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**Young adult homeownership pathways and intergenerational support**

*Homes, meanings and practices*

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## 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.