acknowledging the existence of huge inequalities *within* generations, whether younger *or* older cohorts, and the effects that these inequalities have at the societal level through reinforcing existing social class differences.

This is an issue that has been largely ignored in the rhetoric surrounding recent fiscal policies of the UK government designed to promote owner occupation amongst excluded groups, such as the introduction of the Help to Buy ISA in 2015 and the Lifetime ISA which will be available from 2017. Both schemes offer a 25% 'government bonus' on savings up to specified limits, which could amount to very significant sums in the case of the Lifetime ISA. Reflecting the broader concern with *intergenerational* unfairness noted above, these sorts of schemes have been hailed as policies which seek to rebalance intergenerational inequalities by 'putting the next generation first' (see for example the repeated use of this phrase in the 2016 Budget Speech of former Chancellor of the Exchequer [Osborne, 2016]). Yet, the likelihood that the main beneficiaries of these schemes will be those who either already have sufficient surplus income to contribute or who can look to family members to contribute on their behalves has been downplayed. As Franklin has observed,

It is possible to amplify the positive aspects of (...) the rallying of the family and network, but the downside appears to be an alarming number of people without any social support at all. (Franklin, 1995, p. 233, 234)

Finally, we consider the reinforcement of tenure prejudice which emerged in our data as a consequence of differential patterns of parental assistance for housing, and which is also

reinforced at the societal level by fiscal policies such as Help to Buy and Lifetime ISAs being introduced alongside restricted access to social housing, housing benefit cuts and the extension of Right to Buy policies to Housing Associations (see Stephens & Stephenson, 2016). Expectations and experiences of receiving lower levels of support for private renting and higher levels of support for owner occupation were common amongst our participants. Owner occupation was strongly encouraged by many parents as a sound financial investment, especially by existing homeowners. In contrast, financial support for renting was accepted by participants as a relatively wasteful use of parents' finite resources. This is despite the increased difficulties for Generation Rent in getting a foothold on the property ladder and their greater immediate need for support with the spiralling costs of renting. Indeed, whilst many participants acknowledged the validity of the 'dead money' argument from *their parents'* perspective, they did not necessarily apply it to their own circumstances and instead questioned the assumption that renting was necessarily an inferior option, particularly at a stage in their lives when many valued the relative flexibility of the PRS. Nonetheless, the idea that homeownership was a more deserving case for intergenerational support than renting, and hence provided a legitimate reason for some siblings to receive larger sums than others, was reinforced within many families: as one participant noted, 'it's sort of the aspiration that somebody has, in that middle-class upbringing that I had'.

In reviewing situations in everyday family life where ambivalence may be readily observable, Connidis has noted that:

Transitions that alter the balance in relationships or confront contradictory cultural expectations (...) make ambivalent feelings, actions and situations more evident. Such changes spark heightened awareness of working out or negotiating ambivalence as family members face the contradictions between new and past arrangements or between different expectations and challenges about how to do family. (2015, p. 85).

These comments seem particularly pertinent to our focus on parental support for housing, as the circumstances of individual siblings were invariably very different to the housing pathways of their parents as young adults. These had been characterised by ready access to affordable rented accommodation in both the social housing and private rental sectors and the possibility of relatively early entry to homeownership without the need for parental support. There were, then, few rules or precedents for how families should behave, only a strong belief on the part of young adults that fairness should underpin any attempts to establish rules, and a sense that they and their family members were often in uncharted territory. Unsurprisingly, given their ongoing dependency on family support, there was relatively little desire to openly challenge family practices and negotiations regarding support for housing and living costs, even if they disagreed with them. For those experiencing some degree of frustration in this regard, there was a sense almost of resignation, with any irregularities and disparities in the provision of parental support largely regarded as an integral part of the ambivalent nature of everyday family relationships.

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Intergenerational support for autonomous living in a post-socialist housing market: homes, meanings and practices

Oana Druta and Richard Ronald

ABSTRACT

This paper explores housing trajectories of young adults and practices of intergenerational support in Romania drawing on narratives of a group of people aged 25–39 living (quasi-) autonomously in Bucharest, and those of kin that support them. It describes three housing arrangements in which family (parental) resources and property play an important role, and argues that in this context of high interdependence, unequal relationships develop between parents and adult children marked by professed entitlement on the part of children and controlling generosity on the part of parents. It shows how interdependent practices of homemaking and material support combine to shape housing trajectories and define the boundaries of ownership over homes that are shared, gifted or given in use within kin networks, sheltering young adults from the vagaries of the market.

Introduction

In transition economies of (South)Eastern Europe,¹ the restructuring of housing systems through mass privatization, following the fall of state socialism, fundamentally altered the balance between state, market, and households and families, in the provision of housing (see Clapham *et al.*, 1996; Lowe & Tsenkova, 2003). As the state retreated from the provision, allocation and management of housing, a more chaotic, ill regulated housing market emerged, with households and extended families becoming default providers and allocators of housing goods and services (Stephens *et al.*, 2015). Young adults seeking to establish autonomous households in the last decades have felt the full effects of this shift. Housing transitions are increasingly marked by postponement of independent living in favour of co-residence, and a significant reliance on family support for establishing homeownership-based autonomous living arrangements in the absence of suitable private or public rental alternatives (Mandič, 2008; Roberts, 2003).

Housing literature regarding eastern Europe has been dominated by systemic accounts charting broad housing system and market changes (Clapham *et al.*, 1996; Lowe & Tsenkova, 2003; Tsenkova, 2008). However, recent theoretical advances (Stephens *et al.*, 2015) have

opened a space in this literature for the study of everyday practices and ordinary economies (Burawoy & Verdery, 2000; Smith & Rochovsca, 2007) in post-socialist housing markets. The paper builds on these developments to examine the routes of young adults towards autonomous living and the role of intergenerational support in shaping these trajectories *in practice*. Drawing on the narratives of a group of young adults aged 25–39, living (quasi-) autonomously in Bucharest, Romania the article explores the highly interdependent relationships between parents and adult children underscoring housing pathways. The paper contributes to a trend breaking the monopoly of housing system accounts coming from post-socialist Europe (Lux *et al.*, 2016; Soaita, 2012; Soaita, 2013) and aligning housing research in this region with larger debates in the field.

The paper will show, firstly, that as opportunities for pursuing autonomous living outside the family nexus remain meagre, relationships between parents and adult children remain ‘hierarchical’ (Graeber, 2011) past the point when young adults have achieved adulthood according to markers such as employment or marriage. These relationships are characterized by *professed entitlement* (to support) on the part of adult children and *controlling generosity* on the part of parents. Secondly, it will argue that intergenerational support for autonomous living assembles practices of giving and receiving material support for achieving homeownership (not necessarily purchasing a home) with everyday homemaking practices shaping home spaces (from cooking and cleaning to decorating and renovating a home). Everyday practices reinforce interdependent relationships in this particular cultural and material context, in which autonomous living is often predicated on the (re)use and circulation of physical homes within extended family networks. Finally, it will argue that everyday practices that givers (usually parents) and receivers (adult children) engage in within the space of the home circumscribe the boundaries and meanings of ownership over homes that are shared, gifted (inherited) or given into use, and influence long-term plans of asset transmission. These practices inform the ways in which both parents and adult children act on the housing market and shape its character.

Before proceeding, it is important to reflect on the limits to generalization of the findings of this study. First, there is something to be said about young adults who do not have access to family resources, either due to lack of resources or family conflict. For these young adults, housing pathways involve precarious private rental arrangements, marginal homeownership, other forms of substandard housing and in rare cases social housing. Co-residence as a form of intergenerational support exists at markedly different levels of socioeconomic status (Hărăguș, 2014), resulting in the case of low-income families in overcrowding. Second, Romania has been severely affected by emigration in the last 25 years, primarily among young people aged under 25, from rural or provincial backgrounds (National Institute of Statistics, 2011). In the period preceding the global financial crisis, remittances accounted for a significant portion of the national GDP (6.6 billion euro in 2008 down to 4.2 billion in 2014 according to the Romanian Central Bank). This has had important consequences for housing markets, enabling some young adults to purchase property without family support, but also to support the purchase/construction of housing for family members (Nistor, 2007). Furthermore, migration usually shifts the balance of support from parents to adult children, who are financially more capable to offer support. Bucharest is an unusual city in Romania in this sense, due to its position as capital, much higher levels of affluence and opportunities for young people.

Housing pathways and intergenerational support

This article examines young adults' autonomous living arrangements as they develop at the intersection of everyday acts of interdependent living and intergenerational support practices in a particular urban housing market. It aims to contribute to the debate on the nature of intergenerational relations the insights of a case in which a particular housing (material) context maintains unequal relationships between parents and their adult children. Furthermore, it aims to contribute to housing studies the insights of a case in which the culturally dependent 'politics' and practices of intergenerational support, and the intervention of families shape early housing pathways in specific ways. This will add to our understanding of how housing markets are performed as more than rational mechanisms for the allocation of housing (Smith *et al.*, 2006).

The article takes the less explored path in both housing and intergenerational transfers (solidarity) research. It argues that focusing on intergenerational support as it connects to home and housing practices improves both our understanding of housing pathways and that of intergenerational relations. Within housing research, the housing careers, ladders or pathways, of individuals and households fall in a category of life-course research that emphasizes successive choices as people advance in age and encounter life events (marriage, child bearing, divorce, employment changes) (e.g. Beer & Faulkner, 2011). Alternatively, housing careers may be the purview of studies that identify structural constraints to young adult transitions (Stone *et al.*, 2011). The practices of young adults, and the relational, embodied nature of housing choices, in particular when these entail intergenerational support, have received considerably less attention. The concept of pathways (Clapham, 2005) comes closest to capturing both the structural and the subjective nature of housing trajectories, as well as the non-linearity of these routes through the housing market.

Within intergenerational transfer research, the acts of giving and receiving support, their motivations, negotiations, and understandings, usually fall between the cracks of research that examines the market behaviour of transfer recipients (Engelhardt & Mayer, 1994; Guiso & Jappelli, 2002), the demographic characteristics of support givers and receivers that determine housing outcomes (Helderman & Mulder, 2007; Mulder & Smits, 1999) or the welfare state context dependent mechanisms of solidarity (Albertini & Kohli, 2012; Isengard & Szydlik, 2012). However, a focus on practice in the British context has exposed the circumstantial nature of support, based on case-by-case negotiations (Finch & Mason, 1993), as well as the fact that what is a gift, what is a loan and how they should be managed by parents and adult children configures differently over time (Heath & Calvert, 2013).

Housing markets and family relations

Relationships between kin and their role in shaping housing pathways have received little attention in housing studies that focused on housing policy and markets, despite calls to the contrary (Forrest & Murie, 1995). This reconsideration is warranted for two reasons, particularly in the context of postsocialist (South)Eastern Europe. First, demographic change, including longer lifespans, lower fertility and variegated patterns of family formation and dissolution, has impacted relationships between generations, increasing the importance of intergenerational bonds (Bengtson, 2001). Second, the spread of neoliberal ideologies has resulted in labour market and welfare state restructuring which, by exposing individuals to

new social risks has increased the levels of dependency on kin, particularly with respect to housing (Forrest & Hirayama, 2009). Postsocialist contexts have been particularly affected by these changes, both a radical casualization of labour markets and increasing precarity, and an abrupt retrenchment of previously (ill funded, but) universalist welfare states (Aidukaite, 2009).

Sociological surveys indicate that expectations of family support are high in countries like Romania, both with respect to financial support for adult children, but also including parents adapting their lifestyles to the needs of their adult children (Hărăguș, 2014). Conversely, children *should* care for their elderly parents. However, the connection between these expectations and traditional family forms or cultural norms of familialism cannot easily be defended. Historical research into household formation in this region of Europe (particularly in village communities) points to neolocal nuclear family households and quasi-stem families co-existing (Kaser, 2009). Research focusing on the urban context of Bucharest prior to the socialist era shows that extended households in which married adult children lived in independent homes in close proximity to parental homes (usually on family land) were prevalent (Chelcea, 2003). Household activity centred on 'coresidence, production, distribution, reproduction and transmission of property' (Chelcea, 2003, pp. 720) with housing (and land) arguably the most important forms of property households managed. The intervention of the socialist state, however, weakened the intergenerational household primarily by attacking its main source of wealth, the house, through nationalization (Chelcea, 2003). Nowadays, strong bonds remain primarily between parents and their children. Thus, contemporary patterns of intergenerational support for autonomous living may have more to do with structural constraints inherent in the housing market, than familialism (Hărăguș, 2014; Roberts, 2003; Tomanović & Ignjatović, 2006).

Gifts and intergenerational support

Whether considered gift or loan, there is an implicit assumption within sociology that intergenerational support is based on reciprocity. Indeed, ideas of the generational contract have been dominated by an assumption that shows of material or in kind support between generations will prompt reciprocation, over the long haul. If considered a loan, then it needs to be repaid. If considered a gift than it must be reciprocated in a different form (Mauss, 1954) at a different time (Bourdieu, 1977) thus decoupling the value of the original gift and the return gift, but it must still be reciprocated. This assumption is predicated on the belief that relationships between parents and *adult* children must be relationships between potentially equal givers and receivers managing some form of indebtedness (Godbout & Caille, 1998). The status obligation as a parent is generally considered a sufficient explanation for children's dependence on their parents, but this is extinguished the moment children reach adulthood.

However, not all relationships are necessarily based on exchange, particularly when the two parties involved have different status, but also when the gift the receiving party has to accept is beyond their capacity to return (Graeber, 2011). If the context in which generations act does not permit young adults to transition to autonomous living, we argue that relationships can continue to be unequal beyond the point where children have become adults in many other respects. The gift of a home is one that young people have little possibility of reciprocating. Graeber (2011) calls these relationships hierarchical relationships

or relationships between un-equals. Gifts between un-equals create de facto dependence, but also a sense of entitlement, as the impossibility of reciprocating the gift in a meaningful way leaves few alternatives.

Young adults housing trajectories and the Romanian housing system

This paper relies on an unfamiliar case in the research on young adult housing pathways and intergenerational support. Though young adults housing careers (Mandič, 2008; Roberts, 2003; Tomanović & Ignjatović, 2006; Zavisca, 2012) and intergenerational relations (Hărăguș, 2014; Mandič, 2012) in south-eastern Europe have received some attention, no studies to our knowledge have approached the intersection of the two using a similar approach.

Following the framework Stephens et al (2015), this section will discuss in more detail the Romanian housing context. The framework contends that in the absence of a crystalizing collective ideology to guide housing policy and in the context of a more chaotic market (for housing and housing finance), households and families emerge by default as the main providers and allocators of housing services. High levels of intergenerational transfers and self-help housing provision are the main features of such systems (Stephens *et al.*, 2015).

Following massive privatization of state housing in the beginning of the 1990s, the rate of homeownership in Romania rose from around 67 per cent in 1989 (Amann *et al.*, 2013) to 98 per cent by the early 2000s (National Institute of Statistics, 2011). After this decisive measure, housing essentially fell off the agenda of legislators. However, modest measures taken by successive governments may suggest some political consensus around the necessity for housing policy to support young adults' independent living. For example, the national housing agency initiated in 1998, operated a programme known as 'Dwellings for the Young' providing rental apartments for young households as its first order of business.

The introduction of mortgage legislation in the early 2000s marked the kick-start of a market for housing finance. Its complete reliance on international lines of credit (see also Bohle, 2014) in the initial stages, however, made it unattractive to the average Romanian due to high interest rates and opaque requirements. In the wake of the global financial crisis, which primarily affected the opportunities of young households trying to enter the housing market, a government mortgage loan guarantee programme was initiated in 2009. Though primarily targeting young people, the requirements of the programme are steep and there are indications that many young people still require assistance in order to secure a deposit or pass credit checks. Still, the majority of mortgages in Romania in recent years have been contracted through the guarantee programme, especially since it became the only mortgage available in the national currency (National Fund for Credit Guarantees, 2015).

Though a small proportion of Romanian younger adults manage to buy homes through personal efforts (working abroad as a means to save to buy a house is a common route especially in rural areas and small towns where house prices are lower) the majority rely to a large extent on parents and kin (Nistor, 2007). Still, the rate of outright ownership in Romania was as high as 73 per cent among young adults aged 25–34 in 2012. Meanwhile, only 4.5 per cent of those in the same age group were buying a house with a mortgage (see Table 1). Homes that are gifted, inherited or paid for with parental savings are an important means by which young adults attain outright ownership suggesting intergenerational support in Romania is widespread. At the same time, rent-free and 'other' informal living

Table 1. Romania, tenure structure for select age groups (%).

Tenure	Ages 18–24	Ages 25–34	All ages
Outright ownership	68.5	73.4	86.2
Mortgaged ownership	0.7	4.5	2.1
Social rental	2.2	0.8	0.7
Private rental	13.8	8.3	4.3
Rent free	8.3	8.9	4.1
Other	6.6	4.1	2.7

Source: European Quality of Life Survey (2012).

arrangements are widespread. Multi generational households accounted for nearly 13 per cent of all households in 2008, and over 80 per cent of these consisted of three generations, most commonly a couple living with their children and their parents (Iacovou & Skew, 2011).

It is important to note that the housing assets that families draw on are primarily those they were able to secure during the 1990s privatization process. The deficiencies of these properties in providing adequate services, let alone being valuable assets have been considered elsewhere (Mandič, 2010). Nevertheless, people still use and cherish them as home, improve and trade them, and pass them on to children. Homeownership is the default tenure regardless of income level, particularly among people that acquired property in the early 1990s privatization. Among young people, achieving homeownership, even of small and relatively poor-quality apartments is an ultimate goal, and typically important to self-esteem (Voicu & Voicu, 2006).

The remainder of the paper outlines the design of the fieldwork conducted in Bucharest, it presents the main findings and discusses their implications. The findings are organized into two sections. The first describes three common (quasi) autonomous living arrangements in which intergenerational support is paramount. It draws attention to the interplay between everyday home practices and instances of intergenerational support for housing, and elaborates on the meanings of (home)ownership. The second section focuses on understandings of support among young adults, in the context of unequal intergenerational relations. It explores primarily the different facets of entitlement that Romanian young adults profess but also the (guilt and) pride of parents in (not) being able to provide support for their offspring.

The study – housing trajectories of young adults and the role of kin

Reflecting a need for housing research that addresses lived experiences (Zavisca, 2012) in this region of Europe, this study explored young adult's housing in practice. The fieldwork was conducted in Bucharest, Romania's most dynamic urban area and real estate market, attracting young adults for both study and work. Nearly 85 per cent of housing in Bucharest consists of housing estates made up of apartment blocks, most of which were constructed during communism. Owner-occupiers represent 89.6 per cent of households in the city, while nearly 6 per cent of households are renters and 4.5 per cent live rent-free (National Institute of Statistics, 2011).

The fieldwork consisted of semi-structured qualitative interviews with young adults aged 25–39 and members of their kin network. The age group selection aimed to improve the chances that young adults had achieved some form of residential autonomy given that the average age of living home in Romania was 30.6 for men and 26.2 for women in 2014 and 40 per cent of people aged 25–34 lived with parents (Eurostat, 2014). We used family

Table 2. Sample characteristics.

Young adults	29 Households (42 individuals)
Household types	13 Singles 1 Lone parent 5 Cohabiting couples (2 with child) 2 Married couple no children 8 Married couples with children
Educational level* (individuals)	9 High school 3 College 22 University 8 Post-graduate
Tenure	18 Homeownership 6 Mortgaged (4 with assistance) 4 Inherited homes (with/without title) 4 Gifted homes (with/without title) 2 Bought with remittances 1 Money gift 1 Land gift 2 Rent free 4 Co-residence 5 Private rental (2 sharing)

*The BA/MA system for higher education was introduced in 2007 meaning more young adults graduate with a masters.

network interviews to explore in more depth the relationships between family members (particularly parents and their adult children) that underscore housing trajectories. In general, the families we interviewed had one or two adult children, a situation that reflects family compositions in Bucharest as a whole (National Institute of Statistics, 2011).

The study followed a respondent-driven sampling procedure. We approached young households (singles, couples, couples with children) as anchor households, mainly through networks developed during the research period, maximizing points of entry. Snowballing was avoided in the selection of anchor households to allow for variation. We interviewed, whenever possible, all the adult members of a household. However, we did experience difficulty in co-opting male partners of couples, so overall women are over-represented in the data-set. Family network interviewees were designated by the anchor households, who were asked to refer family members *they* considered important to current housing situations. In principle, we aimed to interview at least 10 parent–child dyads. However, young adults also referred other family members, notably siblings. Young adults who did not recommend anyone offered different reasons, including distance, accessibility or illness of family members. Twenty-nine younger households and 13 related/older households participated in the study. In total, 55 persons were interviewed.

Anchor households were selected to account for variation in household type, as well as housing situation (Table 2), but not whether they had received support from their parents (though a majority had). Young adults with higher levels of education featured more prominently in the sample. Also, a preference was given to young households who had achieved some form of autonomous living arrangement, at present or in the past. Overall the sample reflects the experiences of different varieties of urban ‘middle classes’ both in terms of living arrangements pursued and intergenerational support.

Interviews lasted on average one hour. They took a retrospective approach, discussing the current housing situation of the household and the paths they followed to that point, as well as the relationships with parents and kin that underscored them. A complete housing history was recorded for each household to highlight the relationships between life-course

events and housing careers (Heath & Calvert, 2013; Izuhara & Forrest, 2013). Interviews were transcribed and analysed in the original language using a content analysis framework (Ritchie & Lewis, 2003) with two steps. In the first step, interview transcripts were coded with Atlas.ti to identify all relevant themes emerging for the topics discussed. In the second step, a matrix was created summarizing the interviews on fewer selected themes. The second step included additional information from field notes, and visual materials collected during the fieldwork to facilitate interpretation. All interviews were anonymized for the purpose of this article.

Autonomous living arrangements and intergenerational support

The housing arrangements of young adults interviewed in this study showed remarkable variety. The majority of young adults interviewed pursued varieties of co-residence, rent free living, and gifted, inherited, or assisted homeownership. However, a few young adults who did not have family resources or could not access them did make use of the informal private rental sector. The remainder of the section details three common (quasi) autonomous living arrangements among this group of young adults, unpacking the role of intergenerational support and the meanings of ownership.

Co-residence and rent-free arrangements – ‘We just live here for the time being ...’

Prolonged co-residence even after marriage was common among respondents at markedly different levels of income and education (see also Hărăguș, 2014). The birth of a child did prompt couples to seek autonomous living, though this did not necessarily mean a distancing of relationships between parents and adult children (in fact proximity was an important factor in housing choices). Job insecurity and underemployment were usually mentioned as reasons for continued co-residence (see Roberts, 2003). The private rental sector was seen as impractical because it would mean spending most of an already meagre income on an insecure home.

The parental home offered a very high level of security despite occasional conflicts and the impossibility of manifesting control over one's living environment. It was seen as a comfortable environment in which a person's daily needs would be catered to, and where the worries of day-to-day maintenance of the home or utility payments would be postponed. Both parents and their adult children acknowledged the need for at least a modicum of privacy in these extremely interdependent arrangements, and when resources permitted, parents made considerable efforts to ensure it. According to Ioana, a part-time make-up artist, her parents went as far as purchasing land and building a house when it became clear that the apartment they were occupying was not sufficient for 4 adults.

We moved from our old apartment [to this house] ... our parents thought we should have more comfort, you know. We should have each our individual rooms, because there it was a three room apartment and I was sharing a room with my sister, so they made an effort and built this house so my sister and I ... you know, would each have our own room, have more privacy, this sort of thing ... (Ioana, 28, Make-up artist [part-time])

While rent-free living in property owned by kin was an opportunity for increased autonomy, it also meant an increased level of insecurity. The return of relatives, their decision to sell property or a conflict with the relatives over the use of the property (things like keeping the

house clean, or not disturbing the neighbours) could result in the young person needing to quit the property unexpectedly. For these young adults, the parental home continued to be a point of reference, and return, despite their apparent autonomy.

Absentee co-residence, an arrangement by which retiring parents moved to property in the countryside, leaving their children to live 'independently' in the parental home in the city, represented an in-between form of autonomous living for some. Corina's example is particularly telling.

I've been living here since I was born, for 27 years. [...] Now I live here with my sister. Practically, the house belongs to my parents, but they moved to the countryside six or seven years ago. They only come now and then to solve problems in the house and collect their pension. But overall the house is ours (hers and her sister's), we live in it at least for the time being. (Corina, 27, Restaurant employee)

Both co-residence and rent-free living arrangements are symptomatic of the delayed, even 'frozen' young adult transitions observed in other parts of south-eastern Europe (Kuhar & Rejter, 2012; Roberts, 2003). The parental home or another rent-free property may be a secure roof above one's head, but the inability to assume adult homemaking roles made them less than one's 'own home'. The homes shared or given to use usually amounted to a comfortable limbo in which decisions about the practicalities of day-to-day life were postponed.

... the only problem [with living with parents] is you can't really do things the way you like most of the time, even if they say 'this is also *your house* and you can do as you please', I just don't feel like it. It's not really mine, this house. [...] I will have plenty of time to cook and clean when I have my own house [...] In the meantime we are just enjoying our childhood a bit. (Ioana, 28, Make-up artist [part-time])

The efforts of parents to buy or construct sufficiently large homes to allow privacy for their co-resident children, or their willingness to leave the homes they have made in the city in favour of their children, testify to a level of commitment between generations rarely seen in western contexts. Yet despite this practice of sacrificing (Tomanovic and Ignjatovic, 2006), and apparent parental selflessness, the everyday practices of sharing parents' hard earned assets evidenced both tensions and ambiguities.

I don't feel this house is mine, because our parents constantly remind us what a difficult, important thing it is to buy a house, and 'we should make demands only after we have bought and made a home ourselves.' (Corina, 27, Restaurant employee)

When we built this house we had in mind that one of the girls will live with us when we are older, you know. That's why we had the separate apartment built upstairs. We thought they would choose which one of them it would be, but never quite expected both of them to be still at home for so long. (Simona, 55, School teacher)

These tensions usually manifest in 'battles' over home space. Despite the apparent willingness to share, or give up their property in favour of their children, parents (particularly mothers) continue to want to exercise control over home space, sometimes even at a distance.

After our parents moved out, there were many battles over such things as using a tablecloth in the kitchen, or the amount of porcelain figurines (*bibelouri*) on the living room shelves. When mum would come back from the countryside, she would look at the changes we made and usually got into fights with my sister. (Corina, 27, Restaurant employee)

Gifted owner-occupation – ‘A gift for all Christmases’

Gifts of apartments were a common way for young adults to become outright owners. Inheritance was usually the source of the apartments themselves or the source of money for the purchase of apartments. Some of these properties were gifted with the title. Others were just given with an oral promise of inheritance later on. Apparent outright ownership eliminated the obstacle posed by housing in its most simple guise: of roof above one's head. It provided the permanent shelter that could be counted on even in case of severe economic deprivation, and allowed young adults to pursue other goals related to a better career or starting a family.

Regardless of the transfer of title, however, these gifts never fully amounted to no-strings-attached ownership. Young adults sometimes had the responsibility of the house maintenance and utility payments. However, the role of the parents in supporting (and also controlling) the young person's autonomous living was also evident beyond the gifting of the home itself. It manifested in the supervising and undergoing extensive DIY projects, in providing furniture and appliances, and contributing to day-to-day living expenses.

I do whatever my children tell me they want done in their homes. Furniture, washing machines, I bought them all ... Now I am waiting for my son to decide how he wants to renovate the living room. Once that is done, both of them will have their houses all in order. I love my children and I want them to have everything, even if I have to make sacrifices. (Mircea, 64, taxi driver/mechanic)

My mother and I did everything together when renovating this apartment. We would always talk about what to do and most times I got my way, like with this flowery wallpaper. But, for example, I wanted to have black tiles in the bathroom and that caused quite a bit of a shock. In the end I gave in, there was no point in making a fuss about it. (Mirela, 30, Marketing specialist)

Also, through daily homemaking practices, parents continued to hold power over the space of the home. Cleaning of the young person's home, or buying groceries and cooking were common ways in which parents maintained control within gifted homes. Furthermore, the homes allowed parents the possibility of co-residence at a later time, for personal reasons, or reasons having to do with perceived incapacity of the young person in taking care of her/himself.

We decorated this room for my mother from the beginning, when they bought me the place. She was always saying, half joking, that if she ever gets tired of living with my father she will come and live here. Now my sister lives here [in the mother's room] for a few months. I think she had a bit too much of living with my parents since they moved in with her. [Mirela's parents bought two apartments for Mirela herself and her sister. They later moved in with Mirela's sister when she lost her job.] (Mirela, 30, Marketing specialist)

If we consider practices of asset transmission, gifted homes are entangled possessions, particularly if they were gifted by promise and not necessarily given with the title. While on the one hand, the incomplete giving of property may not signify any more than an unwillingness to go through the procedures of passing on title, on the other hand it gave parents the possibility to exercise control over the choices and lifestyles of their children by withholding property rights. Again the narratives of parents were full of ambiguities, showing extreme selflessness, and at the same time lack of trust in the abilities of young adults to take responsibility.

There is no need to pass on the title [to the children's apartments]. They know what they have. And when I die they will both get what is theirs. I don't want to fatten the pockets of notaries in the meantime. [...] Anyway, I already told my daughter that if it comes to it, now that my granddaughter is born, I'm going to make the documents in [my grand daughter's] name. I don't want everything to go to that no-good bloke [my daughter] is hanging with. (Mircea, 64, taxi driver/mechanic)

Assisted owner occupation – 'They just gave me the deposit money'

Support in the form of money partially covering the value of an apartment had the least strings attached on the part of parents or family. These forms of support usually meant young adults would still have to take out a mortgage (even if a relatively small one), but this allowed them significant autonomy over their living arrangements and only moderate levels of risk regarding the loan. However, the gifts did sometimes create problems in relationships within young couples and between young people and parents.

'First Home' [mortgage guarantee program] was the only chance for us. My mum could sponsor me and my brother with a bit of the money, but under no circumstances with the entire sum. She always said she wanted her children to have their own home and not depend on their in-laws. I think she had a tough time when she was young. [...] More than [my husband], it was his parents that felt that they started from second place when they met my mother. My husband did feel a bit that he should be the initiator of things, the man of the family, but after some discussions we agreed that it would be stupid to refuse support, and there would be other opportunities for him to take responsibility for our family. (Carmen, 28, Financial analyst)

This type of intergenerational support for autonomous living is perhaps most comparable to support practices in other (Western) European contexts (Heath & Calvert, 2013). Parents participate only as (benevolent) outsiders in relation to the households of their adult children, enabling the pursuit of independent living, but not necessarily attempting to exercise additional control. Support was motivated by a desire to be useful on the part of parents, but it was also an attempt to ensure children did not experience hardship in the ways parents had.

The (quasi-) autonomous living arrangements of young adults discussed in this section testify to the variegated meanings of home possession in a context in which the clear boundaries of ownership are blurred by the intervention of the family. Far from being clear property, asset, personal achievement, privately owned homes are sites of ambiguity in which daily negotiations over the use of space and the making of home intersect life-course events such as asset transmission. Analysing intergenerational support for homeownership in a highly marketized system, namely the UK, Druta and Ronald (2016) found that families (parents) primarily act as facilitators of what is perceived to be responsible housing consumption by their adult children. Homeownership in that context was a choice to which adult children arrived by pursuing autonomous housing careers outside the parental home (see also, Lennartz & Helbrecht, 2017). However, when owner occupation stops being a choice, inhibited access to the tenure makes dependence on kin and informal arrangements a necessity. In a context like that of Romania, in which homeownership (in urban areas) is less a function of the market but a legacy of state socialism, and in which the housing market is perceived as insecure (Stephens *et al.*, 2015; Tsenkova, 2008) the role of family seems to be as much that of facilitator of autonomous living as that of shield against potential hardship.

Indeed, real or imagined hardship shadows many of the accounts of both young adults and, in particular, their parents. Stories of contested property rights, of market transactions that went wrong, of mortgage clauses that landed the lender in unexpected debt, of changing laws that threatened people's homes, all attest to the volatile context in which households and families need to operate. Against these types of risks, the family home becomes an inviolable material asset, one that should not be subjected to the vagaries of the market. The narratives of parents were peppered with remarks about the inadvisability of selling or mortgaging a house, the most important asset a person could hold. Even among younger parents, the possibility of selling (or cashing in on) their home at any point seemed absent, suggesting that homes in contemporary Romania are rarely considered fungible goods (Smith, 2008; Toussaint *et al.*, 2012). Instead homes are spaces/objects one can use, share and, when the time comes, pass on.

Managing and making sense of intergenerational support for autonomous living

Our analysis of narratives of young adults in receipt of family support for housing revealed many different facets of entitlement. Mirroring these attitudes was the pride of parents who were able to provide for their adult children, and the guilt of those who could not. The narratives of young adults evidenced the essentially un-reciprocable nature of intergenerational support for housing in this particular context. The gifts were simply too large and predicated on an understanding of parental duties that does not extinguish status obligations when children reach adulthood (Finch & Mason, 1993). Thus, relationships between parents and adult children continued to be un-equal with respect to housing, passed the point when young adults enacted other transitions to adulthood, such as finding employment or forming a couple and family. It is interesting to note that giving support was not conditional on marriage or childbearing. In fact most gifts of money or houses were made to one's own children before they manifested any intention of marriage. Intergenerational support did usually enable young adults to form families, but it was not a requirement for receiving it in the first place.

The narratives of young adults point to a relatively weak sense of responsibility or obligation towards their parents. Many young adults interviewed saw the support given to them by (grand)parents as a duty of the older generation and anticipated the same duty for themselves when they would have children. Some displayed a level of discontent when support was not forthcoming. However, it would be wrong to assume this equates to indifference toward parents, and, in time, support may be given to parents in the form of elderly care (though this was not possible to observe in this study).

A common attitude among younger interviewees can best be described as outright entitlement. In talking about support they had received from their parents there would be little sense of indebtedness. Instead, the duty of support was clearly associated with the status of the parent, even after the 'child' had reached adulthood. One clear example is Alex, who at 28 has a full time job, earning enough to support himself, and has made the decision to move out of his parental home 'because it's what a person in my position should do'. In talking about the support he received from his parents to buy a house, he expresses a clear view of parental duties:

After all it's their [the parents'] duty. They made a child ... From my point of view it is a duty. It's good that they had the money, since it's also possible that they did not have it and then ... [...] If I had a child and I had the money I would give it to him. What else would I do, buy a boat or something? Seriously!!! What can my parents do with all the money, people in their 60s. They have nothing else to do! (Alex, 28, IT consultant)

A quite distinct, yet equally prominent feeling was gratitude, but without the accompanying debt towards one's parents (Godbout & Caille, 1998). Gratitude represented an acceptance of parental support with the realization that the support was something a young person was fortunate to receive, but without the burden of indebtedness. Again the narratives of those interviewed pointed to the special status of being a parent, one that the young person could anticipate in their own lifetime.

Well what can I say ... Gratitude has no limits. That is gratitude for what they did for me. [This apartment] it's like a great present. Looking at my parents, and parents in general, I realized that being a parent is somewhere above everything, it's this kind of unconditional love. (Maria, 27, Shop assistant [part time employment])

Yet the calm gratitude to which Maria had arrived was a process. Making sense of the gift that she had received, a gift that would allow her a comfortable life, without the worry of being able to keep a job or pay rent, was a process that went from outright entitlement, through obligation to a sense that there was nothing that could be done, no way to repay the gift. All that was left was to accept and be grateful.

[I felt some kind of obligation] at one point but then I realized that I have no reason to feel that way, it was their wish [to give us the apartments] and in the end all I can do is thank them. I can be grateful and contribute, try to give back through my personal efforts. [...] I am not so ignorant to think that I am somehow entitled because I am their child. I felt this for some time, but this was before I started reasoning a bit and realized that it's not like I can take things for granted just because I am the child and they are the parents. You can't think that way ... (Maria, 27, Shop assistant [part time employment])

Passivity, with regard to housing decisions, accompanied gratitude. In describing the close relationships with parents and family in general, young adults would stress the comfort of relying on parents, which mirrors findings from research in different Eastern European contexts (Ule & Kuhar, 2008). Though at times close relationships were stifling and conflict appeared over daily home activities, the comfort of the parental home gave young adults little reason to contest the housing decisions parents had made for them. It also gave them little incentive to seek autonomy in an environment where they were likely to fail. Ileana's case is relevant in this regard, as she asserted her 'independence' by getting married early in life, but when her marriage failed and she became a lone parent, relied heavily on her mother for subsequent housing decisions.

My mother always made the important decisions and they were always very good. Here, in this neighbourhood, lived her brother and ideally she would also have someone to be close to her when we moved. [We sold the house inherited from my grandparents] and we had the good fortune to find two apartments at a good price in this neighbourhood. One was for my brother, one for me, my child and my mother. (Ileana, 38, Cleaner)

Many of the young adults interviewed deferred decisions about living arrangements to their parents even when they were not shy in making decisions for themselves in other domains (like choosing a job or getting married). Interdependence manifested itself not

only in the passive acceptance of housing decisions, but was apparent in day-to-day home practices as well.

I'm caught in a kind of dependency. Look, there is really something about food. It's not like I would starve. I did cook for myself every now and then, I don't like it [...] but I could cook for myself. But I depend somehow ... it's this kind of comfort and I remain in a kind of [...] a kind of numbness I guess ... why should I bother myself if I receive from them. This is not OK. Because I am independent in other respects and then in this respect I am not. I could be, but am not. (Mirela, 30, Marketing specialist)

Some young adults that did take housing decisions into their own hands appeared to sever ties with families they perceived as either over-protective or unsupportive of their aspirations. However, a closer examination of the interviews shows that this declared (rebellious) independence did not necessarily manifest at the functional level. Though severing associational ties and, to a certain extent, emotional ties in order to pursue lifestyles not sanctioned under the family roof, these young adults still benefited from extensive support, financial or in kind.

From my grandfather I got ... [...] He gave me all the money for the house. He got a big sum all at once from the state and, even though he is very stingy, he took a bit of the money (*și-a rupt din bucățica lui*) and gave it to me and it was very OK. Otherwise everyone helped with things in the house. My aunt bought all my cleaning utensils. Mum got me the fridge and washing machine. Dad got me the bed. [...] Emotionally speaking I cannot say I am part of my family. They are very snobbish people that only care about money. They always told me 'what you need is a man with money, a car, a house ... what are you doing? You are a mess (*ești varză*)!' (Larisa, 25, Massage therapist)

I left home when I was 17, because my parents' lifestyle and my own were so opposed to each other. I stayed with friends, girlfriends, and rented. And when I really could not handle it, I went back to my parents' home for short periods ... Now I live here with Larisa for three months ... (Mihai, 31, Massage therapist)

Among parents, the ability to provide adequate support for adult children's autonomous living was usually a source of pride and satisfaction in being a good parent. Especially fathers boasted about their achievements. However, not all parents were able to provide for their children. In some cases, adult children were in better positions to secure the resources necessary for purchasing or building a house, and it was these 'successful' children that looked after parents. However, when the housing assets parents were able to secure in the privatization process were too small, ill located or non-existent, and adult children could not find solutions through personal efforts, the guilt of parents and their desire for state intervention were evident.

Discussion and conclusions

This paper has illustrated the complex ways in which intergenerational support for autonomous living assembles everyday homemaking practices and practices of giving and receiving financial/material support in a postsocialist housing market. Maintaining secure shelter while achieving some amount of autonomy (Zaviska, 2012) seems to be at the core of housing arrangements. Security usually trumps autonomy, though privacy is recognized as important by both parents and adult children even in the closest of living arrangements.

While owner occupation in advanced economies has been associated with increased privatism and individualized lifestyles, (Ronald's, 2008) owned homes in this particular context are sights of close intergenerational living in which negotiations over the use and control of home space delimit the boundaries of possession. For many young adults living in owner occupied housing, their homes are best thought of as 'entangled possessions', within the web of kin relations. The analysis demonstrates that practices and 'politics' of transmission are weaved in to daily home practices morphing and evolving over time together with the changing uses (and users) of the home. Owned homes are not necessarily temporary materializations of money (fungible goods) as described in more financialized systems (Smith, 2008), but they are much more 'solid' objects shaped by use and their capacity to confer control of one generation over another. In outlining the relationships between daily practices and material/financial transfers, this article aimed to stress the practical nature of support and family relations evolving over time in particular historical, social and economic conditions.

In a clear case of intergenerational ambivalence (Lüscher & Pillemer, 1998), this paper showed that making sense of support towards autonomous living for younger urban Romanians means merging, managing and internalizing feelings of entitlement and gratitude, complacency and rebelliousness. In the unsettled environment of late-modernity, these contradictory attitudes may be assigned to changing configurations of intergenerational relations. However, while minor conflicts over life-choices and lifestyles may be present, they rarely prevent high levels of family support with functional support trumping all other forms of solidarity between generations. Unequal relationships between parents and adult children seem to persist regardless of the age or life-stage of the adult child. The conditions of the housing market that severely limit opportunities for independent living seem to trap young adults in highly interdependent living arrangements and relationships with family (Lennartz & Ronald, 2017). These relationships are seen as both stifling and comfortable.

In concluding, it is important to consider that the experiences of the group of young adults examined here are characteristic for young adults with Bucharest-based family networks at least one generation back. Further research should consider mobility contexts, both within the country (rural-urban, province-capital migration) and internationally (remittances sent by family members working abroad are a primary source of finance for house purchase/house building in Romania, particularly in rural areas). Also, within the scope of this study focusing on early housing pathways and the role of intergenerational support we stressed the connection between everyday practices and material transfers, an important consideration for the literature on intergenerational transfers. However, it was not within our scope to address deeper concerns about support over the entire life-course. This remains as a topic for further research.

By focusing on support for autonomous living as it is practiced, this paper exposed the highly context dependent nature of intergenerational relations. The specific material conditions of the housing market in which households and families act enable specific forms of support and relationships between generations. At the same time, the sheltering function of the family alters the character of a market for homeownership in which sellers and buyers, as well as finance providers and other actors function in a *laissez-faire*, ill regulated environment.

Note

1. For the purpose of this paper, the term is used to describe countries geographically located in the south-east corner of the former socialist block of Eastern Europe who are members of the European Union, Romania, Bulgaria and Croatia. However, the region also includes Moldova, Albania, Serbia, Macedonia, Bosnia–Herzegovina. Within the literature, these countries have been identified as countries that generally lagged behind Central and Northeast European countries during the post-socialist ‘transition’ period (Tsenkova, 2008), joined the European Union in 2007 (or later) and maintained distinctive characteristics with regard to socioeconomic, demographic and housing indicators compared with other Eastern European countries (see Mandic, 2008).

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The housing careers of younger adults and intergenerational support in Germany's 'society of renters'

Christian Lennartz and Ilse Helbrecht

ABSTRACT

Through narrative interviews with younger adults and their parents, this paper explores how the housing transitions of younger adults, both within the rental sector and into homeownership, are shaped through intergenerational intra-family support in Germany's society of renters. Our findings highlight the profound qualitative differences between regular transfers for establishing and retaining residential independence in the rental sector and inter vivos gifts for house purchase. Where the former support type is given and taken unconditionally, transfers for house purchase follow a different logic and carry different meanings. Being a necessary condition for property acquisition at young age, they have the power to completely rebalance family relations and undermine younger adults' autonomy accordingly. In an aggregate perspective, our study further suggests increasing socio-spatial inequalities within the younger generation which run along both class and spatial origin, sharply dividing the housing market opportunities of 'original Berliners' and those who have moved to the city from more affluent regions in Germany.

Introduction

More recently, the link between family relations and the housing careers of younger adults has featured prominently in the social science literature (Mulder & Lauster, 2010; Lennartz & Ronald, 2018). The reasons for the re-emergence of this research topic are manifold, but have often been connected to unfavourable conditions for and positions of younger adults in post-crisis housing, finance and labour markets, resulting in increasing co-residence and a larger proportion of young renters in many contexts (see Lennartz *et al.*, 2015; Filandri & Bertolini, 2016). Particularly studies from the UK (e.g. Hoolachan *et al.*, 2016; Heath & Calvert, 2013) and the US (e.g. Kahn *et al.*, 2013; Mykyta, 2012) have shown that where aspirations for becoming homeowners are still recognizable but conditions for achieving this goal have worsened, the role of the family and family resources have become paramount in defining the housing market opportunities of younger adults.

Existing studies that have sought to disentangle the links between intergenerational support and the progression of a housing career have largely focused on two specific transition

processes: first, the process of leaving the parental home, discussing the individual and structural conditions under which parents support their children in establishing residential independence rather than providing support through prolonged or returned co-residence (e.g. Aassve *et al.*, 2002; Isengard & Szydlik, 2012). Second, the transition into homeownership, where a plethora of studies have analysed, *inter alia*, the transmission of homeownership across family generations, the implications of resource transfers for inter- and intra-generational inequalities and the way housing transfers are negotiated and what they imply for intra-family relations (e.g. Engelhardt & Mayer, 1998; Guiso & Japelli, 2002; Helderman & Mulder, 2007; Kurz, 2004).

Most of these studies have been primarily concerned with the types, levels and the motivations of housing-related transfers and consequent housing market behaviour of households, relying on register and survey data. Indeed, only few studies (e.g. Heath & Calvert, 2013; Heath, 2017; Druta & Ronald, 2016, 2017; Holdsworth, 2004) have actually tried to engage with the deeper meanings of housing-related transfers and how they underlie and may restructure multigenerational family relations. Building on data from 47 in-depth interviews with younger adults and their parents conducted in Berlin, Germany, we seek to add to this small, albeit growing literature in two specific ways: firstly, since all of these studies have focused on 'homeownership societies' (Ronald, 2008), this paper will present intergenerational housing-related support in a new light by selecting a context in which transitions into homeownership at young age are exceptional and non-normative. Secondly, and connected to this, our focus is not solely on the event of a transition into homeownership, but it also explores understandings and meanings of parental support at other stages of younger adults' life courses. More precisely, we distinguish processes of establishing and retaining residential independence in the rented sector and making a transition into homeownership. As such, this study will also be highly relevant to the 'generation rent' debate in Europe, by showing how family linkages operate in a larger rental sector vis-à-vis more constrained homeownership markets.

The first part of the article explores the existing literature on the links between housing careers and intergenerational intra-family relations. Following a brief introduction to the study design, we subdivide our findings into three sub-sections. First, we track the housing careers of our interview participants, with a particular focus on the diverging experiences of renters and homeowners. Second, we classify the types and nature of intergenerational transfers and link them with the different stages of the progressing housing career. And third, we disentangle the meanings and understandings of these transfers at different life course stages by placing them in a broader framework of conditional and unconditional giving and receiving. The paper will end with the discussion of the empirical findings and its main theoretical contributions.

Background – housing careers, intergenerational support, and family relations

Traditionally, the early adoption of the concept 'housing careers' had a somewhat normative connotation, implying that all individuals would follow a similar residential progression: from moving out of the parental home into the rental sector temporarily, with house purchase taking place rather sooner than later and being the ultimate marker of residential independence (Kendig, 1984). In line with the introduction of alternative concepts such as

housing pathways, biographies and transitions (for a good overview see Beer and Faulkner, 2011), recent studies have applied a more comprehensive notion of the concept and thus better take into account the proliferation of non-linear residential life courses (e.g. Arundel & Ronald, 2016; Clapham *et al.*, 2014; Arundel and Lennartz, 2017). In summary, housing careers are now understood as to how the residential life course progresses with age and ties in with other life course events (e.g. job change, job loss, family formation and divorce) and how it is framed by the intersection of personal preferences, economic and social resources, as well as contextual constraints and opportunities. As such, this modified definition has allowed for a multitude of explorations and explanations for housing career distinctions across individuals, time and space.

Housing careers and intergenerational support mechanisms

One key aspect that has been discussed extensively most recently – and particularly so since the Global Financial Crisis and its adverse impact on mortgage market accessibility – is the influence of parental resources on younger adults' housing careers (e.g. Filandri & Bertolini, 2016; Coulter, 2016, 2017). Here, studies have primarily dealt with the transmission of homeownership across family generations (Mulder *et al.*, 2015). More precisely, studies have shown that parental homeownership is a strong predictor of housing-related transfers (money and property), since those parents are more likely to have accumulated economic resources over their life course, which in older age they can transfer to their adult children (Mulder & Smits, 2013). Secondly, the transmission of homeownership can come in the form of a socialization effect through which children of property owners are inherently predisposed to have a preference for homeownership themselves (Henretta, 1984; Lersch and Luijkx (2015)). A third transmission effect relates to the geographical proximity between parents and their adult children. As family generations tend to live relatively close to another, they often face similar housing market constraints in terms of the tenure structure (Mulder & Wagner, 2001). Moreover, geographical proximity may largely confine the type of family exchanges, where close proximity is often associated with in-kind support, transfers of property rights, land or entire dwellings, while financial transfers are more common when distances increase (Tomassini *et al.*, 2003).

Notwithstanding this research bias towards the links between intergenerational transfers and homeownership access, a considerable number of studies have looked at support mechanisms at earlier stages of young adults' housing careers. A prevalent in-kind transfer practice is co-residence between parents and their children (Albertini *et al.*, 2007; Szydlík, 2012). This has been found to be a particularly common transfer practice among less affluent social classes (Goldscheider *et al.*, 2014), while wealthier parents tend to nurture the (residential) independence of their children through monthly payments towards covering their children's living costs. Albertini and Kohli (2012) specify that when parents are homeowners the reverse effect might occur, however. Adult children might perceive the parental home as more comfortable and suited to their needs, which in reality might just reflect the fact that owner-occupied dwellings tend to be significantly larger than rented accommodation (Goldscheider & Goldscheider, 1999). From the perspective of the younger generation, delaying or interrupting residential independence can minimize costs of living and allow for a more rapid accumulation of private savings, where this strategy is often used to gain earlier access to the owner-occupied sector – Clapham *et al.*, (2014) label this the 'stay at home to own' pathway.

Transfer motives

Next to the question of the way housing careers are supported, the literature has largely focused on the question of ‘transfer motives’ with a particularly interest in transfer givers (see Kohli & Kühnemund 2003). Depending on the field of study, such motivations have been framed in various ways: [I] as *strategic exchanges*, in which transfers down the family line are expected by parents to be reciprocated eventually, and might be designed to minimize the costs of wealth holdings by distributing them across all generations within the family (Poggio, 2008); [II] as *pure altruistic behaviour*, through which parents respond to their children’s needs and seek to provide them the same or better opportunities than they had in their own life; [III] as *accidental giving*, which most often entails the passing on of an unexpected inheritance, and is therefore not necessarily linked to a specific event or transfer purpose (Leopold & Schneider, 2011); [IV] or as a *norm of responsibility*, which implies a generalized expectation of parental support that reflects and shapes institutional rules of intergenerational transfers (Gouldner, 1973).

The key issue then is how these intergenerational transfer motives are interpreted by both family generations and how they are negotiated accordingly. In their study on family relations in the UK, Finch and Mason (1993) argue that where support cannot be taken for granted, situational conditions will shape how transfers are designed in practice and whether an explicit or hidden sense of repayment is involved. A useful way of thinking about these negotiations then is to classify them as conditional or unconditional support. However, doing so can be inherently difficult, because whether a gift comes with ‘no strings attached’ or with a clear expectation of repayment, control, or reciprocity, might be evaluated and perceived differently by parents and their adult children (see also Forrest, 1999). Heath and Calvert (2013) further note that these expectations are complicated by the blurred lines between transfers as gifts and transfers as loans. What is perceived and possibly explicitly defined as an unconditional gift and a legitimate cause for giving and receiving early in life, might take a different shape when family circumstances change. Most recently, Druta and Ronald (2016, 2017) have used this framework to study transfer practices of families for first-time homeownership in the UK. The study found that homeownership represents an ‘ideal gift, because it is given for a legitimate cause (i.e. the reproduction of the status as a homeowner), while allowing their adult children to exercise their (residential) autonomy.

Contextualizing housing careers and intergenerational support – the German case

This brings us to the final point, namely that housing careers themselves, but also the types and meanings of intergenerational support are heavily contextualized across different countries (Mulder *et al.*, 2015).

In contrast to the established and emerging homeownership societies (Ronald, 2008), Germany (alongside Austria and Switzerland) as the focal point of this study represents the clearest example of a housing system that is mounted on a large and sustainable rental sector instead (Lennartz, 2011). On an aggregate level this is reflected in a comparably low homeownership rate for all birth cohorts (43 percentage as of 2015), yet particularly so among 18–34-year olds (14 percentage – see Lennartz *et al.*, 2015). A more typical housing career of a young adult can accordingly be described as follows: home-leaving takes place at relatively young age (Aassve *et al.*, 2002), which is being followed by an extended period of

living in (shared) rented housing, where the number of moves within the sector is high and intergenerational as well as state support for serving monthly living expenses are common (Arundel & Ronald, 2016; Kohli *et al.*, 2000). Homeownership, if achieved at all, is entered at a relatively late stage of the life course (approx. in the late 30 s), and is strongly stratified by demographic and socio-economic factors. Living as a family, high income and having middle- or upper-class family background are, in fact, the most significant predictors of who enters the homeownership market in the first place (Thomas & Mulder, 2016; Schwanitz & Mulder, 2015; Leopold & Schneider, 2011; Behring *et al.*, 2002).

Several contextual factors have been argued to play a role in shaping these specific patterns (for a broader discussion see e.g. Voigtländer, 2009); yet, two factors seem to be particularly important in the context of this research. Firstly, renting for life is a widely socially accepted notion of a long-term housing career (Helbrecht & Geilenkeuser, 2010). Processes of the *normalization of homeownership* as have been recorded in, *inter alia*, the UK, Ireland and Australia (Gurney, 1999; McKee, 2011; Gregory, 2016; Colic-Pleisker & Johnson, 2010) are unrecognizable in Germany as of late. While property ownership is strongly stratified, it still does not stand as a symbol of social achievement, being a good citizen and proper consumption (Lersch & Luijkx, 2015; Flint, 2003). In line with this, housing policies were basically designed as tenure neutral. Historically, the establishment of the strong rental sector has been facilitated by a wide range of affordable rental housing (with the exception of few urban agglomerations such as Munich), the availability of generous rent allowances and a relatively even balance between landlord and tenant interests. Homeownership, on the other hand, has not been favoured by taxation rules or subsidies, while mortgage providers have traditionally applied conservative lending practices (20–30 percentage down payments are required) and consumers have shown to be financially prudent and risk averse (Voigtländer, 2009). Secondly, financial transfers (for homeownership) and the transfer of property assets are hardly constrained by regulatory and gift taxation rules – currently, €400,000 may be transferred from each parent to each child within families. This implies that the reproduction of a homeownership status is in principle unhindered across family generations. (Mulder & Billari, 2010) Yet, taking into consideration stringent mortgage lending to private consumers and family transfers house purchase are widespread (Angelini *et al.*, 2013), homeownership – irrespective of engrained tenure aspirations – has predominantly been reserved for the class of inheritors and wealthier families more generally (Kurz, 2004).

Study design – younger adults’ housing careers and intra-family support

Reflecting the need to develop a more concise picture of early adult-life housing market transitions in a non-homeownership society, this study was set up to gain insights into the housing careers of independently living younger adults (25–39) and how they develop at the juncture of personal aspirations, local housing market conditions, and, most crucially, family relations in Berlin, Germany.

Berlin is Germany’s largest urban area with approx. 3.5 million inhabitants and arguably its most dynamic housing market. Historically, the city has been signified by a ‘super-low homeownership’ rate – only 15 percentage of all households live in owner-occupied dwellings – a large share of unemployed households and households receiving social benefits, a large social housing sector, high vacancy rates and a very affordable rental sector when compared with other German urban areas, let alone Europe’s prime housing markets (IBB,

2015). More recently, however, the housing market context has changed quite dramatically. Spurred by the influx of national and international migrants, sluggish building activities and large-scale demolition projects in the 1990s and 2000s, as well as privatization of more than 100,000 municipal social dwellings, the housing market has come under severe demand pressure; in the meantime, this has translated into sharp price increases in both the owner-occupied and rental sector. Sampling our interviewees from this urban context was a well-considered choice, as it sought to strike a balance between the Berlin's status as a city of renters, but also accounting for the shifting dynamics in Germany's urban centres towards higher homeownership rates more generally.

We conducted 47 semi-structured qualitative household interviews (50 people) with younger adults and family members that were considered most important for past and current living arrangements. Two-generation interviewing attempted to account for potential differences in how meanings and conditionality of support is understood by the family generations involved. The sampling of interview participants started with approaching younger adults (30 households/32 individuals) from the extended personal networks of the investigators (one project leader and three additional interviewers), which were in a few cases closer personal ties but most often people that were not known personally before the research took place. Fifteen of these 30 anchor households then referred us to a family member they would consider to be most important for their housing situation. Eleven times this would be one of the parents of the anchor household, while four referrals would be to other social ties (e.g. ex-husband and brother in-law).

To achieve high variation in terms of lived and experienced housing careers in our sample, we applied the following sample selection criteria (see Table 1): housing tenure; household type; educational level; occupational status; spatial proximity to parents. Whether or not an individual received parental support was not part of the initial sampling strategy; however, one condition was that all interviewees had established residential independence prior to the interview. Overall, we applied a purposive sampling strategy which aimed at saturation for the selected criteria. We recognize that our sample primarily reflects experiences of the white urban middle class. Consequently, we face some limitations in our ability to generalize to the whole cohort of younger adults, as we have restricted information on, especially, individuals coming from a very affluent background as well as ethnic minorities.

Table 1. Sample characteristics.

Young adults	30 households (33 individuals)
Household types	6 House sharers
	9 Single person
	8 Family households
	7 Cohabiting couples (2 with child)
Educational level* (individuals)	6 High school diploma
	24 University or college degree (or still in higher education)
Occupational status	16 with relatively stable and well-paid jobs
	14 living of social assistance or in more precarious job situations (self-reported)
Spatial proximity to parents	14 with parents living in or near Berlin
	16 with parents living elsewhere
Tenure	6 Homeownership
	1 Mortgaged without assistance
	4 Mortgaged with assistance
	1 Purchased outright with personal savings and gifted money
	24 Rental sector

Narrative interviews using a topic guided lasted on average 75 min, and inquired into the current housing situation of the household, the different steps they followed in their housing career to that point, their future housing expectations and aspirations, as well as the (financial) relationships with parents and kin that underlined these choices (see Appendix 1).¹ A complete housing history was recorded for each household to highlight the relationships between life-course events and housing careers (Heath and Calvert, 2013; Izuhara and Forrest, 2013). Interviews were recorded, transcribed and analysed in the original language using Atlas.ti software package. The analysis relied on a two-step hierarchical coding procedure: first, we applied a list of *a priori* codes that were based on the interview topic guide and questions (see Appendix 1). Second, we added emerging sub-codes to the existing code families (e.g. Transfers and Support, Meanings of Home and Tenure Aspirations).² In a final step, short summaries and memos were written for all relevant codes and for all participants, and were consequently analysed individually as well as structurally (e.g. renters vs. owners; single households vs. family households, etc.). All interviews were anonymized for the purposes of this paper.

The housing careers of younger adults in Berlin

As expected, the traditional notion of a housing career barely came up in the interviews, where most participants instead reported disjointed careers that were based on extended periods of renting privately, frequent moves within that sector, and pragmatic housing choices that did not follow a well-designed path to housing property purchase. Particularly those who were studying in Berlin or elsewhere and had only moved to the city after finishing higher education, revealed residential behaviour that has been described as 'chaotic housing pathways' elsewhere (Hochstenbach & Boterman, 2014; Clapham *et al.*, 2014; Druta & Ronald, 2016), but may in fact be considered as common practice here. Shared living in rented accommodation, both with friends and housemates who were strangers previous to the sharing situation, is a common pattern of younger adults' living arrangements, certainly while studying, but also in the first years after entering the labour market. Some participants had a history of moving back to the parental home. In most cases, 'boomeranging' followed a period of studying or working abroad, in which shorter stints of co-residence with parents were used 'to sort oneself out' and to find a new accommodation.

When asked about their plans and aspirations to move into homeownership, younger adults expressed highly ambivalent views on the sector. Some few participants revealed reserved feelings about the idea of becoming homeowners due to a general aversion to private property ownership, seeing it as a 'bourgeois' conception of life that would not match their ideals. Typical for the German situation, homeownership was perceived by many younger adults as inflexible and requiring a commitment which would restrict future choices in terms of residential locations, occupational careers and family life. Nonetheless, many of these younger adults also stated that given the right time and having the necessary resources, they would prefer homeownership over renting in the long run. As such, one could say that younger adults have a more pragmatic approach to homeownership. As long as housing needs and desires are satisfied in the rental sector, younger people would not move to an owner-occupied dwelling just for the sake of becoming a homeowner. A good example here is the case of Luisa and her Italian husband Federico, who are living with their son in a 140 sqm apartment in one of the most popular neighbourhoods (Prenzlauer Berg), for

which they pay about €900 per month. Luisa has been living in this apartment for 14 years, first sharing with other students, and later on with her partner only. About five years ago Federico's father passed away, leading to an unexpected inheritance of about €80,000. Looking for a safe investment, Luisa and Federico approached their landlord with an offer to buy their apartment. As the landlord was not looking to sell, however, they decided to continue their housing careers as renters, investing the inheritance in a smaller office space instead.

So who are our homeowners and what were their considerations when buying housing property? With two exceptions they were older than 35 years, all of them had stable jobs and middle-class backgrounds and none of them grew up in Berlin but moved to the city from other regions in Germany (or as in one case, from Israel). Half of them entered homeownership in cohabitation, while the other half bought their dwellings as single-person households. This certainly is a matter of the sampling procedure and does not reflect the usual distribution of household composition in the owner-occupied sector in Germany (see e.g. Thomas & Mulder, 2016).³ When asked why they decided to buy, multiple reasons were mentioned by the interviewees, ranging from a desire to settle down, having a pension in stone, the wish of being able to do with the dwelling as one pleases, to being given the opportunity through parental wealth transfers (see next section). One specific reason that was mentioned by all participants, however, is that they wanted to elude the more recent price spikes in the rental sector. Even though the general idea and acceptance of 'renting for life' was common among them, younger homeowners expressed the feeling that by leaving the rental sector and buying property now, they would insure themselves against future rent and house price excesses:

Marc: [...] the fact that the housing market has come under so much pressure was not so obvious when I started thinking about buying a dwelling. But coming to know that house prices as well as rents are increasing so rapidly in the city, have assured me that buying is the right thing to do. You know, if you want to live in a city-center location and don't want to play the game of sharp rent increases year after year, then you do not have much choice left. Yes, it was certainly an important consideration. (36 years, medical researcher)

In that regard, there appears to be a clear generational divide in how housing markets are lived and experienced by the younger generation. Where the parental generation could benefit from ample support through the state in shaping their housing careers, be it in the rental or owner-occupied sector, the current younger adult generation feels a stronger push towards homeownership (i.e. if they are able to afford house purchase in the first place) rather than having stronger ownership aspirations *per se*. This is in sharp contrast to what has been described for the UK (Druta & Ronald, 2016; Heath & Calvert, 2013), namely that younger adults' predisposition towards homeownership has been unbroken but they are increasingly pushed into the rental sector in the past five to ten years.

Housing careers and intergenerational support

Reflecting the findings of previous studies (e.g. Heath, 1999; Kohli *et al.*, 2000), intergenerational support from parents to their adult children came in many forms and was common practice among interviewees. Indeed, only a small minority had not received assistance at all (except for maybe monetary gifts at birthdays or holidays), which would either be due to parents not having the necessary resources, or because younger adults expressed the wish to retain complete financial independence. For those who received housing-related

parental support, the nature and scope of it varied substantially, coming in the form of larger financial gifts and inheritances (of up to €80,000), monthly payments to meet the costs of living independently (ranging from €100 per months to covering all monthly expenses), incidental giving for buying furniture or covering rent deposits.

More specifically, the interviews suggest that housing-related support may be divided into three different stages. The first one is the 'establishing residential independence' stage. Support after leaving the parental home is largely defined by whether adult children are in higher education or not. Interviewees who entered the labour market at young age and did not follow tertiary education at a university reported strong financial independence and would only benefit from incidental giving of smaller sums (if parents were able to give these). In contrast, most participants who went to university did receive financial support on a monthly basis. Depending on parental resources these would either cover full monthly expenses or would be a supplement to a student grant when these were available to the child. An important side note here is that those student grants are based on parents' incomes, implying that the more parents earn, the more are children expected and entitled by the state to rely on family resources.

The second stage may be defined as the post-higher education period. Most younger adults reported that regular financial transfers stopped after finishing their studies or vocational training. In this period, parental transfers were vastly geared towards emerging needs and were partially unconnected to living arrangements. In practice, this implied the provision of sporadic and temporary financial support when adult children became unemployed or needed to make larger employment-related investments (e.g. on-the-job-training expenses). Furthermore, the types and scope of support would change considerably with family related life course events. One example is the provision of accommodation within the parental home after partnership dissolution and providing help with finding new accommodation. Most notably, and in line with a vast body of the family relations literature (e.g. Szydlik, 2016), our interviews suggested that financial as well as in-kind support increased when grandchildren were born. In that case, monetary transfers were redirected towards the needs of the grandchild (e.g. buying clothes, furniture and accessories), a general pattern which held true for study participants who had stable incomes and jobs, but also for those in more precarious situations (e.g. single parents and temporary unemployed individuals). Meanwhile, in-kind support through the provision of informal childcare was widespread as well; yet, spatial proximity between parents and adult children largely determined in what way and how often this took place – i.e. longer visits of up to three weeks were frequent where the family originated from Southern or Western Germany, while it was organized on a regular basis where both generations lived closer by.

Finally, intergenerational support once again changed when young adult children made the transition from renting to owning housing property. A first observation here is that when contemplating about potential routes into homeownership, there seemed to be an innate reflex to take family wealth as a prerequisite, meaning that most interviewees saw little possibility to make a potential transition into homeownership through borrowing and personal savings alone. This perception is confirmed by younger adults who actually purchased their homes. Nearly all respondents received considerable transfers, covering between 20 and 50 percentage of the total value of the house.⁴ Most interestingly, however, it was not only that monetary support made house purchase financially viable or possible. It also gave prospective homeowners a sense of security and reassured them they were 'doing

the right thing', where the transfer in itself signalled approval and trust from the parents. Indeed, on several accounts young homeowners revealed strong risk aversion towards private debt and stated that they would most likely not have bought a dwelling had it hinged on savings and mortgage lending alone.

In the same vein, young homeowners did not only benefit from financial transfers, but they could rely on the transfer of skills and knowledge. Again, this clearly reflects the notion of reassurance through parental support. Because achieving homeownership at young age is highly uncommon in the Berlin housing market, younger people usually do not have positive examples of home owning friends or neighbours, making parental support even more crucial. Caroline, the youngest homeowner in our sample, describes this as follows:

So when you have this idea of buying an apartment, then you need somebody who knows how these things are going. Of course, you can google everything, but someone with knowledge, who can help out a bit, and can tell you whether you are on the right track, will help a lot. And just knowing that your parents know quite a bit about buying houses, because they have done it so often, gives you a good feeling, and maybe even encourages you to do the same thing. (Caroline, 28 years old, university administrator)

Finally, the interviews clearly suggest that parents and other family members are most often contacted first when needing help with home decoration and repair works. Indeed, it was wide-spread practice that parents would be involved when younger adults moved house. However, the extent of this kind of help was, again, determined by spatial proximity, where parents who lived farther away would only help physically if a longer visit would be required and possible. Additionally, our data suggest that there are important differences between renters and homeowners. It certainly was common practice for parents to help their children within both tenures. However, since owner-occupied dwellings require stronger (financial) commitments by the occupier in terms of maintaining or improving housing quality, and because parents are often invested in these dwellings themselves, practical support was described almost as an imperative and a task that would only be done by family members (or in few cases, very close friends) but not by friends and acquaintances. Essentially, creating a home and 'building' a house then becomes a potential source of family bonding, as family members start spending more time together again.⁵ Jonathan explained:

It is very convenient, not only the financial part, but also that they help with construction works. It's not easy, living this single life, when you have to make all decisions by yourself. I find it important and nice to discuss certain things, to find solutions together, because most often it's better to the one you would find alone. (Jonathan, 39 years old, social worker)

Understanding the motivations and meanings of housing-related transfers

Taking the perspective of both parents as transfer givers and adult children as transfer recipients, this section seeks to disentangle how support is understood at different stages of younger adults' housing careers, contrasting regular and incidental transfers when children are renting with transfers for gaining access to the owner-occupied sector.

How housing-related support is understood by the parental generation

From the narratives collected, it becomes clear that transfers for meeting rental costs and costs of living are primarily altruistic in nature. In essence, when their children were still in

higher education, parents were well aware of the fact that they were legally bound to supporting their children; however, rarely did they consider financial support as imposed upon them. Quite contrarily, they would most often regard transfers as a norm of responsibility (Gouldner, 1973) and rewarding good behaviour of their children, i.e. getting a good education to become fully independent eventually. In a similar vein, support that was given in times of emerging needs (e.g. through partnership dissolution or unemployment) was seen as part of being a parent. This does not mean, however, that children would be supported by all means and at all times – parents, even more affluent ones, would not just ‘throw money after their kids’: where children followed highly unstable and chaotic occupational and educational career choices, the threat of stopping or reducing financial support was in several cases used as a strategy to inflict more desirable behaviour. As such, notwithstanding the common notion of them ‘living for the kids’, intergenerational support was not fully unconditional. All parents expected children to clear their debts when larger sums were given, most expected children to stay in touch regularly, and in some cases transfers were used to nudge locational decisions and keep children close by.

In contrast to what has been described by Druta & Ronald (2016) for parent–child relations in the UK, parents in our sample did not express a generalized expectation or desire for their children to become homeowners at young age. Rather, all parents, renters and homeowners alike, accepted prolonged stays of their children in the rental sector. For those who actually provided financial help in buying housing property, the initial motivation was also not idealistic, but could rather be interpreted as both strategic and altruistic (see also Kohli & Kühnemund, 2003). A common pattern here was that parents were looking for a safe investment opportunity in an otherwise low interest rate environment, where helping their children in realizing their housing desires was a welcome side effect:

A couple of years back [after her husband died], because our sons did not want to have it, I would put our house in Mecklenburg-West Pomerania for sale. We also owned some flats that we had rented out. But I did not want to deal with this anymore, too much stress for me alone – going there, being available for the tenants, doing the accounts, joining the meetings, and, and, and. So I sold all of it, and both sons got their fair share. And why would I put it in the bank and see it getting less and less, while he would be paying interest on a mortgage for his house here in Berlin? No, no, my mother-in-law used to say ‘It’s best to give while your hand is still warm’, and this is what I did. (Annemarie, 70 years old, retired)

This does, however, not mean that housing socialization effects should be completely discounted. Indeed, some narratives suggest that having grown up in owner-occupied housing may, in turn, provide adult children and their parents alike with a sense of doing a sensible thing when pursuing housing property investment. It needs to be mentioned, though, that parent’s life stories can also have the reverse effect on their children’s housing choices. This was best exemplified by one particular family story, in which the owned family home was perceived and declared as a significant burden by (divorced) parents, both in financial and emotional terms. Eventually, the house did become the centre of family dissolution and unresolved conflicts, prompting the eldest son to declare that he is not interested in buying a house or inheriting the family home because it would be ‘a millstone around the neck’.

Most strikingly, an emerging pattern in our data – one that certainly requires testing through larger survey data though – was the clear spatial division in how the parental generation sees homeownership and in what way they are able and willing to support their children in accessing the tenure. As stated in the case description above, historical circumstances

in post-Second World War (WWII) Germany have resulted in highly skewed distributions of (housing) wealth and homeownership rates between East and West Germany. Following the logic of opportunities to provide support to their children but also how younger adults are socialized not only by their parents but also within a specific socio-spatial context, it became evident from the interviews that having grown up in Berlin (and Eastern Germany more broadly) led to a much weaker predisposition towards homeownership:

Maria: I have never thought about it. Owning was never really a concern to me.

Interviewer: Why not?

Maria: Hmm, no idea. Probably, because I haven't grown up with this, because it didn't matter if you had your own house or whether others thought you should have your own house. Maybe it's also because my parents had to move quite a bit, so it was not an option and other things were more important than buying a house. [...] Also, when I was younger, so when I could have thought about this in principle, I did not have the means to invest much money, and it never really occurred to take on debt to buy a house. In that regard, I think I have kept my 'DDR-Mentalität' [GDR-mentality]. (Maria, 54 years old, homemaker)

How housing-related support is understood by the younger adult generation

On the side of the younger adult generation, when renting while being in higher education or after having experienced an adverse life course event (e.g. becoming unemployed), financial transfers were often seen as a necessity to retain and achieve residential independence. Most younger adults did rely on these transfers heavily and took them with a sense of entitlement, where support for living independently while studying was seen as a legitimate request. In that sense, taking parental transfers at these stages of the housing career were unconditional and perceived to be non-reciprocal. The major exception to this was younger people who came from a non-affluent, lower income background. They expressed a strong sense of their parents' limited financial capabilities and thus did not seek out support and were hesitant to accept it unless they found it really necessary. For both groups it held true that on an emotional level, regular and incidental inter vivos transfers as well as in-kind support, particularly when coming in the form of informal childcare, led to feelings of gratitude and reinforced social bonds within the family. In that regard, the parental strategy to use support as a means for keeping children close appeared to be highly successful.

Similarly, where support was offered through space in the family home rather than through monetary transfers, feelings of gratitude and legitimacy prevailed. Boomerang situations were not considered as meaningful breaks of residential independence, because they were planned to be short-lived in the first place. In three cases, however, returns to the parental home were based on partnership breakups. Here, the parental home was not only used as shelter, but it was sought out for emotional support as well. Nonetheless, the unexpected nature of this living arrangement was in all three cases seen as problematic in that it came with a loss of control and autonomy, bringing about potential confictions in parent-child relationships.

Contemplating the meaning of homeownership-related support, adult children could be described as opportunistic in that they knew rather well when parental resources were available, and in some cases actively asked parents for support when buying a house. Nonetheless, they were not opportunistic in the sense that they wanted to achieve homeownership at all

costs. Either they would seek to create some form of conditionality in the transfer or not take the transfer at all. In practice, this meant that younger adults negotiated different types of transfer constructs, ranging from interest-only loans to advanced inheritances, as long as it was not declared as an outright gift. Similar to what other authors have found in their studies on the meanings of intra-family monetary transfers (e.g. Heath & Calvert, 2013), the exact distinction between transfers as gifts and transfers as money was heavily blurred, and was indeed not fully understood even by recipients and givers. One good example is the case of Jonathan, who agreed with his parents that the transfer should come in the form of an advanced inheritance, which was however designed as an interest-only loan, where monthly interest payments were distributed among his three siblings because 'they could not benefit from receiving that kind of money' in the first place. Another good example for this was the case of Caroline, who – in addition to her own savings – received €80,000 from her parents to buy a two-bedroom apartment in the Northern part of Berlin. At the time of the interview she had not finally decided with her parents in which shape the transfer should take – the purchase contract was only signed one week before the interview took place – yet, asked about her preferences, she stated that she would like it to be some sort of loan construct, explaining:

Hmm, just because it would be my apartment eventually, something which I would have earned, rather than just receiving it for free. And, yes what we talked about before, I don't want to owe my parents anything. An early inheritance would work for me as well, or something like that. Just nothing that would enable my parents to rub my nose into that whole thing. (Caroline, 28 years old, university administrator)

A final key theme among the study participants was that larger-wealth transfers have the power to rebalance or even reverse family relations. Earlier support was considered unproblematic because it represented a normative parental responsibility. Homeownership-related support had a very different tone, however. It regularly evoked feelings of indebtedness, a sentiment that was not apparent in the phase of establishing and maintaining residential independence in the rental sector. Because it is an experience not shared by many other younger adults, the exceptionality of the transfer event carried a distinct meaning by itself. If considered as a total sum, regular transfers while being in higher education may easily add up to several tens of thousands of euros as well. However, the one-off payment for buying a house had a stronger impact on feelings of autonomy and self-reliance. This shift from independence or semi-dependence into a new phase of depending on parental resources through a large-scale transfer resembles well with the notion of 'difficult money' formulated by Finch and Mason (1993). The descriptions of Jonathan stand as a prime example for this:

The moment I left my parent's home, even when I went to university, I completely financed myself. I always thought it is important stand on your own feet so that nobody could meddle with my decisions. [...] And so it felt kind of unexpected and even a bit odd to take that money, because it was the first time that I became financially dependent on my parents. Money was never an issue between us, and now it was. And somehow money is always tricky business, because it is very easy to feel favored or aggrieved, depending on the situation. But ok, we got there, and it was just in the beginning. How old was I? 36. And I got into a situation which I was never in before. But it turned out to not be a problem. (Jonathan, 39 years old, social worker)

Discussion and conclusions

In this study, we have explored how the types and meanings of intergenerational family support develop with the progression of a younger adult's housing career in Germany's 'society

of renters'. We took the initial position that the literature on parental support for the living arrangements of their adult children has narrowed its view on processes of transitions into homeownership – particularly where ownership had become a normalized tenure choice in the past – and situations where support is provided in the form of parent/child co-residence.

Addressing these shortcomings in the literature, we find that even though younger adults are pursuing individualized and autonomous transitions into adulthood (Beck, 1992), family support appears to be an indispensable resource at all stages of a young German's housing career. Indisputably, the question of whether young adults could keep their residential independence without parental assistance is not to be answered with full certainty. Yet, our findings demonstrate that financial support may be considered as instrumental, if not even a precondition for realizing their (changing) preferred living arrangements. More specifically, we showed that living in the rented sector, financial support is particularly important and common when younger adults still study, follow vocational training or experience and adverse event such as unemployment or partnership dissolution. At this stage, financial transfers may be classified as a case of 'supported familialism' (Saraceno and Keck, 2010): where state institutions allow for early home leaving more generally (e.g. through the provision of free or inexpensive tertiary education, housing allowances and other types of benefits), the 'crowding in' of parental resources (Brandt & Deindl, 2013), both through legal obligations and existing norms of kin responsibilities often reshape actual opportunities and consumption patterns in the housing market (Lennartz & Ronald, 2016). Hence, placed in a wider context, where other studies have found the emergence of more 'chaotic housing pathways' in the Dutch and UK contexts (Hochstenbach & Boterman, 2014; Clapham *et al.*, 2014), partly due to more constrained transitions into homeownership, widespread and continued familial support for rental housing in the German context has apparently stabilized the progression of life cycle based housing careers within the rented sector as well as from renting to owning.

Considering the latter, monetary support may be regarded as an almost necessary condition for house purchase and is only infrequently achieved at young age through mortgage debt and personal savings alone. Yet, we showed that the transmission of homeownership (Helderman & Mulder, 2007) goes beyond a pure financial effect. Even though accessing homeownership at young age is neither considered by the parental nor by the younger generation a normalized housing career, a socialization effect (see also Mulder *et al.*, 2015; Lersch & Luijkx, 2015) was clearly noticeable nonetheless. In an environment where homeownership across all birth cohorts but particularly at young age is highly exceptional, house purchase is perceived as a risky, maybe even audacious endeavour. The financial transfer then works as a signal of approval, which provides younger adults with a sense of security that is necessary for them to become a 'pioneer homeowner'. Interpreted differently, our study then re-emphasizes the existence of strong societal divisions and the perpetuation of existing housing classes in Germany (e.g. Kurz, 2004).⁶

Most saliently, our study showed a clear geographical pattern in how family support/housing career links are shaped. In consequence of the socialist regime in Berlin and Eastern Germany more broadly, few people of the middle-aged and older generation grew up in a context of property ownership. As a result, there is limited ability and within this generation to support their children in becoming homeowners and little awareness of the issue at all. Meanwhile, younger adults who migrated to Berlin from more affluent areas are more likely to receive parental support for house purchase. As a result, we were able to observe the

divergence of housing market opportunities that is not only based on individual resources but depends on where one has grown up, both in terms of location and the parental home itself. We would argue that these diverging opportunities carry the weight of increasing intra-generational conflicts and socio-spatial inequalities: on one side 'external newcomers', who can navigate the Berlin housing market more easily and may use homeownership as an insurance against further price increases in the rental sector; and on the other side 'original Berliners', who are more constrained in their housing choices and might have to turn to alternative living arrangements outside the mainstream housing market.

The final point concerns the shifting meanings and understandings of parental support at different stages of younger adults' housing careers in Germany's 'rental' and Berlin's 'super-rental' societies. Widely in line with the respective works of Heath and Druta, we show that the feelings surrounding housing-related transfers are heavily contextualized. In contrast to homeownership societies, where homeownership-related transfers are, optionally, considered as 'ideal gifts', 'legitimate causes' or 'entitled support', the present study finds these meanings to be a more appropriate description for renting-related support in Germany. Despite that both generations accept regular financial transfers for residential independence as a means of keeping the family close and emotionally engaged, they are almost taken for granted by adult children and have most often an altruistic motive on the parents' side. Homeownership-related transfers, on the other hand, are highly ambivalent, and particularly so for the younger generation. Certainly, parental support opens up new housing career opportunities; however, they are also a potential alley towards re-entering a state of dependence, which may come with a lack of autonomy and a rebalancing of intra-family relationships. Accordingly, to preclude a state of 'over-indebtedness', younger adults seek to negotiate some form of conditionality into the transfer itself (see also Rowlingson & McKay, 2004).

Ideally, these conclusions receive further testing, where particularly the notion of homeownership socialization through socio-spatial origin and the extension of the sample to including more ethnic minorities and low-income families appear to be a good starting point for further research. Nonetheless, this article has taken an important step in further unfolding shifting generational aspirations and opportunities in housing markets and under which circumstances and to what extent intergenerational relations and expectations within family networks may reinforce or counter these.

Notes

1. Interestingly, all participants were very open in discussing even such sensitive matters as family finances and conflicts. Possibly, this might be due to the fact that we have no very wealthy individuals and very few poor households in our study, two groups which are more likely to have stronger reservations about revealing their financial situation.
2. The full coding tree can be obtained from the authors upon request.
3. However, the trend of single homeownership has been noted before (e.g. Druta & Ronald, 2016) and, hence, should not necessarily be dismissed as a highly unusual situation.
4. The only exception in our sample was a childless, high-income couple, which decided not to involve their parents in the process of buying a house, simply because 'it was not necessary in the first place'.
5. Yet at the same time, this type of support may also lead to surmounting family conflicts when conceptions of home improvement clash.
6. However, since our study included only few individuals from a lower class background, more research is required to fully understand transmission of housing positions for this group of individuals.

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Appendix 1. Interview topic guide

Part 1: Residential Biography & interesting aspects of residential career (by using list)

- (a) Sketching housing history until moving into the current apartment (recording all moves)
- (b) Process of leaving the parental home
- (c) Temporary accommodation in the parental household (Boomerang Kid?)
- (d) Sharing and community housing (especially when with family members)
- (e) Rent-free living
- (f) First apartment with partner
- (g) Government grants
- (h) Living abroad & subletting

Part 2: Current housing situation

- (a) Can you tell us how it came about that you moved into this dwelling?
- (b) When did you move into this apartment? (location, features of apartment, price, etc.)
- (c) Why did you decide for this apartment?
- (d) Were there any alternatives?
- (e) What role did the situation/the district in deciding?
- (f) Did the distance to your family or your friends play a role?

(If tenant)

- (a) Why did you decide to rent?
- (b) How you finance your rental expenses?
- (c) Do you get help from your family? Otherwise another apartment?
- (d) You receive housing allowance or subsidies from the state? Otherwise another apartment?

(If owner)

- (a) Why did you decided to buy your apartment?
- (b) How you finance your apartment? You get help with monthly mortgage payment? By whom?
- (c) Did you have to pay a deposit? Did you have problems to finance this? Did your family or anyone else support you buying this place?

Part 3: The Home – Homemaking Practices

- (a) How do you like living here?
- (b) Do you like the neighborhood? What is (rather) good/bad about it?
- (c) Are you getting along well with your neighbors?
- (d) Are you at home a lot? How much time do you spend here?
- (e) What have you done/do you do to make this apartment your home?
 - (i) repairs, renovations and purchases (for example, furniture and furnishings) immediately after moving in.
 - (i) Repairs, renovations and purchases over the years?
 - (ii) Have you received any help with the repairs/renovation works/decoration? By whom?
 - (iii) How did this help take place? Was it financial or practical in kind?

Part 4: Support within family/social networks

- (a) Now, if we talk about your relationship with your family members, can you tell me how often they visit you?
- (b) Who exactly? What are you doing then? How and where do you accommodate your guests?
- (c) And what about the other way around? How often do you visit your family, and for how long?
- (d) Can you tell me how the spatial distance between you and your family affects your relationship?
- (e) Do you wish to see them more often?
- (f) Apart from your family, who else visits you here?
- (g) Does your apartment play a specific role in maintaining your social relations? (i.e. social interactions take place in the home or mainly somewhere else?)
- (h) We have already talked about financial support from family members and other people: Do you get any support in-kind?
 - (i) Practical help in your household?
 - (ii) Care of children? If so, this will take place in their own home? If not, then where?
 - (iii) Emotional support?
- (i) Have you ever financially supported a family member or another person in their living situation?
 - (i) How did that come about?
 - (ii) In which way?
 - (iii) Any non-financial support?
 - (iv) Other forms of assistance that are not directly related to the housing situation?
- (j) Overall, how do you feel about the help that you receive from your family? And how do you feel about the support that you give? Do you think you need to give something back for it?

Part 5: Other investments/properties

- (a) Do you own one or more other apartments or other types of property?
 - (i) If so, how did you buy this?
 - (ii) When did you buy this?
 - (iii) For what purpose was it purchased? (Possibly accommodation of children?)
 - (iv) How do you use this?

Part 6: Can you tell me something about your future housing plans?

- (a) Do you plan to move in the near future? Would you want to (again) buy/rent your next place?
- (b) Are you planning to purchase a second house? If so, how you would use this?
- (c) If a homeowner: What do you plan with your current residence in old age? (Sale, inheritance, etc.)

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