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Chapter 8

Intergenerational support for autonomous living in a post-socialist housing market

Homes, meanings and practices

Oana Druta and Richard Ronald

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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

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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, then 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 year 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 if 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 (Zavisca, 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–Herzegozina. 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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