Siblings, fairness and parental support for housing in the UK

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ABSTRACT
Financial support from parents has become critical to the capacity of many single young adults to attain and sustain independent housing in the United Kingdom. Utilising data from a qualitative study of early housing pathways, this paper applies Lüscher's theory of ambivalence in a context previously unexplored via this framework, analysing how participants talked about competing claims between siblings for finite parental resources in support of independent living. Most expressed faith in the assumed fairness of parental behaviours in providing support whilst often constructing themselves as ‘more responsible’ or ‘more deserving’ than their siblings. Whilst parental support was routinely made available regardless of recipients’ current housing tenure, there was nonetheless a sense that support for owner occupation fell into a distinct category of assistance, reinforcing notions of tenure prejudice. Given ongoing dependency on family support, participants were largely resigned to these disparities, regarding them as integral to the ambivalent nature of inter- and intragenerational family relationships.

Introduction
The housing pathways of ‘Generation Rent’, as younger cohorts in the UK have been dubbed (McKee, 2012), are characterised for many by precarious movement through the private rented sector (PRS) (Rugg & Quilgars, 2015), often interspersed by returns to the parental home (Lewis et al., 2016; Roberts et al., 2016; Sage et al., 2013; Stone et al., 2014) and lowered expectations of gaining security of tenure through early access to owner occupation or social housing (Hoolachan et al., 2016). These shifting pathways predate the 2008 financial crisis, but have been exacerbated in the years since by housing market readjustments and the austerity policies that have followed, including the shrinking of state support to young adults (Berrington & Stone, 2014; Stephens & Stephenson, 2016). The safety net of the parental home is for many an invaluable form of support, and difficult to quantify in monetary terms. Yet for those wishing to live independently, the ability to draw on financial and material support from family members has become critical to the capacity of many young people to attain and sustain living arrangements away from the parental home, whether in terms of

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direct support for housing costs or for more general living costs which help offset housing expenses (Heath and Calvert, 2013).

Estimates of the degree of intergenerational support for young adults’ independent living arrangements vary widely and most confine their focus to direct financial support for homeownership rather than other forms of housing support, reflecting the prioritisation of owner occupation over other tenures in a ‘property-owning democracy’ such as the UK (Rawls, 1999; Rowlands & Gurney, 2000). Data from the oft-cited Regulated Mortgage Survey of the Council for Mortgage Lenders, for example, suggests that the proportion of UK first-time buyers under 30 who were reliant on family support rose from less than one-tenth in 1995 to around four-fifths by 2011 (Council for Mortgage Lenders, 2011; Tatch, 2007). These figures are derived from the modelling of national aggregate savings and income data to calculate the proportion of first-time buyers with deposits that they could not reasonably have accumulated on the basis of income alone. Direct family assistance can only be assumed to make up the shortfall, despite the media presenting these figures in terms of help from the ‘Bank of Mum and Dad’ (see, e.g. Pickford, 2016). Surveys based on first-hand accounts of parental assistance indicate that support is nonetheless common. The English Housing Survey (DCLG, 2016), for example, reported that 27% of first-time buyers relied on help from family and friends in 2014–2015 (up from 21% in 1994–1995), with an additional 10% reliant on inherited money (rising from three per cent over the same period). As for the exact sums involved in parent–child exchanges, the reporting of average figures in excess of £10,000 is not unusual: one recent survey, for example, cited the average sum given by parents as £17,500 (Legal & General, 2016).

Parental assistance with housing has a long history (Franklin, 1995) and research on direct financial transfers predates the current housing crisis (see, e.g. Forrest & Murie, 1995). In the post-2008 era, research in this field has tended to focus on the consequences and outcomes of intergenerational transfers at the macro level. This body of literature highlights issues such as the reproduction of existing housing wealth, the decreasing role of the welfare state, the rise of asset-based welfare and intergenerational conflict at the societal level (Keohane, 2016; Lennartz & Ronald, 2016; Lowe et al., 2012; McKee, 2012; Searle & McCollum, 2014; Willetts, 2010). A small but growing literature also draws attention to young people’s individual experiences of receiving parental support (see, e.g. Heath and Calvert, 2013; Druta & Ronalds, 2016). Yet what is overlooked at both the macro and micro level of analysis is the likelihood that most recipients have siblings, who are making, or expecting to make, similar claims on finite family resources. Accordingly, young people’s reliance on family support presents potential challenges both to inter- and intragenerational relations. In relation to the former, for example, multiple commitments to supporting younger generations may impact on donors’ own financial security, given that assistance is often drawn down from savings, retirement funds or future inheritance (Keohane, 2016). In relation to the latter, tensions may be provoked surrounding siblings’ ability to access ‘their share’ of family wealth.

In recent years, the concept of intergenerational ambivalence (Lüscher, 2000) has been widely used as a lens for exploring how families work with and resolve tensions and differences in orientation towards the conduct of everyday intimacy and family life (Connidis, 2015). This approach is particularly helpful for understanding the allocation of diverse family-based resources, yet has not so far been directly applied to the often complex situations which arise when siblings are in potential competition for finite family resources in
support of housing. This paper fills this gap by utilising theories of ambivalence to explore how siblings talk about expectations of parental support for housing and the competing claims and obligations within their families. It draws on data from a qualitative interview study of single young adults in their mid-twenties to mid-thirties living in and around a Southern English city, all of whom had left home and were either living on their own or in shared housing.

The paper begins with a discussion of the sociological concept of intergenerational ambivalence, noting some of the ways in which ambivalence may be structured specifically in relation to housing support. Following an overview of the research study upon which the empirical discussion is based, the paper then explores several key themes. These include the faith expressed by participants in the assumed fairness of their parents’ behaviours in providing financial support for housing, despite often constructing themselves as ‘more responsible’ or ‘more deserving’ than their siblings. Moreover, whilst parental support was routinely made available regardless of recipients’ current housing tenure, there was nonetheless a sense that support for owner occupation fell into a distinct category of support, reinforcing notions of tenure prejudice.

**Structured ambivalence and sibling relationships**

The concept of intergenerational ambivalence is strongly associated with the work of Swiss sociologist Kurt Lüscher. He proposes the concept as a way of escaping from an unhelpful dichotomy between the language of either solidarity or conflict to characterise intergenerational relationships (Bengtson et al., 2002). In contesting the mutual exclusion implied by these polarised positions, he argues that ambivalences are rooted in the simultaneous existence of ‘polarised emotions, thoughts, volitions, social relations and structures that are considered relevant for the constitution of individual or collective identities’ (Lüscher, 2005, p. 100), and that intergenerational relations amongst adults are an expression of ambivalence and of efforts to manage and negotiate them (Lüscher, 2000, p. 13). More recently, he has argued that the sociological concept of ambivalence is best understood through including a focus on ‘processes of oscillation between polarized juxtapositions’:

> Hence, we ought to consider the oscillations between difference and similarity, between autonomy and dependence, and between moral obligations and self-interest – and the oscillations between their concrete manifestations in social situations…. (Lüscher, 2012, p. 103)

The intergenerational transfer of resources, whether financial or in kind, constitutes a classic example of an issue that requires careful management and negotiation within families (Descartes, 2006; Finch & Mason, 1993). The three specific juxtapositions highlighted above by Lüscher seem particularly pertinent to considering how ambivalence might emerge around negotiations of housing support. First, financial support to young adults is not uncommonly directed towards the attainment of residential independence from the parental home, yet paradoxically is often only achievable through ongoing financial dependence on family members (e.g. Druta & Ronald, 2016). Claims for such support are in turn often premised on assumptions and practices based simultaneously on moral obligation and self-interest. For example, parents and their children may both emphasise the perceived responsibilities of the parent–child relationship whilst at the same time desiring to live apart from each other (ibid.). And these processes are often underpinned by judgements of difference and similarity between siblings, whether in terms of assessments of deservedness
linked to individual circumstances or to cross-cutting structural factors such as gender or sibling order (Finch & Mason, 1993).

Building on Lüscher’s arguments and extending them beyond intergenerational relations alone, Connidis & McMullin (2002) have developed the idea of ‘structured ambivalence’ as a framework which can provide ‘a bridging concept between social structure and individual action, made evident in social interaction’ (ibid., p. 559). They refer here to the way in which all social relationships are fundamentally shaped and constrained by broader social structures and contexts, which exert a powerful influence on the ways in which tensions may be resolved (or not) within networks. From this perspective, individuals experience ambivalence when social structures such as their age, social class or gender constrain their ability to exercise individual agency in the negotiation of interpersonal relationships. The resulting ambivalence then becomes ‘a catalyst for social action’ (ibid., p. 559). For example, Ford et al. (2002) identify the ‘chaotic’ housing pathways which may be experienced by young adults who leave the parental home under duress and without parental support, and which in the case of working-class leavers tend to reproduce their socio-economic marginalisation within the housing market. The notion of structured ambivalence therefore acknowledges that broader resource-based conflicts linked to diverse forms of social stratification can impact on the ability of individuals to resolve inter- and intragenerational struggles and inequalities:

[A]mbivalence is created by the contradictions and paradoxes that are imbedded (sic) in sets of structured social relations (e.g. class, age, race, ethnicity, gender) through which opportunities, rights and privileges are differentially distributed… Managing ambivalence in daily life shapes the very social structures that produce ambivalence in the first place, through either reproduction of the existing order or its transformation. (Connidis & McMullin, 2002, p. 565)

In the context of sibling relationships and intergenerational support for housing, the finite nature of parental financial resources—grounded in class- and asset-based inequalities—provides a critical structural consideration, reinforcing a view of siblings as being in competition for scarce resources within the family (Coles, 2006; Sanders 2004). Gillies & Lucey (2006) characterise this view as being underpinned by a ‘resource dilution’ model, in which siblings are conceptualised as ‘merely additional claimants for the time and attention of their parents, soaking up finite reserves of family social capital’ (ibid., p. 480)—or, as in our case, family economic capital. Moreover, although the parent–child relationship is the family relationship that comes closest to being structured by status obligations, this does not mean that support is necessarily automatic or unlimited. Instead, faced with competing claims for assistance, parental support tends to go to the child perceived to have the greatest need and the most deserving case (Finch & Mason, 1993).

Birth order, age and gender are also considered to be powerful structuring influences on sibling relationships, with siblings’ behaviours or those of family members’ towards them often interpreted in light of these influences (Edwards et al., 2005). In relation to transfers of wealth, practices based on the principles of primogeniture (the right of inheritance of the firstborn son, informed either by law or custom) provide an extreme case, with more gender-neutral patterns of inheritance emerging in countries such as Australia (Mullins, 2000). Pillimer et al. (2012) also highlight the potential influence of gender on inter-family relationships, noting that fathers report lower levels of ambivalence towards daughters, whilst mothers report lower levels towards sons. Yet, in practice, these kinds of structuring
influences are not necessarily experienced as fixed positions or hierarchies and may be subject to negotiation, often with a strong emphasis on an assessment of siblings’ individual circumstances. McIntosh & Punch (2009, p. 63) argue, for example, that birth order and age can be ‘subverted, contested, resisted and negotiated’, with reciprocity, equivalence and fairness between siblings being worked out in relation to ‘responsibility, power, knowledge and sibling status’. ‘Sibship’, then, involves ‘a continuum of shifting power relations’ (ibid.), with the balance of power moving back and forth depending on specific circumstances and a variety of factors.

Davies (2015) also demonstrates that sibling identities tend to be assessed and judged in relation to those of their siblings, both by parents and other relatives as well as by siblings themselves. A sibling may come to be judged, for example, as ‘the sensible one’ or ‘the irresponsible one’, with processes of comparison having the potential to ‘fuel the ambivalences and feelings of both closeness and distance that often characterise sibling relationships’ (ibid.: p. 686). As Davies further reminds us, the progression of individuals through the life course is often closely enmeshed with that of their siblings, in housing as in other areas, and this process of benchmarking allows both siblings and other relatives to make sense of their experiences. This point highlights the salience of Giele and Elder’s emphasis on ‘linked lives’ within the life course perspective (Giele & Elder, 1998), including in its application to the field of housing (Beer & Faulkner, 2011).

Finally, it is also important to consider the macro-level structuring effects on sibling relationships of specific welfare regimes and of housing supply and demand, and how these interact with wider expectations of intergenerational support for housing to create culturally specific ‘intergenerational transfer regimes’ (Albertini & Kohli, 2013; see also Arundel & Ronald, 2016). Albertini & Kohli (2013) highlight how the provision of intergenerational support has different aims and meanings across different welfare regimes depending on the availability of affordable housing and state support for young adults and the type of support that parents might therefore be required to provide in order to best support their children in the pursuit of independent housing. Each regime will structure sibling relationships differently, influencing, for example, whether siblings are largely competing for financial support for specific crises following early home-leaving (as in the Nordic model, where there is a ready supply of affordable housing and strong welfare state support for young adults), or for support in kind through accessing space and ongoing support and subsidy whilst remaining in the family home (as in the Southern European model, where there is weak welfare state support for young adults and very restricted access to affordable housing). Albertini and Kohli’s Continental model, which sits between the Nordic and Southern European ones, best fits the UK context. This places siblings in the position of potentially competing for both financial and material support in kind, given the backdrop of increased housing costs, limited options and frequent returns to the parental home. It is also important to note the strong ideological and political prioritisation in the UK of owner occupation over other tenures as ‘a normalised tenure choice’ which shapes cultural norms governing the legitimacy of certain forms of housing support over others (Rowlands & Gurney, 2000). Financial support towards renting is often portrayed as a wasteful use of resources (‘dead money’), whereas support for homeownership is invariably portrayed as a sensible (family) investment (Roberts et al., 2016).
Introducing the research: ‘Single young adults and their housing pathways’

This paper utilises data from research on the housing pathways of single young adults in their mid-twenties to mid-thirties who, in 2010, were living in and around a coastal city in the south of England. The city’s housing profile is characterised by a PRS which is twice the size in percentage terms of the national average and relatively high levels of multiple deprivation, both of which are unusual characteristics within the prosperous South East region. The research explored: (i) the link between independent living and resource transfers between generations and between friends and partners; (ii) the implications of these transfers for young people's relationships with friends, partners and family members; (iii) interactions between housing and household pathways; (iv) ‘imagined futures’ in relation to housing, households and family formation; and (v) young people’s strategies for satisfying their housing needs and desires. Thirty-seven qualitative interviews were conducted, mainly in public locations chosen by the interviewee, and each beginning with the completion of a housing history grid which tracked participants' housing pathways since first leaving home. After narrating their housing histories on their own terms, using the grid as an aide-memoire, the following topics were explored: returns to the parental home; current housing situations; family and friendship networks; forms of support received from these networks; housing ambitions and aspirations; views and experiences of different housing tenures; and how their experiences compared with those of siblings and friends. All interviews were fully transcribed and the data were then analysed thematically using NVivo as a coding tool.

Our sample comprised 22 women and 15 men, all aged between 25 and 34, and with a mean age of 29. With one exception (a British South Asian woman), all were white British. As a condition of our sampling strategy, all were residentially independent, with 19 living alone, 14 in shared households and four in private lodgings (renting a spare room from a resident landlord/landlady), and all were single in the sense of not living with a partner, although many had done so previously and/or had a non-resident partner. In line with the dominance of the PRS in the city (not least amongst this age group), 31 were private tenants, five were owner-occupiers and one participant lived in social housing. Most (33) were employed full time, with one full-time student and three unemployed participants. This high level of employment reflects our most fruitful sampling strategy: inviting participation via the staff networks of large regional employers.

Twenty-eight participants had at least a bachelor’s degree, but in many cases they were first-generation entrants to higher education, whose parents were not necessarily in professional occupations or in possession of their own homes. Graduates as a group have traditionally had high expectations of accelerated routes into homeownership (Andrew, 2006; Ford et al., 2002), albeit grounded in the experience of graduates in the years preceding the current ‘massification’ of higher education. Most of our participants shared these expectations, yet were struggling to achieve their housing aspirations on the basis of a single income and/or without family support. Relatively poor-quality housing in the PRS, rising rents and restricted mortgage opportunities were, then, the taken-for-granted backdrop to the lives of our participants. As for their sibling networks, only two participants were without siblings. Of the rest, sixteen had one other sibling, eleven had two, and eight had three or more. Sixteen were the oldest sibling, eleven the youngest, and eight were somewhere in between. Having introduced the study’s research design, the paper now moves on to consider key themes arising from the interviews.
Siblings, fairness and parental assistance

Most but not all of the young adults we interviewed had already received some degree of financial assistance from family members in support of their independence since first leaving the parental home. This came mainly from parents and ranged from regular and/or ad hoc support for housing and general living costs through to larger sums for specific purposes such as rental deposits or contributions towards mortgage deposits. The largest sums—usually expected by both donors and recipients to be used towards substantial mortgage deposits—had been received as legacies (including living legacies) from grandparents (see Heath and Calvert, 2013, for an account of the nature and terms of financial assistance). Although only five participants were living in owner-occupied properties at the time of the research, four private renters were at various stages in the house-buying process, another owned a house elsewhere in the UK which she rented out, whilst a broader group were actively saving for future house purchases. In line with regular surveys on housing aspirations (e.g. DCLG, 2015), most aspired to homeownership in the future, often with strong parental encouragement, although many felt that this was an increasingly distant hope. In the meantime, their parents often helped out by subsidising the full costs of private renting, as well as other everyday living expenses.

During the interview, participants were asked whether their siblings had also been in receipt of financial support from parents. A first point to note is that a minority of participants did not know the answer to this question, or had only a hazy idea about it. Financial support in these families appeared to be considered an essentially private matter between an individual child and their parent(s) and not necessarily or at all a matter of general knowledge between siblings. This recognition of privacy in relation to financial support presumably left room for parents to make tailored, rather than ‘one size fits all’ responses to their children’s financial needs (in line with Finch and Mason’s 1993 findings regarding the drawing of distinctions in relation to need and deservedness), whilst also leaving room for ambiguity or even secrecy surrounding the conditions of support at any given point in time. Nonetheless, many participants, including those who did not know for sure whether help had been provided to their siblings, assumed that help would have been provided, often on the basis that help had been provided to them at some point. One participant observed that ‘that’s sort of what families do in that kind of situation’, whilst another noted that ‘I know they’d always, whatever they did for me, they’d do for my brother as well’. Such comments are suggestive of an assumption of parental fairness towards siblings amongst participants, reinforcing notions of family solidarity.

A belief in parental fairness was also present in cases where help was known or assumed to have been given to other siblings but had not yet been provided to the participant. Mary, for example, a 26-year-old who lived alone in a privately rented flat, was the youngest by some years of six children. She described how her siblings shared very similar trajectories, all having remained in the parental home until early marriage and the establishment of a first independent home with their spouses. Mary’s own trajectory was very different, having lived independently for several years, mostly on her own or in shared houses. She knew that one of her two sisters had been given a substantial sum of money by her parents (in the region of £10,000) when she had first left home to put towards a mortgage deposit, and she imagined—but did not know for sure—that they had done the same for her other sister. As for her three brothers, who had all initially lived with their future wives in the family
home whilst saving for mortgage deposits, she assumed that her parents had given them financial help towards doing up their houses once they had acquired them. On this basis, she confidently asserted that ‘they’d do the same for me’ when the time comes, ‘but I’m not in a position to buy’. Mary’s example also illustrates how the biggest sums were understood to be reserved for children at the point of entry into homeownership. As in Mary’s case, this was widely perceived to be entirely reasonable as part of a broader intergenerational investment strategy, despite the greater financial challenges involved in achieving homeownership in the current period. For Mary, her firm belief in her parents’ future generosity, and specifically in relation to owner occupation, helped her to make sense of the lower levels of support she had so far received from them and to manage any ambivalence she may otherwise have felt towards her siblings or parents as a consequence.

Some participants nonetheless felt that their parents’ (assumed) commitment to fairness between siblings came at a high price. They believed that their parents could not afford to be equally generous to all their children, and expressed concern that their parents had created difficult situations for themselves in setting a precedent of support for one or another sibling. Valerie, for example, a 25-year-old living in a shared house in the PRS, had two younger brothers who were also living away from home. Valerie had received lots of ad hoc financial support from her father to help her live independently, especially as an undergraduate, and in so doing she felt that he had set a standard that he would feel obliged to maintain:

But I think he’s got himself into a bit of a state about it now, because he has to do it for my brothers, and there are two. I think he was hoping that like we wouldn’t all go to university, but he wants to be fair, so he’s got to do it for everyone.

It did not seem to occur to Valerie (or to others who expressed similar views) that parents might in practice respond to their children’s needs on the basis of the specific merits of a case, including the deservedness and legitimacy of their respective claims (Finch & Mason, 1993). Instead, fairness was assumed to imply identical treatment, despite the difficulties this might present for parents, and was consequently construed as a potential cause of inter-family tension rather than solidarity.

Relatedly, some participants felt that their parents’ fairness and generosity was open to exploitation by their siblings. Twenty-nine-year-old Declan, who lived in a shared house in the PRS, had two younger brothers and one older sister. He claimed that he had always been more independent than his siblings, and was critical of them for taking advantage of his parents’ generosity: ‘my mum and dad tend to be doormats unfortunately’. He described how his older sister had moved back into the parental home with her husband in order to save for a mortgage deposit (reasonably legitimate behaviour, he felt), yet had failed to save very much and had instead become a burden to his parents (illegitimate behaviour). He noted that,

my mum and dad I think were a bit too lenient. I’ve discussed this with them and they admit their own fault and they say they should have been more strict with them,

adding further that he was ‘probably their favourite child’, largely on the grounds that,

well, I haven’t taken advantage of my parents, not as much as my siblings have… I think my mum especially really kind of appreciates the fact that I don’t take the piss.

What is particularly revealing here is the way in which Declan inverts the more usual intra- and intergenerational dynamics in these exchanges. His self-justificatory account positions him as ‘the responsible one’ relative not only to his older sister and brother-in–law, but
also to his parents (Davies, 2015). Positioning oneself against other family members in such a way was by no means unique to Declan’s story, and was a device adopted by others in expressing disapproval of their siblings’ financial dealings with parents. Such a strategy also helped justify the assertions of some that their own claims for support were, for various reasons, more legitimate than those of their siblings. Jane, for example, a 32-year-old who lived alone in social housing, argued that her parents were more than happy to give her financial support towards her housing costs because she was reliable and always paid them back, whereas:

my younger sister’s a lot worse than me anyway and doesn’t pay it back… she’s not in their best books at the moment to be honest, because she just always borrows or sometimes she’ll even take without asking, which to me is stealing from your family, and so it can never be as bad as that. I’m just borrowing a bit of money and then paying it back.

In Jane’s case, both the ‘good’ and ‘bad’ siblings in her family had received support on the basis of parental fairness, despite (according to Jane) the contrasting moral status of the two sisters. Other accounts suggested that parents also constructed their children’s identities on grounds of their relative responsibility. Carol, a 28-year-old who lived alone in the PRS, noted, for example, that her younger sister was viewed by her father as ‘the irresponsible daughter’, an ascription which, she argued, was self-reinforcing:

I tend to say to him well yeah if you keep saying that she’s just going to play up to that. So to be honest, you know I do tend to think, you know, he gives her a bit of a hard time.

Ascribing this view to her father rather than to herself was also a clever way of further emphasising her own more favoured positioning within the sibling order.

Although most participants were anxious to position themselves as the responsible sibling, some nonetheless confessed that they were ‘the irresponsible one’. Melissa, for example, a 34-year-old woman living in a privately rented house share, explained how her focus on ‘socialising and having fun’ rather than ‘settling down’ stood in contrast to how her two sisters (one older, one younger) had both so far lived their lives:

They haven’t quite had the same kind of lifestyle as I have and I wouldn’t like to say I’ve made any stupid choices, but I think I’ve concentrated maybe too much on enjoying myself than saving or thinking about the future, and I’m not really not that fussy where I live.

Despite believing that she was less responsible than her sisters, Melissa fully expected to be treated fairly by her parents. To date, they had assisted all three daughters with their housing costs. Yet the sums so far received by Melissa were relatively small compared with the sums she believed her sisters to have received, both of whom had been given substantial help with house purchases. In Melissa’s mind, the issue of tenure explained the disparity, once again highlighting the special category that support for homeownership falls into in the UK. She firmly believed that her parents would help her out with a future house purchase, but only if she was able to demonstrate a willingness to save (‘they wouldn’t just constantly bail me out and give me money’). She was not at all critical of them for this stance, but believed it to be entirely fair under the circumstances.

Generally, birth order was not directly invoked as an explanation for particular behaviours relating to financial support, although we did not ask directly about this and might have received a different set of responses if we had done so. However, it was indirectly invoked by some participants, in expressions of surprise when either they or older siblings had acted or been treated in ways seemingly out of line with their age status. Thomas, for
example, was the second born of four boys, but had been the first to leave home and get a job, and consequently believed that he was treated by his parents ‘as if’ he were the oldest child. Twenty-five-year-old Martin’s account of his father buying him a car even though he was the youngest of three siblings is another case in point. This example also indirectly points to the potential structuring effects of gender and gendered expectations of appropriate support, as Martin received the car ahead of his two older sisters. Several young women also referred to the closeness of their relationships with parents, particularly mothers, and how they thought that this had affected their parents’ willingness to help them out. As with birth order, though, we did not ask directly about the issue of gender in relation to financial support to siblings, and this would be a fruitful avenue for further investigation.

**Discussion and conclusion**

This paper has focused on intergenerational support for housing at the level of everyday family practice, through exploring how young people talk about their expectations of parental support and the competing claims and obligations within their families. The nature of the data means that these accounts represent only one viewpoint per family, yet they nonetheless provide some insight into what Connidis (2015) has termed ‘collective ambivalence’ within family networks: that is, a focus on how family members may differentiate in their feelings towards each other across the network as a whole. It is also important to acknowledge that many of these accounts share a self-justificatory narrative tone, possibly as an artefact of the interview method. Yet, the aim of the paper is not to present these accounts as objective truths but as glimpses into how young adults in pursuit of independence may talk about their developing understandings of deservedness and need in a context of finite parental resources, and as a way of opening up debate and further research on this topic. These accounts are also largely—but not exclusively—those of relatively privileged university-educated young adults, mainly employed in professional occupations, but not necessarily from established middle-class backgrounds. As graduates, they belong to a group of young adults who traditionally have had high expectations of early entry into homeownership on the basis of their own incomes (Andrew, 2006), but who now struggle to achieve their housing aspirations without at least some level of family support. Their experiences are by no means representative of all young adults, but provide insights that may be applicable in other contexts involving parental assistance to their offspring.

Strikingly, the majority of young adults involved in the research placed considerable faith in the assumed fairness of their parents in the provision of financial support for housing and independent living. Even the small minority of participants whose parents could not afford to assist them or who did not need to call on family support expressed the expectation that their parents would treat them and their siblings equally if they could afford to help or if they ever needed to call on their assistance. Fairness in the context of this study was, then, understood at the level of _intragenerational_ fairness within the family. This stands in contrast to most recent academic and policy-orientated writing on fairness and housing, which tends to focus rather more on _intergenerational_ unfairness and its cumulative effects (e.g. Howker & Malik, 2010; Morton, 2013; Searle & McCullom, 2014; Willetts, 2010), capturing a sense of intergenerational ambivalence at the aggregate, societal level. These broader debates often invoke understandings of fairness that are associated with conceptualisations of ‘the intergenerational contract’, based on reciprocity of care and support between generations,
whether through direct exchange between existing generations or the replication of intergenerational support amongst future generations (Willetts, 2010). Elsewhere, I have discussed these issues in relation to this same group of research participants (Heath and Calvert, 2013), drawing on Gouldner’s work on reciprocity (Gouldner, 1973). This earlier paper noted the blurring of the categories of gifts and loans by both young adults and their parents, including through offers of repayment being refused by parents in cases of assistance that had been established as loans, and how some participants implied that repayment or reciprocation could be made far into the future, and in kind as well as in monetary form. As such, parental assistance was considered by some participants to be an expression of a commitment to intergenerational fairness which had the capacity to play out over the life course. Yet understanding intergenerational support as a long-term reciprocal arrangement can also be seen as a way of handling the ambivalence that can arise from being indebted to one’s parents, helping to make sense of a situation where reciprocation may be impossible in the short-to-medium term.

The emphasis in our data on assumptions of intragenerational fairness within the family also points to the likelihood of multiple (and possibly simultaneous) financial commitments by parents. The expectation that parents with the means to do so should provide support of this kind connects to the claim by Gulbrandsen & Sandlie (2015) that, far from weakening relations between older and younger generations through intergenerational conflict, growing housing wealth [amongst the parental generation] has provided new opportunities for transfers between adult family generations and strengthened family relations. (ibid., p. 74)

Yet these ‘new opportunities’ for expressions of intergenerational solidarity come at a high price for those excluded from these processes, further reinforcing intragenerational inequalities between the children of those who can access parental wealth and the children of those who cannot. This highlights the impossibility of debating intergenerational (un)fairness without also acknowledging the existence of huge inequalities within generations, whether younger or older cohorts, and the effects that these inequalities have at the societal level through reinforcing existing social class differences.

This is an issue that has been largely ignored in the rhetoric surrounding recent fiscal policies of the UK government designed to promote owner occupation amongst excluded groups, such as the introduction of the Help to Buy ISA in 2015 and the Lifetime ISA which will be available from 2017. Both schemes offer a 25% ‘government bonus’ on savings up to specified limits, which could amount to very significant sums in the case of the Lifetime ISA. Reflecting the broader concern with intergenerational unfairness noted above, these sorts of schemes have been hailed as policies which seek to rebalance intergenerational inequalities by ‘putting the next generation first’ (see for example the repeated use of this phrase in the 2016 Budget Speech of former Chancellor of the Exchequer [Osborne, 2016]). Yet, the likelihood that the main beneficiaries of these schemes will be those who either already have sufficient surplus income to contribute or who can look to family members to contribute on their behalves has been downplayed. As Franklin has observed,

> It is possible to amplify the positive aspects of (...) the rallying of the family and network, but the downside appears to be an alarming number of people without any social support at all. (Franklin, 1995, p. 233, 234)

Finally, we consider the reinforcement of tenure prejudice which emerged in our data as a consequence of differential patterns of parental assistance for housing, and which is also
reinforced at the societal level by fiscal policies such as Help to Buy and Lifetime ISAs being introduced alongside restricted access to social housing, housing benefit cuts and the extension of Right to Buy policies to Housing Associations (see Stephens & Stephenson, 2016). Expectations and experiences of receiving lower levels of support for private renting and higher levels of support for owner occupation were common amongst our participants. Owner occupation was strongly encouraged by many parents as a sound financial investment, especially by existing homeowners. In contrast, financial support for renting was accepted by participants as a relatively wasteful use of parents’ finite resources. This is despite the increased difficulties for Generation Rent in getting afoothold on the property ladder and their greater immediate need for support with the spiralling costs of renting. Indeed, whilst many participants acknowledged the validity of the ‘dead money’ argument from their parents’ perspective, they did not necessarily apply it to their own circumstances and instead questioned the assumption that renting was necessarily an inferior option, particularly at a stage in their lives when many valued the relative flexibility of the PRS. Nonetheless, the idea that homeownership was a more deserving case for intergenerational support than renting, and hence provided a legitimate reason for some siblings to receive larger sums than others, was reinforced within many families: as one participant noted, ‘it’s sort of the aspiration that somebody has, in that middle-class upbringing that I had’.

In reviewing situations in everyday family life where ambivalence may be readily observable, Connidis has noted that:

Transitions that alter the balance in relationships or confront contradictory cultural expectations (…) make ambivalent feelings, actions and situations more evident. Such changes spark heightened awareness of working out or negotiating ambivalence as family members face the contradictions between new and past arrangements or between different expectations and challenges about how to do family. (2015, p. 85).

These comments seem particularly pertinent to our focus on parental support for housing, as the circumstances of individual siblings were invariably very different to the housing pathways of their parents as young adults. These had been characterised by ready access to affordable rented accommodation in both the social housing and private rental sectors and the possibility of relatively early entry to homeownership without the need for parental support. There were, then, few rules or precedents for how families should behave, only a strong belief on the part of young adults that fairness should underpin any attempts to establish rules, and a sense that they and their family members were often in uncharted territory. Unsurprisingly, given their ongoing dependency on family support, there was relatively little desire to openly challenge family practices and negotiations regarding support for housing and living costs, even if they disagreed with them. For those experiencing some degree of frustration in this regard, there was a sense almost of resignation, with any irregularities and disparities in the provision of parental support largely regarded as an integral part of the ambivalent nature of everyday family relationships.

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