

# Housing Careers, Intergenerational Support and Family Relations

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## Chapter 9

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**The housing careers of younger adults and intergenerational support in Germany's 'society of renters'**

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# The housing careers of younger adults and intergenerational support in Germany's 'society of renters'

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## ABSTRACT

Through narrative interviews with younger adults and their parents, this paper explores how the housing transitions of younger adults, both within the rental sector and into homeownership, are shaped through intergenerational intra-family support in Germany's society of renters. Our findings highlight the profound qualitative differences between regular transfers for establishing and retaining residential independence in the rental sector and inter vivos gifts for house purchase. Where the former support type is given and taken unconditionally, transfers for house purchase follow a different logic and carry different meanings. Being a necessary condition for property acquisition at young age, they have the power to completely rebalance family relations and undermine younger adults' autonomy accordingly. In an aggregate perspective, our study further suggests increasing socio-spatial inequalities within the younger generation which run along both class and spatial origin, sharply dividing the housing market opportunities of 'original Berliners' and those who have moved to the city from more affluent regions in Germany.

## Introduction

More recently, the link between family relations and the housing careers of younger adults has featured prominently in the social science literature (Mulder & Lauster, 2010; Lennartz & Ronald, 2018). The reasons for the re-emergence of this research topic are manifold, but have often been connected to unfavourable conditions for and positions of younger adults in post-crisis housing, finance and labour markets, resulting in increasing co-residence and a larger proportion of young renters in many contexts (see Lennartz *et al.*, 2015; Filandri & Bertolini, 2016). Particularly studies from the UK (e.g. Hoolachan *et al.*, 2016; Heath & Calvert, 2013) and the US (e.g. Kahn *et al.*, 2013; Mykyta, 2012) have shown that where aspirations for becoming homeowners are still recognizable but conditions for achieving this goal have worsened, the role of the family and family resources have become paramount in defining the housing market opportunities of younger adults.

Existing studies that have sought to disentangle the links between intergenerational support and the progression of a housing career have largely focused on two specific transition

processes: first, the process of leaving the parental home, discussing the individual and structural conditions under which parents support their children in establishing residential independence rather than providing support through prolonged or returned co-residence (e.g. Aassve *et al.*, 2002; Isengard & Szydlik, 2012). Second, the transition into homeownership, where a plethora of studies have analysed, *inter alia*, the transmission of homeownership across family generations, the implications of resource transfers for inter- and intra-generational inequalities and the way housing transfers are negotiated and what they imply for intra-family relations (e.g. Engelhardt & Mayer, 1998; Guiso & Japelli, 2002; Helderma & Mulder, 2007; Kurz, 2004).

Most of these studies have been primarily concerned with the types, levels and the motivations of housing-related transfers and consequent housing market behaviour of households, relying on register and survey data. Indeed, only few studies (e.g. Heath & Calvert, 2013; Heath, 2017; Druta & Ronald, 2016, 2017; Holdsworth, 2004) have actually tried to engage with the deeper meanings of housing-related transfers and how they underlie and may restructure multigenerational family relations. Building on data from 47 in-depth interviews with younger adults and their parents conducted in Berlin, Germany, we seek to add to this small, albeit growing literature in two specific ways: firstly, since all of these studies have focused on ‘homeownership societies’ (Ronald, 2008), this paper will present intergenerational housing-related support in a new light by selecting a context in which transitions into homeownership at young age are exceptional and non-normative. Secondly, and connected to this, our focus is not solely on the event of a transition into homeownership, but it also explores understandings and meanings of parental support at other stages of younger adults’ life courses. More precisely, we distinguish processes of establishing and retaining residential independence in the rented sector and making a transition into homeownership. As such, this study will also be highly relevant to the ‘generation rent’ debate in Europe, by showing how family linkages operate in a larger rental sector vis-à-vis more constrained homeownership markets.

The first part of the article explores the existing literature on the links between housing careers and intergenerational intra-family relations. Following a brief introduction to the study design, we subdivide our findings into three sub-sections. First, we track the housing careers of our interview participants, with a particular focus on the diverging experiences of renters and homeowners. Second, we classify the types and nature of intergenerational transfers and link them with the different stages of the progressing housing career. And third, we disentangle the meanings and understandings of these transfers at different life course stages by placing them in a broader framework of conditional and unconditional giving and receiving. The paper will end with the discussion of the empirical findings and its main theoretical contributions.

## **Background – housing careers, intergenerational support, and family relations**

Traditionally, the early adoption of the concept ‘housing careers’ had a somewhat normative connotation, implying that all individuals would follow a similar residential progression: from moving out of the parental home into the rental sector temporarily, with house purchase taking place rather sooner than later and being the ultimate marker of residential independence (Kendig, 1984). In line with the introduction of alternative concepts such as

housing pathways, biographies and transitions (for a good overview see Beer and Faulkner, 2011), recent studies have applied a more comprehensive notion of the concept and thus better take into account the proliferation of non-linear residential life courses (e.g. Arundel & Ronald, 2016; Clapham *et al.*, 2014; Arundel and Lennartz, 2017). In summary, housing careers are now understood as to how the residential life course progresses with age and ties in with other life course events (e.g. job change, job loss, family formation and divorce) and how it is framed by the intersection of personal preferences, economic and social resources, as well as contextual constraints and opportunities. As such, this modified definition has allowed for a multitude of explorations and explanations for housing career distinctions across individuals, time and space.

### ***Housing careers and intergenerational support mechanisms***

One key aspect that has been discussed extensively most recently – and particularly so since the Global Financial Crisis and its adverse impact on mortgage market accessibility – is the influence of parental resources on younger adults' housing careers (e.g. Filandri & Bertolini, 2016; Coulter, 2016, 2017). Here, studies have primarily dealt with the transmission of homeownership across family generations (Mulder *et al.*, 2015). More precisely, studies have shown that parental homeownership is a strong predictor of housing-related transfers (money and property), since those parents are more likely to have accumulated economic resources over their life course, which in older age they can transfer to their adult children (Mulder & Smits, 2013). Secondly, the transmission of homeownership can come in the form of a socialization effect through which children of property owners are inherently predisposed to have a preference for homeownership themselves (Henretta, 1984; Lersch and Luijkx (2015). A third transmission effect relates to the geographical proximity between parents and their adult children. As family generations tend to live relatively close to another, they often face similar housing market constraints in terms of the tenure structure (Mulder & Wagner, 2001). Moreover, geographical proximity may largely confine the type of family exchanges, where close proximity is often associated with in-kind support, transfers of property rights, land or entire dwellings, while financial transfers are more common when distances increase (Tomassini *et al.*, 2003).

Notwithstanding this research bias towards the links between intergenerational transfers and homeownership access, a considerable number of studies have looked at support mechanisms at earlier stages of young adults' housing careers. A prevalent in-kind transfer practice is co-residence between parents and their children (Albertini *et al.*, 2007; Szydlak, 2012). This has been found to be a particularly common transfer practice among less affluent social classes (Goldscheider *et al.*, 2014), while wealthier parents tend to nurture the (residential) independence of their children through monthly payments towards covering their children's living costs. Albertini and Kohli (2012) specify that when parents are homeowners the reverse effect might occur, however. Adult children might perceive the parental home as more comfortable and suited to their needs, which in reality might just reflect the fact that owner-occupied dwellings tend to be significantly larger than rented accommodation (Goldscheider & Goldscheider, 1999). From the perspective of the younger generation, delaying or interrupting residential independence can minimize costs of living and allow for a more rapid accumulation of private savings, where this strategy is often used to gain earlier access to the owner-occupied sector – Clapham *et al.*, (2014) label this the 'stay at home to own' pathway.

### **Transfer motives**

Next to the question of the way housing careers are supported, the literature has largely focused on the question of ‘transfer motives’ with a particular interest in transfer givers (see Kohli & Kühnemund 2003). Depending on the field of study, such motivations have been framed in various ways: [I] as *strategic exchanges*, in which transfers down the family line are expected by parents to be reciprocated eventually, and might be designed to minimize the costs of wealth holdings by distributing them across all generations within the family (Poggio, 2008); [II] as *pure altruistic behaviour*, through which parents respond to their children’s needs and seek to provide them the same or better opportunities than they had in their own life; [III] as *accidental giving*, which most often entails the passing on of an unexpected inheritance, and is therefore not necessarily linked to a specific event or transfer purpose (Leopold & Schneider, 2011); [IV] or as a *norm of responsibility*, which implies a generalized expectation of parental support that reflects and shapes institutional rules of intergenerational transfers (Gouldner, 1973).

The key issue then is how these intergenerational transfer motives are interpreted by both family generations and how they are negotiated accordingly. In their study on family relations in the UK, Finch and Mason (1993) argue that where support cannot be taken for granted, situational conditions will shape how transfers are designed in practice and whether an explicit or hidden sense of repayment is involved. A useful way of thinking about these negotiations then is to classify them as conditional or unconditional support. However, doing so can be inherently difficult, because whether a gift comes with ‘no strings attached’ or with a clear expectation of repayment, control, or reciprocity, might be evaluated and perceived differently by parents and their adult children (see also Forrest, 1999). Heath and Calvert (2013) further note that these expectations are complicated by the blurred lines between transfers as gifts and transfers as loans. What is perceived and possibly explicitly defined as an unconditional gift and a legitimate cause for giving and receiving early in life, might take a different shape when family circumstances change. Most recently, Druta and Ronald (2016, 2017) have used this framework to study transfer practices of families for first-time homeownership in the UK. The study found that homeownership represents an ‘ideal gift, because it is given for a legitimate cause (i.e. the reproduction of the status as a homeowner), while allowing their adult children to exercise their (residential) autonomy.

### **Contextualizing housing careers and intergenerational support – the German case**

This brings us to the final point, namely that housing careers themselves, but also the types and meanings of intergenerational support are heavily contextualized across different countries (Mulder *et al.*, 2015).

In contrast to the established and emerging homeownership societies (Ronald, 2008), Germany (alongside Austria and Switzerland) as the focal point of this study represents the clearest example of a housing system that is mounted on a large and sustainable rental sector instead (Lennartz, 2011). On an aggregate level this is reflected in a comparably low homeownership rate for all birth cohorts (43 percentage as of 2015), yet particularly so among 18–34-year olds (14 percentage – see Lennartz *et al.*, 2015). A more typical housing career of a young adult can accordingly be described as follows: home-leaving takes place at relatively young age (Aassve *et al.*, 2002), which is being followed by an extended period of

living in (shared) rented housing, where the number of moves within the sector is high and intergenerational as well as state support for serving monthly living expenses are common (Arundel & Ronald, 2016; Kohli *et al.*, 2000). Homeownership, if achieved at all, is entered at a relatively late stage of the life course (approx. in the late 30 s), and is strongly stratified by demographic and socio-economic factors. Living as a family, high income and having middle- or upper-class family background are, in fact, the most significant predictors of who enters the homeownership market in the first place (Thomas & Mulder, 2016; Schwanitz & Mulder, 2015; Leopold & Schneider, 2011; Behring *et al.*, 2002).

Several contextual factors have been argued to play a role in shaping these specific patterns (for a broader discussion see e.g. Voigtländer, 2009); yet, two factors seem to be particularly important in the context of this research. Firstly, renting for life is a widely socially accepted notion of a long-term housing career (Helbrecht & Geilenkeuser, 2010). Processes of the *normalization of homeownership* as have been recorded in, *inter alia*, the UK, Ireland and Australia (Gurney, 1999; McKee, 2011; Gregory, 2016; Colic-Pleisker & Johnson, 2010) are unrecognizable in Germany as of late. While property ownership is strongly stratified, it still does not stand as a symbol of social achievement, being a good citizen and proper consumption (Lersch & Luijkx, 2015; Flint, 2003). In line with this, housing policies were basically designed as tenure neutral. Historically, the establishment of the strong rental sector has been facilitated by a wide range of affordable rental housing (with the exception of few urban agglomerations such as Munich), the availability of generous rent allowances and a relatively even balance between landlord and tenant interests. Homeownership, on the other hand, has not been favoured by taxation rules or subsidies, while mortgage providers have traditionally applied conservative lending practices (20–30 percentage down payments are required) and consumers have shown to be financially prudent and risk averse (Voigtländer, 2009). Secondly, financial transfers (for homeownership) and the transfer of property assets are hardly constrained by regulatory and gift taxation rules – currently, €400,000 may be transferred from each parent to each child within families. This implies that the reproduction of a homeownership status is in principle unhindered across family generations. (Mulder & Billari, 2010) Yet, taking into consideration stringent mortgage lending to private consumers and family transfers house purchase are widespread (Angelini *et al.*, 2013), homeownership – irrespective of engrained tenure aspirations – has predominantly been reserved for the class of inheritors and wealthier families more generally (Kurz, 2004).

### **Study design – younger adults’ housing careers and intra-family support**

Reflecting the need to develop a more concise picture of early adult-life housing market transitions in a non-homeownership society, this study was set up to gain insights into the housing careers of independently living younger adults (25–39) and how they develop at the juncture of personal aspirations, local housing market conditions, and, most crucially, family relations in Berlin, Germany.

Berlin is Germany’s largest urban area with approx. 3.5 million inhabitants and arguably its most dynamic housing market. Historically, the city has been signified by a ‘super-low homeownership’ rate – only 15 percentage of all households live in owner-occupied dwellings – a large share of unemployed households and households receiving social benefits, a large social housing sector, high vacancy rates and a very affordable rental sector when compared with other German urban areas, let alone Europe’s prime housing markets (IBB,

2015). More recently, however, the housing market context has changed quite dramatically. Spurred by the influx of national and international migrants, sluggish building activities and large-scale demolition projects in the 1990s and 2000s, as well as privatization of more than 100,000 municipal social dwellings, the housing market has come under severe demand pressure; in the meantime, this has translated into sharp price increases in both the owner-occupied and rental sector. Sampling our interviewees from this urban context was a well-considered choice, as it sought to strike a balance between the Berlin's status as a city of renters, but also accounting for the shifting dynamics in Germany's urban centres towards higher homeownership rates more generally.

We conducted 47 semi-structured qualitative household interviews (50 people) with younger adults and family members that were considered most important for past and current living arrangements. Two-generation interviewing attempted to account for potential differences in how meanings and conditionality of support is understood by the family generations involved. The sampling of interview participants started with approaching younger adults (30 households/32 individuals) from the extended personal networks of the investigators (one project leader and three additional interviewers), which were in a few cases closer personal ties but most often people that were not known personally before the research took place. Fifteen of these 30 anchor households then referred us to a family member they would consider to be most important for their housing situation. Eleven times this would be one of the parents of the anchor household, while four referrals would be to other social ties (e.g. ex-husband and brother in-law).

To achieve high variation in terms of lived and experienced housing careers in our sample, we applied the following sample selection criteria (see Table 1): housing tenure; household type; educational level; occupational status; spatial proximity to parents. Whether or not an individual received parental support was not part of the initial sampling strategy; however, one condition was that all interviewees had established residential independence prior to the interview. Overall, we applied a purposive sampling strategy which aimed at saturation for the selected criteria. We recognize that our sample primarily reflects experiences of the white urban middle class. Consequently, we face some limitations in our ability to generalize to the whole cohort of younger adults, as we have restricted information on, especially, individuals coming from a very affluent background as well as ethnic minorities.

**Table 1.** Sample characteristics.

Young adults	30 households (33 individuals)
Household types	6 House sharers 9 Single person 8 Family households 7 Cohabiting couples (2 with child)
Educational level* (individuals)	6 High school diploma 24 University or college degree (or still in higher education)
Occupational status	16 with relatively stable and well-paid jobs 14 living of social assistance or in more precarious job situations (self-reported)
Spatial proximity to parents	14 with parents living in or near Berlin 16 with parents living elsewhere
Tenure	6 Homeownership 1 Mortgaged without assistance 4 Mortgaged with assistance 1 Purchased outright with personal savings and gifted money 24 Rental sector

Narrative interviews using a topic guided lasted on average 75 min, and inquired into the current housing situation of the household, the different steps they followed in their housing career to that point, their future housing expectations and aspirations, as well as the (financial) relationships with parents and kin that underlined these choices (see Appendix 1).<sup>1</sup> A complete housing history was recorded for each household to highlight the relationships between life-course events and housing careers (Heath and Calvert, 2013; Izuhara and Forrest, 2013). Interviews were recorded, transcribed and analysed in the original language using Atlas.ti software package. The analysis relied on a two-step hierarchical coding procedure: first, we applied a list of *a priori* codes that were based on the interview topic guide and questions (see Appendix 1). Second, we added emerging sub-codes to the existing code families (e.g. Transfers and Support, Meanings of Home and Tenure Aspirations).<sup>2</sup> In a final step, short summaries and memos were written for all relevant codes and for all participants, and were consequently analysed individually as well as structurally (e.g. renters vs. owners; single households vs. family households, etc.). All interviews were anonymized for the purposes of this paper.

### **The housing careers of younger adults in Berlin**

As expected, the traditional notion of a housing career barely came up in the interviews, where most participants instead reported disjointed careers that were based on extended periods of renting privately, frequent moves within that sector, and pragmatic housing choices that did not follow a well-designed path to housing property purchase. Particularly those who were studying in Berlin or elsewhere and had only moved to the city after finishing higher education, revealed residential behaviour that has been described as ‘chaotic housing pathways’ elsewhere (Hochstenbach & Boterman, 2014; Clapham *et al.*, 2014; Druta & Ronald, 2016), but may in fact be considered as common practice here. Shared living in rented accommodation, both with friends and housemates who were strangers previous to the sharing situation, is a common pattern of younger adults’ living arrangements, certainly while studying, but also in the first years after entering the labour market. Some participants had a history of moving back to the parental home. In most cases, ‘boomeranging’ followed a period of studying or working abroad, in which shorter stints of co-residence with parents were used ‘to sort oneself out’ and to find a new accommodation.

When asked about their plans and aspirations to move into homeownership, younger adults expressed highly ambivalent views on the sector. Some few participants revealed reserved feelings about the idea of becoming homeowners due to a general aversion to private property ownership, seeing it as a ‘bourgeois’ conception of life that would not match their ideals. Typical for the German situation, homeownership was perceived by many younger adults as inflexible and requiring a commitment which would restrict future choices in terms of residential locations, occupational careers and family life. Nonetheless, many of these younger adults also stated that given the right time and having the necessary resources, they would prefer homeownership over renting in the long run. As such, one could say that younger adults have a more pragmatic approach to homeownership. As long as housing needs and desires are satisfied in the rental sector, younger people would not move to an owner-occupied dwelling just for the sake of becoming a homeowner. A good example here is the case of Luisa and her Italian husband Federico, who are living with their son in a 140 sqm apartment in one of the most popular neighbourhoods (Prenzlauer Berg), for



which they pay about €900 per month. Luisa has been living in this apartment for 14 years, first sharing with other students, and later on with her partner only. About five years ago Federico's father passed away, leading to an unexpected inheritance of about €80,000. Looking for a safe investment, Luisa and Federico approached their landlord with an offer to buy their apartment. As the landlord was not looking to sell, however, they decided to continue their housing careers as renters, investing the inheritance in a smaller office space instead.

So who are our homeowners and what were their considerations when buying housing property? With two exceptions they were older than 35 years, all of them had stable jobs and middle-class backgrounds and none of them grew up in Berlin but moved to the city from other regions in Germany (or as in one case, from Israel). Half of them entered homeownership in cohabitation, while the other half bought their dwellings as single-person households. This certainly is a matter of the sampling procedure and does not reflect the usual distribution of household composition in the owner-occupied sector in Germany (see e.g. Thomas & Mulder, 2016).<sup>3</sup> When asked why they decided to buy, multiple reasons were mentioned by the interviewees, ranging from a desire to settle down, having a pension in stone, the wish of being able to do with the dwelling as one pleases, to being given the opportunity through parental wealth transfers (see next section). One specific reason that was mentioned by all participants, however, is that they wanted to elude the more recent price spikes in the rental sector. Even though the general idea and acceptance of 'renting for life' was common among them, younger homeowners expressed the feeling that by leaving the rental sector and buying property now, they would insure themselves against future rent and house price excesses:

Marc: [...] the fact that the housing market has come under so much pressure was not so obvious when I started thinking about buying a dwelling. But coming to know that house prices as well as rents are increasing so rapidly in the city, have assured me that buying is the right thing to do. You know, if you want to live in a city-center location and don't want to play the game of sharp rent increases year after year, then you do not have much choice left. Yes, it was certainly an important consideration. (36 years, medical researcher)

In that regard, there appears to be a clear generational divide in how housing markets are lived and experienced by the younger generation. Where the parental generation could benefit from ample support through the state in shaping their housing careers, be it in the rental or owner-occupied sector, the current younger adult generation feels a stronger push towards homeownership (i.e. if they are able to afford house purchase in the first place) rather than having stronger ownership aspirations per se. This is in sharp contrast to what has been described for the UK (Druta & Ronald, 2016; Heath & Calvert, 2013), namely that younger adults' predisposition towards homeownership has been unbroken but they are increasingly pushed into the rental sector in the past five to ten years.

### **Housing careers and intergenerational support**

Reflecting the findings of previous studies (e.g. Heath, 1999; Kohli *et al.*, 2000), intergenerational support from parents to their adult children came in many forms and was common practice among interviewees. Indeed, only a small minority had not received assistance at all (except for maybe monetary gifts at birthdays or holidays), which would either be due to parents not having the necessary resources, or because younger adults expressed the wish to retain complete financial independence. For those who received housing-related

parental support, the nature and scope of it varied substantially, coming in the form of larger financial gifts and inheritances (of up to €80,000), monthly payments to meet the costs of living independently (ranging from €100 per months to covering all monthly expenses), incidental giving for buying furniture or covering rent deposits.

More specifically, the interviews suggest that housing-related support may be divided into three different stages. The first one is the 'establishing residential independence' stage. Support after leaving the parental home is largely defined by whether adult children are in higher education or not. Interviewees who entered the labour market at young age and did not follow tertiary education at a university reported strong financial independence and would only benefit from incidental giving of smaller sums (if parents were able to give these). In contrast, most participants who went to university did receive financial support on a monthly basis. Depending on parental resources these would either cover full monthly expenses or would be a supplement to a student grant when these were available to the child. An important side note here is that those student grants are based on parents' incomes, implying that the more parents earn, the more are children expected and entitled by the state to rely on family resources.

The second stage may be defined as the post-higher education period. Most younger adults reported that regular financial transfers stopped after finishing their studies or vocational training. In this period, parental transfers were vastly geared towards emerging needs and were partially unconnected to living arrangements. In practice, this implied the provision of sporadic and temporary financial support when adult children became unemployed or needed to make larger employment-related investments (e.g. on-the-job-training expenses). Furthermore, the types and scope of support would change considerably with family related life course events. One example is the provision of accommodation within the parental home after partnership dissolution and providing help with finding new accommodation. Most notably, and in line with a vast body of the family relations literature (e.g. Szydlik, 2016), our interviews suggested that financial as well as in-kind support increased when grandchildren were born. In that case, monetary transfers were redirected towards the needs of the grandchild (e.g. buying clothes, furniture and accessories), a general pattern which held true for study participants who had stable incomes and jobs, but also for those in more precarious situations (e.g. single parents and temporary unemployed individuals). Meanwhile, in-kind support through the provision of informal childcare was widespread as well; yet, spatial proximity between parents and adult children largely determined in what way and how often this took place – i.e. longer visits of up to three weeks were frequent where the family originated from Southern or Western Germany, while it was organized on a regular basis where both generations lived closer by.

Finally, intergenerational support once again changed when young adult children made the transition from renting to owning housing property. A first observation here is that when contemplating about potential routes into homeownership, there seemed to be an innate reflex to take family wealth as a prerequisite, meaning that most interviewees saw little possibility to make a potential transition into homeownership through borrowing and personal savings alone. This perception is confirmed by younger adults who actually purchased their homes. Nearly all respondents received considerable transfers, covering between 20 and 50 percentage of the total value of the house.<sup>4</sup> Most interestingly, however, it was not only that monetary support made house purchase financially viable or possible. It also gave prospective homeowners a sense of security and reassured them they were 'doing

the right thing', where the transfer in itself signalled approval and trust from the parents. Indeed, on several accounts young homeowners revealed strong risk aversion towards private debt and stated that they would most likely not have bought a dwelling had it hinged on savings and mortgage lending alone.

In the same vein, young homeowners did not only benefit from financial transfers, but they could rely on the transfer of skills and knowledge. Again, this clearly reflects the notion of reassurance through parental support. Because achieving homeownership at young age is highly uncommon in the Berlin housing market, younger people usually do not have positive examples of home owning friends or neighbours, making parental support even more crucial. Caroline, the youngest homeowner in our sample, describes this as follows:

So when you have this idea of buying an apartment, then you need somebody who knows how these things are going. Of course, you can google everything, but someone with knowledge, who can help out a bit, and can tell you whether you are on the right track, will help a lot. And just knowing that your parents know quite a bit about buying houses, because they have done it so often, gives you a good feeling, and maybe even encourages you to do the same thing. (Caroline, 28 years old, university administrator)

Finally, the interviews clearly suggest that parents and other family members are most often contacted first when needing help with home decoration and repair works. Indeed, it was wide-spread practice that parents would be involved when younger adults moved house. However, the extent of this kind of help was, again, determined by spatial proximity, where parents who lived farther away would only help physically if a longer visit would be required and possible. Additionally, our data suggest that there are important differences between renters and homeowners. It certainly was common practice for parents to help their children within both tenures. However, since owner-occupied dwellings require stronger (financial) commitments by the occupier in terms of maintaining or improving housing quality, and because parents are often invested in these dwellings themselves, practical support was described almost as an imperative and a task that would only be done by family members (or in few cases, very close friends) but not by friends and acquaintances. Essentially, creating a home and 'building' a house then becomes a potential source of family bonding, as family members start spending more time together again.<sup>5</sup> Jonathan explained:

It is very convenient, not only the financial part, but also that they help with construction works. It's not easy, living this single life, when you have to make all decisions by yourself. I find it important and nice to discuss certain things, to find solutions together, because most often it's better to the one you would find alone. (Jonathan, 39 years old, social worker)

### **Understanding the motivations and meanings of housing-related transfers**

Taking the perspective of both parents as transfer givers and adult children as transfer recipients, this section seeks to disentangle how support is understood at different stages of younger adults' housing careers, contrasting regular and incidental transfers when children are renting with transfers for gaining access to the owner-occupied sector.

#### ***How housing-related support is understood by the parental generation***

From the narratives collected, it becomes clear that transfers for meeting rental costs and costs of living are primarily altruistic in nature. In essence, when their children were still in

higher education, parents were well aware of the fact that they were legally bound to supporting their children; however, rarely did they consider financial support as imposed upon them. Quite contrarily, they would most often regard transfers as a norm of responsibility (Gouldner, 1973) and rewarding good behaviour of their children, i.e. getting a good education to become fully independent eventually. In a similar vein, support that was given in times of emerging needs (e.g. through partnership dissolution or unemployment) was seen as part of being a parent. This does not mean, however, that children would be supported by all means and at all times – parents, even more affluent ones, would not just ‘throw money after their kids’: where children followed highly unstable and chaotic occupational and educational career choices, the threat of stopping or reducing financial support was in several cases used as a strategy to inflict more desirable behaviour. As such, notwithstanding the common notion of them ‘living for the kids’, intergenerational support was not fully unconditional. All parents expected children to clear their debts when larger sums were given, most expected children to stay in touch regularly, and in some cases transfers were used to nudge locational decisions and keep children close by.

In contrast to what has been described by Druta & Ronald (2016) for parent–child relations in the UK, parents in our sample did not express a generalized expectation or desire for their children to become homeowners at young age. Rather, all parents, renters and homeowners alike, accepted prolonged stays of their children in the rental sector. For those who actually provided financial help in buying housing property, the initial motivation was also not idealistic, but could rather be interpreted as both strategic and altruistic (see also Kohli & Kühnemund, 2003). A common pattern here was that parents were looking for a safe investment opportunity in an otherwise low interest rate environment, where helping their children in realizing their housing desires was a welcome side effect:

A couple of years back [after her husband died], because our sons did not want to have it, I would put our house in Mecklenburg-West Pomerania for sale. We also owned some flats that we had rented out. But I did not want to deal with this anymore, too much stress for me alone – going there, being available for the tenants, doing the accounts, joining the meetings, and, and, and. So I sold all of it, and both sons got their fair share. And why would I put it in the bank and see it getting less and less, while he would be paying interest on a mortgage for his house here in Berlin? No, no, my mother-in-law used to say ‘It’s best to give while your hand is still warm’, and this is what I did. (Annemarie, 70 years old, retired)

This does, however, not mean that housing socialization effects should be completely discounted. Indeed, some narratives suggest that having grown up in owner-occupied housing may, in turn, provide adult children and their parents alike with a sense of doing a sensible thing when pursuing housing property investment. It needs to be mentioned, though, that parent’s life stories can also have the reverse effect on their children’s housing choices. This was best exemplified by one particular family story, in which the owned family home was perceived and declared as a significant burden by (divorced) parents, both in financial and emotional terms. Eventually, the house did become the centre of family dissolution and unresolved conflicts, prompting the eldest son to declare that he is not interested in buying a house or inheriting the family home because it would be ‘a millstone around the neck’.

Most strikingly, an emerging pattern in our data – one that certainly requires testing through larger survey data though – was the clear spatial division in how the parental generation sees homeownership and in what way they are able and willing to support their children in accessing the tenure. As stated in the case description above, historical circumstances

in post-Second World War (WWII) Germany have resulted in highly skewed distributions of (housing) wealth and homeownership rates between East and West Germany. Following the logic of opportunities to provide support to their children but also how younger adults are socialized not only by their parents but also within a specific socio-spatial context, it became evident from the interviews that having grown up in Berlin (and Eastern Germany more broadly) led to a much weaker predisposition towards homeownership:

Maria: I have never thought about it. Owning was never really a concern to me.

Interviewer: Why not?

Maria: Hmm, no idea. Probably, because I haven't grown up with this, because it didn't matter if you had your own house or whether others thought you should have your own house. Maybe it's also because my parents had to move quite a bit, so it was not an option and other things were more important than buying a house. [...] Also, when I was younger, so when I could have thought about this in principle, I did not have the means to invest much money, and it never really occurred to take on debt to buy a house. In that regard, I think I have kept my 'DDR-Mentalität' [GDR-mentality]. (Maria, 54 years old, homemaker)

### ***How housing-related support is understood by the younger adult generation***

On the side of the younger adult generation, when renting while being in higher education or after having experienced an adverse life course event (e.g. becoming unemployed), financial transfers were often seen as a necessity to retain and achieve residential independence. Most younger adults did rely on these transfers heavily and took them with a sense of entitlement, where support for living independently while studying was seen as a legitimate request. In that sense, taking parental transfers at these stages of the housing career were unconditional and perceived to be non-reciprocal. The major exception to this was younger people who came from a non-affluent, lower income background. They expressed a strong sense of their parents' limited financial capabilities and thus did not seek out support and were hesitant to accept it unless they found it really necessary. For both groups it held true that on an emotional level, regular and incidental inter vivos transfers as well as in-kind support, particularly when coming in the form of informal childcare, led to feelings of gratitude and reinforced social bonds within the family. In that regard, the parental strategy to use support as a means for keeping children close appeared to be highly successful.

Similarly, where support was offered through space in the family home rather than through monetary transfers, feelings of gratitude and legitimacy prevailed. Boomerang situations were not considered as meaningful breaks of residential independence, because they were planned to be short-lived in the first place. In three cases, however, returns to the parental home were based on partnership breakups. Here, the parental home was not only used as shelter, but it was sought out for emotional support as well. Nonetheless, the unexpected nature of this living arrangement was in all three cases seen as problematic in that it came with a loss of control and autonomy, bringing about potential confusions in parent-child relationships.

Contemplating the meaning of homeownership-related support, adult children could be described as opportunistic in that they knew rather well when parental resources were available, and in some cases actively asked parents for support when buying a house. Nonetheless, they were not opportunistic in the sense that they wanted to achieve homeownership at all

costs. Either they would seek to create some form of conditionality in the transfer or not take the transfer at all. In practice, this meant that younger adults negotiated different types of transfer constructs, ranging from interest-only loans to advanced inheritances, as long as it was not declared as an outright gift. Similar to what other authors have found in their studies on the meanings of intra-family monetary transfers (e.g. Heath & Calvert, 2013), the exact distinction between transfers as gifts and transfers as money was heavily blurred, and was indeed not fully understood even by recipients and givers. One good example is the case of Jonathan, who agreed with his parents that the transfer should come in the form of an advanced inheritance, which was however designed as an interest-only loan, where monthly interest payments were distributed among his three siblings because 'they could not benefit from receiving that kind of money' in the first place. Another good example for this was the case of Caroline, who – in addition to her own savings – received €80,000 from her parents to buy a two-bedroom apartment in the Northern part of Berlin. At the time of the interview she had not finally decided with her parents in which shape the transfer should take – the purchase contract was only signed one week before the interview took place – yet, asked about her preferences, she stated that she would like it to be some sort of loan construct, explaining:

Hmm, just because it would be my apartment eventually, something which I would have earned, rather than just receiving it for free. And, yes what we talked about before, I don't want to owe my parents anything. An early inheritance would work for me as well, or something like that. Just nothing that would enable my parents to rub my nose into that whole thing. (Caroline, 28 years old, university administrator)

A final key theme among the study participants was that larger-wealth transfers have the power to rebalance or even reverse family relations. Earlier support was considered unproblematic because it represented a normative parental responsibility. Homeownership-related support had a very different tone, however. It regularly evoked feelings of indebtedness, a sentiment that was not apparent in the phase of establishing and maintaining residential independence in the rental sector. Because it is an experience not shared by many other younger adults, the exceptionality of the transfer event carried a distinct meaning by itself. If considered as a total sum, regular transfers while being in higher education may easily add up to several tens of thousands of euros as well. However, the one-off payment for buying a house had a stronger impact on feelings of autonomy and self-reliance. This shift from independence or semi-dependence into a new phase of depending on parental resources through a large-scale transfer resembles well with the notion of 'difficult money' formulated by Finch and Mason (1993). The descriptions of Jonathan stand as a prime example for this:

The moment I left my parent's home, even when I went to university, I completely financed myself. I always thought it is important stand on your own feet so that nobody could meddle with my decisions. [...] And so it felt kind of unexpected and even a bit odd to take that money, because it was the first time that I became financially dependent on my parents. Money was never an issue between us, and now it was. And somehow money is always tricky business, because it is very easy to feel favored or aggrieved, depending on the situation. But ok, we got there, and it was just in the beginning. How old was I? 36. And I got into a situation which I was never in before. But it turned out to not be a problem. (Jonathan, 39 years old, social worker)

## Discussion and conclusions

In this study, we have explored how the types and meanings of intergenerational family support develop with the progression of a younger adult's housing career in Germany's 'society

of renters.' We took the initial position that the literature on parental support for the living arrangements of their adult children has narrowed its view on processes of transitions into homeownership – particularly where ownership had become a normalized tenure choice in the past – and situations where support is provided in the form of parent/child co-residence.

Addressing these shortcomings in the literature, we find that even though younger adults are pursuing individualized and autonomous transitions into adulthood (Beck, 1992), family support appears to be an indispensable resource at all stages of a young German's housing career. Indisputably, the question of whether young adults could keep their residential independence without parental assistance is not to be answered with full certainty. Yet, our findings demonstrate that financial support may be considered as instrumental, if not even a precondition for realizing their (changing) preferred living arrangements. More specifically, we showed that living in the rented sector, financial support is particularly important and common when younger adults still study, follow vocational training or experience and adverse event such as unemployment or partnership dissolution. At this stage, financial transfers may be classified as a case of 'supported familialism' (Saraceno and Keck, 2010): where state institutions allow for early home leaving more generally (e.g. through the provision of free or inexpensive tertiary education, housing allowances and other types of benefits), the 'crowding in' of parental resources (Brandt & Deindl, 2013), both through legal obligations and existing norms of kin responsibilities often reshape actual opportunities and consumption patterns in the housing market (Lennartz & Ronald, 2016). Hence, placed in a wider context, where other studies have found the emergence of more 'chaotic housing pathways' in the Dutch and UK contexts (Hochstenbach & Boterman, 2014; Clapham *et al.*, 2014), partly due to more constrained transitions into homeownership, widespread and continued familial support for rental housing in the German context has apparently stabilized the progression of life cycle based housing careers within the rented sector as well as from renting to owning.

Considering the latter, monetary support may be regarded as an almost necessary condition for house purchase and is only infrequently achieved at young age through mortgage debt and personal savings alone. Yet, we showed that the transmission of homeownership (Helderman & Mulder, 2007) goes beyond a pure financial effect. Even though accessing homeownership at young age is neither considered by the parental nor by the younger generation a normalized housing career, a socialization effect (see also Mulder *et al.*, 2015; Lersch & Luijkx, 2015) was clearly noticeable nonetheless. In an environment where homeownership across all birth cohorts but particularly at young age is highly exceptional, house purchase is perceived as a risky, maybe even audacious endeavour. The financial transfer then works as a signal of approval, which provides younger adults with a sense of security that is necessary for them to become a 'pioneer homeowner'. Interpreted differently, our study then re-emphasizes the existence of strong societal divisions and the perpetuation of existing housing classes in Germany (e.g. Kurz, 2004).<sup>6</sup>

Most saliently, our study showed a clear geographical pattern in how family support/housing career links are shaped. In consequence of the socialist regime in Berlin and Eastern Germany more broadly, few people of the middle-aged and older generation grew up in a context of property ownership. As a result, there is limited ability and within this generation to support their children in becoming homeowners and little awareness of the issue at all. Meanwhile, younger adults who migrated to Berlin from more affluent areas are more likely to receive parental support for house purchase. As a result, we were able to observe the

divergence of housing market opportunities that is not only based on individual resources but depends on where one has grown up, both in terms of location and the parental home itself. We would argue that these diverging opportunities carry the weight of increasing intra-generational conflicts and socio-spatial inequalities: on one side 'external newcomers', who can navigate the Berlin housing market more easily and may use homeownership as an insurance against further price increases in the rental sector; and on the other side 'original Berliners', who are more constrained in their housing choices and might have to turn to alternative living arrangements outside the mainstream housing market.

The final point concerns the shifting meanings and understandings of parental support at different stages of younger adults' housing careers in Germany's 'rental' and Berlin's 'super-rental' societies. Widely in line with the respective works of Heath and Druta, we show that the feelings surrounding housing-related transfers are heavily contextualized. In contrast to homeownership societies, where homeownership-related transfers are, optionally, considered as 'ideal gifts', 'legitimate causes' or 'entitled support', the present study finds these meanings to be a more appropriate description for renting-related support in Germany. Despite that both generations accept regular financial transfers for residential independence as a means of keeping the family close and emotionally engaged, they are almost taken for granted by adult children and have most often an altruistic motive on the parents' side. Homeownership-related transfers, on the other hand, are highly ambivalent, and particularly so for the younger generation. Certainly, parental support opens up new housing career opportunities; however, they are also a potential alley towards re-entering a state of dependence, which may come with a lack of autonomy and a rebalancing of intra-family relationships. Accordingly, to preclude a state of 'over-indebtedness', younger adults seek to negotiate some form of conditionality into the transfer itself (see also Rowlingson & McKay, 2004).

Ideally, these conclusions receive further testing, where particularly the notion of homeownership socialization through socio-spatial origin and the extension of the sample to including more ethnic minorities and low-income families appear to be a good starting point for further research. Nonetheless, this article has taken an important step in further unfolding shifting generational aspirations and opportunities in housing markets and under which circumstances and to what extent intergenerational relations and expectations within family networks may reinforce or counter these.

## Notes

1. Interestingly, all participants were very open in discussing even such sensitive matters as family finances and conflicts. Possibly, this might be due to the fact that we have no very wealthy individuals and very few poor households in our study, two groups which are more likely to have stronger reservations about revealing their financial situation.
2. The full coding tree can be obtained from the authors upon request.
3. However, the trend of single homeownership has been noted before (e.g. Druta & Ronald, 2016) and, hence, should not necessarily be dismissed as a highly unusual situation.
4. The only exception in our sample was a childless, high-income couple, which decided not to involve their parents in the process of buying a house, simply because 'it was not necessary in the first place'.
5. Yet at the same time, this type of support may also lead to surmounting family conflicts when conceptions of home improvement clash.
6. However, since our study included only few individuals from a lower class background, more research is required to fully understand transmission of housing positions for this group of individuals.



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## Appendix 1. Interview topic guide

### *Part 1: Residential Biography & interesting aspects of residential career (by using list)*

- (a) Sketching housing history until moving into the current apartment (recording all moves)
- (b) Process of leaving the parental home
- (c) Temporary accommodation in the parental household (Boomerang Kid?)
- (d) Sharing and community housing (especially when with family members)
- (e) Rent-free living
- (f) First apartment with partner
- (g) Government grants
- (h) Living abroad & subletting

### *Part 2: Current housing situation*

- (a) Can you tell us how it came about that you moved into this dwelling?
- (b) When did you move into this apartment? (location, features of apartment, price, etc.)
- (c) Why did you decide for this apartment?
- (d) Were there any alternatives?
- (e) What role did the situation/the district in deciding?
- (f) Did the distance to your family or your friends play a role?

#### *(If tenant)*

- (a) Why did you decide to rent?
- (b) How you finance your rental expenses?
- (c) Do you get help from your family? Otherwise another apartment?
- (d) You receive housing allowance or subsidies from the state? Otherwise another apartment?

#### *(If owner)*

- (a) Why did you decided to buy your apartment?
- (b) How you finance your apartment? You get help with monthly mortgage payment? By whom?
- (c) Did you have to pay a deposit? Did you have problems to finance this? Did your family or anyone else support you buying this place?

### *Part 3: The Home – Homemaking Practices*

- (a) How do you like living here?
- (b) Do you like the neighborhood? What is (rather) good/bad about it?
- (c) Are you getting along well with your neighbors?
- (d) Are you at home a lot? How much time do you spend here?
- (e) What have you done/do you do to make this apartment your home?
  - (i) repairs, renovations and purchases (for example, furniture and furnishings) immediately after moving in.
  - (i) Repairs, renovations and purchases over the years?
  - (ii) Have you received any help with the repairs/renovation works/decoration? By whom?
  - (iii) How did this help take place? Was it financial or practical in kind?

*Part 4: Support within family/social networks*

- (a) Now, if we talk about your relationship with your family members, can you tell me how often they visit you?
- (b) Who exactly? What are you doing then? How and where do you accommodate your guests?
- (c) And what about the other way around? How often do you visit your family, and for how long?
- (d) Can you tell me how the spatial distance between you and your family affects your relationship?
- (e) Do you wish to see them more often?
- (f) Apart from your family, who else visits you here?
- (g) Does your apartment play a specific role in maintaining your social relations? (i.e. social interactions take place in the home or mainly somewhere else?)
- (h) We have already talked about financial support from family members and other people: Do you get any support in-kind?
  - (i) Practical help in your household?
  - (ii) Care of children? If so, this will take place in their own home? If not, then where?
  - (iii) Emotional support?
- (i) Have you ever financially supported a family member or another person in their living situation?
  - (i) How did that come about?
  - (ii) In which way?
  - (iii) Any non-financial support?
  - (iv) Other forms of assistance that are not directly related to the housing situation?
- (j) Overall, how do you feel about the help that you receive from your family? And how do you feel about the support that you give? Do you think you need to give something back for it?

*Part 5: Other investments/properties*

- (a) Do you own one or more other apartments or other types of property?
  - (i) If so, how did you buy this?
  - (ii) When did you buy this?
  - (iii) For what purpose was it purchased? (Possibly accommodation of children?)
  - (iv) How do you use this?

*Part 6: Can you tell me something about your future housing plans?*

- (a) Do you plan to move in the near future? Would you want to (again) buy/rent your next place?
- (b) Are you planning to purchase a second house? If so, how you would use this?
- (c) If a homeowner: What do you plan with your current residence in old age? (Sale, inheritance, etc.)