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# Housing Careers, Intergenerational Support and Family Relations

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**Edited by Christian Lennartz and Richard Ronald**

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## Chapter 1

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### **Housing careers, intergenerational support and family relations**

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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 Bengston, 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,<sup>1</sup> 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 survey<sup>2</sup> 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 & Luijkx, 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](https://www.ing.nl/media/ING%20Prijsvorming%20op%20Amsterdamse%20woningmarkt_tcm162-117993.pdf).

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