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**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?**

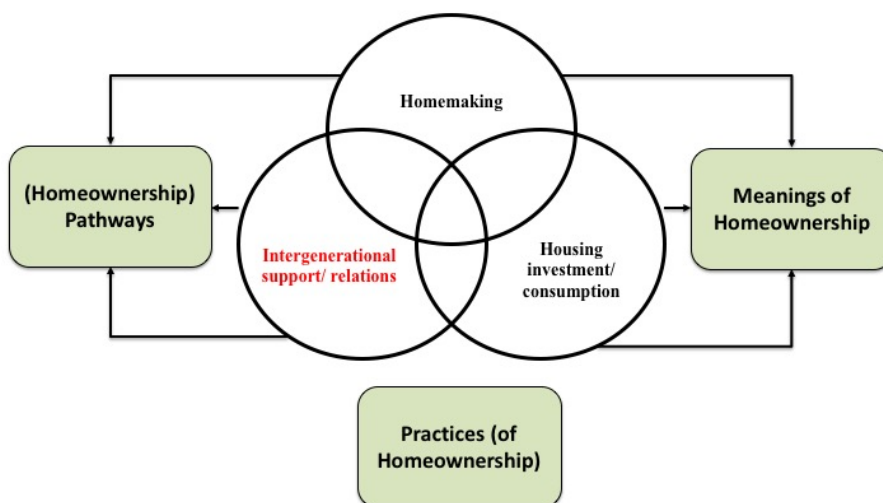
To answer this question the following two sub-questions are pursued through cross-country case studies.

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.

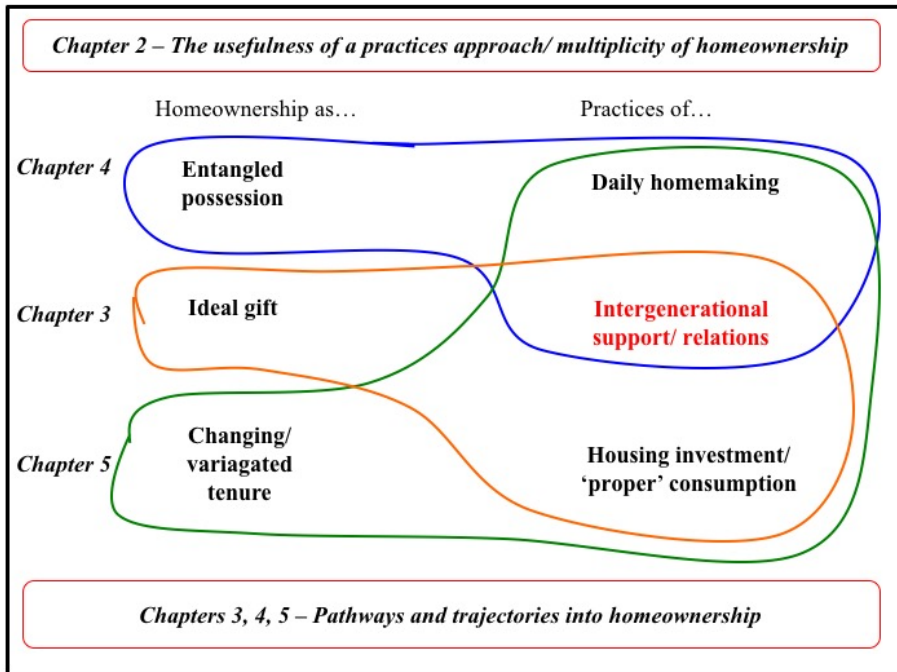
Throughout the dissertation I use both excerpts from the interviews and narrative case studies to underline research findings. For this purpose all interviews have been anonymized.

### ***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.