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### Young adult homeownership pathways and intergenerational support

*Homes, meanings and practices*

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### 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.