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### Young adult homeownership pathways and intergenerational support

*Homes, meanings and practices*

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This thesis is about the housing pathways of young adults and the intra-family negotiations of support that pave the way to homeownership. It is about the experiences of young adults in predominantly urban settings in three very different societies: England, Romania and Japan. The thesis tackles issues of family duties and responsibilities, the meanings of gifts and loans, and the meanings of homeownership that underscore support. It describes everyday practices and relationships, but reflects on the implications of these practices for housing markets, welfare arrangements and individual identities.



YOUNG ADULT HOMEOWNERSHIP PATHWAYS AND INTERGENERATIONAL SUPPORT

OANA DRUȚĂ

## YOUNG ADULT HOMEOWNERSHIP PATHWAYS AND INTERGENERATIONAL SUPPORT: HOMES, MEANINGS AND PRACTICES



OANA DRUȚĂ





# YOUNG ADULT HOMEOWNERSHIP PATHWAYS AND INTERGENERATIONAL SUPPORT: HOMES, MEANINGS AND PRACTICES

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# 1. Introduction

## **Young adults' homeownership: Homes, meanings and practices of intergenerational support**

The last two decades of the 20th century saw unprecedented rises in private homeownership in many societies. Wealth accumulation through investment in housing property became indispensable for households' and families' ability to sustain the quality of life and welfare of their members (Doling and Ronald 2010; Doling and Elsinga, 2012; Cook et al. 2013). This development mirrored the restructuring of risks and responsibilities between welfare states and individuals accompanying the advance of neoliberalism (Ronald, 2008a). Thus, increased individual responsibility was meant to be offset by increased access to private assets. However, since the 2000s, and especially after the 2008-2009 global financial crisis (GFC), access to homeownership for young adults has become increasingly restricted across Europe (Lennartz et al. 2015; Filandri and Bertolini 2016) and elsewhere (Forrest and Hirayama 2009). These developments raise questions about how homeownership trajectories can be reproduced and whether housing systems based on widespread homeownership are even sustainable.

While the pursuit of homeownership has come to be considered a 'natural step' in the housing trajectories of (particularly middle-class) young adults (Gurney 1999; Rowlands & Gurney 2000), homeownership pathways have become less and less a project of 'independent' households making decisions as consumers on the housing market. Instead, the resources available within family networks seem to increasingly determine access to (financialized) housing markets for today's young adults (Forrest and Yip, 2013). The progressive weakening of labour market positions of young adults (Arundel and Doling, forthcoming) has been a primary cause for the increased need for intergenerational support. Demographic and life-course changes, such as longer education careers and more educational debt, but also more unstable household and family formation patterns, have further compounded labour market insecurities.

Families may support young adults in reaching homeownership in many different ways. Across Europe rates of co-residence among young adult aged 25-34 increased following the financial crisis (Eurostat, 2014), reaching record levels (over 50%) in Eastern European countries. Estimates from the UK suggest that levels of support increase during periods of economic stress, and decrease during periods of relative economic stability (CML, 2014). Among middle class families across Europe and other developed economies support in the form of gifted homes, mortgage deposits, or other financial or material gifts paves the way to homeownership for many young adults. At the same time, practical support, such as DIY projects or advice about building or renovating a home, usually accompanies entry into homeownership. For these reasons, there are obvious difficulties in standardizing

support in monetary terms. Furthermore, the way support is practiced – given and received, accepted or refused, understood and valued – is highly context dependent and culturally specific. Equally so are the obligations and responsibilities, entitlements and duties, ideas of fairness and unfairness, that accompany support.

Such themes may seem far removed from preoccupations with understanding housing markets. However, as I will argue in this dissertation, families are the missing element in our understanding of housing markets, in particular in our understanding of the role of homeownership as a source of wealth and welfare. The central role of family resources in reproducing homeownership, signals an era when, in the absence of sustained support from governments, private (housing) wealth accumulation becomes increasingly dependent on wealth already existing within family networks. In these conditions, it is precisely the subjectivities of relationships within families and the practical negotiations of support between generations that shape homeownership pathways of contemporary young adults. Furthermore, it is these intimate relationships that have become paramount to understanding homeownership markets.

The discussion so far suggests an evident tension. On the one hand, globalizing trends associated with the spread of neoliberal regimes and welfare state restructuring affect young adults across many developed economies. On the other hand, the increased dependence on family resources prompted by these macro economic and political configurations makes the way in which young adults navigate homeownership markets highly context dependent. Cross-national (comparative) studies are the most relevant means to empirically grasp this tension, and bring together the macro and the micro. To that end this study proposes a cross-national qualitative analysis of pathways and practices of homeownership. The study carves out a relatively similar section (mostly middle class young adults and their families living in dynamic urban areas) of three very different societies (England, Romania and Japan) in terms of welfare arrangements, the character of housing markets, and modes of engaging with financialized mortgage markets. Within this section of society I examine household and family practices to understand how they shape housing pathways and meanings of home (ownership). The research addresses the following question:

**How are housing and intergenerational support practices enacted in young adults' pathways to homeownership and what are the meanings of homeownership emerging from these practices?**

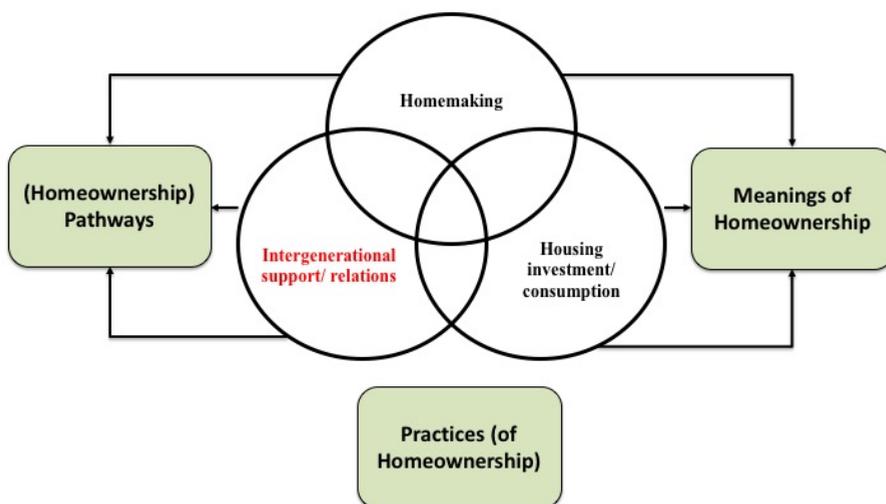
To answer this question the following two sub-questions are pursued through cross-country case studies.

1. How do young people become homeowners and how is homeownership understood?
2. How is intergenerational support for homeownership practiced and understood?

## Theory

To address the research questions, this dissertation integrates several theoretical perspectives relating to (material semiotic) practices, life-course/ housing trajectories, and intergenerational relations. It makes use of the following families of concepts: practices and meanings, housing pathways, and gifts and intergenerational support (Fig. 1). Going back on Bourdieu's Outline of a theory of practice (Bourdieu 1977) but drawing particularly on the development of the concept within material semiotics and actor-network theory (Law 2009), practices are the core units of analysis of this study. Connecting the everyday and the life-course, structure and agency, the concept of housing pathways (Clapham 2005) drives the analysis of routes toward homeownership in the different contexts studied. Finally, the analysis of intergenerational support builds on anthropological theories of gift exchange (Mauss 1954; Godbout and Caille 1998; Gregory 1982) and kinship.

Figure 1: Conceptual map



### ***Practices and Meanings***

At its core, this dissertation is concerned with what young people do in order to become and be homeowners in different country and urban contexts. In this sense it is concerned with practices involved in looking for and acquiring property, entering in possession of property, contracting a mortgage, giving and receiving financial and in kind support between generations, and homemaking. For the purposes of this dissertation practices are relations assembling both material and discursive, meaning-making (or semiotic), elements (Law 2009; Miller, 2005; Gabriel and Jacobs 2008). Home and housing practices are embodied and meaningful (Clapham 2011). They perform realities (Law and Mol 2008), shaping and being shaped by locally contingent ‘technologies of housing’ (Jacobs and Smith 2008) from housing stocks, to mortgages and housing policies.

The dissertation considers three interrelated dimensions of home and housing practices that together delimit the meanings of homeownership (Fig. 1). Practices of homemaking such as renovating or refurbishing a home, or daily routines of cooking, cleaning, and socializing are perhaps the most basic home practices. They relate directly to the wellbeing of individuals and, they represent occasion for affirming solidarity within families. Also, they are occasions for conflict and for the reframing of relationships. Practices of housing consumption, in particular the acquisition of private housing property through mortgage credit, connect the domestic realm with transnational flows of capital and financialized markets (Aalbers 2008) both enabling wealth accumulation and increasing individualized risks. Thus, the home acquires new meanings as investment object, an asset that is both solid and useable in its material form, and potentially liquid capital (Smith 2008; Cook et al. 2013). Finally, both in its material form and through the mediation of money, housing sustains practices of intergenerational support (Heath and Calvert 2013; Finch and Mason 1993) and asset transmission (Mulder and Smits 2012; Poggio, 2008). Through material and financial transfers between generations, these practices are interconnected with young adults’ housing consumption. Meanwhile, through material and practical support they are interconnected with homemaking (e.g. DIY projects, but also advice from older generations to younger ones).

Meanings emerge out of practices. They are situated and embodied, as well as reflective and discursive. This dissertation will focus in particular on the meanings of homeownership, and understandings of intergenerational support that emerge from the performance of home and housing practices. Grasping these meanings allows us to reconsider the nature of the self and the individual in late modernity, as well as the nature of families and intergenerational relations. Also, it allows for a more nuanced understanding of the political economy of housing, as intra-family

negotiations of support for homeownership have become central to the functioning of homeownership markets circulating global capital.

### ***(Homeownership) Pathways***

The concept of pathways is used in this dissertation to describe young adults' routes through different living arrangements following their first departure from the parental home (and toward homeownership). As opposed to other concepts describing moves through housing markets and the life-course, the concept of pathways puts the emphasis not only on the moves themselves but also on the subjective experiences (meanings) of these moves (Beer and Faulkner, 2011). In their original definition pathways are 'patterns of interactions (practices) concerning house and home over time and space' (Clapham, 2005: 27).

The concept of pathways has many advantages, including its attention to the diversity and non-linearity of routes through the housing market that accompany life-courses in late modernity, and its attempts to bridge the structure-agency divide by focusing on the ways in which discourses are internalized and acted on by individuals. However, the concept also presents some drawbacks. Its reliance on a social-constructionist paradigm, especially on Giddens' structuration theory, overemphasized language and discursive meanings, while disregarding the embodied/ material nature of practices. Furthermore, it overemphasized the agency of individuals and the individualized self, navigating social risks in pursuit of a solitary project of the self, while disregarding the relational nature of the self. Acknowledging these drawbacks, I use and improve the concept in this dissertation by drawing attention to:

1. the embodied nature of everyday practices that frame life-course trajectories and plans (Chapters 4 and 5),
2. the importance of intergenerational bonds, rights and responsibilities, obligations and entitlements, in shaping homeownership pathways (Chapters 3 and 4),
3. the situated meanings of homeownership at different sites of practices (Chapters 3, 4 and 5)

The term 'housing trajectories' is used in this dissertation as a neutral term designating individual routes through the housing market, without implying a pre-determined direction or end goal.

### ***Gifts and Intergenerational Support***

The dissertation focuses on practices of intergenerational support defined more broadly than just asset transmission. Intergenerational support takes many different forms, including financial, material, practical or emotional support, shaping

relationships between generations, and norms about family responsibilities. To understand relationships between household and family members<sup>1</sup>, and the kinds of negotiations and reciprocities that underscore practices of intergenerational support for homeownership, this dissertation draws on insights from gift exchange theory (Mauss 1954; Gregory 1982; Godbout and Caille 1998; Graeber 2011). Gift exchange in anthropology is a system of social relations based on the management of debt. Reciprocity, understood as a continuous cycle of giving, receiving and reciprocating (Mauss 1954), is the basic principle for managing indebtedness. Godbout and Caille (1998) argue that the family is the last bastion of this system of debts that still holds sway in (late) modern societies.

Similar to commodity exchange, gift exchange relies on a material object passing between giver and receiver. However, in the case of commodity exchange, the debt that is implied by the transfer of the object is essentially refused. Instead, another material object (e.g. money) is immediately transferred back to equalize the balance. In the case of gift exchange the debt is perpetuated (Gregory 1982). The existence of the debt is what maintains the relationships between the two parties. Reciprocity, while representing a reaffirmation of the existing relationship, does not attempt to settle the score. Indeed its only role is to change the balance of indebtedness until a future occasion presents itself for the exchange of gifts (Godbout and Caille 1998). Graeber (2011) further elaborates on this basic theory, by arguing that exchange is not the only kind of relationships that might exist between two parties (whether related by blood or not). What he calls ‘basic

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1 ‘Household’ and ‘family’ are two terms that have been very difficult to define due to multiple theorizations. According to the Oxford Dictionary a household is defined as: A house and its occupants regarded as a unit. Meanwhile a family is defined as: a group of people consisting a two parents and their children living together as a unit; but also: a group of people related by blood or marriage; the children of a person or couple; all descendants of a common ancestor. The relationship between house and family is evident in these definitions but difficult to conceptualize in definite terms. Fortes (1962) coined the term of domestic group to refer to this basic unit of society consisting of a house (the property of the family) and the relations of blood and marriage that structure the family through cycles of expansion between marriage and the moment when the last child is born, dispersion as children get married and start living separately, and replacement as adult children replace their parents. Birdwell-Pheasant D. and Lawrence-Zuniga, D (1999) argue that houses, and the households and families that inhabit them are mutually constituted, with agency on both the human side to shape the material world of the home and on the material side of houses to structure everyday life. Finally, Ueno (2009) devised a framework for understanding the changing form and function of (post)-modern families (in Japan) based on two coordinates: a perceived family identity and a common residential location. For the purpose of this dissertation I shall use the compound ‘household and family’ to refer to the mutually constituted nature of the house-cum-family unit; ‘household’ to emphasize the material side of the compound (the house) and ‘family’ to emphasize the blood and identity bonds (not just marriage, but the more fluid bonds of today’s families) of the compound.

communism' – the altruistic principle of 'to each according to his needs, from each according to his abilities' – is the most basic relationship between people that involves little self-interest, but also little commitment. Meanwhile 'hierarchical relationships' between un-equals depart from the rules of reciprocity of the gift, due to the utter difference of status that prevents interaction (e.g. you can never buy a present for a queen). Both of these kinds of relationships can be found within households and families at different times in the life-course. For example, basic altruism marks everyday family relations, while hierarchical relationships mark relationships between parents and their children before the latter reach the age of maturity and become (in theory) equals of their parents.

To understand family responsibilities within this framework of the gift, it is important to realize that what is 'normal' to be given and received is very much time and place, but also culture dependent. Examining the case of England in the late 1980s and early 1990s, Finch and Mason (1993) found that case by case negotiation on the legitimacy of a claim for support and perceived deservedness of the potential support recipient were guiding principles for the giving of financial, material or other kinds of support between family members. Meanwhile, in the case of Japan, Izuhara (2002) found that a clear generational contract, by which care in old age was expected in order to receive bequests, was still common in the same period, despite legal changes that tried to inhibit this family custom in the post-war period.

### ***Cross-national (comparative) housing research***

To grasp the diversity of practices and meanings of homeownership, this study uses a cross-national research design. Cross-national designs are not uncommon within housing research, particularly those considering selections of European countries and investigating the relationships between homeownership and welfare (e.g. Doling and Elsinga, 2012). Welfare regime theory (Esping-Andersen, 1990) usually provides the backbone for these studies and was the starting point for the larger project of which this dissertation is a part.

Welfare regime theory provides a ready comparative framework that justifies a structured selection of cases in which each new country represents a type of welfare regime. However, the theory also has a number of drawbacks. Firstly, the theory was built on a selection of Northwestern European and North American cases, for which it provided a good fit. However, the incorporation of other cases from different parts of Europe (East or South) (Allen 2006) or different parts of the world (East Asia for example) (Takegawa 2005) has proven the theory less robust. For example, the index of de-commodification on which the theory is based does not apply well to welfare state arrangements that favor productivism instead of protectionism as a principle for the functioning of the state (Japan is a good example of that). Secondly, the theory was built without taking into consideration housing. Despite significant

efforts to adapt the theory to the housing field (Kemeny 2005; Castles 1998; 2005; Hoekstra 2003), recent scholarship suggests that perhaps different theoretical avenues would be more fruitful (Lennartz 2011; Kohli 2015). Finally, the theory in its initial conceptualization is static and cannot easily account for social change. The political and economic changes of the last three decades have significantly lowered the explanatory power of the original theory even in the countries on which it was based. Transformations in the housing domain (in countries like Sweden, the Netherlands, UK), marked by the rise of homeownership, the demise of the social rented sector, and in more recent years increasing concentration of housing wealth and accompanying rises in private rental (Ronald and Kadi 2016), have especially challenged the theory.

This study aimed to go beyond Northwest European conceptions of homeownership and welfare, and build theory about the meaning and role of the tenure using a decentered bottom-up approach (Robinson 2015). For this reason, though an initial consideration of the welfare context in which young adults pursue homeownership was warranted, different rationales for cross-national research were more salient.

First, using a cross-national (implicitly comparative) design including a Northwest European, a Southeast European and an East Asian homeowner society enabled me to survey a wide spectrum of diversity. Second, focusing on the welfare mix between state, market, and families and households, I could analyze different roles that intergenerational support plays in the homeownership pathways of young adults, as well as different contextual arrangements that underscore support. Finally, the selection of three very different cases led to the questioning of many taken-for-granted meanings of homeownership including 'homeownership equals capital investment' (Chapter 4 and 5); 'homeownership equals housing consumption through the mortgage market' (Chapters 4); and most importantly 'homeownership implies autonomous/ independent households navigating housing markets' (Chapters 3, 4, 5).

Despite the focus on diverse practices however, the research acknowledges globalizing trends that frame young adult life-course trajectories. Two important trends constitute lines of convergence that link the cases considered in this dissertation. First is the continued deterioration of conditions in which young people enter the housing market in European and East Asian societies in the last two decades, usually associated with neoliberal labour market and welfare state restructuring (Forrest & Hirayama 2009). Second is the increasing dependence on financialized mortgage markets circulating global capital in order to access homeownership, at the same time as the tenure has become normalized as the tenure of choice in many different contexts (Aalbers 2008).

## Three country / urban contexts

This dissertation draws on data collected in three cross-national urban contexts: Birmingham in England, Bucharest in Romania and Tokyo in Japan. The choice of these contexts was driven both by theoretical and practical considerations. Given the purpose of the research, it was considered appropriate to conduct fieldwork in three very different homeowner societies.

In England, state retrenchment policies since the 1980s and the promotion of homeownership (through the Right-to-Buy program for example), led to the normalization of homeownership as the tenure of choice (Smith 2015). Though the GFC exposed the unsustainability of homeownership especially for young adults, the dominant position of the tenure is still maintained, and the role of parental support in facilitating homeownership pathways has become more prominent in particular for middle-class social groups (Crawford and Mckee, 2016). In Romania, the dominance of homeownership is tied with the postsocialist transition. The privatization of state owned housing in the early 1990s raised outright private ownership of housing to record levels. Meanwhile, for young adults trying to start an autonomous life outside the parental home, entry to the tenure and the housing market more generally has remained highly restricted (Mandi 2008; Nistor 2007). The GFC further exacerbated already existing trends. Finally, Japan's homeownership model is tied to the post-war mainstream society characterized by lifelong employment for the male bread-winner, nuclear families and privately owned property (Hirayama and Ronald, 2007). The bursting of the economic bubble in the early 1990s, marked the beginning of decades of economic stagnation and the progressive destabilization of the post-war system (Forrest and Hirayama, 2009). Young generations nowadays are re-forming and adapting the social system to serve new needs, particularly those of a society that faces accelerated aging.

The direct comparison of cities was not an ambition of this research, so the choice of urban areas to conduct fieldwork was driven by different criteria than those prioritizing direct comparison. First, since the purpose of the research was to investigate diversity in practices, the selected cities needed to be a sufficiently dynamic housing market to explore a variety of housing and family arrangements. However, overheated housing markets (such as London) were avoided. Tokyo, despite its world city status is best characterized as a buoyant housing market, with hot and cold spots (Hirayama, 2005), and a general tendency toward declining house and land prices. Second, chosen urban areas were hubs for young adults, due to concentrations of education and employment opportunities. The role of magnet that urban areas play for young people justified the choice of conducting this research in cities rather than rural/sub-urban areas.

Nevertheless, the urban areas chosen offer interesting points of comparison and contrast. Bucharest and Tokyo are both capital cities, concentrating large portions of the national economic output, as well as central government activity. Meanwhile, Birmingham is a regional center and the second city in the UK. In terms of population Bucharest and Birmingham are comparable, while Tokyo stands out as one of the largest urban agglomerations in the world. From the perspective mortgage markets, both Tokyo and Birmingham have mature markets, while Bucharest's market is best qualified as emerging. All three cities are under different degrees of stress from an economic and urban development perspective. Thus, each represents an interesting 'other' to the remaining two.

In the following paragraphs I provide a brief description of the urban contexts of the research.

### ***Birmingham, England***

Located in the West Midlands region of England, Birmingham is a city of 1.1 million people, with a metropolitan area of 3.8 million (ONS 2011). Birmingham is a very diverse city, shaped by immigration particularly from the Caribbean, India, and Pakistan. In recent decades, Birmingham's economic profile has shifted toward the service sector, making it a leading international commercial hub. The city's housing stock, particularly in the two suburban rings where the research for this project was concentrated, consists primarily of Victorian era and post-war terraced housing, but also semi-detached housing and flats.

Birmingham's housing market experienced a small decline in prices during the 2008-2009 crisis (Birmingham City Council 2013). However, by the time this research was conducted the city's house prices had returned to pre-2008 levels. Birmingham did not experience a steep increase in house prices following the GFC, as would be the case in London. So, homes remained relatively affordable, even for young adults with lower incomes, particularly if they could count on parental support. Furthermore, discourses about 'generation rent' were not prominent in Birmingham when this research was conducted, and a general orientation toward homeownership among young people was evident.

### ***Bucharest, Romania***

Bucharest's economic profile and built environment have been significantly shaped by the communist regime that followed WWII. Nearly 60 percent of the current stock consists of large housing estates of multi-story apartment buildings (National Institute of Statistics, 2012), built during the period. Suburbanization since the 1990s, however, has driven the expansion of the city into the surrounding county, with many post-1990 developments consisting of single-family houses. Bucharest has a population of 1.8 million, rising to 2.2 million people if considering

the surrounding county (National Institute of Statistics, 2012). The city's economic profile is dominated by the service sector. In 2013, Bucharest accounted for approximately 23 percent of Romania's GDP.

Bucharest has the most dynamic housing market in Romania, a country known for the extremely low levels of residential mobility. The city experienced a period of pent-up speculative building and house price appreciation between 2004 and 2007 (the year when Romania joined the European Union). House prices indices nearly doubled in this period, only to plummet in the crisis period that followed (Eurostat 2014). While the period prior to the GFC highlighted increasing affordability problems for young adults, the period following it brought the market to a halt. A government guarantee scheme for first time buyers, initiated in 2009, had a kick-starting effect, with the majority of mortgages contracted after this time benefitting from the scheme. However, at the time when this research was conducted, among young adults under 35 only 4,5 percent owned with a mortgage. Meanwhile, 73 percent of young adults in the same age range were outright owners, usually through family sponsored avenues (EQLS, 2012).

### ***Tokyo, Japan***

Located on the East coast of Japan's main island, Tokyo is one of the largest conurbations in the world. Tokyo's housing stock is being continuously tore down and rebuilt so that the majority of the stock at any given time is approximately 30 years old (Ronald and Hirayama 2006). Condominiums, especially tower condominium developments have dominated housing development in the last 20 years and changed the built character of the city (Kubo, 2013). The Tokyo capital prefecture has a population of 13.6 million, while the 23 central wards constituting the core urban area has a population of 9 million. The Tokyo metropolitan area, consisting of Tokyo and the three adjoining prefectures had a population of 38 million (Tokyo Metropolitan Government 2015).

Tokyo's housing market is characterized by time and space dependent hot spots and cold spots (Hirayama 2005). Peripheral areas in particular have suffered from high levels of vacancy as the population has aged (Yui and Kubo 2013). Meanwhile, in the last 5 years, areas around the Tokyo bay and in proximity to the 2020 Olympic Games venues have become increasingly attractive. That being said, vacancy rates are still close to 13 percent even in city center locations (Housing and Land Survey 2013). The bubble economy of the 1980s and its burst at the beginning of the 1990s represent the biggest shock affecting the city's housing market in recent history. It marks a turning point in social, political and economic terms, felt particularly by young generations trying to access the market after this time.

## Data and Methods

### *Research design*

The overall design of this study aims to answer the research question by focusing on three aspects:

1. the practices young adults engage in along their route to becoming homeowners (and in the first few years of establishing their position as homeowners)
2. the practices of intergenerational support that the young adults and their kin engage in during this the same period (including financial, practical and emotional support given and received)
3. the meanings associated with homeownership and intergenerational support among the respondents in the three contexts studied

To address the main research question, this study relied on an original data set consisting of 120 in depth qualitative interviews collected in the three countries (41 in England; 43 in Romania; 36 in Japan). The interviews were collected in three consecutive fieldwork periods in 2014. Thus, fieldwork in Birmingham was conducted between January and April (4½ months), fieldwork in Tokyo was conducted between May and August (3½ months), and fieldwork in Bucharest was conducted between September and December (3½ months). Up to two research assistants were hired in each of the fieldwork location to provide support with the interviewing process. However, research assistants conducted no more than one third of the interviews in each location.

In addition to collecting interviews, the fieldwork periods were used to gather information about the broader context in which young adults and their kin practiced homeownership and intergenerational support. This included reports on housing conditions and housing prospects of young adults, housing and welfare policy documents, housing statistics, general information about the housing market available through media outlets and at open house events / housing fairs, visual data about the housing stock and its conditions in the neighbourhoods where interviews were conducted. Though the fieldwork periods were short and intensive, this information combined with the long-term experience of the researcher in two of the three countries contributed to achieving a phenomenological feel (Ronald 2011) for the different contexts studied.

### *The interviews and samples*

The interviews collected for this study form part of a larger study that included three additional countries: the Netherlands, Germany and Italy and were conducted as

part of the ERC funded HOUWEL project ([houwel.uva.nl](http://houwel.uva.nl)). The interviews were semi-structured and used a common interview topic guide designed by the researcher. The topic guide included: a discussion of the households' current housing situation and the process by which this situation was achieved, homemaking practices and meanings of home, the financial arrangements pertaining to the current housing situation, and a detailed discussion of family relations as they relate to achieving and maintaining housing situation (including a relational map of relevant kin relationships).

The original topic guide, including detailed instructions about approaching the topics, opening questions and potential follow up questions was written in English and translated into the other languages by (or with the help of) native speakers. The interview topics were discussed and refined in collaboration with country project partners during a two-day workshop held in Amsterdam in May, 2013. Interview guides were then tested by the researcher in England, Romania and Italy from September to November, 2013, and further refined.

The study used a respondent driven purposive sampling procedure (in the three countries included in this dissertation for which I was directly responsible). Snowballing was not applied as a sampling technique and as much as possible I tried to approach young people from variegated backgrounds by pursuing multiple points of entry. In each country respondents were approached through a variety of methods, including calls to local organizations, extended friend networks, volunteer activities, but also a professional recruiting company (in England). In all cases respondents that had a personal connection to the interviewer were strictly avoided.

In each research location young adults (anchor households) were interviewed and asked to refer members of their kin network that they considered important to their current housing situation for follow-up interviews. I aimed to interview at least ten two-generational pairs in each of the research locations. However, in appropriate situations I interviewed more than one member of the original anchor's kin. Young adult respondents were selected to account for variation on housing situation, household type, and education and income. A preference was given to young adults who had already achieved homeownership or were on the brink of achieving it. However, in each of the countries a small number of renters or young adults living in other living arrangements (sharing, co-residing with parents, living rent free in family property, etc.) were also interviewed in order to explore the status of homeownership from different points of view (including that of young people who did not achieve it).

Interviews lasted on average one hour, with some as short as 45 minutes and others as long as 90 minutes. They were recorded and transcribed in their entirety in the original language. More detailed information on each of the samples is

discussed in the following chapters and a table with the sample characteristics is presented in Appendix III.

### ***The analysis***

The coding process consisted of two steps. Given the cross-national design of the study, an initial common (top-down) content analysis coding scheme was devised (Saldana, 2009). Starting from the topics covered in the interview potential themes were brainstormed between myself and the project partners, and test interviews were coded for each of the countries. Given the contextual differences between each of the countries, and the diversity of themes present in the data, the coding schemes were then adjusted to each of the countries, and irrelevant themes were removed from the scheme. The Atlas.ti software package was used to code the interviews in the original language.

The second step consisted in a matrix with fewer broader themes (Ritchie and Lewis, 2003), into which data from each interview was recoded, including combined codes from step one and additional information about the context of the interview, notes about the physical aspect of the respondents' homes, impressions collected at the time of the interview. Small summaries were written for each of the themes in English, and relevant interview excerpts were included in the original language. While the first step was aimed at teasing out all possible themes in the data the second step aimed at contextualizing these initial themes into broader ones that could more productively be used for interpreting the data.

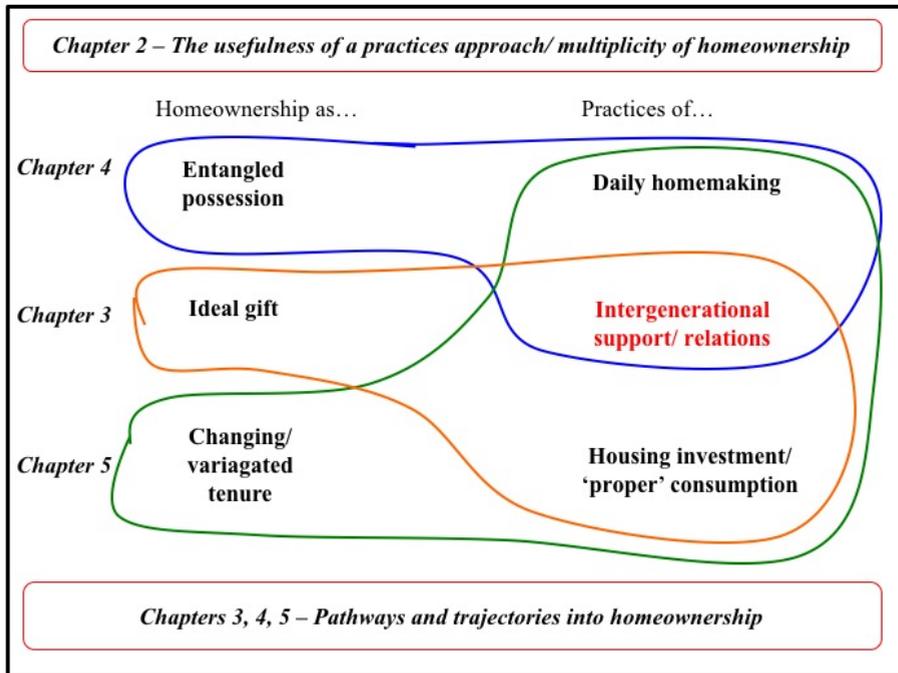
Throughout the dissertation I use both excerpts from the interviews and narrative case studies to underline research findings. For this purpose all interviews have been anonymized.

### ***Reading guide***

The diagram below shows how the main concepts and themes are addressed in of the chapters of the dissertation.

Chapter 2 is a conceptual paper, outlining an epistemological position that the rest of the chapters reflect empirically from different angles. The chapter builds on concepts from material semiotics/ assemblage theory to argue for a type of qualitative cross-national (housing) research focusing on practices. Using narrative examples from Romania and England the chapter argues for an understanding of homeownership as a multiple phenomenon that assembles different social and material realities at different sites of practice. Furthermore, the chapter argues that cross-national housing research with a qualitative logic of inquiry (not necessarily using qualitative methods) has a role to play in iteratively questioning accepted academic and policy discourses, thus setting the scene for alternative paradigms

Figure 2: Structure of the thesis



to emerge. Confronting universalist theory with the relativity of practices is an important step in this direction.

Chapters 3 through 5 present empirical case studies of practices from each of the countries/ cities studies. Chapter 3 focuses on the case of young adults' homeownership in Birmingham, England. The chapter analyzes practices of intergenerational support for homeownership and the negotiations of autonomy and responsibility that these entail within families. It argues that intergenerational support qualifies idealized housing consumption, by introducing principles of a gift economy into market economies of homeownership. Though the focus of this chapter is primarily on discursive meanings, by introducing the gift as an analytical concept, it draws attention to the material elements of practices that make homeownership (privately owned homes) an 'ideal' gift.

Chapter 4 presents the case of young adults in Bucharest, Romania and the different ways in which homeownership based autonomous living arrangements are negotiated. The chapter shows that in the cultural and material context of a post-socialist housing market intergenerational support is marked by entitlement on the part of young adults and controlling generosity on the part of parents. Interdependent relationships between parents and adult children are perpetuated,

beyond the point when young adults have enacted adult transitions such as marriage or employment, as young adults are not able to pursue living arrangement outside the family nexus. Zooming in on the meaning of homeownership in this context the chapter argues that homeownership is best understood as an entangled possession in webs of kin relations, rather than a market commodity.

Chapter 3 and 4 contribute to bridging two literatures. One is concerned with how homeownership markets are shaped in practice, in the pathways of young adults. The second is concerned with intergenerational support and how relationships between generations are (re)negotiated in the context of entering and navigating homeownership markets. By exploring this intersection the chapters demonstrate empirically how managing individualized risks and the vagaries of markets in the pursuit of asset accumulation (and security), need to be understood within a framework that takes into account the intervention of families. The intimate negotiations of autonomy and dependence, duties and responsibilities that this intervention presupposes have become an integral part of housing markets.

Chapter 5 works from the case of young adults in Tokyo, Japan to trace the shifting practices and meanings of homeownership given Tokyo's housing market conditions, changing needs and aspirations of young people (particularly changing couple dynamics) and the intergenerational responsibilities that accompany demographic aging. The chapter considers in a holistic manner the different practices of homeownership, and shows how pathways are embodied and practically negotiated. The chapter also emphasizes the various ways in which young people re-interpret homeownership, in a very rigid homeownership system. Intergenerational family responsibilities are but one facet of these re-interpretations. The others have to do with changing gender roles and labour market participation, as well as with a housing market in which asset accumulation through home purchase is no longer a guarantee.

The conclusion chapter (chapter 6) summarized the main findings, discusses theoretical contributions and social implication of the work, and outlines directions for future research. The chapter reflects on broader issues such as the image of the individual and the nature of family life in contemporary societies, and how social inequality is perpetuated through intergenerational support practices.

## 2. Young people's homeownership as practice: multiplicity and cross-national qualitative housing research

*This chapter has been submitted for publication and is currently under review with an international peer reviewed journal*

Cross-national (comparative) research has an established tradition within housing studies. Both the theoretical underpinnings and the methodological strategies for conducting cross-national comparative research are periodically critiqued and reassessed (Ploeger et al. 2001; Stephens & Norris 2011). Universalist approaches, such as welfare regime theory, convergence and divergence approaches, dominated cross-national comparisons for the better part of the 1990s and 2000s, and continue to maintain a strong claim on the theoretical imagination of housing researchers. To accompany these theoretical commitments, methodological choices usually associated with positivism have been employed to gather and compare clearly defined variables across different country contexts. This has been the case for (cross-national) first generation comparative studies using national level indicators (Kemeny 2001; Castles 1998; 2005), household level quantitative studies using cross-national panel survey data (Dewilde 2008; Lersch and Vidal 2014; Lennartz et al 2015), but also more surprisingly for studies employing qualitative research methods.

Within cross-national research, qualitative household level studies are relatively rare and often consist of interview surveys meant to illustrate participants' views, perceptions or attitudes about particular topics. Throughout the 2000s two consecutive cross-national projects investigated experiences of homeownership security and insecurity (Boelhouwer et al 2005) and the role of housing wealth in later life (Doling and Elsinga 2012). The studies conducted qualitative interview surveys in selections of European countries, and collected comparable sets of answers to questions and vignettes agreed upon within the research teams (Quilgars et al 2009). A positivist approach to analyzing and interpreting the interview data was used, resulting in research that compared loosely embedded interview findings between countries (Jones et al. 2012; Naumanen et al. 2012; Toussaint et al. 2012) or used interview extracts to confirm results of quantitative surveys (Toussaint 2011). Meanwhile, though comparative housing researchers recognized the usefulness of ethnographic methods, and embedded qualitative research more generally (Ronald 2011), this has had little impact on empirical studies.

This paper aims to reinvigorate the discussion on the role of cross-national (comparative) housing research. It will argue first, that by allowing a qualitative logic of inquiry (Mason 2006) to permeate cross-national studies of household level housing phenomena, cross-national comparative housing research would improve its ability to contribute to an understanding of complexity, diversity, and social change. Second it will argue that pursuing comparative (cross-national) research that constructs relativist models instead of universalizing ones, and accounts for multiplicity, can potentially launch comparative housing research into a new direction that enables us to ask different questions about housing systems, housing policies, and more micro-level housing phenomena as well. In order to support the new direction, this paper proposes an approach for more embedded comparative (qualitative) research relying on material semiotics and comparative urban theory. The paper addresses the theoretical imagination of comparative housing research, and less the methodological toolkit, which has already benefitted from other interventions (Ronald 2011).

The paper draws on the results of a cross-national qualitative study that investigated young adults homeownership pathways in several European countries. It advocates for comparative research into household level housing phenomena (such as becoming and being a homeowner), that focuses on practices of home and housing understood in context and then compared across countries, rather than views, attitudes or perceptions understood as variables to be compared with each other. A focus on practices enables us to expose the complexities of a phenomenon like homeownership in a cross-national perspective. It allows us to conceptualize the multiplicity of homeownership, that is the ways in which homeownership is not simply a unitary phenomenon that has national varieties depending on the structures of the welfare state, housing markets and kinship systems, but that it assembles different social and material elements in different contexts. In other words, 'homeownership' may be a form of tenure by which private individuals and households become owners of property, but under this apparently simple definition lay different social realities.

The empirical data used in this paper, which in the interest of brevity covers only two countries (England and Romania) from the larger study, is based on in depth qualitative interviewing and fieldwork conducted by one researcher fluent in the languages of the different countries and having long-term experience of the cultural context. Fieldwork was conducted in consecutive blocks of four months over the course of 2014. The interviews were conducted in the local language, in the house of the persons interviewed following a common interview guide adapted to the particular situation of the

interview. Interviewees belonged to different segments of the middle class, as defined in the local context, in terms of income, education level and personal identification. Interviews were coded in the original language and analyzed using a content analysis framework (Ritchie and Lewis, 2003). Country case studies were then built interpreting the narratives of people interviewed and the practices that they described within the context in which they were produced.

The article will be structured as follows. Part one will develop the approach starting from three main concepts in material semiotics – practice, performativity and multiplicity – and examine its usefulness to the study of homeownership practices in different country contexts. The second part will focus more on comparison, and the insights that comparative urban studies (Nijman 2007; Robinson 2010) can offer to cross-national (comparative) housing research. This part will attempt to make bigger claims about the necessity of a comparative housing research that is less deterministic, more sensitive to difference and open to relative frames of comparison.

## **Practice, performativity and multiplicity: material semiotics and cross-national qualitative housing research**

### ***Practice and performativity in material semiotics***

Material semiotics can be described as a set of sensibilities or a toolkit for social research that puts simultaneously material and semiotic practices at the center of research agendas. It focuses on how materially framed, and enacted practices assemble ‘reality’ in multiple ways at different sites of practice. Usually associated with Actor Network Theory (ANT) and Science and Technology Studies (STS), material semiotics is a much more encompassing term to grasp a set of ‘diasporas’ (Law 2009) that employ concepts from ANT and develop them in different directions in successor projects.

Strands of material semiotics entered housing studies over the course of the last decade in the form of studies on the performativity of housing markets (Smith et al. 2006; Christie et al. 2008), on home and the agency of things (Gabriel and Jacobs 2008; Jacobs and Gabriel 2013), and on embodied practices and housing affordances (Clapham 2011). Their adoption was part of a new wave of theoretically informed housing research that was supposed to reinvigorate the ‘tired state of housing theory’ (Smith 2004) and to re-tune housing theory to new trends in social science research. Despite these calls, material semiotic tropes did not capture the imagination of housing

researchers, and critique was mounted in particular against the inability of these approaches (particularly ANT) to account for class and power structures, as well as the apparent lack of usefulness to housing policy (Gabriel and Jacobs 2008). These theoretical developments had little influence on comparative housing research.

In what follows I will try to rescue the debate regarding the usefulness of a material semiotic approach to housing research, in particular its usefulness to cross-national comparative research. I will argue for an understanding of material semiotics as what it actually is, not a theory, but a series of tools and sensibilities to practices of relationality and materiality (Law 2015). Material semiotics does not try to irrefutably explain the social world through universalist models. Instead it seeks to interfere, mainly through descriptive case studies, to challenge accepted terms and settled accounts, and open up possibilities for social (and political) change by exposing the precarious relationships that we take for expressions of 'nature' and the 'normal' (Gurney 1999; Law 2009; Law and Singleton 2015).

Material semiotics usually works from descriptive case studies, that expose relations between actors, both socially and materially defined. To honour that tradition let's start with a case study of becoming a homeowner in practice:

Frank and Susan bought their home in [a southern ward of Birmingham, England] in 2012. The house stands in a row of houses on a relatively quiet street opposite a small park. It is a typical terrace house (two-up – two-down), with a recent history of renovation and extension. Susan informs me that 'the fellow that owned the house prior, was in the business of buying houses, doing them up and selling them' in the boom period before the global financial crisis. That is why there is currently a kitchen extension in the back of the house, and the room where we are conducting our interview was transformed into a dining room.

Frank and Susan met in 2008 and they moved in together one year later in a rented home. They were both in their late 20s at the time and had had previous long-term relationships that they summarily dismissed under the rubric 'we have both made mistakes'. They lived together and changed a couple of rented apartments, for two years, until a point when Susan became pregnant. 'We realized that we could not save any money living in rental accommodation, and we were constantly on the move.' So, they moved back with their parents for a period two years. They saved money as they could, and Susan could count on her parents to help with the baby in the first year. This was not easy, either for her or for the parents.

In 2012, Susan and Frank got married, and Susan's parents paid 10,000

pounds to organize the wedding. Afterwards the couple started looking for a house, in the proximity of Susan's family. They wanted a house that did not need repairs, because they had just enough money saved to pay the deposit on the mortgage. Though the financial constraints limited their options, the young couple still wanted a house that was big enough for their family, with a garden where the child could play and the parents could visit, in a quiet and safe neighbourhood. So they kept looking for a few months, calling estate agents, visiting properties, until they found the former 'investment property' in whose dining room we met. Now they can say 'they fit their age bracket' because they were able to secure this property they anticipate will be their home for a very long time.

This story is one of many stories collected as part of the fieldwork for our qualitative comparative housing research project. The elements of this story appear in the majority of other stories heard in Birmingham. There are familiar actors: the couple that goes through a non-standard life-course, the parents of each of the couple members; the property seller and the real estate agent, but also more distant actors like the former partners of the couple who had contributed to the delays in their careers. There are also non-human actors: the house, other houses the couple had inhabited, the parental home, money; but also technologies of housing (homeownership), such as the mortgage (Jacobs and Smith 2008). All these 'actors' engage in 'relations that are heterogeneously material and semiotic, filled with social and technical tensions and politically performative' (Law and Singleton 2015: 380). In other words they engage in practices.

Practices are performative in that they shape and form the actors (human and material) that are caught in them (Law and Singleton 2015). Frank and Susan were shaped, for example, by the previous relationships in which they invested both emotionally and financially, relationships that went wrong and sent them off-course from a life-course that they might have wanted to pursue. The house that they bought was shaped by its encounter with the investor that refurbished and extended it, in order to later sell it and make money from his investment. None of the actors could have acted differently given their histories, their life-course trajectories, the materials that they worked with and that in turn worked on them, the web of relations they were caught in, and their encounter at a given time and in a given place. Meanwhile, their acting together over time, essentially shaped reality, the reality that Frank and Susan became mortgaged homeowners in 2012.

If we ask Frank and Susan what homeownership means to them in 2014, their answer will reflect the different practical negotiations they have had to

engage in, in order to get there. Meanings, in other words, are not derived from abstract values existing in society. They may incorporate public discourses, which are in themselves other practices to which the two are exposed, but they do so through embodied action. A focus on practices exposes the complexities of a housing phenomenon like becoming a homeowner, connecting the everyday with the life-course, the micro and the macro, meanings and materials (Jacobs and Smith 2008; Smith 2008). In our case, Susan's co-residence with her parents, for example, made her aware of the health problems of her parents through everyday interactions. So, when the time came to buy a house, a life-course event, she convinced her husband to buy in close proximity to her parents. Their story may be a micro-level event concerning two people, but through a careful analysis of their story we can gleam changes happening in British society as a whole, policy changes, the economic crisis, the histories of people acting together and creating a material world (Becker, 1998).

Practices carry agendas about class, gender, ethnicity, or tenure, agendas that are typically naturalized and come to be treated as expression of nature and normality within given contexts (Law and Singleton 2015). Homeownership is an expectation of their generation, for Frank and Susan. It is a rite of passage that marks their entry into responsible adulthood. Gurney (1999) documented the normalization of homeownership in the British context, its conflation with middle-class status (Savage et al 1992) and with a political discourse that proclaims it as the only kind of responsible housing consumption (Flint 2003; McKee 2011; Smith 2015). Though the relationships that characterize practices may be precarious, the networks that they assemble are remarkably stable over time and in a given space (Law 2009; Callon 1991).

### ***Practices and qualitative comparative housing research***

So what does a practice focused approach mean for qualitative comparative housing research? Qualitative studies based on interview surveys collect easily coded variables: attitudes toward the welfare state, views about using housing equity in retirement, values regarding homeownership (Jones et al. 2012; Toussaint 2011). These variables can then be compared directly across contexts and the differences between them explained in terms of different welfare regimes, or different housing systems. Similarities in turn may be understood as the effect of globalization, or policy diffusion. A focus on comparable attitudes, views, or perceptions allows us to compare seemingly disembodied and disembodied opinions about a certain subject and obscures the contextual complexity as well as the methodological choices (how were the opinions/ variables standardized) that we have to make as part of research. A focus on practice, on the other hand presupposes that we work

through narratives and actions. We interpret them in the contexts that shape both actions and the talk about actions, and compare country-based case studies holistically (e.g. Nyman et al. 2013). Mason (2006) describes this as a qualitative logic of comparison, in which the locally contingent complexities and irregularities are first fully worked through and comparison happens at a higher analytical level.

Incorporating a qualitative logic of comparison would seem a logical thing to do when conducting comparative qualitative research. However, espousing such logic also implies giving up the security of universal explanatory models, models that clearly order societies into liberal, corporatist or social-democratic. A qualitative logic of comparison is more keenly aware of difference, complexity and change (Mason, 2006) and thus it gives qualitative comparative housing research a role to play as counter-balance to established comparative discourses within the discipline. But this implies that we allow differences and irregularities, complex negotiations, and subtle social change to be part of the way in which we construct comparisons.

### ***Comparison and the case for ontological multiplicity***

Implicit comparison is at the base of all social science research (Pickvance 1986). It is by contrasting different exemplar cases that we make sense of a certain phenomenon, of the characteristics of human behaviour, as we all as the complexities and local variants of social phenomena. Working through more than one case exposes the taken for granted attributes that pass for the 'natural way of things', challenges ethnocentrism and improves the validity of findings by testing them in different contexts and accounting for sets of factors that might have been difficult to identify in one context (Pickvance 1986).

Within material semiotics a comparative logic drives thinking about ontological multiplicity. The focus on embedded practices that are performative, that is they form reality, opens up a space to think about different sites of practice, and different ways in which the enactment of practices forms reality. Practices change in time, so for example if we think about the homeownership practices of people who entered the tenure in 1980s Britain or those who entered the tenure in 2014 Britain we would find that they have little in common with each other. The relations between actors, but also the bits and pieces that constitute the practical reality of entering homeownership are different. This has been called in ANT ontological variability (Callon, 1991). However, if we think of practices spatially as well as temporally we can begin to see how sites of practices coexist forming different realities at the same time (Mol, 2002).

In their paper on policy-making, for example, Law and Singleton (2015)

use the example of policy mitigating a foot-and-mouth disease outbreak in the UK. They explain how in practice foot-and-mouth disease existed at the same time as more than one ‘thing’ in different policy making circles, depending on two different models of the disease two groups of scientists created using different sets of data. At the same time, the disease was different ‘things’ to the farmers who were losing their cattle, to vets that had to decide whether the disease was present or not, and to government officials that had to implement actions based on these assessments. All these different versions of foot-and-mouth disease coexisted and held a strong claim to ‘reality’ for the different sets of actors that enacted different sets of practices. At the same time foot-and-mouth disease was one thing, called by one name, and treated by interacting sets of actors as if it was one and the same thing.

### ***Multiplicity and qualitative comparative housing research***

Implicit comparison is an integral part of this way of thinking about the nature of reality, given that it is only by examining and comparing different sites of practice that the researcher can expose the ‘more than one and less than many’ (Mol, 2002) meanings, or the multiplicity, of any social phenomenon. So, how can we apply this approach to cross-national comparative housing research? Here is the space for another case study of becoming a homeowner in practice this time located on the opposite side of the European continent:

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*Mihai and Ioana bought a house on the outskirts of Bucharest in 2011. The house sits on a partially paved street facing a field on which more houses are being built. This kind of houses have appeared in Bucharest in the last decade. ‘We bought the house “in the red”’ Ioana informs me, meaning that the house was built to a point in which all the brickwork and the connections to the utility grids had been completed, but the interior and exterior finishings were incomplete.*

*Mihai and Ioana met in the early 2000s, they got married and had their first child while still living in the same home with Ioana’s parents. They decided they should buy an apartment nearby when the first generation of*

mortgages were introduced in Romania in 2003-2004. However, neither of them had a stable job, so Ioana's father took the mortgage in their name, and then the couple paid the monthly installments. They bought a small one-bedroom apartment, so by 2010 when the couple already had two children going to school it was becoming too small.

They started looking at first for another, larger apartment, in the same neighbourhood where they were living. Each new visit was a disappointment, however. The apartments were too small, in disrepair, dirty, with large utility debts, or simply unaffordable despite prices going down due to the financial crisis. Then one day, Mihai met a friend who told him about this housing development on the outskirts of the city, houses with two floors and a garden. The person selling was in a hurry to sell because he was leaving the country, so he was willing to negotiate the price steeply. They liked the home, because it was a house, not an apartment, and they did not think too much about the costs and hassle of finishing it.

Mihai and Ioana needed to get a mortgage, and the process was rather long, but they agreed with the seller that they would pay one third of the value of the house (money that they could secure by selling their old apartment to Ioana's brother) and get the right to finish the house. This way they would be able to secure a mortgage with a government guarantee, which was available only for finished houses. About one month after they started work on the house, however, they received a court order of sequestration and panicked. It turned out that the previous owner had accumulated significant debts that he guaranteed with the property he sold to the young couple. So now the lender (a private individual) wanted to take the property and recuperated his losses. Mihai and Ioana negotiated with the lender directly and convinced him to let them finish the house and get the mortgage, and then they would pay him the money owed. Three months later, after hard work and personal sacrifice they were able to seal the deal, get the mortgage and move into the house.

Sitting in the family living room in 2014, the couple was able to recount this story with some detachment, though the signs of anxiety were still present, as was the haunting specter of debt. 'We are not homeowners, we still have 20 year to pay on our mortgage. God willing we will keep our jobs and finish paying this house. Then it can be a place for our children.'

Comparing the case of Mihai and Ioana with that of Frank and Susan we can see that they hold many things in common. In both cases there are similar human, non-human actors and technologies of housing (mortgage,

government guarantees) enacting practices. We may be tempted to say that Mihai and Ioana's homeownership, and Frank and Susan's homeownership are pretty much the same thing. But a closer look and a material semiotic lens would enable us to see the multiplicity of a phenomenon like homeownership, the different ways in which practices assemble the reality of becoming and being a homeowner. The realities of homeownership that we encounter in these two geographical sites of practice are only superficially similar, and differ in the way they are assembled and in the bits and pieces that make the webs of relationships creating reality.

For example, for Mihai and Ioana, having a mortgage to pay on their house means they are not in fact homeowners, they just shoulder a large debt. For Frank and Susan this debt is irrelevant, since the security of being part of the system, of having joined 'their age bracket' effectively blinds them to the risks of leveraged borrowing. In the vocabulary of ANT, debt is a black box (Latour 1987) that has become one element enabling the practices of homeownership in England. Black boxes are not questioned as long as they do the job of maintaining stable relationships between actors. In the case of Romania, debt is far from a being a black box. The risks of leveraged borrowing are laid bare, and the relations by which debt (an essentially risky element) becomes credit (a good and stable element) have not been formalized. Mihai and Ioana also inhabit a different housing market reality, compared with Frank and Susan. Their homeownership practices include friends giving tips, informal lenders, old communist apartments and new half finished houses among others. So when we compare the views of people like Mihai and Ioana with the views of people like Frank and Susan we are not comparing the same thing, no matter how we standardize our measures. If these two couples were to meet and talk about being homeowners, they may call homeownership by the same name (though in fact the word 'homeownership' does not exist in Romanian) but they would have vastly different points of reference.

Material semiotic thinking is radically relativist. It is easy to take apart any element that we hold stable in a network and interpret it as a set of relational practices. Ontological multiplicity in fact does away with all semblance of order in the social world, and exposes everything as precarious relations between constantly changing sets of actors. Such way of thinking is difficult, because we are used to imagining the world as relatively stable, changing over time in small increments, but essentially explainable through simple models. As a theory of deconstruction, the role of material semiotics is to call into question, but not to generate new master narratives and explanations. So, many times the theoretical and empirical effort stops at identifying relationships, but does not attempt to go beyond and put forward new explanations. This adds further

frustration to researchers who look for explanatory theory. Empirically, also, it is impossible to relativize everything at the same time, since we would lose the ability to talk about anything. So research with material semiotic sensibilities usually relativizes one thing, or a limited set of things, that are of interest to the researcher, and keeps the rest of 'reality' stable.

Despite such radical relativism, however, material semiotics does not degenerate into nihilism. Nor does such thinking condone a view that any set of opinions creates reality. For Law and Singleton (2015) reality is a very hard thing to achieve. It requires the mobilization of many different kinds of resources, people, objects, discourses, theories, technologies. Also, once created it is extremely difficult to change, it becomes normalized, an expression of 'nature' or the way things are done. For this reason, thinking through multiples, can be a politically liberating act, opening up the space for alternatives, with the knowledge that the current version of reality is not unchangeable. So, if there is a social role for (qualitative) cross-national housing research to fill, it is in exposing this space of alternatives, in making things relative that may seem stable, and in confronting the neat models that we create about systems and welfare regimes with the complexity of practices.

That being said, relativism is not a comfortable position for housing researchers, who more often than not work on locally specific practical problems. In this context, empirical data is primarily useful if it points the way to a policy solution. So, the role of qualitative research involving individuals and households is to elucidate emotional and subjective elements that may need to be taken into consideration in formulating policies or programs. However, comparative housing research has generally had more lofty goals of contributing to social theory (Kemeny 2001). Due to its cross-national scale, committed more to understanding societies in general and building theory through the lens of housing, comparative housing research has an important role to play in setting the tone of academic discourse in the field. Keeping abreast of theoretical developments in the social sciences, and at times deconstructing in order to reset our frames of reference is key in fulfilling this role. The experience of comparative urbanism with decentering and deconstructing could serve as an example for housing research.

### **What can cross-national (comparative) housing research learn from comparative urban studies?**

The household study of young people becoming homeowners in several country contexts had as its primary aims to shed light on domestic negotiations,

relationships between generations and meanings of home. The case studies it constructed, however, took into account many more elements, both micro and macro, and indirectly offered insights into welfare arrangements, housing markets, and social change more broadly. Nevertheless, the majority of comparative housing research will more readily focus on macro-level developments such as policy change or housing systems' trajectories. This section attempts to bring the thinking about qualitative logics of comparison and multiplicity one step further. Moving beyond the study to household practices and arguing for the usefulness of material semiotic thinking to comparative housing research more generally. To that end I will draw on insights from a particular brand of comparative urbanism (McFarlane & Robinson 2012), which has been heavily influenced by material semiotic thinking.

In the last decades comparative urban researchers mounted a resistance movement (Robinson 2004; Jacobs 2012) to universalizing models of urban development that attempted to explain the experience of all cities based on that of a few exemplary ones. Thus, cities were more or less developed, more or less global based on models that took Chicago, New York or Los Angeles as the pinnacle of certain kinds of developments. Scholars saw this thinking as detrimental to comparative urban theory and ill fitted to explaining the diversity of urban form and urban development globally. They employed relational (Ward 2010; Jacobs 2006) and assemblage (McFarlane 2011) approaches to challenge these dominant theoretical discourses. They advocated for a comparative research that focuses on difference and diversity, it is less deterministic and more focused on flows, networks, diffusion and precarious relations (Jacobs 2012; Robinson 2015).

Drawing their inspirations from the same roots (Deleuzian philosophy), actor-networks and assemblages (both material semiotic approaches) focus on the social and material/technological relations that shape reality (in this case urban spaces), and create different (urban) configurations (Müller 2015). There are differences between the two approaches. For example, assemblage approaches more clearly stress the emerging qualities of the whole that is bigger than the sum of its parts (Müller 2015; McFarlane 2011), while actor-network approaches focus more on describing the web of relationships. However, the main drive toward decomposing reality and decentering established discourses remains.

In the view of this brand of comparative urbanism the purpose of research is less to offer comprehensive models of 'how the world works'. Instead this purpose is, first, to throw light on the meaningful dimensions that make a phenomenon what it is in a particular setting by contrasting it

with the same (or a similar) phenomenon happening in a different setting (Jacobs 2012). Second, the role of cross-national comparison is to challenge established discourses both in academia and outside of it, about the nature of urbanization. For Robinson (2010) comparative urbanism should strive to draw into the fold ordinary cities, cases that would otherwise be relegated to backwaters of urban research (post-colonial cities, post-socialist cities) but that have the ability to enrich to base of cases from which theorizing about cities and urban phenomena more generally can occur. The primary focus of this type of comparative urban research is on processes and practices that can be found in many different urban contexts, and less of structures and models that fix specific urban contexts into molds.

In a similar manner to universalizing theories within comparative urban research, welfare regime theory, built on the experience of a handful of North-Western European and North American welfare states and not including housing in its initial design, monopolized comparative thinking in housing research. It morphed into a long debate into how different countries, from different parts of the world, on different historical paths, fitted or not the initial model of Esping-Andersen. This debate stifled the ability of comparative housing research to generate new theory and accounts sensitive to contextual factor not justified by of the theory, despite calls to the contrary (Stephens 2011; Bengtsson and Ruonavaara 2011). The hold regimes and systems thinking has been difficult to shake and perhaps the best way to do that is through radical relativism and deconstruction.

There are of course criticisms that can be leveraged at comparative urbanists, not least that they are over-simplifying the story and mounting straw men that they can then tear down. There are plenty of comparative urban studies that pay attention to context and diversity (e.g. Maloutas and Fujita 2012; Musterd and Kovacs 2012). Furthermore, over a decade of assemblage and actor network comparative urbanism has caused enough discomfort to prompt criticism of the overly relativist and particularist approach (Peck, 2015). A need for re-assembling and seeing the big picture is definitely felt. However, it has also carved enough space for alternative ways of conceiving of urban processes, forms, governance and developments. These alternatives are now slowly being re-constructed (e.g. Hamel and Keil, 2015).

Despite the critique that has been raised against material semiotic thinking in housing research, its value rests precisely in its ability to challenge monolithic discourses, to throw the doubt of relativism over settled accounts that have started to ring false to many researchers in the field of comparative housing research, but against which little challenge is mounted. The radical relativism of thinking through multiples, through precarious relationships that

assemble realities, may cause discomfort for many for a while, but perhaps through this exercise we can begin to think of housing systems, markets, arrangements, in terms of different metaphors.

## Conclusions

In this article I have argued for a theoretical approach to (qualitative) comparative housing research based on concepts from material semiotics. My argument was structured in two parts. In the first I used practice, performativity and multiplicity to analyze two cases from a household study of young people becoming homeowners. I suggested that comparative housing research can be the flag bearer for a type of research employing a qualitative logic of inquiry focused on understanding diversity and complexity in social change, instead of trying to contribute to universal models. Such qualitative logics of comparison would build on practices of home and housing understood in the contexts in which they are performed, rather than on views, attitudes, or opinions that are treated as variables to be compared with each other.

Acknowledging that ‘reality’ is done in practice, and therefore that it assembles differently at different sites of practice, allows us to think of social phenomena as multiple. Thus ‘homeownership in practice’ is not unitary, with different country cases as variations of this unitary phenomenon. Instead there are multiple ways in which this tenure is socially and materially performed. I argued that allowing for this kind of radically relativist thinking to permeate the comparative study of housing would be politically liberating because it would open the space for the denaturalization of certain academic practices and the consideration of alternatives.

In the second part I drew on insights from comparative urbanism to argue that material semiotic thinking need not be confined to the level of qualitative household studies. Instead a qualitative logic of comparison and an effort to think through multiples can be used to challenge monolithic discourses like welfare regime theory and to reset comparative housing research on a course toward finding new avenues for theorizing. Material semiotic thinking should be an essential part our theoretical toolkit in comparative housing research. Although it is unlikely that it will become a mainstream of comparative housing theorizing due to the impracticalities of its radical relativism, it has an indispensable role as a critical counter-point that iteratively makes us question the ‘reality’ of both our research subject and the research practices and discourses that we enshrine in theory.

As a final thought, material semiotics usually casts a self-reflective eye

back on the researcher to expose the practices that she is a part of. One such practice is writing, and it is in itself performative. Through our writings we inform the imagination of other academics, of policy makers and practitioners, and of ordinary citizens. Comparative housing research has, on a rather pragmatic level, answered to the needs of multinational bodies, like the European Union, to know their constitutive parts and standardize measures. But if influencing common (multinational) policy frameworks is the role that comparative housing research plays in the world, then shedding light on the multiple ways that tenures, policies, markets assemble throughout EU polities is just as important as providing standardized measures.



### 3. Young adults' pathways into homeownership and the negotiation of intra-family support: a home, the ideal gift

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#### **Introduction**

In the last two decades, entry to homeownership has become increasingly difficult for young British adults, despite the tenure remaining a 'universal aspiration' (Clapham et al. 2014). Tightened access to credit since the global financial crisis has further exacerbated affordability problems that were evident since the early-2000s. Together with labour market instability and delayed couple and family formation characteristic of late modernity, this situation has intensified dependency of young adults on their families. In 2013, 26% of people under 34 were living in the parental home, up from 21% in 2003 (ONS, 2014). For those seeking independent living, private renting has become the norm. In 2000, around 40% of new households went into private renting and 34% into home ownership. By 2009, close to 70% of new households entered private renting and only a fifth entered home ownership (English Housing Survey, 2010-2011).

As pathways into homeownership have narrowed, they have also become more dependent on resources pooled or exchanged within family networks. While in 2005, around 50% of people aged under 25 and 75% of those between 25 and 29 were able to buy a home without assistance, by 2011 this had decreased to 8% of people under 25 and 27% of people aged 25 to 29 (CML, 2013). Critically, routes into independent living have become more dependent on intergenerational support and recourse to family resources. Similar patterns have been identified in contexts such as Australia, Ireland, USA and Japan (Forrest & Hirayama 2009) suggesting that conditions of 'generation rent' are increasingly relevant to family relations across many developed societies.

The narrowing of distance between kin that giving and receiving support entails, presupposes a renegotiation of 'obligations and responsibilities, indebtedness and gratitude, dependency and independence, fairness and equality' (Heath & Calvert 2013: 1121). However, research on intergenerational

transfers has been primarily concerned with measuring transfer levels, and characterizing their influence on housing market behaviour. We know much less about how intergenerational support is practiced and understood, and how these practices re-shape relationships between generations. Moreover, research on intergenerational support has generally ignored meanings of tenure as a determinant of support.

This paper explores practices of intergenerational support for homeownership, drawing on the perspectives of a group of young adults who received financial and in-kind support acquiring a home, as well as those of family members that supported them. Building on data from qualitative interviews, the paper examines how support for homeownership is understood, and the negotiations of indebtedness that take place between those giving and receiving support. The findings are structured in three main sections. The first summarizes the housing pathways of interviewed young adults and the types of support that helped them achieve homeownership, and aims to establish a contextual basis for the analysis. Though most types of support described entail a financial transfer, practical and in kind support usually accompany it. We attempt to approach support, therefore, in a holistic manner. Building on the narratives of support givers (parents), the second section will show that the equation of homeownership with responsible middle class consumption (Flint 2003; Smith 2015) justifies considerable support. Hence, paradoxically, helping adult children buy a home is rarely understood as children's dependency on parents, but rather as a marker of offspring responsibility and autonomy. Indeed, the highly normative value of property ownership makes gifting toward home-purchase the only gift that allows givers to exercise moral control over receivers without impinging on the receivers' sense of autonomy.

However, it is evident in how family networks negotiate instances of support that norms of intergenerational assistance are lacking. The terms for giving and receiving support are not uniform and may change the balance of relationships. In the third section, building on the narratives of support receivers (adult children), we consider four types of support, financial partnerships, (small) parental contributions, imbalanced support and advance inheritance, exploring how different generations manage indebtedness in each case. We show that maintaining autonomy in the face of increased connectedness is a central preoccupation of these negotiations. The level of support and the terms under which it is given and received shape different relationships of indebtedness, some more easily internalized than others. The discussion places these findings in context of wider debates on housing, young adults' transitions and the nature of intergenerational relations.

## Intergenerational support, homeownership and family responsibilities

A significant body of research exists, documenting intergenerational financial transfers for homeownership. By and large, these studies are concerned with how transfers (either gifts or bequests) influence housing market behavior. They focus on the timing of homeownership, arguing that parental transfers speed up entry into homeownership (Guiso and Jappelli 2002; Helderma and Mulder 2007). A few studies have considered how transfers impact down-payments on a house, ensuring better mortgage conditions (Engelhardt and Mayer 1998), or house size, ensuring better quality of life (Guiso and Jappelli 2002). Demographers studying intergenerational transfers and housing choices have emphasized intergenerational transmission (Mulder and Smits 1999) to explain the tendency of children raised in homeownership to also become homeowners in some countries. Financial transfers, arguably, play an important role in reproducing housing preferences across generations, though socialization cannot be discounted (Helderma and Mulder 2007).

The emphasis on financial transfers in these studies usually overlooks that support takes many forms depending on context and resources available (Albertini and Kohli 2012; Isengard and Szydlik 2012). Owned homes, the main asset of most UK households (Smith 2008; Appleyard and Rowlingson 2010), provide a significant income in kind, namely free accommodation. Thus, co-residence, as a main form of in-kind support, is an important transfer practice, especially in families who do not possess liquid assets. By delaying independence and relying on parental homes for shelter, young adults can offset costs and accumulate financial resources necessary for homeownership. The importance of co-residence for contemporary British young adults is identified by Clapham et al. (2014) as the 'stay at home to own' pathway, the most populated path into homeownership.

Objective characterizations of transfer behavior and co-residence arrangements offer an empirical base for understanding intergenerational relations. However, they say little about how those giving and receiving support understand it, or what it means for relationships between generations. In a context like the UK, where values of autonomy and individual responsibility are weaved both into discourses of parenting and larger conceptualizations of citizenship (Gurney 1999; Flint 2003), it becomes important to examine how people manage the indebtedness presupposed by intergenerational support. Exploring support in practice sheds light on the relationships of indebtedness between adult generations, and how they are negotiated and managed.

In the study that has become a benchmark for understanding family relations in contemporary Britain, Finch and Mason (1993) argued that there is

little evidence of normative obligations structuring the giving and receiving of support within family networks, even though plenty of it is exchanged. Instead, by examining the practices their informants engaged in, they conclude that support is considered on a case-by-case basis, and negotiated based on the circumstances in which it is requested. Despite parent child relationships coming closest to being guided by norms of responsibility (Finch and Mason, 1993), they found that support cannot be taken for granted and is contingent on the situation even in this particular case. In general, requests for support needed to be considered legitimate, and the person making the request considered deserving (Finch and Mason, 1993). Achieving the right balance between dependency and independence represented a primary guideline informing assistance practices among extended family members.

If legitimacy is a principle guiding negotiations of support, then it becomes important to understand what makes a claim for support legitimate. In the UK, homeownership has become part of a political and ideological project (Ronald, 2008; Forrest and Hirayama 2015), promoted through iconic policies such as ‘right to buy’ and, since the GFC the ‘help to buy’ program aimed at first time buyers. It subsumes homeownership within a discourse of responsible and risk-averse citizenship (Smith 2015), with individual asset accumulation seen to have both a social role, stabilizing society, and a welfare role, promoting individual responsibility. This discourse shows remarkable resilience despite increasingly evident sustainability challenges such as young adults’ access difficulties, and intergenerational equity issues (Appleyard and Rowlingson 2010). Thus, supporting this form of consumption has considerable legitimacy. To become a responsible adult is to become a homeowner and this discourse influences the views of both younger and older generations (Smith 2015).

The normalization of homeownership (Gurney 1999) meant other tenures were squeezed out and homeownership prescribed as part of an art of ethical living and proper consumption (Flint 2003). This plays an important part in the social reproduction of middle-classes in particular. While occupational profiles were traditional identifiers of social class, the destabilization of employment structures in late modernity has arguably led to new modes of class identification, in particular through consumption (Ortner 1998; Savage et al, 1992). The ability to engage in ‘proper’ housing consumption, home purchase, has become a signifier of middle class achievement (Allen, 2008). Conversely, failure to do so is associated with the ethically flawed consumer (Flint 2003). The threat to social reproduction through appropriate housing consumption posed by austerity and the inability of adult children to follow in their parents’ footsteps, particularly among the lower middle classes, can be

expected to impact on the extent parents are willing to support their children climb the 'housing ladder'.

Though research on intergenerational transfers usually focuses on the receivers' behavior, it is also important to realize that intergenerational (intra-family) support, as practiced, is a form of gift exchange, and cannot be entirely explained by rational choice. As any kind of relationship based on the gift it requires the (re)establishment and maintenance of relationships of indebtedness (Gregory 1982; Godbout and Caille 1998) between transacting parties. Examining how the terms of giving and receiving support are negotiated in practice offers insights into these relationships. Occasional support toward day-to-day living is different from lump sum transfers, not only in the amount given, but also in the level of indebtedness those involved need to manage. Maintaining the balance between dependency and independence means the two parties should be able to exchange support without one feeling 'taken advantage of' or the other feeling overly indebted (Finch and Mason, 1993; Godbout and Caille, 1998).

Theories of gift exchange have focused on the principle of reciprocity. Classical theory describes this starting from a set of three obligations: to give, to receive, and to reciprocate (Mauss 1954). It is well established that the relationships are ambiguous, given the work of time (Bourdieu 1977) and rough equivalence. However, a fundamental characteristic of the gift is that it is essentially un-reciprocable (Godbout and Caille 1998). At any point in the cycle of giving, receiving and reciprocating, a new imbalance of debt needs to be established. This imbalance keeps the relationship going, as the return of an equivalent gift (or paying back of a loan) effectively ends the relationship. When Heath and Calvert (2013) notice a blurring of boundaries between gifts and loans in support toward independent living given by parents to adult children, what they observe is precisely the workings of the 'system of debts' that is the family (Godbout and Caille 1998; Graeber 2011).

Much of the research examining young adult transitions has relied on the individualization thesis (Beck, 1992). At its centre is the reflexive individual, forging a personal biography while navigating different domains of society. In this framework, consumption is the main identity-forming act. Countering this position within housing studies are studies that emphasize the structured nature of transitions, and the role of determinants such as education, income and labour market position in determining housing outcomes (Ford et al. 2002; Stone et al. 2011). Acknowledging these two perspectives, this paper argues that the more processes of neoliberalization and financialization expose individuals to new social risks, the more intra-family support becomes important to sustaining individualized lifestyles. Pathways into

homeownership offer a perfect lens for examining the paradox of 'dependent independence' young adults today manage, in an increasingly commoditized social world.

### **Design – young adults' housing pathways and the role of kin**

The era of austerity following the GFC provides a critical backdrop for this study. In designing it we were aware of both the challenges to homeownership access in this period and the role of family networks in mitigating them. Our purpose was to explore young adults' housing trajectories, not simply as individual's decision making on the housing market, but as they are developed at the intersection of personal aspirations, market conditions and relations with kin. Fieldwork was conducted in the Birmingham area in the spring of 2014. Though the Midlands were strongly affected by the financial crisis, they did not experience the subsequent acute resurgence in house prices in 2013-14. Hence, this research context, arguably, has more in common with the UK in general than London and the Southeast of England.

The fieldwork consisted of semi-structured qualitative interviews with young adults aged 25-35 and family members they considered important to current housing situations. The study followed a respondent driven sampling procedure. We approached young households (singles, couples, couples with children) through personal networks developed during the research period, local community groups, and by hiring professional recruiters. We interviewed, whenever possible, all adult members of a household, so some interviews were conducted with individuals and others with couples. Though aware of the limitations of couple interviewing, in terms of positionality and couple dynamics, we believed observing the couple dynamics in a joint interview would be appropriate, since decisions about housing are usually reached at the household level.

Young households were then asked to refer family members for follow-up interviews. Two and three generational interviews have become common when investigating intergenerational relations (Holdsworth 2004; Izuhara and Forrest 2013). Unique to this study was the open character of follow-up interviews. Twenty-three young adult households and 17 related (older) households participated in the study. In total, 52 persons were interviewed. In general, each young household referred one other related household, usually parents. Mothers were more commonly referred, suggesting perhaps a closer relationship but also more availability to participate in research. Five anchors did not refer any household, due to reasons such as distance and accessibility

issues. Anchor households were selected to account for variation in household type, income and education level, as well as housing situation. Preference was given to young homeowners. However, four households who had been or were planning to become homeowners were also interviewed.

Interviews lasted on average one hour. They inquired into the current housing situation of the household, the path followed into homeownership, and 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 and Calvert 2013; Izuhara and Forrest 2013). Interview transcripts were coded and analysed using Atlas.ti software package.

### **Pathways into homeownership and forms of support**

As expected, both in the UK and other advanced economies, participants in the research reported for the most part disjointed, chaotic housing pathways (Ford et al. 2002; Roberts 2013; Hochstenbach and Boterman, 2014). They involved frequent moves in the private rental sector, brief returns to parental homes, but also stints abroad for study or work before moving into owner occupation. For some, the period of high residential mobility lasted the better part of their twenties and even into their thirties. Exceptions were found at either end of the income spectrum. Young adults from higher income backgrounds usually counted on family or personal resources to access homeownership during university or immediately after. Conversely, those from lower-income backgrounds found independence in the private rental sector difficult and rarely left the parental home, or returned there after brief stints in private renting, exiting directly into owner-occupation when the opportunity later presented itself.

Most young adults interviewed entered homeownership with a partner. However, about one third of interviewees entered homeownership while single. The lack of partner or insecurity in romantic relationships at a time when they wanted to buy a home, meant these young people usually sought support within their family network. Some approached siblings (under the guidance of parents) and pooled incomes toward securing mortgages. Others approached parents for financial support. The trend of single homeownership was observed earlier (Mulder and Smits 1999) and it is arguably becoming more common, accompanying relationship instability and delayed couple formation.

The financial crisis and following austerity period marked an abrupt drop

in homeownership accessibility for young adults. While young households who had become homeowners before 2008 could access 100% mortgages, those entering owner occupation after experienced difficulties due, mainly, to new deposit requirements. Though co-ownership schemes and government guarantees through Help-to-Buy did open new possibilities, for young people on lower incomes, parental support was still necessary. More than three quarters of interviewed young adults received direct financial transfers from parents when buying a home. Most of these transfers were considered gifts. Though exact sums were not always revealed, transfers varied from small sums (less than £1000) that facilitated larger deposits on mortgages, to entire deposits (up to £40000). Sources of finance also varied, whether it was parental savings, retirement settlements, or grandparental inheritance. While bequests from grandparents were liquid, usually resulting from the sale of a house, parental assistance did not always come in cash form. In one case, for example, a young woman received a sizable house from the parental estate, to share with her brother.

In-kind assistance consisted of co-residence, at no cost, for considerable periods of time. For some interviewees spending time at home while working constituted 'a bit of a norm,' using the period to save and exit the parental home with some financial security, or even the potential to buy their own property. For others, the parental home was clearly a safety net (Arundel and Lennartz 2015), returning there after stints in private rental got them into debt, or trouble with housemates. The situation was more difficult for one couple that had to live separately, for two years, with their respective parents, in order to save for a home.

### **Understanding parental (kin) support toward homeownership**

From the narratives collected it is clear that homeownership was highly valued by both younger generations and older ones. Young adults saw homeownership as expected of their generation. It was an assumption that they made, something 'at the back of [their] mind' as they progressed through the early stages of adulthood. But also, for some, in recent years, it had become something of a mirage, receding into the background as external conditions changed. Achieving homeownership gave many the feeling they 'fitted their age bracket,' joining 'the rest' on the housing ladder. Receiving support from parents in this endeavor seemed easier to justify than receiving other types of support, and for the most part support was perceived as a gift, only rarely a loan (see Heath and Calvert, 2013).

Most interviewed parents saw supporting children to achieve homeownership as a legitimate cause. It meant children understood the value of ownership as asset building, but also that they were taking full responsibility for their long-term future. In essence, many parents justified their support as ensuring their children's autonomy, not a sign of their continued dependence. It was also a sign that children were embarking on a sanctioned housing trajectory, one that promised they would acquire assets and maintain the same social position as their parents (Ortner 1998). Homeownership as proper (not wasteful) consumption was an important part of these discourses (Smith 2015).

*They all realized, I think, that renting a property is wasteful. That rent was wasteful while a mortgage... you get the asset at the end of it. [...] We helped them all with getting on the ladder, because I think that is the most difficult part, and hopefully they will be able to walk it without our help.*

*(Margaret, civil servant, 61)*

Some parents associated the value of homeownership with the changing features of the British social system in which asset wealth was becoming an important source of security in later life (Doling and Ronald 2010). They were aware that their own situation was unique in that they benefitted from a period of rapid inflation, asset appreciation as well as the provisions of a more comprehensive social safety net. At the same time they realized this was changing, so children's homeownership was even more important than their own.

*I brought my children up... to understand the meaning and value of money [...] For me, it's important that they maintained something that they've got in case the worst happens. [...] And the earlier you get that, the better it is for you, because you can only build on it. The other thing about it is, which is only a recent thing, the way that this government is going, you know, the economy... the economics of this country... and you know, life in general, we are the last generation that are going to get a pension. That is a fact [...] there's going to be no social services, I don't think, in another thirty, forty years' time, our social system will not be the same as it is now, so if [...] they start now, they've got something to build on.*

*(Claire, school teacher, 59)*

Children's need and struggle further justified support, since it showed commitment and therefore deservedness (Finch and Mason, 1993), an important principle dominating parental narratives. In order to receive support children needed to show they were making an effort and failing despite trying.

*I think the difference these days, the kids do try to be independent. And they try and try and they save and save, but they never seem as if they can quite save enough. But then they come and talk to us and then we have to try and help with the last bit if they haven't quite got enough. I think I don't mind helping if they are trying to help themselves. If they were to sit back and expect you to do everything, god save...*

(Sarah, retired shop assistant, 64)

For some parents supporting children get on the 'housing ladder' seemed a personally worthwhile endeavor. Satisfaction was apparent in the narratives of parents who had helped all their children financially and practically in setting up their homes. A desire to be useful and build memories seemed to inspire them to pursue DIY projects (building a loft or kitchen extension) in the homes of their children, in addition to supporting financially. These narratives point to a future orientation of support (Sjørøsløv 2012), a way to maintain the links between generations through gifts of transmission (Godbout and Caille 1998).

*We've never been asked... we feel that while we can we will, whether it's financially when they all started buying houses, or whether it's practical, when they're decorating, gardening, the practical pieces, so that's the way we can help really, by doing things for them or negotiating for someone else to come and do jobs we can't do. When we die, you don't know what's left, so we may as well enjoy it now. It's what we think, really...*

(Margaret, civil servant, 61)

Nevertheless, support was not endless, or done at the risk of personal financial security. Preserving children's autonomy, and the ability to provide for themselves was important to parents. Maintaining the balance between giving to children and keeping for oneself, however, was not easy to determine

*I feel very broke (laugh)...pleased we were able to help. She says through greeted teeth (laugh). No, we are pleased we can help. It's the least you*

*can do for your children, if you are in the position to help. I would help more if my husband would agree, but he wouldn't help anymore, really. I feel that, we should've sold part of the house to the bank and given my son and my daughter half each of, you know, like a quarter of the value of our house each, and keep half there for us as an investment at the moment. Because I think they're struggling so much, that it would help them, but he won't do that...*

*(Sarah, retired shop assistant, 64)*

Sarah's example also elucidates the quandary of supporting one's children outside the framework of homeownership. Gift giving confers power to the giver by creating a relationship of indebtedness (Gregory 1982; Godbout and Caille 1998). However, when societal values emphasize individual autonomy, and leave little space for building unequal relationships based on gift exchanges, an outlet to exercise power is not easy to find. This may result in frustration, and the necessity to put distance between parents and children. Gifting toward homeownership is different. Its position as socially responsible consumption enables the older generation to support a proper lifestyle without visibly interfering in the decisions of their children.

*I think it goes against the grain, because he [her husband] sees his son living differently financially, they are not secure as we are. They don't save and they haven't got money put by if anything went wrong, if they had to put in a new roof or something. And he's sick of putting his hand in his pocket for his son. So I think he thinks... we should keep a little bit we've got there and be careful, which we should, cause we don't know how long we'll be retired...*

*(Sarah, shop assistant, 64)*

These narratives of support giver testify to the legitimacy of homeownership as a tool for saving and building assets, but also a way to take responsibility for one's long-term future. Furthermore, the legitimacy of homeownership is imbued with family continuity meanings (see Sjørslev, 2012). As a system, gift exchange is posited on things circulating forever by being passed on (Godbout and Caille, 1998). By gifting toward their children's homeownership parents ensure that the circuit is not broken (or breakable in the foreseeable future). The owned home in its materiality and indivisibility (Smith 2015) is essentially not squanderable. Gifting toward children's homeownership is the best way to keep while giving (Weiner, 1992), since it ensures wealth 'stays in the family' (Sjørslev 2012).

## **Understanding received support, (re)negotiating intergenerational relations**

While supporting homeownership may be justifiable, there appear to be no clear norms directing these exchanges. Instead what is reasonable to give differs from family to family and even within families. Conversely, receiving support may be difficult to internalize when social values leave little space for building relationships based on indebtedness and instead emphasize individual responsibility. This section delves deeper into four common kinds of negotiations around support to illuminate how relationships of indebtedness are managed in the context of professed autonomy.

### ***Intra-family financial partnerships***

Of the four types of support, ‘financial partnerships’ were distinctive due to their clear contractual characteristics. They were not guided by rules of reciprocity. Instead, the terms of support were clearly stated from the beginning. Direct repayment was sought and given for loans.

Some of these partnerships were between parents and children. In these cases, parents provided a loan for a child wanting to purchase a home. Recipients were quick to point out that although the received sum had been considered legally a gift, it was in fact a loan they were repaying. Even though they considered themselves ‘lucky’ to count on their parents, they did not expect or accept a gift. Parents who provided the loan saw the arrangement as a way to stick by rules of parental conduct. Children should be responsible for their own financial situation and not depend on parents. A clear separation between generations, as individuals responsible for their own choices, was maintained. Still, if parents could support their children by facilitating access to funds, it was acceptable to help.

Most of these ‘partnerships’, however, were between siblings who pooled their incomes to secure mortgages and acquire property. Usually, both parties considered the homes investment properties, even when the owners occupied them. Liquidation was anticipated when the circumstance of the partners changed. In this sense properties were supposed to act as nest-eggs for each party, until such time as they might need to cash in. These relationships were typically entered out of necessity, as none of the partners would have been able to purchase a property independently. At the same time, it seemed reasonable to buy property with kin (if not by yourself or with a partner) because they could be depended upon in the long-term. Parents usually oversaw the relationship, being the instigators of discussions and moral guarantors of partnerships.

*A lot of it was my mum's influence, because she's owned houses before so she mentioned it because we were both [...] at home, still, because we were young, I think I owned it when I was still 24, so we were still at home and we were looking to move out and my mum suggested 'why don't you buy a house?'*

*(Sam, accountant, 33)*

### **Parental contributions**

The largest group of young adults interviewed had received relatively small parental contributions on entering homeownership, either deposit top-ups (allowing advantageous mortgage deals) or parts of deposits. Financial support was usually not the only kind of support received upon entry into homeownership. Many parents also provided practical assistance with home decorating, and/or advice (e.g. recommending contractors). Children receiving this type of support might be said to be in receipt of 'easy money' (as opposed to Finch and Mason's 'difficult money') and felt only mild indebtedness to their parents. As the gifts supported a lifestyle that parents approved of, reciprocation came at the moment the gift was given, with no great imbalance created between givers and receivers. Both sides maintained their relative autonomy, and a successful relationship in which neither givers felt 'taken advantage of' nor receivers overly indebted.

*I think, in a way, they quite enjoyed helping us. I don't know, I think like, especially... I think with dad especially, he's always quite keen to help us, like taking down the wall; he's very hands-on. I think he quite enjoys that... I think they've actually quite enjoyed seeing their daughter and their son sort of taking that step.*

*(Cary, administrator, 32)*

Discomfort seemed present, however, when the young person had tried hard to save and make it on her/his own but required support from the parents. Though not voiced as such, there were clear indications of feelings of personal failure, in not being able to maintain autonomy (see also Heath and Calvert, 2013).

An important re-negotiation occurred in the context of receiving parental contributions. As an individualizing life course meant children left at an early age, often for university, and then pursued individual lives with little connection to their parents, buying a house constituted the moment when bonds between generations were reestablished. The many requirements of an owned-home, such as fixing the roof or the garden, buying new furniture,

or wallpapering were occasions for parents and children to bond again. One respondent talked about his relationship with his father, a practical man of few words that he previously struggled to communicate with, as completely changing after he bought a house and needed advice to navigate the maze of solicitors, contractors, and suppliers.

These types of relationships testify to a commitment between generations and a desire among parents to see their children achieve the same social status as themselves. However, they seem to be posited on a mutually recognized autonomy between the generations. The increased emotional bonding does not amount to direct duties of reciprocation toward one's parents. Though some respondents mentioned wanting to repay their parents for the help, many did not see it as an obligation to their parents: for example, to care for them in old age. Parents too did not necessarily want to rely on their children and instead anticipated independent strategies for old age. This confirms previous findings concerning the absence of generational contract in the UK (Rowlingson and McKay, 2004).

### ***Imbalanced support***

Imbalanced relationships required the most re-negotiation, as they involved de-facto dependence of adult children on their parents. Co-residence, driven by the needs of adult children (Isengard and Szydlik 2012), was a feature of these relationships. In addition to co-residence, young adults received relatively large financial gifts upon home acquisition and considerable practical support during the initial stages of living in their new homes. As Sarah's example in the previous section shows, parents saw this kind of relationships as sapping energy and resources. The desire for autonomy (theirs and their children's) was evident in the narratives, as was the frustration. On the other hand, children felt the burden of indebtedness as a need for constant reciprocation.

*Emily: 'What I try and do now is look after my folks, they're both retired now, mum had to retire due to ill health and my dad retired, and within a year of retiring fell ill, and they lost my dad's sister within the same year and they've had a real rough ride, and we now are trying to help them out, and we try and treat them to things, and we're trying to repay the things...'*

*John: 'You pay it back, don't you?'*

*Emily: 'It just constantly feels, on both sides, with both of our parents, that we're forever trying to pay them back for all their help, you know.'*

*(Emily, proof reader, 33 & John, store manager, 31)*

Prolonged co-residence, as support that parents gave to their children to enable them to save for a home, had perhaps the clearest effects on relationships between generations. Particularly if co-residence happened when the parents also required support, it reshaped relationships between generations past the point of household separation. Prolonged co-residence made young adults aware of their parents' needs and usually prompted housing decisions that valued proximity. If pathways into homeownership are expected to become more dependent on co-residence (Clapham et al, 2014), then it is possible these relationships of co-dependence will also become more common, supporting claims that perhaps family relations in Europe are more likely to converge toward a Southern European model as opposed to a North-West European one (Viazzo 2010).

#### **(Advance) inheritance**

Inheritance is a clear gift of transmission (Godbout and Caille, 1998), and reciprocation is only possible through transmission to the next generations. In channeling inheritance from grandparents to grandchildren, squandering was a preoccupation of parents. Adult children were conscious that inheritance should be used toward something worthwhile, and nothing was more worthwhile than home buying.

*My mum's mum died suddenly last year and so my mum decided to give my sister and I another lump sum of money from what my mum is inheriting out of the estate. Basically [...] she will still retain some of it, but the amount she's giving us, I'm guessing, is sort of dependant on the fact that she knows how much we've had already [...] She doesn't want us to squander it.*

*(Laura, administrator, 25, & Luke, nurse, 31)*

Advance inheritance represented a particular relationship of indebtedness. The terms of the gift seemed to absolve children from duties of reciprocation. Young adults in receipt of advance inheritance showed a high degree of entitlement. Many talked of advance inheritance as 'a nice thing' that parents did for them, at a time when they needed it instead of later in their lives when they would not need it anymore. In speaking about a need to reciprocate they would often say they are doing for their parents what they would have done anyway. However, the actual choices and daily practices of these young people point to a commitment that would probably not exist if not for the early bequest. One example is a young woman who received, as advance inheritance, half of a large house. Returning to England when this inheritance was passed on,

she confesses to ‘falling in love with the house’ and going through some very complicated negotiations to buy out her brother’s share and keep the house. This required considerable effort from the parents who took out a mortgage on her behalf (she did not have a UK income at that time), hosted her during the time she renovated the house, and contributed significant practical help (i.e. designing a loft conversion). At the same time, it resulted in the young woman becoming heavily involved in the projects of her parents. In fact when asked about whether she felt a need to repay her parents for their support, she confessed:

*My involvement in the [project] is completely paying off my debt and beyond [...]. No, I mean they would never make me feel I was indebted to them, but I do feel very blessed to have, you know, that help, but yeah I do, I help them out. I probably... brilliant as the project is, I probably wouldn't be involved if it wasn't for them.*

*(Lane, project manager, 35)*

Advance inheritance was at times difficult to internalize because it unbalanced couple relationships. A young man confesses he could hardly think of the comfortable house he was sharing with his wife and son as his estate, since the large deposit for the house was the wife’s inheritance. In describing his situation he said: ‘I feel more like a custodian of an estate that does not belong to me, but more likely to [his son],’ (Tim, arts administrator, 35), as heir to his wife’s family legacy.

## **Discussion and conclusion**

This article considered negotiations of intergenerational (intra-family) support toward homeownership based on research among a group of young adults and those family members who supported them on the path to homeownership. Though support for young adults’ independent living exists, and is increasingly common outside the framework of homeownership (Heath and Calvert, 2013), our study evidences the special status of support for homeownership. A prominent reason for this is the resilient nature of the homeownership project in the UK. Housing researchers have documented the process of normalization (e.g. Gurney, 1999) homeownership underwent. The process has, arguably, not been challenged by austerity era housing policies that showed a renewed commitment to homeownership. This article showed that despite the presupposed transformation of homes into liquid,

cashable assets in the last two decades of neoliberal policies (Swartz and Seabroke, 2008) it is traditional values of ownership (Forrest and Hirayama 2015) that inspire intergenerational support. In the context of austerity and retrenchment of social safety nets, values of long-term security and asset accumulation help rationalize support for both a young generation unable to sustain independence and an older one taking higher levels of responsibility for its adult children.

A second reason relates to the characteristics making homeownership an 'ideal gift.' Though the imposition of moral values between givers and receivers, entailed by gift exchange (Schwartz 1967), has become difficult in contemporary society, homeownership represents a stable norm and its pursuit allows parents to exercise control over the (housing) pathways of children, without impinging on their sense of autonomy. Furthermore, homeownership is a uniquely suitable way for families to ensure continuity, particularly of social status. Owned homes are physical objects difficult enough to squander, but easy enough to tap into when needed. Thus, while allowing the older generation to keep wealth in the family, it enables the younger generation to engage in responsible consumption. Wealth transfers between generations of a family may translate into growing intergenerational inequalities at the societal level (Appleyard and Rowlingson, 2010), but at the same time they are effective means of social reproduction and a clear sign of intergenerational commitment.

In contrast to emphasis on the withering of family and community and the ascendance of individualization in contemporary social theory (Beck, 1992), the analysis of terms for giving and receiving support evidences various degrees of indebtedness between members of family networks. In this article we considered four situations in which support is exchanged, and described the negotiations they entail, demonstrating the non-normative character of support, but also the creative ways in which people make sense of their relationships. In most cases, while the inability to maintain desired autonomy may cause discomfort and even a sense of personal failure among support receivers, the knowledge they did everything they could, and are following an acceptable/ desirable path, allows an easier internalization of indebtedness. In cases when intergenerational support presupposes high levels of indebtedness, relationships are more difficult to negotiate within a framework of autonomy. Though arguably enabling the performance of a generational contract, they result in frustration on both sides.

Godbout and Caille (1998) identify the extended family as, perhaps, the last bastion of a system of indebtedness characteristic of gift exchange in late modernity, when rational choice based relationships, or client-provider

relationships with a state you pay taxes to, prevail. Reciprocity acquires new meanings when societal values encourage self-containment, but socio-economic instability makes reliance on others (particularly kin) necessary for sustaining individualized life-styles. The narrowing of distance between generations evident in the narratives analyzed, however, does not mean a return to traditional family forms or a normalization of support. What it suggests are new and creative interdependencies between and within generations at the intersection of re-familization and de-familization processes (Izuhara and Forrest 2013).

Writing over a decade ago on the difficulties facing Generation X following in the footsteps of their parents, Ortner (1998) recounts stories of anxiety and personal failure as the dream of self-sufficiency faded for young generation X-ers in the US. If the post-war baby boom generation was the one benefiting from accelerated economic growth, stable employment and generous welfare provision that allowed an unprecedented accumulation of household level wealth, particularly in the form of housing (Forrest and Murray, 1995), they were also the generation most likely to attain the independence contemporary young generations expect. Under conditions of welfare state retrenchment, and the domination of a slower growth regime that makes wealth accumulation difficult, a growing interdependence of generations is to be expected in the UK and other home owning societies. This is developing while expectations of independence are most pressing. Practices of intra-family support for homeownership help mediate this paradox, facilitating consumption while de-commodifying it.

In concluding, we reflect on the ambitions and limitations of this study. It is important to recognize that our findings are place and time contingent. Conducting research in the wake of the most dramatic economic upheaval of our times, it is possible the re-negotiations observed may be temporary adaptations of families, not fundamental social changes. Furthermore, though we attempted to interview people from different backgrounds, our sample is at best illustrative of different degrees of middle-class experience. This group has traditionally held higher expectations of accessing homeownership and if their pathways have become more difficult, they are also better able to make recourse to family resources than young adults from lower income backgrounds.

In this article we have shown that taking into account the terms of giving and receiving support and the meanings of tenure adds depth to our understanding of intergenerational relations. Financial and in-kind transfers do affect market behaviour. However, this is mediated through the workings

of informal economies based on the creative management of indebtedness. Family networks act as facilitators of appropriate consumption, but they do so in the register of a gift economy with different rationales than utility maximization.



## 4. Intergenerational support for autonomous living in a postsocialist housing market: homes, meanings and practices

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### Introduction

In transition economies of (South)Eastern Europe<sup>1</sup>, 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 and 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 (K. Roberts 2003; Mandič 2008).

Housing literature regarding Eastern Europe has been dominated by systemic accounts charting broad housing system and market changes (Lowe and Tsenkova, 2003; Clapham et al., 1996; Hegedus et al, 2005; Tsenkova, 2009). 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 and Verdery, 2000; Smith, 2013) in post-socialist housing markets. The paper builds on these developments to examine the routes of young adults toward autonomous living and the role of intergenerational support in shaping these trajectories in practice. Drawing on the narratives of a

<sup>1</sup> For the purpose of this paper, the term is used to describe countries geographically located in the southeast 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, 2009), joined the European Union in the 2007 (or later) accession waves and maintained distinctive characteristics with regards to socio-economic, demographic and housing indicators compared with other Eastern European countries (see Mandic, 2008).

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 (Soaita 2012; Soaita 2013; Lux et al. 2016) 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 meager, 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 socio-economic 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 a 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 would 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 and 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, understandings, usually fall between the cracks of research that examines the market behaviour of transfer recipients (Engelhardt and Mayer 1998; Guiso and Jappelli 2002), the demographic characteristics of support givers and receivers that determine housing outcomes (Mulder and Smits 1999; Helderma and Mulder 2007) or the welfare state context dependent mechanisms of solidarity (Isengard and Szydlik 2012; Albertini and Kohli 2012). However, a focus on practice in the British context has exposed the circumstantial nature of support, based on case-by-case negotiations (Finch and 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 and 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 and Murray, 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 2014). Second, the spread of neo-liberal 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 the 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 centered on 'coresidence, production, distribution, reproduction and transmission of property' (Chelcea, 2003: 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 (Roberts 2003; Hărăguș 2014; 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 and 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 statuses, but also when the gift the receiving party has to accept is beyond the capacity of that party 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 to enlarge the empirical base of theories on the nature of intergenerational relations and housing in Europe, but also to expose the relative ‘strangeness’ of better-studied cases. Though young adults housing careers (Roberts 2003; Tomanović & Ignjatović 2006; Mandič 2008; Zavisca, 2013) and intergenerational relations (Mandič, 2012; Haragus, 2014) in Southeastern 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 somewhere around 67 percent in 1989 (Lux et al, 2012) to 98 percent by the early 2000s (National Institute of Statistics, 2002). 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 program 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 program was initiated in 2009. Though primarily targeting young people, the requirements of the program 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 program, especially since it became the only type of mortgage available in the national currency (National Fund for Credit Guarantees, 2015).

Though a small proportion of Romania's 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 percent among young adults aged 25-34 in 2012. Meanwhile, only 4,5 percent 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 arrangements are widespread. Multi generational households accounted for nearly 13 percent of all households in 2008, and over 80 percent of these consisted of three generations, most commonly a couple living with their children and their parents (Iacovou and Skew 2011).

**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

It is important to note that the housing assets that these families draw on are primarily the same housing assets 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 and 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 in two sections. The first describes three common (quasi) autonomous living arrangements in which intergenerational support is paramount, whether it comes in the form of a gift of money/ property or simply as the giving of property for use. It draws attention to the interplay between everyday home practices and instances of intergenerational support, and elaborates on the meanings of 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 sufficient 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, 2013) 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% 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% of households in the city, while nearly 6% of households are renters and 4,5% live rent-free (National Institute of Statistics, 2012).

The fieldwork consisted of semi-structured qualitative interviews with young adults aged 25-39 and members of their kin network. The age group was selected 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% of people aged 25-34 lived with parents (Eurostat, 2014). We used family 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 the population of Bucharest as a whole (National Institute of Statistics, 2012)

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 coopting male partners of couples, so overall women are over-represented in the dataset. Family network interview respondents were designated by the anchor households, who were asked to refer family members they considered important to their current housing situation. 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 on 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 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 and Calvert, 2013; Izuhara and Forrest, 2013). Interviews were transcribed and analyzed in the original language using a content analysis framework (Ritchie and 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.

**Table 2: Sample Characteristics**

<b>Young adults</b>	29 households (42 individuals)
<b>Household types</b>	13 Singles 1 Lone parent 5 Cohabiting couples (2 with child) 2 Married couple no children 8 Married couples with children
<b>Educational level* (individuals)</b>	9 High school 3 College 22 University 8 Post-graduate
<b>Tenure</b>	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.

### **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 Haragus, 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 meager 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 Southeastern Europe (Roberts, 2003; Kuhar and Rejter, 2012). The parental home or another rent-free property may be a secure roof above one's head, but the inability to assume adult home-making 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 Ignatovic, 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 home-making 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 life-styles 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 and 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. Analyzing intergenerational support for homeownership in a highly marketized system, namely the UK, Druță 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. 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, 2009) 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 and Elsinga 2009). 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 were 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 and 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 toward 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 even 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 toward one's parents (Godbout and 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. Even if it becomes conditional at one point, but that is because of the character of this particular parent (speaking about her mother).*

*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 and 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, I have a thing against cooking, but I could cook for myself. But I depend somehow... it's this kind of comfort and I remain in a kind of... I can't find the word... 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. It was all a bit put together by the whole family. [...] 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 Conclusion

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, 2013) 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, 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 toward 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 life-styles may be present, they rarely prevent high levels of family support with functional support trumping all other forms 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. 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 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 that should be considered in 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.

***Related work on postsocialist capitalism***

Title: *Zombie socialism and the Rise of Neoliberalism in Postsocialist Central and Eastern Europe*

Authors: Liviu Chelcea (University of Bucharest), Oana Druță (University of Amsterdam)

Status: Accepted for publication in *Eurasian Geography and Economics*, special issue *The Post-Socialist City and Urban Theory*.

By highlighting macro political and economic dimensions of postsocialist capitalism in a comparative perspective, the article provides a contextual base for the discussion of the role of families in the chapter included in this dissertation. The article focuses on the discourses of neo-liberalization in Central and Eastern European countries that have sustained a particularly harsh version of neoliberal capitalism in these countries. The example of housing is used to evidence the retreat of the state from different social policy domains, and how this retreat has been discursively supported by anti-socialist rhetoric.

***Related work on European familialism***

Title: *Supported Home Ownership and Adult Independence in Milan: The Gilded Cage of Family Housing Gifts and Transfers*

Authors: Lidia Manzo (Politecnico di Milano/ Maynooth University, Dublin), Oana Druță (University of Amsterdam), Richard Ronald (University of Amsterdam/ University of Birmingham)

Status: Submitted for review to an international peer reviewed journal

This article develops further a comparative understanding of familialism, by analyzing the housing pathways of young Italian adults, and the understandings of intergenerational support that underscore pathways into homeownership in a Southern European familialist context. The article considers in greater detail the conflicts between generations that intergenerational interdependence gives rise to.



## 5. Young adults' pathways into homeownership in Tokyo: shifting practices and meanings

*This chapter has been submitted for publication with an international peer reviewed journal.*

### Introduction

The experiment of single family, mortgaged homeownership in Japan crystallized in the 1950s and the ideology accompanying this project held tremendous power until the mid-1990s (Forrest and Hirayama 2014; Ronald 2004; Hirayama, 2007). The bursting of the economic bubble marked the beginning of a period of destabilization of the post-war social system, in which life-long employment, male breadwinner family units and a housing ladder culminating in ownership of a single family detached home, framed mainstream adult life-courses (Forrest & Hirayama 2009; Izuhara 2015; Honma, 1980). Indeed, in recent years, the hegemony of the post-war homeownership system seems to be increasingly challenged in practice. Surveys of young adults' housing preferences trace the declining aspirations toward homeownership among a generation that grew up and came of age in an era of stagnating house prices and depreciating land prices (MLIT, 2012). The decline in stated preferences arguably lies with the decreasing accessibility of homeownership for potential homebuyers (Hirayama, 2013). But it is also a sign that homeownership as it took material form under the post-war system, no longer fits the aspirations of contemporary Japanese young adults.

Research focusing on young people's housing trajectories in Japan remained geared toward the decreasing opportunities to pursue the single-family mortgaged homeownership pathway (Forrest and Hirayama, 2009; Hirayama, 2013, 2014). Though increasing attention has been given to alternative housing pathways (such as remaining in the parental home, or single renting) (Ronald & Hirayama 2009), less attention was given to how paths into homeownership are diversifying (but see Kubo & Yui 2011) and how the meanings of the tenure are changing. However, more than two decades after the bursting of the bubble economy, evidence suggests that contemporary young adults are practicing homeownership in different ways compared to their predecessors. Also, the meanings of the tenure are ostensibly shifting for a generation that primarily experienced the post-bubble period of economic stagnation and accelerated demographic aging.

The question then is how do young adults practice and (re)produce homeownership in the social and material context of contemporary Japan, and how do they challenge the post-war system. In order to address this question,

this article draws on the narratives of a group (28 households) of young adults (aged 25 to 39) living in Tokyo. It considers homeownership pathways in Japan's most dynamic housing market among post-bubble adults and the implications of changing everyday practices for Japan's housing and social systems.

The article addresses three pathways into homeownership: that of couples on the verge of parenthood, that of family successors<sup>1</sup>, and finally that of young single homeowners. It shows how homeownership pathways are bound with the efforts of individuals, couples, and young families to carve out meaningful spaces of home in specific housing markets in relation to individual aspirations and kinship roles. Since homeownership has historically been the 'superior tenure' in the Japanese housing system (Hirayama, 2007), owner-occupied homes typically offer young people better life quality (Daniels, 2010), the space to build a family or the ability to display one's individuality. However, the conditions in which homeownership clearly translates into asset accumulation are narrowing, undermining the role of homeownership (and in the case of Japan land ownership in particular) as a store of wealth. This means young adults today either enter homeownership with little expectation of wealth accumulation or make strategic decisions that take advantage of temporally and spatially bounded market hot spots. For some young adults, homeownership is also tied to duties, responsibilities and rights of family succession. For these, the financial merits of homeownership are often irrelevant. However, negotiating home space for a young couple/ family within the confines of extended family relations both challenges relationships between generations and shapes housing choices, for example renting for longer periods of time in expectation of moving in with parents.

The article aims to make two contributions. The first is to understandings of Japanese society and the changing meanings of housing and tenure in a mature homeowner society. By focusing on the everyday practices of becoming and being a young homeowner in Japan, the paper will identify the ways in which young adults adapt to, and challenge the tenets of the, arguably failing but still ideologically resilient, post-war housing system. The second is a contribution to the housing pathways literature (Clapham 2002; Clapham et al. 2014). By stressing the ways in which pathways are negotiated within material environments, the paper will argue for refocusing the concept

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<sup>1</sup> Though Japan has instituted a system of equal inheritance in the post-war period (Izuhara, 2002), both previous research, and the data collected in this study suggest that families continue to designate one child to take over family land and housing, while other children may or may not receive monetary inheritance. The housing pathways of young adults who do take over family fortunes differ markedly from those of their siblings.

from an emphasis on discourse and individual identity projects, to embodied practices.

The remainder of the paper is structured as follows. In the next section, we make the case for re-conceptualizing housing pathways with a focus on embodied practice. We then introduce the socio-material context of Japan's housing system and Tokyo's housing market that frame young adults' pathways into homeownership. The paper goes on to clarify the empirical ambitions as well as introduce the study design and methodological choices. Our analysis of the findings establishes each of the three pathways into homeownership and discusses how homeownership practices develop in relation to home making (and relations within the household), investment strategies, and intergenerational relations. Finally, our discussion reflects on the implications of these findings for understanding access into and through homeownership in contemporary Japan, but also for envisioning the future of Japan's homeownership project.

### **Housing pathways in practice**

This article emphasizes practice and is keenly sensitive to the material conditions, physical and financial aspects of home (Smith, 2008) that frame homeownership. In particular, the article stresses the decreasing salience of the post-war iteration of homeownership to the everyday home practices of Japanese young adults. Throughout this article, the concept of housing pathways will be used to describe the trajectories young adults follow (Clapham et. al, 2014). Though there are many different ways of conceptualizing housing trajectories, the pathways concept best captures the realities analyzed here due to its focus on diversification and non-linearity of housing trajectories as well as its emphasis on the practical consciousness of the individual under conditions of late modernity (Clapham, 2005). In Clapham's (2005) definition, housing pathways are thus 'patterns of interaction (practices) regarding house and home over time and space' (pp. 27).

Giddens' structuration theory and social constructivism (Giddens, 1984; Jacobs, Kemeny, and Manzi, 2004), have brought discourse, language and meaning center stage in defining what a pathway is. However, the conceptual focus on language that defines zones of meaning has also obscured the embodied material aspects (Clapham 2011) of housing trajectories. To bring the material back into housing trajectories we define housing pathways as successive interrelated acts of dwelling (McFarlane 2011) in a given environment. The dual meaning of dwelling, both the object (home) that

frames daily living and the action of living in a specific materially bound urban environment, captures the nature of housing trajectories as skillful, embodied processes.

By focusing on practice and performance instead of discourse and meaning, we can conceptualize housing pathways as socio-material phenomena (McFarlane 2015; Jacobs and Smith 2008). Hence, buying a house (or not buying a house) is not necessarily subsumed to a project of the self, underscored by discourses proclaiming the desirability of homeownership. Instead, it is practically negotiated in the urban housing environment in which the plans of municipalities, the workings of a housing market, mortgage practices, but also floor plans and amenities of homes, ideals of home life and intergenerational responsibilities assemble (Miller, 2005; Jacobs and Smith, 2008). Consequently, to understand housing pathways one must define the environment made up of historically dependent policies and planning practices, mortgage practices, building and design practices, but also minute practices of homemaking. The following section will attempt to sketch the history that produced Japan's contemporary housing stock and the social, as well as the material conditions of Tokyo's housing markets in which the young adults participating in this study operated.

## **The socio-material conditions of young adults' housing pathways in Japan and Tokyo**

### ***The homes of Japan's post-war housing system***

In post-war Japan, housing represented an ideal means by which to pursue both symbolic and material modernization, as it constituted a motor driving economic growth, in the form of housing construction, as well as a way of giving form to new (residential) life-style ideals (Ronald, 2007). Homeownership was actively promoted through state institutions starting from the 1950s since it promised to create a core mainstream, owner-occupier, self-reliant social class (Hirayama and Ronald, 2007). The system effectively incorporated Japan's baby boomer generation along a trajectory structured by a housing ladder that started with company rental accommodation in early life and quickly progressed to the ideal *ikkodate jutaku* (detached house) owned and occupied by a standard, male breadwinner nuclear family.

The demands of the reconstruction period prompted the government to heavily subsidize the construction sector (Oizumi, 2007). In time, national construction companies developed, dealing in ready-built houses. Though local builders continued to have a foothold in regional markets (Barlow and

Ozaki 2005; Daniels, 2010), prefabricated housing came to dominate the Japanese housing landscape. Building companies developed more and more sophisticated ways of providing diversity and customization while maintaining sameness (Yashiro 2014). Thus, by the early 2000s the eight largest home-building companies provided as many as 300 different models of houses (Barlow and Ozaki 2005). Today's urban Japanese houses, both stand-alone houses and condominiums, are iterations of standardized floor plans, constructed from factory built parts and subassemblies.

While the relationship between tenure and form is often obscure in some countries, owner-occupied houses are significantly different from rented homes in Japan. Building companies show remarkable openness toward innovation when providing homes for sale (Ronald, 2011). These homes are made of sturdier materials, have better insulation and more diverse amenities. Floor plans, particularly for custom-built houses and apartment buildings, are adapted to the needs of future inhabitants (Ozaki and Lewis 2006). That said, Japanese homes, both rented and owned continue to be treated as non-durable goods. The land a house sits on is considered significantly more valuable than the house that stands on it, and houses lose their marketable value almost entirely over a period of 40-45 years (Ronald and Hirayama 2006). Condominiums, also, begin losing value the moment they start being used. Though the market for condominium is large, particularly in urban areas, the market for used condominiums is less than 20 percent of the total (Ronald and Hirayama 2006; Kubo, 2013). In recent years, with the expansion of the condominium stock built of durable steel and concrete frames, renovation (*rifōmu*) has become more common (Barlow and Ozaki 2005; Yashiro 2014). However, the public taste for newly built homes has not abated.

### ***Social change and entering homeownership in contemporary Japan***

The bursting of the economic bubble and the subsequent implementation of neoliberal policies after 1990, impacted diverse aspects of young adult life-course transitions, prompting debates about a 'lost generation' (Brinton, 2010). The casualization of labour facilitated longer stays in the labour market among women (albeit in typically routine, insecure jobs), while decreasing the confidence of potential male breadwinners (Blind & Lottanti von Mandach 2015). Marriage age increased, and young people now spend longer living alone before forming partnerships or families. Some expect to never marry and either carve solo housing pathways or remain living with parents long into their adult life (Hirayama, 2013). Within couples, relationships between partners are also slowly changing, as women have adopted different roles in the household (Izuhara 2014). Furthermore, from an economic standpoint,

unstable employment means young adults are less eligible for mortgaged homeownership. Relying on two incomes to buy a home, or waiting on parental inheritance (sometimes in-vivo) have become common strategies among young couples and starter families (Hirayama, 2013).

There are two main practical means by which young households become homeowners in contemporary Japan. The first is by building a house on land purchased separately or as part of a subdivision. The second way is by purchasing an already built house or condominium (manshon), preferably newly built. Usually the construction of a house is conducted through a local branch of a large national construction conglomerate, and all elements of the house are decided with an architect before construction begins (Barlow and Ozaki, 2004; Daniels, 2010). In this sense some homebuyers in Japan directly contribute to making their home.

Mortgaged homeownership is the primary financial mechanism for accessing homeownership. In the post-war period, the Government Housing Loan Corporation (GHLC) was the primary issuer of mortgage loans (Hirayama, 2007). However, since its restructuring in 2007, the primary mortgage market has become more dependent on the private lending sector. Within couple and family households, both mortgage and property rights usually rest with the male partner (Hirayama and Izuhara, 2008; Tiwari et al, 2007). Dual ownership (of debts and assets) is, however, slowly becoming more common (Izuhara, 2015). The gender bias in mortgage practices customarily makes it difficult for single women to purchase homes, as opposed to their male counterparts (Hirayama and Izuhara, 2008; Ronald and Nakano, 2013). Yet, these constraints have also been relaxed more recently since single employed women have emerged as a salient urban market (Kubo and Yui, 2013).

The expansion of mortgaged homeownership in the post-war period has also masked more 'traditional' stem family based modes of (re)producing homeownership. However, evidence suggests that these practices have proven resilient (Ochiai, 2004). Given the pressures of an aging society and decreasing market opportunities, this form of homeownership, usually tied to intergenerational family duties and obligations, is arguably becoming more important (Hirayama, 2015).

### ***Tokyo's dwelling stock and housing market***

Tokyo represents a highly specific housing market context that makes the experiences of young adults navigating it less representative for Japan as a whole. At the same time, given the emphasis of government policies on making Tokyo the flagship city of Japan (Waley, 2013), Tokyo is a highly relevant context at the forefront of social change. The three prefectures constituting

Tokyo's metropolitan area are also a major hub for young adults, home to 29 percent of Japan's under 40 population.

The development of Tokyo's dwelling stock in the post-war period was tied to the intense suburbanization process that accompanied the era of economic expansion of the 1960s and 1970s (Kubo, 2013). As land prices in central locations became impractical, tracts of single-family housing, connected to the central city by train, were built further out into rural areas surrounding Tokyo. These expansive suburbs are currently trapping an elderly generation in remote, degrading and, ill-serviced locations. This has an impact on the younger generation that is both more dependent on parental homes per se (Hirayama, 2012) and on parental land and housing assets.

While vacancies in aging suburbs have increased at an alarming pace (Kubo and Yui, 2013), continuous new development in central city locations is producing an oversupply of housing. The burst of the economic bubble at the beginning of the 1990s marked a new era. Due to plummeting land values, and legislation that introduced new building standards in central city locations (Fujita, 2009; Sorensen and Okata, 2010), a condominium (manshon) boom ensued. Between 1988 and 2013 the percentage of high-rise condominiums increased from 13 percent to 29 percent of all Tokyo metropolitan prefecture housing. Overall, 70 percent of Tokyo housing stock consisted of apartment units in 2013, with approximately 51 percent of these were in private rental and 30 percent owner occupied condominiums (Housing and Land Survey, 2013). Smaller and, overall, cheaper apartments in central locations were better suited to the smaller budgets but also individualizing aspirations of the post-bubble generations (Ronald and Hirayama, 2009). This spurred a 'return to the city movement' particularly among young singles and couples without children who wanted to take advantage of popular new residential development and shorter commutes (Lützel, 2008). Meanwhile, local government efforts went into attracting younger families into affordable waterfront areas where larger condominiums were constructed (Lützel, 2008).

As a result, since the late 1990s, despite plummeting homeownership rates among young people in Japan as a whole, homeownership in Tokyo has slowly increased. For young adults under 25 years old, homeownership increased from 1,8 percent in 1998 to 4,2 percent in 2013. For those between 25 and 34, it increased from 11 percent to 14,2 percent over the same period (Housing and Land Survey, 2013). Extremely low interest rates on mortgage loans have facilitated the increase in homeownership (variable interest rates on 35-year mortgages fell below one percent in the period when this research was conducted). Furthermore, the attractiveness of mortgaged homeownership is tied to the rise of particularly popular neighbourhoods slotted for development.

The area around the Tokyo Bay (especially since the announcement of the 2020 Olympics) is one example. Nevertheless, in general, potential homeowners need to wrestle with the fact that homeownership today, while still potentially offering a place to feel ‘at home’ (Daniels, 2015) no longer provides the potential for asset accumulation it once did.

## Study design

This study explored young adult’s housing trajectories as they developed at the intersection of personal aspirations, market conditions, and relationships with kin. The fieldwork was conducted in Tokyo and its surroundings. It consisted of semi-structured qualitative interviews with young adults aged 25-39 as well as with family members important to their current housing situation. This paper will rely primarily on the interviews conducted with the former, although, since homeownership pathways are typically contingent on larger family considerations, interviews with parents and relatives inform the findings.

The study followed a respondent-driven sampling procedure. We approached young households (singles, couples, couples with children) mainly by following personal networks developed during the research period. We tried as much as possible to maximize points of entry and interview young adults from different backgrounds and at different stages in their housing pathways. Young households were selected to account for variation in household type and income, as well as housing situation. Overall, the sample was balanced between young adults in more precarious conditions, and young adults with more stable employment and incomes. Nevertheless, all young adults interviewed can be said to belong to the middle class, at least by aspiration if not by actual income or lifestyle. A preference was given to young households who had achieved some form of independent living arrangement, at present or in the past. We interviewed all the adult members of a household whenever possible. Young households were then asked to refer family members for follow-up interviews. Twenty-eight younger households and eight related households participated in the study. In total 50 persons were interviewed.

Interviews lasted on average one hour and were conducted, whenever possible, in the home of the respondent(s). They inquired into the current housing situation of the household, the paths they followed in their housing career to that point, and the relationships with parents and kin that underscored them. An important part of the interview was dedicated to discussing the

physical arrangement of the home and everyday life starting from a drawing of the 'madori' (house plan). 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). Interview transcripts in the original language were coded and analysed using a content analysis framework (Ritchie and Lewis, 2003). For the purpose of this article all interviews have been anonymised.

### **Young adults' housing pathways: adapting and challenging homeownership ideals**

The pathways that lead to homeownership among the young adults interviewed illuminate both the path-dependent limitations that a homeownership-biased system imposes on young adults and the ways in which homeownership is being reshaped in practice. The following analysis considers three main pathways that lead to homeownership. The first was connected to the traditional post-war role of homeownership as 'home' for the nuclear family. Thus, couples on the brink of family formation typically sought mortgaged homeownership as a means of improving the quality of their home ahead of having a child. However, changing employment careers of mothers, as well as individualizing aspirations influenced proximity decision and homemaking practices. At times investment motives coupled with family considerations and led some young families to tie their futures to the temporally and spatially bound hot spots of Tokyo's market for owner occupation. However, more often, financial loss was a generally acknowledged feature of homeownership, one that was accepted for practical and emotional reasons.

The second pathway was that of family successors, either eldest sons or simply the child who assumed intergenerational care responsibilities and would inherit the parental house and land. The interview data suggests that these young adults needed to rely less on mortgaged homeownership, as substantial financial and material support was available to them through the stem family. However, changing expectations of gender roles and responsibilities within the young household were putting a strain on 'traditional' practices of intergenerational transmission, as well as on the housing pathways of these young adults. Prolonging private rental living represented one practical solution that allowed young couples and families to consolidate as a unit while anticipating taking over family responsibilities.

Finally, homeownership became an individual lifestyle choice for 'committed singles' – young adults who did not anticipate (ever) getting

married, even when they did not entirely discount the possibility. Young men of means dominated the pathway of single homeownership, though women may also join it later in life and for different reasons as previous research has shown (Kubo and Yui, 2011). The increase in quality of life, the possibilities of pursuing hobbies, or a social life in the space of one's home were prominent motivations for choosing homeownership among the young adults who participated in this study. Investment rationales also appeared, usually in connection with future landlord aspirations, more than speculative strategies. At the same time, these single owners clearly challenged the ideals of the owner-occupied home as the home for the family, spatially intruding into families dominated neighbourhoods.

### *Homeownership as prelude to parenting*

Among our interviewees, young couples with relatively stable employment that intended to form families, typically pursued homeownership as the 'proper thing to do', following from a decision to get married and have children. However, whereas their post-war and pre-bubble predecessors (Ronald, 2008b) are likely to have relied on one income following marriage, two (or at least one and a half) incomes were usually necessary for these young couples to enter homeownership in Tokyo (see also Hirayama, 2012). Confirming previous research, women's participation to the household budgets, despite being instrumental in sustaining mortgage payments, was usually disregarded both in the acquisition of the house and the mortgage (Hirayama and Izuhara, 2008; Izuhara, 2015). For most of the young couples we interviewed, husbands held title to the property and were the holders of the mortgage. However, signs of change were also evident in the pursuit of 'pea rōn' (pair loans)<sup>2</sup> by some couples who also shared the title to property they were purchasing. Financial support from parents, in the form of deposit money, at times, also facilitated entry to homeownership.

Opting for mortgaged homeownership was acknowledged to have financial risks. Though occasionally interviewees would slip into clichés, such as 'buying houses is what Japanese people do,' many seemed to have given significant thought to the decision of buying and not simply followed established routes. More than just maintaining, or increasing, the value of their property over the long haul, young families bought homes they expected to be able to sell in order to facilitate anticipated future moves. Buying land or homes in popular areas, near stations, or in particularly popular developments

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<sup>2</sup> Mortgage loans for which both partners of a couple hold responsibility. The value of the house is split into two and each of partners becomes individually responsible for that part. Also applicable to a parent-children 'pair.'

gave young people a modicum of peace of mind in this regard.

*A basic condition was that we would build something that would not lose value in the short run. We are not planning to live here for a very long time so if you consider moving, it was important that it be a house that can be sold. So as a condition, of course, being in a part of Tokyo that is popular, being close to a train station. And after that, if you plan on selling before too long you cannot make it a too expensive house because you limit the number of people that can buy it, instead we really aimed to build a house that even a run-of-the-mill salaryman can think of buying.*

*Suzuki (Male, 38, Marketing company employee)*

For some young adults homeownership as an investment, pursued consciously by tracking and targeting market hotspots, blended with the needs of their newly formed families. Normative elements (Gurney, 1999; Smith, 2015) that associate homeownership with saving, and renting with wasting money were clearly expressed by these young adults, confirming that, especially among those over 30 (Furuichi, 2014), homeownership still maintains its ideological pull (Ronald, 2008a). However, in practice, the value of homeownership as investment was acknowledged only under certain conditions – for example in areas where the ‘micro-climate’ of the market has been rigged by government intervention, such as the designated areas of investment for the Tokyo 2020 Olympics. Furthermore, long-term investment practices seemed to give way to short-term ones, in which subsequent moves were already anticipated at the moment of entry into homeownership.

*Well it's the kind of house where my children can be free until they are 3 or 4, and then [before the children go to school] when we want to move to a bigger place it's good to have this house as a the base amount of money needed to move. Of course, we could just rent [...] but then instead of saving properly the money would be wasted on rent. [...] We really thought a lot, and asked a lot of people, to buy an apartment that does not depreciate in a short time and can be sold for about the same or even a bit more than we bought. Unless there is a big earthquake of course; but bar that, with the Olympics happening in this area in 2020, it's enough of a short time span that I am fairly certain we can sell for about the same price that we bought.*

*Tanaka (Male, 30, Company employee)*

Homeownership was pursued for practical or emotional reasons even when financial loss was acknowledged in the long run. Proximity to helping grandparents (grandmothers), for example, was considered a requirement by many young couples with children, particularly when both parents were working. Indeed, the difficulties of finding nursery places (a phenomenon common in other urban contexts (Boterman and Karsten, 2014) but relatively new in Tokyo (Kumagai et. al., 2012) were a primary concern for young Tokyo parents, constraining and guiding housing choices.

*There were three conditions for choosing to build this house: to be in a place where, if we want to sell we can (financial reason); then to be close to the station (financial and practical reason), and to be close to my mother (practical and emotional reason).*

*Matsui (Female, 39, Secretary)*

Furthermore, young families seemed to prefer owner-occupied homes to rental units due also to their physical and material qualities, such as quality of build, amenities and layout, or the possibilities of customization. Still, the narratives attest to shifting practices of home making in which both a social family life and the possibility of expressing one's individuality in the home were valued (Daniels, 2015). It is not surprising that women in particular voiced these concerns since home as a place in which the family can be comfortable (*kokochiyoi*) and cared for continues to be an important preoccupation for them (Daniels, 2015). At the same time, it is women's individuality that has been historically denied within the confines of the male breadwinner family model (Vogel and Vogel, 2013).

*These manshon were very popular because they have this open kitchen in the middle of the house, so even if my husband is in the bedroom, and my son in the living room I can still talk and keep an eye on both of them while cooking, for example.*

*Nakano (Female, 36, Singer/ Voice trainer)*

*We had the house built. [...]. For this living room, for example, we wanted to have two 'places to be' (*ibasho*). Because it is a small living space we put the kitchen in the middle with the dining table in front of it, and then on both sides two places to be (*sit*). One is a sofa place. The other one is kind of this traditional Japanese raised floor *tatami* space. This way if my*

*husband has friends over he can drink on one side and I can spend time with my son watching TV on the other. We wanted to make a home where no one would have to make an effort to accommodate the others ('muri no shinai ie').*

*Matsui (Female, 39, Secretary)*

What these narratives, and the practices they describe point to are subtle changes in the way that even the most conforming of homeownership pathways, those of nuclear families, are shifting under the contemporary conditions of Tokyo's housing markets. Higher labour participation of women, increased risks of entering the housing market, and changing ideals of home life are primary drivers of these shifts. Meanwhile, on the surface it appears that the dominance of the homeownership model is hardly challenged, as young adults use the same material elements, houses and homes, financial debt and potential assets, and adapt them to changing needs and conditions.

#### ***Homeownership for family successors***

Though mortgaged homeownership is an invention of the 20th century, homeownership through house building on family land has much older roots in Japan (Hanley, 1998). Despite strong connections between home and family (ie) in a historical perspective (Koyano, 1996; Izuhara, 2002) the power of the stem family system has been assumed to have waned subsequent to decades of nuclear families proliferation. Recent studies however have challenged the nuclearization thesis (Kato, 2013), and intergenerational transfers through the family line have been shown to hold an important place in determining the housing trajectories of young adults (Hirayama, 2015)

The narratives of the young adults who participated in this study point to both continuity and change in the ways homeownership through family channels is (re)produced. On the one hand family succession (atotsugi) through the designation of one of the children to take over family homes (and land) seems to continue to be a common practice, especially in the case of families with strong local roots. The following story of a younger son called back to 'care for the family graves' is perhaps one of the more traditional ways in which homeownership through the family continues to be produced.

*About 6 or 7 years ago my father contacted me to say that my elder brother was moving away and wouldn't I consider moving back to take care of the family graves. You know how it is with these country families, in Japan it is really important to have someone to look after the family tomb. So I talked*

*to my wife, and more consulted, more coaxed her into moving here. [...] The house was part of the deal. That is if I came back my father had to build us a house.*

*Noguchi (Male, 36, Civil servant)*

In this case, as the eldest son (or better said his wife) refused the responsibilities of the family line, the youngest son took over. However, the difficulties in managing gender roles within the confines of close intergenerational arrangements were evident. Intergenerational proximity was experienced as a burden, particularly by the wife (daughter-in-law), and expressed as a lack of privacy in one's own home and a need for distance for the young household. Also, the in-laws' denial of childcare and expectation that the daughter-in-law give up her work to care for her children full time further exacerbated intergenerational tension in the home.

*Well, living close to parents [...] there was a lot of opposition [from my wife]... when coming here... so I guess some amount of distance is necessary [...] it's really best to have some distance... it's not necessarily a pressure living close to my parents... but I think there are times when she feels watched. For me, it's alright to be next to my parents, but for her, I am not so sure. I keep looking back at that decision to move here, and still cannot say whether it was right or not.*

*Noguchi (Male, 36, Civil servant)*

Other practices for continuing family lines were more in tune with the young adults' need for distance while maintaining the intergenerational bond of property (Ronald, 2008b). Using longitudinal data over several decades, Kato (2013) identified a trend among post-war generations (the parents of today's young adults) of people moving closer to parents the longer they were married. Consistent with this trend were three-generational practices of leaving the parental (middle generation) owned home to newlywed adult children (young generation) and purchasing a different home closer to elderly parents (old generation). The home and land were either left together, with the understanding that the young family would use the home until it no longer suited them. Or the home was torn down and a new one built, in which case the cost of rebuilding fell on the younger generation.

The refusal of daughters-in-law to care for their parents in law (see Long et al., 2009; Tsutsui et al, 2014), combined with the tendency of unmarried daughters to stay longer in their parental home (Hirayama, 2012). It brought

about yet other changes in intergenerational practices since by virtue of time passing daughters assumed caring duties and by association took over family property. Even when (if) they later married, these women were more likely to continue living with their families, in the parental home, or in a new home built nearby on family land, as family successors. This points to shifting generational contracts (Izuhara, 2002), despite 'tradition' or the continued emphasis on familial responsibilities in political discourse (Ochiai, 2014).

The need for distance and space to coagulate a new family unit meant some young adults, who expected to assume family duties and the property that came with them, pursued longer careers as private renters. Rental homes facilitated the process for two young individuals who lived independently for a long time to learn to be a couple. In a context in which cohabitation is not yet an accepted way for young people to form partnerships (though it is growing in importance) (Raymo et al, 2009), marriage tends to happen before young adults have had a chance to live together. The abrupt loss of independence was daunting particularly for young women, especially when the impending demands of family succession meant both work and home independence were lost. Sometimes the need to express individuality took form in temporary homemaking practices that preserved some of the lost autonomy, like decorating a room in the rented house for personal use only.

The changing aspirations of women (daughters and daughters-in-law) seem to drive change in the practices of homeownership through family succession. However, young men anticipating taking over family duties also manifested a desire of building an autonomous family unit away from the scrutinizing eyes of parents. For these young men the parental home was already a suitable property, so buying a house was seen as unnecessary. In other words, in the context of an aging society, the expectation of inheritance or in-vivo transfer seems to preclude some young adults from pursuing a career as mortgaged homeowners.

*I am not really thinking about buying a house at the moment. Well, that's because there is already my family home and thinking about the future, and I mean really the future, we are starting to think about living together [with the parents]. At the moment, though, we really want to be just the three of us living together. But yeah... if there was not my parental home I would think about buying.*

*Takahashi (Male, 30, Social worker)*

### ***Homeownership as individual lifestyle choice***

The meaning of homeownership as middle-class family mainstream housing has also been challenged in the last decades by the growth in single living. Nowadays, the practice of singles buying homes has become more common. Previous research has shown that especially men but also women saw the smaller, cheaper and centrally located condominiums as good investments in a secure shelter (Kubo and Yui, 2011) (particularly given the discrimination against older singles on the rental market).

In our study, singles buying homes at an early age (before 35) were well-employed, if not wealthy, young adults. For them, homeownership was a lifestyle choice challenging the norms associating the tenure with nuclear family formation. At the same time, it set them apart from their peers being an indication of status and ‘cool’, but also constituted an investment of sorts (considering a potential landlord role in case of future marriage). Furthermore, it was the chance to cultivate an individual identity through the pursuit of personal interests as well as a social life within the space of the home.

*I bought this house [had it built] because I thought it would be quite cool. It would surprise all my friends and family. My dad actually did say that I am doing things backwards first getting a house and then a wife. I didn't tell anyone before I got it, and had it built to specifications. Like you see this cupboard that is like a wine cellar – I ordered that. And downstairs there is a study – where I keep all my manga magazines and books. I really wanted to have a study.*

*Hosono (Male, 33, Insurance company employee)*

Either because it was not financially feasible or because it seemed impractical to tie all one's financial resources in a devaluating asset, homeownership for many ‘middle class’ young singles in their 30s remains a rare practice. The possibility of mobility, career wise and marriage wise, provided by rental housing, as well as the possibility of accumulating liquid financial resources by keeping housing costs low made (private) rental a better choice.

*I spend less than 20 percent of my income on this [rental] apartment. And really at 33, anything could happen in my life. I could up and go to Dubai for all I know. So I thought it's much better to have the money in my bank account [...], and let the whole buying a house thing rest for a bit. And in any case, who would give me a loan with my freelance job? I earn quite well, especially recently, but unless I have some substantial amount saved*

*I don't see how I can buy a house. Even if I am told I should, all I can say is I can't.*

*Misaki (Female, 33, TV program coordinator)*

Rental housing, however, rarely provided a suitable home, in which both personal and social needs could be accommodated. Though living in rental housing for considerable periods of time throughout their 20s and early 30s, the young adults we interviewed inevitably saw their rental experience as temporary. Despite the growth in single living, especially in urban areas like Tokyo, meaningful home spaces for single dwellers in the rental sector are few. The majority of young renters we interviewed lived in units that were little more than places to deposit one's belongings and one's body at the end of the day. The single dweller as a household type did not seem to deserve a comfortable place to live. Single rental housing still seems to fit the post-war single dweller, as someone who is not yet married, whose life revolves around work and building up relationships around the workplace that would allow him/her to form a partnership and a family.

## **Discussion and conclusions**

This article has set out to explore the socio-material dimensions of early adult homeownership pathways in the context of Tokyo's housing markets. It focused on owner occupation in a mature homeownership society (Hirayama, 2013), in order to identify the changing practices of the tenure among contemporary young Japanese. This generation cannot necessarily be considered a 'lost-generation' but an adapting one, and our analysis illustrated different ways in which this is happening. Firstly, despite narrowing opportunities, mortgaged homeownership in contemporary Tokyo remains an eminent choice among young families. The superior material qualities of owner-occupied homes, as well as practical and emotional factors shape home purchase decisions, despite the increasing struggle to maintain the asset value of homes (and land). By pursuing spatially and temporally bound market hot spots, or strategies that emphasize short-term housing investments over long terms ones, young adults practically negotiate Tokyo's markets for owner occupation.

Second, homeownership that is partly or completely dependent on family resources and family succession is an important path, especially in Japan's aging society. It assumes less reliance on mortgage finance and less of a need to consider the financial feasibility of homeownership. Still, the need to

assume (or (re)negotiate) intergenerational responsibilities puts strains on young adults' couple relationships and the ideals of home as private space for the family unit. Balancing these different practical, financial and emotional aspects of homeownership leads some young couples to pursue longer rental pathways, in anticipation of taking over family responsibilities.

Finally, homeownership seems to be a distinct marker of the single identity project, pursued by young adults with sufficient financial means as a way to distinguish themselves, but also as an investment in secure shelter for the future. The need for a meaningful home space for singles also makes homeownership a desirable choice, especially since the rental homes for singles remain utilitarian spaces, lacking privacy and character.

By focusing on the practical aspects of young adults' housing pathways, the article has sought to empirically illuminate the ways in which pathways are essentially cumulative processes by which young adults carve out meaningful spaces of home within specific housing markets. Far from being cognitive processes of choice, this article has shown that pathways (into homeownership) are practical ways of being-in-the-world (Obrador-Pong, 2003) and navigating the material environment (Jacobs and Smith, 2008). The focus on micro-level of everyday practices exposed the incremental reshaping of home(ownership) in practice, that is slowly modifying the homeownership ideal at the basis of the post-war housing system in Japan. The bounded nature of home practices identified above may make them less generalizable compared to macro-level systemic narratives. However, they open the possibility to discuss new roles for homeownership in a system in which the dominant position of mortgaged homeownership for the male breadwinner family is no longer tenable, despite considerable inertia.

Envisioning new ways of producing homeownership in a context like that of Japan means acknowledging three key drivers of social change: changing gender roles and individualizing aspirations of young people (Suzuki et al, 2010), the demands of a rapidly aging society, and a stagnating economy. Reinforcing family norms (Ochiai, 2014) and the normative role of homeownership will neither bring back post-war stability nor resolve the growing caring needs of elderly generations. Instead finding ways of shielding home acquisition from the vagaries of market ups and downs and high exposure to mortgage markets, as well as rescuing rental markets from their residual position are important avenues to consider for policy makers.

The case of Japan's mature homeownership system offers lessons to other homeownership-biased systems in which the impossibility of sustain homeownership access for the young generation has prompted debates about the future of the tenure. Though the conditions of sustained house

price stagnation that Japan has experienced are arguably unique, exposure to financialized mortgage markets is a feature of all these systems. The findings of this research point to the locally contingent qualities of homeownership that make it a desirable choice, no necessarily in ideological terms but in everyday, practical ways. Ideals of autonomous house buying households without ties across generations have been at the base of 'western' liberal systems in similar ways to Japan. The current situation of increased intergenerational dependence poses serious questions about the meanings of solidarity and the levels at which this solidarity should manifest. As this research has shown, conflict and constant negotiation are integral parts of solidarity within families, and they take form in everyday home practices, both ones that bring generations closer and others that try to maintain distance.

In concluding, this article has illustrated the different skillful ways in which young adults in Tokyo follow homeownership pathways, adapting to the tenets of Japan homeownership system while slowly pushing its boundaries. It has shown the usefulness of considering pathways as an analytical tool that is sensitive both to the non-linearity of contemporary housing trajectories and to embodied practices. At the same time, it has connected the findings from a particular mature homeownership society to larger debates about the future of homeownership systems in general.

### **Related work on young adult housing pathways in Japan**

Title: How changes in housing, homes and households are reshaping urban Japan

Authors: Richard Ronald (University of Amsterdam/ University of Birmingham), Oana Druță (University of Amsterdam)

Status: Book chapter in proof editing

This book chapter provided the necessary contextual knowledge for the chapter included in this dissertation by discussing the Japanese housing system and housing policies, with a special attention to Tokyo. The chapter also zooms in to demographic and social changes that are driving housing system changes, and material changes in homes and houses.

Title: Japan's urban singles: negotiating alternatives to family households and standard housing pathways

Authors: Richard Ronald (University of Amsterdam/ University of Birmingham), Oana Druță (University of Amsterdam)

Status: Article submitted for publication with an international peer reviewed journal.

This journal article considers the housing pathways of young Japanese singles, and develops further the section on single homeownership included in this chapter as well as analyzing alternative housing pathways. The article's analytical focus is on understanding singleness through the lens of housing, both the material context of home, and the way in which young singles navigate the housing market.

## 6. Conclusions

Young people in contemporary societies of Europe and East Asia face new challenges stemming from profound transformations affecting welfare state arrangements, labour markets and demographic structures. Neoliberal restructuring, contested and interpreted in variegated ways in different contexts, is a key driver of these transformations. It is usually associated with decreasing levels of social protection, an increase in labour market precariousness, and a proliferation of discourses proclaiming the importance of personal responsibility. Throughout this dissertation I have argued that housing represents a unique lens through which to understand these societal changes, in particular with regard to how they impact the micro-level of the individual and household, the nature of family and intergenerational relations, and life-courses.

Homeownership occupies a central position in this nexus, having been heavily promoted as the ultimate form of household investment, an asset meant to shore households in old age and through periods of economic insecurity (Doling and Elsinga, 2012). At the same time, however, homeownership has become a means of drawing households and their savings into the fold of global capital flows, thus exposing a households' fundamental source of wellbeing, the home (Aalbers, 2008), to macro-economic volatility and risk. Despite the shock of the global financial crisis (and previous crisis moments such as the bubble economy in Japan) homeownership has maintained its appeal as the tenure of choice. The Help-to-Buy program in the UK and the First Home program in Romania are but two examples of post-crisis initiatives meant to maintain or increase homeownership levels in the face of declining trust and opportunities, especially among young adults.

To understand homeownership and the way it is practiced by today's young adults, however, one element is missing from accounts stressing the relationships between states, markets and individuals as state 'clients' and market 'actors'. That element is the 'household and family' that in complex ways mediates homeownership pathways, entry into the tenure but also other aspects of establishing and maintaining homeownership. This dissertation has focused on the interrelations between intergenerational support practices and practices of homemaking and investment in/ consumption of housing to highlight different meanings of homeownership emerging from these practices. The three case studies examined in this dissertation, together with the theoretical chapter, provide the basis for answering the main research questions:

How are housing and intergenerational support practices enacted in young adults' pathways to homeownership and what are the meanings of homeownership emerging from these practices?

## Summary of findings

### *Intergenerational support*

The three country/ city case studies considered in this dissertation document different modes in which relationships between generations (and families more generally) are enacted. The value of autonomy, personal responsibility, maintaining close relationships, ensuring the long-term wellbeing of one's offspring, continuing family lines and maintaining their status emerges in varied ways through the practices of giving and receiving support for homeownership.

In the English context intergenerational support, somewhat paradoxically, marks a commitment to sustaining the autonomy of young adults. The pursuit of homeownership is understood as a sign that the young person (couple) is ready to assume full responsibility for their future. Support is given to enable young people to make the difficult step onto the housing market. Through their support, parents point the way toward a preferred life-course, ensuring that the wellbeing of their offspring is secured via the normalized route to asset accumulation, while rewarding the personal efforts of young adults. But support also reframes relationships between generations, enabling parents and adult children to renegotiate their relationship on new grounds. Relationships of support are not limited to parents and their adult children, but also include 'partnership' between siblings, and support between grandparents and grandchildren.

In the Romanian context relationships between generations are marked both by higher expectations, on the part of young adults, and higher levels of commitment to offering support, on the part of parents. Promoting the wellbeing of offspring seems to be a goal that whenever possible involves sheltering the young person from the housing and mortgage markets. This is usually achieved through the gifting of property, long co-residence or rent free accommodation in family owned property, and large amounts of support, both financial (for purchasing property) and material (for furnishing and renovating the home) upon home acquisition. The maintenance of close relationships, at times becoming highly controlling of the young person's daily life, is paramount in these practices of intergenerational support. Thus, support blends instances when large amounts of financial and material support are given with daily routines of homemaking meant to reinforce relationships of interdependence.

Japan represents a somewhat unusual case in which the pursuit of intergenerational support is more often than not tied with clear expectations of succession and elderly care. The duty of succession (*atotsugi*) usually

comes with the benefit of receiving a house built on family land, or the right to rebuild the old family house into a new family house (or a two-generation house), or simply with the added obligation of having to move in with elderly parents. While financial support for siblings that will not become successors is somewhat uncommon, when it does come it is usually through different sources than the main estate of the family (such as the mother's individual savings, for example). Despite massive demographic and social changes in Japanese society, the family has proven to be both adaptable enough to accommodate changes in aspirations and lifestyles of its members, and resilient enough to maintain some of its most salient characteristics, its attachment to land and house being among them. That being said, it has only managed to maintain its hold on part of the population.

### ***Meanings of homeownership***

Several meanings of homeownership are discussed in each of the empirical chapters and here I will only summarize three main ones. Though discussed in relation with a specific case, these meanings are not unique to the case and can be considered as emerging from the analysis of interrelated practices of intergenerational support. In chapter 3 I discussed the role of homeownership as an ideal gift. Enabling young adults to pursue homeownership is one of the few ways in which the burden of receiving a substantial gift is offset by the investment in valuable and solid (immobile) object that is unlikely to be easily squandered. Thus gifting toward the purchase of housing property ensures that family resources are put to good use in enhancing or at least maintaining the status of the family.

Support for homeownership, whether financial (money, mortgage payments, guarantees) or material (an actual house or land), makes this presumably fungible object (Smith, 2008) an entangled possession. In chapter 4, I discuss this in detail using the case of Romania, where homes that are gifted or given into use defy the ideal of easily cashable assets, while being no less of a valuable immobile asset valued for its use and its possibility of being transmitted across generations. The power of the gift, however, holds in the other two contexts as well, whether it be a young man who feels he could never sell the house that his parents helped him buy and renovate in England, or a young couple rebuilding the old parental home in Japan.

Finally, in chapter 5, I use the case of Japan to argue for an understanding of homeownership as changing and variegated. Japan represents perhaps an ideal case in which to investigate this variegated nature of the tenure, because the incorporation of homeownership in the post-war growth and social mainstream models presupposed one of the more rigid forms of the tenure.

Thus from a tenure pursued almost exclusively by nuclear family units both as a marker of middle class status and a mode of investment in future material well-being, homeownership nowadays is pursued for a variety of reasons more or less connected to asset investment and is being reproduced both within the confines of the market and outside of it.

### ***Theoretical and social implications***

This dissertation has made a number of contributions to advancing theory in the field of housing and family sociology. At the same time it contributed to understanding societies and social change more broadly. First, with its focus on practice and relationality, this study has fundamentally argued for a different image of the ‘individual’ in late modernity. Starting from an analysis of housing pathways as consisting of embodied practices, the study has evidenced the essentially practical and relational nature of housing trajectories. If housing trajectories are among the primary life-course trajectories individuals go through, then this study has shown that there is only little evidence of a ‘individualized project of the self’ being developed through them. The study has shown empirically that ‘dependent independence’ (Forrest and Yip, 2013) is a much better description of young adult life-courses, so thinking of the individual outside the nexus of kin (and other) relations that form the social environment in which (s)he enacts everyday life makes little sense. Under current conditions of neoliberalization and welfare state retrenchment, the heroic individual, on a quest for self-actualization through consumption (in our case housing consumption), has to give way to an individual enmeshed in webs of relationships, practically and incrementally negotiating the conditions of his/her environment.

Second, the dissertation has offered insights into the nature of family life and intergenerational relations, suggesting that reciprocities and responsibilities between generations of a family are practiced in many different forms. Following sanctioned/ expected paths, keeping the family close, or forms of reciprocations more akin to ‘passing it forward’ through the generations are but a few examples. It has also argued that in particular contexts ideas of reciprocation do not adequately depict relations between generations, and that instead we should consider other forms of relationship except the ones based on exchange. Basic altruism, but also more importantly hierarchical relationships are ways in which family members may also interact with each other (Graeber 2011). The way in which we conceptualize intergenerational relations in much of the sociological literature strives to find rules by which families function (such as solidarity and conflict (Roberts et al. 1991)). However, this research suggests family support and perceived responsibilities are both

highly flexible and contingent of the situation. Households and families are adaptable and resilient, and their behaviour molds to meet perceived needs, take advantages of opportunities and maximize wellbeing. Family alignments are neither static nor clearly regular, but instead reflect the contingencies and complexities of interpersonal relations and the environment in which they have to operate (see also Izuhara & Forrest 2013).

Third, the study has made inroads into understanding the relationships between housing markets and family arrangements. Using anthropological theory on kinship and the gift, it has argued that taking into account the role of housing property, as the material object that binds family relations, would enrich conceptualizations of housing markets (more or less financialized). Particularly in situations in which intergenerational support becomes an important medium for accessing housing property and housing markets, family centered gift economies start permeating housing markets and influencing their character. Theories of gift exchange have not had a great influence on the way we conceptualize relationship between generations and within families in (late) modern societies. However, the conditions of late modernity, including demographic changes, political and economic changes warrant a focus on the family and intergenerational relations (Forrest and Murie, 1995). Gift exchange theories, as this dissertation has exemplified, can offer a useful theoretical framework for understanding intergenerational relations, reciprocities and responsibilities. But also, they offer a useful way of analyzing the performative nature of the housing market. A focus on the 'material' of the house (and housing markets) evidences how home is not just a backdrop for social relations but actively shapes the ways in which families interact and how they conceive of duties and responsibilities. Home, as the setting for daily homemaking/ care, and housing, as the asset/ commodity that attunes individuals and households to local and global markets, represent the intersection between the intimate family sphere and financialized sphere of the market.

### ***Challenges and opportunities of qualitative cross-national housing research***

This dissertation has argued for a more engaged role for (qualitative) comparative housing research, problematizing homeownership from the perspective of material semiotics and comparative urbanism. By pursuing a comparative research agenda focused on micro-level practices understood in context, we can further establish a research practice that iteratively questions both academic and policy discourses. Through a qualitative logic of comparison we can not only contribute to more context sensitive standardization of

knowledge about housing used in the supra-national contexts like the European Union, but also we improve our chances of conceiving alternative policies and practices, both at the national and at the supra-national level.

Conducting qualitative cross-national research, however, is a difficult endeavor for many reasons. Language and cultural barriers as well as the difficulties in collecting comparable data that are at the same time sensitive to context have already been discussed in detail in the literature (e.g. Quilgars et al, 2009). Working in cross-national consortia where each team works in its own country is usually a preferred method for avoiding cultural barriers. However, explanations formulated across teams run the same risks of encountering language and cultural barriers. Comparisons of standardized qualitative accounts that are valid across cases usually lack within-case depth of interpretation and provide only partial accounts of common trends.

Meanwhile, studies by a lone researcher working across contexts may provide more depth of interpretation, but depend on the abilities of the researcher to negotiate different cultural and language contexts and may not be able to neatly address theoretical sampling concerns. Such studies, and the current one is representative, delve deeper into the contextual particularities of each case, to the detriment of clearly comparable accounts (even when similar topic guides are used for interviewing). Nevertheless, the opportunity provided by such studies does not necessarily lie in standardizing our knowledge about the field of housing. Instead, by working through the contextual messiness of each case, and shifting comparison to the analytical level they provide the means to think through alternatives and diversity. I argue this should be a goal for qualitative cross-national studies of housing phenomena more generally, since it is this ability to grasp and describe the variegated nature of practice that qualitative research is most amenable to.

### ***Broader social implications***

This research has important implications for our general understanding of young adult life courses and housing trajectories as linked to wider household and family relations. Complementing discourses that stress individualization, this research points to the fact that the pursuit of homeownership as a culmination of ‘independent living’ reconstitutes or realigns relationships between younger and older members of a family, but also between members of the same generations (siblings).

The study also has implications for understanding housing markets. The research has shown that owner occupied homes, when contingent on intergenerational support and gifts, are more than commodities on the market in very real material terms, not just because of emotional attachment. In fact,

the more risky and inaccessible an endeavor the purchase of a home becomes (given financialization and state retrenchment), the more the intervention of the family will shape the character of housing markets. This is the case whether families act as facilitators of market entry or shields against the market. The everyday political-economy of gifts and bequests, the negotiations of responsibilities and entitlements are part and parcel of housing markets.

In an oblique way this dissertation offers insights into household and family commitments that reproduce and enhance social inequality in contemporary societies. From a societal level the practices of parents supporting their children clearly promote intra-generational inequality, given that parents with more resources can support their children in more meaningful ways than parents with no resources or with inadequate resources. So, children of better off parents have better chances of success on the housing market compared to children of worse off parents. However, from the level of households and families these practices are justifiable, representing socially acceptable family behaviour. The commitment of parents to the wellbeing of their adult children, but also the somewhat self-interested commitment to keeping wealth in the family, and passing it on through the generations are both highly valued family goals. These intergenerational commitments defy, at the micro-level, discourses that stress macro-level intergenerational conflicts.

### **Agenda for further research**

This dissertation has opened a number of different possibilities for further research. Deepening the investigation of household and family relations in the field of housing, there are a number of issues that remained outside the scope of this study. First, though hints about the relationships between siblings with regard to sharing benefits and support as well as duties and responsibilities are present in the chapters of this dissertation, relationships between siblings could not be properly addressed by this study. Second, family responsibilities and entitlements are highly gendered. Though at times these gendered dimensions were mentioned in the study, much more needs to be done to understand how changes in gender roles and role models are reshaping families and how does housing play into these dynamics.

Broadening the scope of the analysis, one element that was not covered by this study, but has major implications for the ways in which homeownership is practiced and understood in different contexts, is mobility. Life-course mobility characteristic for different trajectories has gained some attention in the literature. For example, the study of divorce and homeownership (Dewilde

2008; Dewilde and Stier 2014), but also that of the effects of divorce on children's ability to enter homeownership has proceeded through comparative quantitative research (Hubers, 2016). However, issues having to do with subjective meanings of home under conditions of family dissolution or reconstitution, but also everyday negotiations and the practices of giving and receiving support for housing in reconstituted families need further study.

The study of geographical mobility, particularly transnational mobility, and its relationships with family commitments, meanwhile, has been more focused on meanings of home, and belonging. However, issues regarding the transnational mobility of people and small capital, and how it relates to practices of housing investment, such as remittance housing, holiday and second homes, represent a further interesting direction (Dalakoglu 2010; Kuuire et al 2016). What does this type of housing investments mean for the people engaging in these practices, their families, and (urban) housing markets more generally are important questions that can be studied from a variety of vantage points.

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# Appendix I

## List of articles with authorship

This thesis is based on four articles with the following references:

1. Druță, O. 2016. Young people's homeownership as practice: multiplicity and cross-national qualitative housing research, article submitted for publication with international peer reviewed journal
2. Druță, O and Ronald, R. 2016. Young adults' pathways into homeownership and the negotiation of intra-family support: a home the ideal gift. *Sociology*. Online first. DOI: 10.1177/0038038516629900
3. Druță, O and Ronald, R. 2016. Intergenerational support for autonomous living in a post-socialist housing market: homes, meanings and practices, article submitted for special issue of journal after round of major revisions
4. Druță, O. 2016. Young adults' pathways into homeownership in Tokyo: shifting practices and meanings, article submitted for publication with international peer reviewed journal

The majority of the work for these articles has been conducted by the first author, who conducted the fieldwork interviews, analyzed the data and wrote the bulk of the papers. The co-author guided the respective research and provided comments on draft papers, including small pieces of text, editing and suggestions for improvements.

# Appendix II

## Fieldwork checklist

Since work was conducted in collaboration with research assistants, and coordinated with teams working in the Netherlands, Italy and Germany a checklist was provided for all interviewers before fieldwork started. Meetings were held in each country with the interviewers. During the meetings the purpose of the study, the approach and the interview guide were discussed. Adjustments were made to the initial interview guide after consultations with the local interviewers and after test interviews were conducted.

1. INTERVIEW
  - a. Items to bring to interview:
    - i. Recorder
    - ii. A print out of the introductory remarks
    - iii. A printout of the interview guide
    - iv. A printout of the household data sheet
    - v. A camera (optional) – though it would be nice to have some pictures of the homes you go to
    - vi. A few blank sheets of paper
    - vii. Markers or colored pencils
  - b. Actions:
    - i. Read introductory remarks to interviewees
    - ii. Start recorder
    - iii. Make sure that interviewees are comfortable when it comes to privacy and anonymity. Obtain their consent at the beginning of the recording
    - iv. Use printout of the interview guide to take notes during the interview
    - v. Bear in mind that the interview guide is just a guide – if a topic of interest is mentioned probe the interviewee further about their motivations and decision making
    - vi. Use blank sheets of paper and markers for the relational mapping activity – Bear in mind that this activity is not mandatory for all interviewees, it should be used when it makes sense (to discuss during meeting)
    - vii. In case you brought a camera and it is appropriate you can ask for a small tour of the house during the activity that asks you to talk about

an object of investment – take a few pictures, not more than 5  
viii. At the end of the interview complete the household data sheet

2. After the interview
  - a. Complete “interview data”
    - i. Note down important elements of the interview process that are not in the recordings: how did you get along with the interviewee, what was the situation that you found the interviewees in, how/where/ in what conditions did you do the interview
    - ii. Note a few things about the house that you visited (especially if you did not take any pictures): what kind of house was it, how was it situated in the neighborhood, how was it laid out, how was it arranged and decorated,
3. Uploading files:
  - a. Upload file to server using following naming scheme:
    - i. RO\_ANCH1\_audio; RO\_ANCH1\_notes; RO\_RelHH1.1\_drawing; etc
  - b. Upload audio file to server (I will explain the filing system during the meeting)
  - c. Upload a scan of the notes you took – or include them in the interviewer review sheet
  - d. Upload all the pictures you took
  - e. Upload a scan of the relational map (if one was done)
4. Transcription (if applicable)
  - a. Transcribe interview / communicate with transcriber
  - b. Upload a Word file of the transcription to the appropriate folder. Name it starting with: NL\_ANCH1\_transcript; NL\_RELHH1.1\_transcript
  - c. Mark the interview as transcribed (rename the folder: NL\_ANCH1\_Transcribed)
5. Keep record of hours worked/receipts of items bought/transport tickets
  - a. Use timesheet available
  - b. Scan receipts and transport tickets ONLY when you are ready to make a declaration
  - c. When ready fill in reimbursement form with all the appropriate sums. And personal data – bank account, etc.
  - d. Send all documents by email to Oana to be verified.

## **Introduction**

My name is....and I am conducting this interview on behalf of the University of Amsterdam. Our research project is about the meaning and use of the homes as a means to share accommodation, access informal care and assistance, and redistribute wealth.

This interview is about your experiences (on the housing market, in choosing your home and your daily home life) so feel free to tell me (us) the things that are important for you. There are no right or wrong answers. Please be assured that everything you say will be treated with total confidentiality and anonymity. In total the interview will last between one hour and one hour and 30 minutes. Now during the interview I will take some notes of our conversation. I would also like to ask you if it is OK to record our conversation. This way I don't have to write too much while we talk and I can refer back to what we talked about later on. Would that be alright?

Do you have any other questions?

May we begin?

## **Interview questionnaire**

Instructions: Talk about current housing situation (ask sub-questions when necessary, probe further from the answer to the first question if answers don't come naturally, unprompted. Secret weapon question for probing further from any answer: Could you tell me more about this?)

1. Could you please tell me how you came to live in this house?
  - a. When did you move into this house?
  - b. How did you decide to buy/rent this house?
  - c. What were the things that you considered when making the choice to live in this house?
    - i. What were the important characteristics of the house?
    - ii. How about the neighborhood?
    - iii. Did you consider the distance to your family members? How was this important in your decision at the time?
  - d. Were there any other houses that you considered buying/renting?
    - i. What were they?
    - ii. What made you discard option X or Y?
  - e. If appropriate ask here the questions 12 and 14

Instructions: Talk about home making practices (Focus on exchanges of practical help and care.)

2. Do you remember when you first moved into this house, what did you have to do in order to be able to live in it?
  - a. Did you receive any help?
  - b. From whom?
  - c. What did you receive help with?
  - d. What kind of assistance was it? Did you receive money or practical help?
  
3. How about after you moved in, how did you make the house your home?
  - e. Decorating?
  - f. Buying furniture?
  - g. Were there important people that contributed to this process?
  
4. If you were to think about an object in your house that you invested in, in the last few years, what would it be?
  - h. How was the object acquired?
  - i. What does this object represent in your home?
  
5. How do you feel about living here?
  - j. How important is your house to you?
  - k. How much time do you spend at home?
  - l. How do you feel about living in this neighbourhood  
Talk about family relations more broadly
  
6. Tell me a bit about your extended family. Who are the people closest to you?
  - m. Where do they live?
  
7. Thinking about the relationship with your family at the moment, could you tell how often are they in your home?
  - n. Who are they?
  - o. What do they do?
  
8. How about you? How often are you in their home?
  - p. What do you do when you are there?

- g. How do you think distance to your family influences your relationship with them?
- 10. Have you ever offered accommodation to any of your family members in your home or another property that you own?
- q. If so how did that come about?
- r. How was it negotiated?
- 11. Did you ever offer financial assistance or acted as a guarantor for someone in obtaining their house?
- s. How did that come about?
- t. How was it negotiated?

### ***Relational mapping***

This activity is about having the respondents reflect on their housing history and the family relations that have shaped their home as a wrap up of this part of the interview.

Instructions: Give the respondents a blank sheet of paper and a bunch of colored and black pencils/markers. Ask them to draw a picture of their home in the middle of the paper. When they are finished ask them to write down the extended family members and other people (the relationships not necessarily the names) that they find important to their current housing position. More important people should be closer, less important people should be further. They may use concentric circles to delimit importance. They may use different colors for different types of assistance (financial, practical, emotional)

Instructions: Talk about housing wealth and finances (Focus on intergenerational transfers and meanings of housing assets.)

- 12. (If they are renters) How are you paying for your house?
  - a. Are you receiving any financial help from your family?
  - b. How do you feel/think about that?
- 13. (If they are renters) How do you see living in this house?
  - c. What does it mean to you?
- 14. (If they are owners) Can you tell me a bit about the financials of buying your house?
  - d. Do you have a mortgage?

- e. Did you have to put down a deposit?
  - f. How difficult was that?
  - g. Did you receive any help (from your family) with it?
  - h. Do you receive any help with mortgage payments?
15. (If they are home owners) What does buying /owning this house mean to you?
16. (If they are home owners) Do you currently own any property other than this house?
- i. How did you acquire this house?
  - ii. How do you use this other house?

### **COMPLETE HOUSING HISTORY**

Instructions: Talk about interesting aspects of their housing history. Could you tell me more about....

- Instances of co-residence
- HMOs –instances of living in shared living
- Instances of living rent free

Instructions: Talk about plans for the future

17. Finally, can you tell me a bit about your (housing related) plans for the future? (ask questions that fit with the situation that the households finds itself in)
- a. Are you planning on moving to another house / buying a house/ buying a second house in the near future?
  - b. (if applicable) How are you planning to use your second home in the future?
  - c. Who do you plan to leave your house to as inheritance?

Interviewee data: Use household data sheet to record basic information about the interviewees.

Tour of the house: If the interviewees are amenable to it, have them give you a short tour of the house. Ask if it is OK to take some pictures of the house inside and outside. Take a picture of the object they talked about in question 4.

Instructions: Before finishing the interview ask for a way to make contact with the extended family relations that seem most important. No more than 3. Can be none if no meaningful connections were mentioned during conversation or the connections are not reachable for whatever reason.

## Housing history

Could you about where you lived after you left your parents' home for the first time?

Your current house (Where is it? When did you move here?)

- How long have you lived here?
- Do you own, rent or...?
- Did you receive any financial assistance, from the state or from family, for paying for this house?

Your previous house (Where was it? When did you move there?)

- How long did you live here?
- Did you own, rent or...?
- Did you receive any financial assistance, from the state or from family, for paying for this house?

The house before that (Where was it? When did you move there?)

- How long did you live here?
- Did you own, rent or...?
- Did you receive any financial assistance, from the state or from family, for paying for this house?

The house before that (Where was it? When did you move there?)

- How long did you live here?
- Did you own, rent or...?
- Did you receive any financial assistance, from the state or from family, for paying for this house?

The house before that (Where was it? When did you move there?)

- How long did you live here?
- Did you own, rent or...?
- Did you receive any financial assistance, from the state or from family, for paying for this house?

The house before that (Where was it? When did you move there?)

- How long did you live here?
- Did you own, rent or...?
- Did you receive any financial assistance, from the state or from family,for paying for this house?

ADD MORE IF NEEDED

## Household Data

Age of household members	Member 1:	
	Member 2:	
	Member 3:	
	Member 4:	Others?
Occupation	Member 1:	
	Member 2:	
	Member 3:	
	Member 4:	Others?
Education	Member 1:	
	Member 2:	
	Member 3:	
	Member 4:	Others?
Income Country specific		
Length of residence in the neighborhood		

## Interview Data

Interview No.  
Type of Household  
Person(s) interviewed/ Gender  
Place of Interview  
Duration of Interview  
Description of House

Contact with the interviewee

Comments about interview

Problems encountered (during the interview or in setting up the interview)

## Appendix III

### Sample characteristics

	England	Romania	Japan
Total no. interviews	41	42	36
Young adults	21 households	29 households (42 individuals)	28 households
Related households	20 households	13 households	8 households
Household types (young adults)	6 Singles 3 Lone parents 5 Cohabiting couples  2 Married couple without children 5 Married couples with children	13 Singles 1 Lone parent 5 Cohabiting couples (2 with child) 2 Married couple no children 8 Married couples with children	14 Singles 1 Cohabiting couple  4 Married couples without children 9 Couples with children
Educational level (individual young adults)	6 High school (GCSE, A- levels) 2 College 11 University 2 Post graduate 8 Post- graduate*	9 High school  3 College 22 University	All respondents were university graduates
Tenure (young adults)	15 Homeowners 6 Private renters (2 former owner occupiers; 1 soon to be homeowners; 3 young professional renters)	18 Homeownership 2 Rent free 4 Co-residence 5 Private rental (2 sharing) 5 Private rental (2 sharing)	14 Home- ownership 1 Co-residence 10 Private renters 3 Shared housing

# Summary

## Title of the thesis:

Young adult homeownership pathways and intergenerational support: homes, meanings and practices

## Introduction

This dissertation analyzed the homeownership pathways of young adults, negotiations of intergenerational support that pave the way to homeownership and meanings of homeownership in three cross-country case studies – England, Romania and Japan. Asset accumulation through the pursuit of homeownership has come to be seen as an important part of securing individual (and household) well-being and welfare in many developed economies. However, the financial crisis exposed growing problems with homeownership models that rely on increasingly financialized mortgage markets. Declining access to homeownership among young adults has been one of the main features of the post-GFC period. Meanwhile, for those that do access homeownership intergenerational support has become an integral part of pathways toward homeownership. This study started from the premise that in the post-GFC era resources/ assets available to young adults within their family networks, and the practices or support toward homeownership are increasingly important to understanding housing markets. Furthermore, it is through the analysis of these practices that we can grasp new meanings of homeownership.

## Young adults pathways into homeownership

In this study we have shown that pathways into homeownership are practically negotiated within the environment in which young adults pursue everyday lives and make life-course decisions. Pursuing homeownership in the context of England (Birmingham), Romania (Bucharest) or Japan (Tokyo) assembles very different social and material realities, making homeownership very different ‘things’.

For Birmingham young adults the pursuit of homeownership seemed to be part of a rite of passage toward adulthood, and those that achieved it saw it as ‘fitting their age bracket’ or achieving a status that was expected of them. For Bucharest young adults homeownership seemed to be the default option, and achieving autonomous living also almost always equated with using family owned property or owning property themselves (there are of course exceptions, and rental housing is likely to grow in popularity as homeownership remains inaccessible and family resources dwindle). Finally, the examination of

homeownership pathways of young adults in Tokyo reveals yet another reality in which homeownership is both highly normative and increasingly difficult to justify for reason having to do with asset accumulation, but also demographic aging.

### **Intergenerational support and family responsibilities**

This study has made an important contribution to the study of intergenerational relations through the lens of housing. By considering housing (property) as the material bond that binds intergenerational relations, and using gift exchange theories to analyze family responsibilities the study has shown the multiple modes for managing indebtedness that families practice in different contexts. Thus, in the case of young adults and their families in Birmingham support for homeownership was both easier to receive and easier to give due to its 'special status' as proper responsible consumption. Within a framework of autonomy, gifting toward homeownership allows parents to support a desirable life-course pathway for their children and at the same time 'keep wealth in the family.' Meanwhile, receiving support for homeownership allows young adults to minimize the amount of indebtedness they might otherwise feel.

Romanian families in Bucharest seem to manage the indebtedness inherent in large amounts of support for housing (homeownership) by denying that there is a debt to begin with. Thus, young adults understand support as something they are entitled to by virtue of being the children of their parents. Meanwhile, parents 'keep their children close' by continuing to exercise control over home spaces, while professing disinterested generosity.

Finally, for young adults in Tokyo relationships with their families seems to continue to depend on the role that they are assuming in bringing forward the family life. Family successors become deeply embedded within the family, receiving both high amounts of support usually in the form of housing or land, and assuming high levels of responsibility. Children who are not family successors may only sporadically count on family support, usually from different sources than the main family estate (such as the private savings of the mother).

### **Meanings of homeownership**

Another important contribution relates to conceptualizing homeownership. In this study we have shown that homeownership is much more than just a market commodity, pursued by independent consumer households.

It is also, much more than just a status symbol, or a way of building one's identity through 'homemaking'. Instead, by considering the role of families in reproducing homeownership pathways we have shown that homeownership can be an 'ideal gift', an 'entangled possession', a 'variagated, not non-size-fits-all tenure.' Thus, while the pursuit of homeownership may indeed bring households into the fold of globalizing markets circulating capital, it also domesticates and enmeshes these markets into the everyday negotiations of intergenerational families. The everyday political-economy of gifts and bequests, the negotiations of responsibilities and entitlements are part and parcel of these housing markets.

### **Reflections on findings**

The findings of this study have important implications for how we understand the relationship between housing and welfare and the role of markets for homeownership in this equation. Theories developed to explain this relationship so far, mainly considered households as independent market actors and subjects of the welfare state. What this study has shown is that there is one more dimension to take into consideration, and that is the intervention of the family in shaping homeownership access and the markets for homeownership.

Second the study has some important implications for how we imagine the individual in contemporary society. Far from the heroic individual pursuing an individualized project of the self, we have shown that on the contrary, the more individuals are exposed on social risks the more individualized life-styles become dependent on the web of (family) relations that an individual can count on. This is particularly the case when it comes to housing trajectories through the life-course.

Finally it has contributed to our understanding of family life and family responsibilities in contemporary society. What we have shown through the chapters is that solidarity and conflict are not mutually exclusive ,but indeed they manifest at the same time. The more pressures toward 'refamilialization' bring individuals together, the more occasions for solidarity and conflict (and frustration) increase.

# Samenvatting

Titel van het proefschrift:

**Woonpaden van Jongvolwassenen naar eigenwoningbezit en intergenerationale bijstand: huizen, betekenissen en praktijken**

## Inleiding

Voor dit proefschrift zijn de woonpaden naar eigenwoningbezit van jongvolwassenen geanalyseerd, alsmede hun onderhandelingen over intergenerationale bijstand die het huizenbezit mogelijk maakt en de betekenis van het bezit van een eigen woning in drie casestudy's in Engeland, Roemenië en Japan. Het accumuleren van bezit door het verwerven van een eigen huis wordt tegenwoordig in veel ontwikkelde economieën beschouwd als een belangrijke zekerheid in het streven naar welzijn en welvaart op individueel en gezinsniveau. De financiële crisis heeft echter toenemende problemen blootgelegd met modellen van eigenwoningbezit die zijn gebaseerd op meer en meer gefinancierde hypotheekmarkten. De afnemende mogelijkheden voor eigenwoningbezit onder jongvolwassenen behoren tot de belangrijkste kenmerken van de periode na de wereldwijde financiële crisis. Intussen is intergenerationale bijstand voor hen die wel perspectief hebben op eigenwoningbezit een integraal onderdeel van dat perspectief geworden. Voor deze studie is uitgegaan van de premisse dat in het tijdperk na de wereldwijde financiële crisis de middelen die jongvolwassenen in hun familienetwerken ter beschikking staan, en de praktijken of de bijstand die hun eigenwoningbezit mogelijk maken, steeds belangrijker worden voor een goed begrip van de woningmarkten. Bovendien kunnen we door een analyse van deze praktijken nieuwe betekenissen van eigenwoningbezit onderkennen.

## **De woonpaden van jongvolwassenen naar eigenwoningbezit**

In deze studie tonen we aan dat de weg naar eigenwoningbezit in de praktijk wordt afgelegd binnen de omgeving waarin jongvolwassenen hun dagelijks leven leiden en beslissingen over hun levensloop nemen. Het streven naar eigenwoningbezit omvat in Engeland (Birmingham), Roemenië (Boekarest) en Japan (Tokio) heel verschillende maatschappelijke en materiële realiteiten en maakt van eigenwoningbezit heel verschillende 'dingen'.

Voor jongvolwassenen in Birmingham leek het streven naar eigenwoningbezit

deel uit te maken van een rite de passage naar volwassenheid, en degenen die het streven realiseerden vonden dat 'passen bij hun leeftijd' of een status opleveren die van hen verwacht werd. Voor jongvolwassenen in Boekarest leek eigenwoningbezit de standaardoptie en kwam het bereiken van een zelfstandig leven vrijwel altijd neer op het gebruik van onroerend goed van de familie of het bezit van een eigen huis (er zijn uiteraard uitzonderingen en waarschijnlijk zal de huursector aan populariteit winnen wanneer eigenwoningbezit onhaalbaar blijft en het familiekapitaal slinkt). Ten slotte heeft het onderzoek naar de mogelijkheden voor eigenwoningbezit onder jongvolwassenen in Tokio nog een andere realiteit aan het licht gebracht, een waarin eigenwoningbezit enerzijds de norm is maar anderzijds steeds moeilijker te rechtvaardigen is om redenen die verband houden met de accumulatie van bezit en de vergrijzing van de bevolking.

### **Intergenerationele bijstand en familieverantwoordelijkheden**

Deze studie heeft een belangrijke bijdrage geleverd aan het onderzoek naar intergenerationele relaties uit het oogpunt van huisvesting. Door huisvesting (woningbezit) als materieel bindend element van intergenerationele relaties te beschouwen en familieverantwoordelijkheden te analyseren met behulp van theorieën over giftenuitwisseling, heeft de studie de verschillende modaliteiten laten zien waarvan families in verschillende contexten gebruikmaken voor het beheer van schuldplichtigheid.

Zo was in het geval van jongvolwassenen en hun familie in Birmingham financiële bijstand voor eigenwoningbezit gemakkelijker te accepteren en gemakkelijker te geven als gevolg van de 'speciale status' van eigenwoningbezit als verantwoorde investering. In het kader van de zelfstandigheid stelt een schenking ten behoeve van eigenwoningbezit ouders in staat een gewenst levenspad voor hun kinderen te steunen en toch 'het geld in de familie te houden'. Tegelijkertijd kunnen jongvolwassenen, door bijstand te accepteren voor hun eigenwoningbezit, het schuldgevoel dat ze anders misschien zouden ervaren tot een minimum beperken.

Roemeense families in Boekarest leken het gevoel van verschuldigdheid dat nu eenmaal inherent is aan het geven van grote steunbedragen ten behoeve van huisvesting (eigenwoningbezit) op te lossen door te ontkennen dat er überhaupt sprake is van schuld. Dat wil zeggen dat jongvolwassenen de bijstand opvatten als iets waar zij recht op hebben omdat ze de kinderen van hun ouders zijn. Tegelijkertijd hielden de ouders hun kinderen 'kort' door controle te blijven uitoefenen over de woonruimte hoewel ze belangeloze

vrijgevigheid voorwendden.

Ten slotte leken voor jongvolwassenen in Tokio de relaties met hun familie te blijven afhangen van de rol die zij spelen als voortzetters van de familie. ‘Erfopvolgers’ worden diep geïntegreerd in de familie, ontvangen grote bedragen aan bijstand, meestal in de vorm van huizen- of grondbezit, en moeten veel verantwoordelijkheden dragen. Kinderen buiten deze opvolgerscategorie kunnen maar sporadisch op financiële steun van de familie rekenen, meestal vanuit andere bronnen dan het primaire familiebezit (bijvoorbeeld privéspaargeld van de moeder).

### **Betekeningen van eigenwoningbezit**

Een andere belangrijke bijdrage betreft de conceptualisering van het begrip eigenwoningbezit. In deze studie laten we zien dat eigenwoningbezit veel meer is dan een marktproduct dat wordt nagestreefd door onafhankelijke consumentenhuishoudens. Eigenwoningbezit is ook veel meer dan louter een statussymbool of een manier om een identiteit te verkrijgen door ‘een nestje te bouwen’. Door de rol van de familie bij het reproduceren van toegangs woonpaden naar eigenwoningbezit te bestuderen, hebben we laten zien dat de eigen woning zowel een ‘ideaal geschenk’ als een ‘ingewikkeld bezit’ of een ‘veelvormige, niet-standaard woonvorm’ is. Met andere woorden, hoewel het streven naar eigenwoningbezit huishoudens inderdaad in de armen van het op globaliserende markten rondgaande kapitaal kan drijven, zorgt het ook voor inkapseling van deze markten in de alledaagse werkelijkheid van intergenerationele families. De alledaagse politieke economie van schenkingen en erflatingen, de onderhandelingen over rechten en verantwoordelijkheden, vormen een essentieel onderdeel van deze huisvestingsmarkten.

### **Bespiegelingen over de bevindingen**

De uitkomsten van deze studie hebben belangrijke implicaties voor ons inzicht in de relatie tussen huisvesting en welvaart en de rol die de markt voor eigenwoningbezit daarin speelt. Theorieën die tot nu toe zijn ontvouwd ter verklaring van deze relatie, zijn voornamelijk uitgegaan van huishoudens als onafhankelijke marktspelers en onderdanen van de welvaartsstaat. Wat deze studie aantoont is dat er nog een andere dimensie in aanmerking moet worden genomen, te weten de interventie van de familie bij de vormgeving van de toegang tot eigenwoningbezit en de bijbehorende markten.

Ten tweede heeft het onderzoek enkele belangrijke implicaties voor onze

voorstelling van het individu in de hedendaagse samenleving. We hebben niet het heldhaftige individu ontdekt dat een eigen individueel project nastreeft, maar laten zien dat hoe meer individuen blootstaan aan sociale risico's, hoe meer de geïndividualiseerde leefstijlen afhankelijk worden van het web van (familie)relaties waarop een individu kan rekenen. Dit geldt in het bijzonder wanneer het om de toegang tot huisvesting in de loop van het leven gaat.

Ten slotte heeft de studie bijgedragen tot ons inzicht in het familieleven en de familieverantwoordelijkheden in de hedendaagse samenleving. Wat we in de verschillende hoofdstukken hebben laten zien is dat solidariteit en conflict elkaar niet uitsluiten en zich zelfs tegelijkertijd kunnen voordoen. Hoe groter de 'refamilialisatiedruk' die individuen samenbrengt, des te sterker de stijging van het aantal gevallen van solidariteit en conflict (frustratie).





