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# Intergenerational Family Support for ‘Generation Rent’: The Family Home for Socially Disengaged Young People

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**ABSTRACT** *This paper critically discusses the concept of intergenerational family support in housing for young people. Recognising increased difficulties faced by the younger generation in the housing market, this paper highlights that support from older family members is increasingly important. Nonetheless, it is critiqued that the role of the family home has been largely ignored in the current “generation rent” discourse. By drawing on recent youth studies debates, this paper argues living in the family home could be an important form of support in housing, especially for marginalised youth. This paper presents insights from qualitative studies in Hong Kong and Scotland and analyses interview accounts of socially disengaged young people. It reflects how remaining at the family home could be interpreted as intergenerational support, and further elicits complexities in expectations, negotiations and emotions involved. This analysis offers new evidence and a more nuanced perspective of intergenerational family support in housing research.*

**KEY WORDS:** Intergenerational family support, youth, generation rent, disengaged young people, family home, affordability

## **Intergenerational Family Support for Young People’s Housing: An Introduction and Background**

The concept of intergenerational family support has stirred a growingly important and contentious discussion in recent academic debates on young people’s housing (Kemp, 2015; Moore, 2013; Tatch, 2007; Willetts, 2010). Concerns related to support and assistance provided by older family members have been considered as increasingly central to the options and transitions of housing for the younger generation. The existing discussions in the literature primarily focused on examining the role played by the older generation for young people to get onto the property ladder and access homeownership (Helderman and Mulder, 2007). Support from older family members, particularly in terms of providing financial assistance for home purchases or mortgage deposits, could be crucial for the younger generation to be able to become homeowners. Recent survey reports from the Council of Mortgage Lenders (2015) highlighted that the average age for young first-time buyers to purchase a home without older family members’ support stands at age 31. Whereas for young people who do receive support from older family members, the average age to become first-time buyers is 28. This underlined young people could struggle and find increasing challenges to afford independent housing if they do not have any support and assistance from the family. Other forms of financial and material support from older family members could also be important in young people’s experiences of housing transitions (Heath and Calvert, 2013). The boundaries of family support across generations are argued

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to be blurred and fluid. Assistance and contributions to support the cost of housing can be understood as diverse as well as continuous, ranging from gifts, inheritance, to loans, to anything ‘in-between’.

Other scholars in the field underscored several potential challenges faced by the current younger generation as intergenerational family support in housing becomes increasingly important. Searle and McCollum (2014) importantly pointed out that the prevalence of intergenerational family support could in fact reproduce existing housing inequalities and wealth gaps. There are deep-rooted inequalities within, as well as across, generations in terms of housing wealth. Thus, not only are there discrepancies between the older and younger generations, there could also be ‘housing wealth gaps’ within each generation. The gaps are suggested to implicate a stratification in opportunities and ways of how intergenerational family support could be received. There are differing abilities that the older generation could transfer housing wealth and afford provisions of financial assistance, particularly for home purchases and mortgages. Tatch (2007) argues the exchange of intergenerational family support in this way could be restricted to the ‘housing rich’ of the older generation. Older family members who are already homeowners could have an advantage over non-homeowners, thereby more able to provide financial resources, particularly by withdrawing equity from existing properties, to support young people to access homeownership.

Other previous studies demonstrated young people whose parents are homeowners are more likely to become homeowners themselves. Ma and Kang’s (2015) work shows young people in South Korea who have homeowner parents could enter homeownership earlier than their counter-parts. It is argued that the former group of young people could receive an economic head start based on wealth transfers and support from older family members. Similarly, Öst’s (2012) quantitative study in Sweden demonstrates parental wealth and housing tenure could be a significant predictor for young people’s housing opportunities. It is argued young people’s housing tenure are likely to mirror the housing tenure of their parents, thereby young people in ‘housing rich’ families could be advantaged in becoming homeowners. Intergenerational family support in terms of financial assistance, also often commonly referred to as the ‘banks of mum and dad’ by policy and media commentators (Kemp, 2015, p.11), is argued to be playing a crucial role in young people’s housing transitions. Conversely, Kemp (2015) argues that young people from low-income, ‘housing poor’ families could lack such assistance. Intergenerational support could be limited, and in some cases, not possible at all for young people from disadvantaged backgrounds. They do not necessarily have the same level of access to “housing wealth” and resources from the family, thereby face more difficulties and exclusions to access homeownership.

This underlines a predominant argument in the existing literature that the younger generation, especially from low-income groups, could be more likely to become unable to afford becoming a homebuyer and hence entrapped in the private rental market (Meen, 2013). It is also situated in this context that intergenerational family support grows in importance regarding young people’s housing options and experiences of overcoming barriers and housing issues. This paper aims to further understand how family support can be received and experienced. It argues for the need to consider varied forms of intergenerational exchange, and not only focused on assistance for homeownership. This paper offers an in-depth qualitative analysis of the lived experience of family provision received by disengaged youth in Hong Kong and Scotland. It will be shown that marginalised young people can experience parental support through remaining in the family home. The paper is structured by first introducing and highlighting this gap in the current debates on “generation rent”, and calls for more engagement with youth studies literature to understand difficulties in “youth transitions” in housing. The next section outlines the methods and design of the research conducted. This is followed by an empirical analysis and discussions of how the findings expand our understandings of family support in young people’s housing. It also draws out the complex emotions and negotiations involved and illustrates this with different cultural considerations. The paper concludes by highlighting the need for

future research to take the role of the family home into account, especially for young people whose housing options and resources are limited.

### **Wider Concerns of Housing Opportunities for Young People and The Rise of ‘Generation Rent’**

According to McKee (2012), changing and increasingly expensive housing markets have led to an emerging global trend of young people struggling to afford home purchases. There is evidence to suggest that the number of people under the age of 30 who are residing in rented properties and delaying homeownership is rapidly rising as a result of unaffordability of housing prices (Beer *et al.*, 2011; Heath 2008; Rugg and Rhodes, 2008). The surge of renters and decline in homeownership among the younger generation has begun to be recognised and encapsulated by the term ‘generation rent’ in academic debates as well as public discourses especially in the United Kingdom (Alakeson, 2011; Blackwell and Park, 2011). The shifting tenure pattern from homeownership to private rental among young people is also prominently discussed and identified in other countries such as Australia (Baum and Wulff, 2003; Baxter and McDonald, 2004; Bessant and Johnson, 2013) and Japan (Hirayama, 2012).

Meen (2013) explicates that the rise of ‘generation rent’ in the 21<sup>st</sup> century is accounted by multiple adverse conditions in the current housing market that disadvantage the younger generation. First, it is argued housing prices are growing at a rapid rate, and had remained high despite the Global Financial Crisis in 2008 (Kemp, 2015; Lee and Reed, 2014). Second, stricter requirements and higher rates of mortgages have also made it tougher for young people and first-time buyers to secure mortgages than previous generations. The mortgage market shares in several countries including the UK, Denmark, Netherlands, United States and Australia are currently dominated by older generations who owned existing housing assets, in spite of the rise of mortgage debt nationally (Meen, 2011). Third, there has been slow earning growth in the current economic climate. Aarland and Nordvik (2009) argue low-income groups could be especially limited in housing opportunities, and young people could struggle to accumulate savings for mortgage deposits and sustain mortgage payments. As a result, Kemp and Kofner (2010) illustrate many young individuals could be entrapped and restricted to housing options in the private rental sector. Moreover, rented accommodation is argued to be less secure and more expensive than homeownership.

The argument for ‘generation rent’ is also supported by discussions of the changing nature and retrenchment of the social housing sector. This has been prevalently found in the UK as well as in other parts of the world such as rest of Europe and Australia (Fitzpatrick and Pawson, 2014; Murie, 2014; Stephens *et al.*, 2002; Wilcox *et al.*, 2010). It is argued that decreased supply and long waiting lists in social housing has led to low-income groups and young people being neglected and had to rely on housing in the private rental sector (Kemp, 2011). This further elucidates the argument that the younger generation could be increasingly at risk of becoming 'long-term renters' more than ever before (Blackwell and Park, 2011; Kemp, 2015).

From a wider socio-economic perspective, increased rate of youth unemployment in the past decade could also be attributed to the rise of ‘generation rent’ (McKee, 2012). Scholars in youth studies highlighted that the changing opportunity structures in the post-industrial labour market have incurred downward pressures on youth employment and fragmented youth housing transitions (Furlong and Cartmel, 2007; Furlong, 2008). The younger generation is faced with increasingly insecure and unstable socio-economic conditions, which negatively affect their opportunities of finding employment (Beck, 1992; 2000; Giddens, 1991). Furthermore, recent literature observes an important aspect of this was increased amount of young people are ‘trapped’ in precarious employment, and could be limited to work in low-paid, low-skills, and fixed-term jobs for a protracted period of time (Antonucci *et al.*, 2014; McKnight, 2002; Webster *et al.*, 2004). Young

people's pathways to financial and also residential independence in having their own homes could be more uncertain and fragmented—a concept described by Arnett (2000) as 'emerging adulthood'. It helps reflect on the realities of young people's housing experiences, and hence contests a homogeneous and linear model of youth transitions in housing that could be no longer expected.

It is indeed within wider academic discussions on 'generation rent' and restricted housing opportunities for young people that concerns of intergenerational family support could be reflected as particularly relevant and significant. Such wider environmental context reinforces the significance of intergenerational family support in young people's diverse and fragmented housing options (Clapham *et al.*, 2012; McKee, 2015). Moreover, various forms of assistance and support from older family members in housing could be further understood as crucial amidst increased difficulties in the housing market.

### **Constructing A Critical Debate on Intergenerational Family Support**

This paper, however, identifies there has been a preoccupation in the existing literature with understanding intergenerational family support as older family members' provision of assistance for young people to access homeownership. Reinforced by the prevalence of the context of 'generation rent', the current academic discussions appeared to build the concept of intergenerational family support on a viewpoint that young people are having to turn to the private rental market and not being able to afford becoming homeowners. The focus of research on intergenerational family support has thus been largely placed on young people's ability to attain homeownership. From this perspective, intergenerational family support has been framed and assumed as primarily pertaining to financial support that young people receive for home purchases or mortgage deposits and payments.

Nonetheless, this reveals critical engagements with the concept of intergenerational family support in the context of young people's housing appearing to be under-researched. Insistence on assuming support from older generation as merely assistance for young people to access homeownership constitutes a key weakness in the current debate. This paper critiques the existing assumptions and attempts to address intergenerational family support more critically. This paper identifies recent youth studies literature concerning youth transitions could be particularly useful to bring further critical discussions of intergenerational family support to the fore.

#### *Growing Importance of The Family Home for The Younger Generation*

Youth studies scholars highlight that there has been an increase in importance of the family home in young people's experiences of youth transitions. It is demonstrated that remaining to live in the family home, belonging to the parents or older family members, could play a significant role in young people's lives. Moreover, youth scholars observe that there are growing difficulties and challenges for young people to become independent from the family, particularly from the family home, and this trend is prominently identified across Europe (Berrington and Stone, 2014).

There is also similar evidence found in East Asia to suggest an increased number of young people are struggling to become independent from the family or parental home and unable to move to independent housing (Teo, 2010; Teo and Gaw, 2010). In particular, there has been emerging interest recently in understanding the mounting number of young people who are marginalised—particularly disengaged from employment and education—remaining to live in the family home due to difficulties of becoming independent and having their own housing. Saito (1998) argues disengaged young people could particularly experience an 'extension' of youth and rely on protracted dependence on the family—a phenomenon he describes as 'adolescence without end'. It is estimated that there are 1 million young people in Japan alone who are disengaged from work and school and remain dependent on provisions from the family for months to over 10 years. Similarly, studies in Hong Kong showed there are a rising amount of young people being dependent on their family homes as they struggled to

become independent economically and residentially from their families (Chan and Lo, 2014; Wong and Ying, 2006; Wong 2009b). Wong (2009a) also argues young people's extended dependence on the family and remaining to live in the family home could be linked to experiences of social exclusion and socio-economic disadvantages. This is particularly discussed in relation to studies of social exclusion, which reflect multiple factors that could negatively influence and prolong youth transitions (Burchardt *et al.*, 2002; Hills *et al.*, 2002; MacDonald, 1997; Williamson, 2005). Therefore, remaining to be dependent and living in the family home could be considered as increasingly crucial and prominent in youth transitions experiences, particularly for disengaged young people (Coles, 1995; Pole *et al.*, 2005; Roberts, 2005).

In housing research, some scholars also began to recognise young people are living in their parental homes for longer than previous generations (McKee, 2012). Moore (2013) highlights that there is a 20% increase in the number of young people living with their parents in the UK, including some returning to their family homes after having moved out. The extension of education career, rising levels of students' debt as well as unemployment are argued to be factors that contribute to young people remaining to live in the family home for longer (Andrew, 2010). Similar experiences have been observed in recent housing research in Japan, young people are shown to be delaying leaving the family home compared to previous generations due to socio-economic difficulties (Hirayama, 2012; Izuhara, 2015).

Nonetheless, the role and importance of the family home remain to be under-explored in housing studies literature, particularly in relation to understanding support provided by the older generation to young people. Studies of youth transitions help point towards the need to query and further understand remaining to live in the family home as a potential form of intergenerational family support that the younger generation could receive from parents or older family members in regard to housing. It is also suggested that this could be an especially important form of family support for disengaged young people where it is available. This paper aims to explore how intergenerational family support could be interpreted differently in this context. It will also be reflected how the conceptual understanding of intergenerational family support could be contested and further developed by taking into account the role of provisions of the family home.

## **Research Questions and Purpose of the Paper**

This paper draws on findings from an original piece of empirical research, and uses its insights to critically examine intergenerational family support for housing particularly in the context of young people who are socially disengaged. The qualitative study helped unpack the concept of intergenerational family support in more depth and with more nuances. The findings of the study also revealed further complexities in how support provided by older generations for young people could be found, particularly in relation to young people remaining to live in the family home. Furthermore, this paper focuses on eliciting how various expectations, negotiations and emotions could be involved in this context, thereby shaped disengaged young people's experiences of intergenerational support. In light of this, this paper raises the following research questions:

- i) How should intergenerational family support in housing for young people be described and understood? What is the role of the family home in this context, particularly for socially disengaged young people?
- ii) What are the expectations, negotiations and emotions which could be involved in young people remaining to live in the family home and receiving this as a form of intergenerational family support in housing?

The rest of the paper dedicates to address the above questions and aims to engage in a critical discussion of the concept of intergenerational family support. It will be emphasised how the empirical study could enrich this debate and enlighten a new perspective on the ways that support in housing

from the older generation could be expressed, particularly in the context of marginalised young people. The next section turns to outline how the methodology and design of the study were developed to address the research questions.

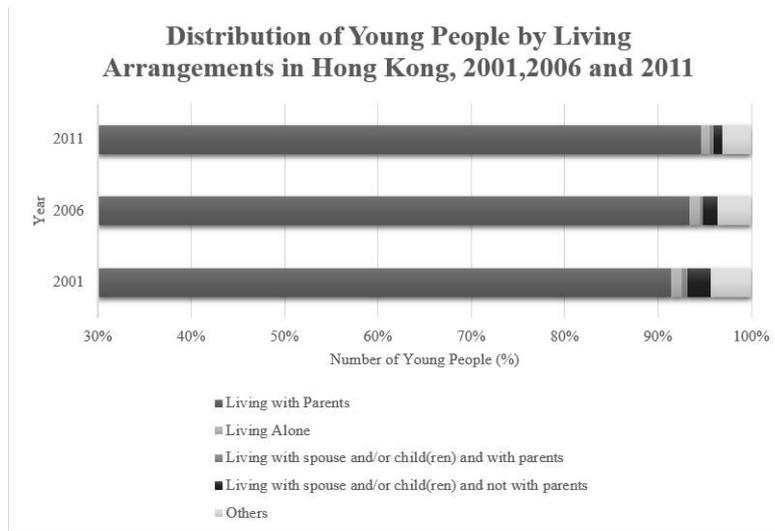
## **Methodology and Design of The Study**

The study devised a qualitative approach, and chose Hong Kong and Scotland purposefully as instrumental cases to provide in-depth insights to reflect and refine existing understandings of intergenerational family support in housing for young people (Riessman, 2008; Stake, 1994). Having two different cases was also believed to be most useful to uncover greater complexities of understandings, thereby gain more diverse perspectives on how young people experience intergenerational family support (Hammersley and Atkinson, 1983; Schwartz-Shea, 2014).

In the choice of cases, this study focused on selecting contexts where: i) young people remaining to live in the family home are prominently found, and; ii) young people living in the family home as well as intergenerational family support more generally could be viewed in contrasting ways. In the case of Hong Kong, there is a significantly high proportion of young people remain to live in the family home, especially due to the high cost of housing in Hong Kong. It is reported in the recent 2011 Population Census that 94.6% of young people aged 15-24 in Hong Kong live with their parents in the family home (Census and Statistics Department 2012). This includes over 95% of young people not in work live in the family home, while 92% of working young people live in the family home with their parents. On the contrary, only 2.7% of population aged under 30 are homeowners (with or without mortgage or loan repayments), compared to 52% in the overall population. Whereas 3.4% under-30s are in private rental or public rental housing, compared to 44% of total population are renters, including 30% overall population in public rental housing. In addition, there has been an upward trend observed in the proportion of young people living with parents and not having independent housing in the past decade in Hong Kong (see Figure 1).

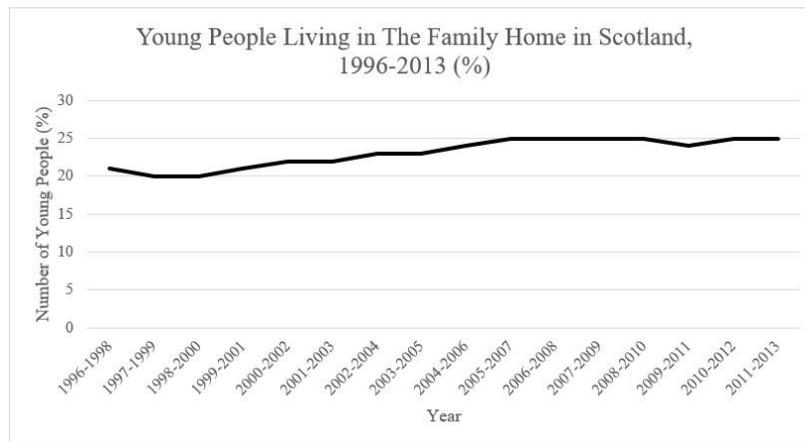
This highlights Hong Kong was an appropriate case to explore the importance and meaning of remaining to live in the family home for young people in relation to families' support, as such practice could be prominently found among the younger generation. Its prominence in the context of Hong Kong could also be explained by Hong Kong's social and cultural norms underpinned by Confucianism (Holliday, 2000; Peng and Wong, 2010). Influenced by the virtue of filial piety, the family plays a paramount role in the organisation of the welfare system in Hong Kong (Peng and Wong 2010). Family is considered as a central and primary source of care, solidarity and support. In this context, 'caring responsibilities as well as income from work are shared across the generations' (Hort and Khunle 2000: 164). The centrality attached to the family is also similar to the model of welfare observed in Southern Europe (Allen *et al.*, 2004; Castles, 1993; Ferrera, 1996) There is a relatively high level of reliance on the family for welfare and housing provision, and not on the state. It is hence not uncommon in the social norms of Hong Kong for young people to remain to live in the family home and extend their dependence on provisions from older family members beyond childhood (Fan, 2010). Confucianism promotes the virtue of a life-long duty and mutual obligation for a parent to love and provide for their children, and vice-versa, especially in times of need (Bell and Hahm, 2003; Hort and Khunle, 2000). There could therefore be high levels of intergenerational family support found and expected within the Confucian social norms and practices in the context of Hong Kong. It was anticipated in the design stage of the research that living in the family home could be a significant and possibly more widely-accepted and expected form of intergenerational family support in housing from older generations for disengaged young people in Hong Kong.

**Figure 1.** Distribution of young people (15-24) by living arrangements in Hong Kong (%)



Source: adapted from Commission on Youth, 2014, p.92

**Figure 2.** Number of young people (15-34) living in the family home in Scotland (%)



Source: adapted from Office for National Statistics, 2014

Whereas in the case of Scotland, there was also a similar growing trend found in regard to young people living in the family home and with their parents (see Figure 2). According to the Office for National Statistics (2014), there were 260,000 young people—one in four young people—living with their parents in the family home in 2011-2013, rising from 220,000 in 2001-2003. Moreover, young people under the age of 24 show a significant higher proportion of remaining to live in the family home. It is observed in the context of Scotland that homeownership among young people is declining due to high housing prices and housing welfare reforms (McKee, 2012). Among young people aged 16-34 who have left the family home and have their own independent housing, only 30% are homeowners, compared to 60% in the overall population (Scottish Government 2015). Whereas the number of young people in the private rental sector has risen from 20% to 41% between 2004 and 2014, while only 14% are privately renting in the whole population. There is 26% of young people in social housing, although the number is declining over the past 15 years, and 24% are in social housing in the total population.

This shows that the prevalent concerns of rising number of young people remaining to live in the family home due to difficulties in the housing market also made Scotland a highly appropriate case to examine the role of the family home. Scotland was also chosen because it has a different setting of intergenerational family support compared to Hong Kong. The cases' differences in contexts were believed to bring complexities of intergenerational family support sharply into focus.

The socio-economic system of Scotland could be considered as particularly influenced by ideals of neo-liberalism (Davidson *et al.*, 2010). There are a stronger expectation for young people to gain individual independence and also become economically productive (Nudzor, 2010). This is most emphasised in prominent recent policy and public discussions on 'NEET' (Not in Education, Employment and Training), as it highlights concerns of young people not being economically active and not growing independent (Adams, 2012; Finlay *et al.*, 2010). This context makes Scotland a case where there could be higher levels of expectations for young people to become independent from the family. It was anticipated that remaining dependent and living in the family home as a form of intergenerational family support could be less expected in Scotland's social norms compared to Hong Kong, thereby could influence young people's experiences of receiving such support from older family members. Cole *et al.* (2016) highlight how young people's housing circumstances are also influenced by recent welfare reforms. Many young people's positions in the housing market are being marginalised and non-owner-occupation housing options stigmatised. Expectations for a housing "pathway" in terms of accessing the housing ladder, and hence negligence of housing limitations particularly for disadvantaged youth, are reinforced by the reformed housing benefits system (Clapham *et al.*, 2014). On the other hand, the option of remaining at the family home could be 'non-existent for those with no homes, no parents, suffering relationship breakdown, or fleeing abusive relationships' (Cole *et al.*, 2016, p. 9). Due to the reforms and changing landscape of the housing market across Europe, particularly the increased unaffordability of homeownership, housing opportunities for young people are becoming more limited and chaotic (Hochstenbach and Boterman, 2015).

#### *About the research participants and interviews*

The study conducted 32 semi-structured interviews with young people who are socially disengaged, particularly disengaged from employment and education. The interviews were conducted from June to November 2014. All participants were also selected on the basis that they were living together with their families. This was facilitated by accessing young people who were participating in youth services or training programmes. The sampling strategy also meant the interview respondents were at a relatively young age (under 20), and could be more likely to remain in the family home and receive parental support than older youth (aged 20-24). Nonetheless, the interview focused on understanding the narratives and lived experiences of young people living in the family home. The approach importantly offered a window to further understand the complexities and nuanced experiences involved, and enlightened how it could be interpreted by the participants as a form of intergenerational family support (Marshall and Rossman, 2015). In the case of Hong Kong, 12 socially disengaged young people aged 15 to 20 were interviewed. All participants were approached through local Non-Governmental Organisations or schools. Similarly, 20 socially disengaged young people aged between 15 and 19 in Scotland were interviewed. All participants selected lived in urban areas of Scotland, in order to exclude influences of remoteness and inaccessibility, thereby maintained consistency with interviews in Hong Kong. The participants were accessed through Local Councils.

**Figure 3.** Distribution of Participants by Housing Tenure in Hong Kong

<b>Public Rental Housing</b>	<b>Owned Housing Authority's Housing</b>	<b>Rented Old Tenement</b>	<b>Private Owned Housing</b>
7	2	2	1

**Figure 4.** Distribution of Participants by Housing Tenure in Scotland

<b>Local Council Housing</b>	<b>Affordable Housing</b>	<b>Temporary Accommodation</b>	<b>Private Rental Housing</b>	<b>Private Owned Housing</b>
9	1	2	2	6

Accessing the participants through youth services led to a higher representation of low-income backgrounds in the sample. This mirrored wider socio-economic inequality in the Hong Kong and Scottish society, in which working class young people are more likely to be excluded from employment and housing opportunities. In both contexts, a mix of genders and education backgrounds were sought in the sample. However, this was also limited by the clientele served by the youth agencies, who acted as gate-keepers in this study. There were more male than female participants in the sample, but the analysis attempted to consider the voices of both genders equally. There was negligible differences in the accounts described by male and female participants.

In terms of socio-economic backgrounds, 7 participants in Hong Kong and 14 participants in Scotland were from low-income families<sup>2</sup>. Whereas 5 in Hong Kong and 6 Scottish participants were in non-low-income families. The mix of participants were also reflected in differences of housing tenures that the participants in both cases showed (see Figure 3 and 4). In Hong Kong, the majority of participants lived in public housing estates, which were government-subsidised housing provided for low-income families and were rented at significantly lower prices than the private rental market. Some participants lived in Housing Authority's housing<sup>3</sup> purchased by their families, and some in rented flats in old tenement buildings<sup>4</sup>. Only 1 participant lived in private housing owned by parents. Whereas in Scotland, nearly half of the participants lived in council housing, which were provided by Local Councils according to priorities of housing needs. Several participants were in affordable housing<sup>5</sup> and temporary accommodation<sup>6</sup>. 8 participants lived in private housing either rented or owned by their families. The mix of socio-economic backgrounds and housing situations was particularly useful to further understand the rich and diverse experiences of the participants living in the family home.

The semi-structured interviews were kept participant-led and all ethical standards were maintained throughout the research. The power dynamics and rapport were also carefully attended to,

<sup>2</sup> In the case of Hong Kong, 'low-income family' was determined by whether the participant's family was eligible to receive Public Rental Housing targeted for low-income families. This meant their families were receiving no more than HK\$ 22,390 (approximately £2000) in monthly income for a family of 3 persons. In the case of Scotland, 'low-income family' was determined by whether the participant was eligible to receive Education Maintenance Allowance in Scotland (EMA), a means-tested benefit for young people from lower-income backgrounds, and hence had a family annual income of less than £20,351 or £22,404 (for households with two or more children). It is noted that EMA was abolished in England in 2012 but remained active for young people in Scotland.

<sup>3</sup> The Housing Authority was a public agency and offered a homeownership scheme specifically for middle-income households to purchase flats in a purpose-built housing estate at below-market rates.

<sup>4</sup> Flats in old tenement buildings were typically less expensive and lower quality than mainstream private housing and new-builds in Hong Kong.

<sup>5</sup> Affordable housing was provided in the social housing sector available to be rented or purchased at below-market price for households on limited income.

<sup>6</sup> Temporary accommodation was provided by the Local Councils for individuals who are homeless or in threat to be homeless.

in order to overcome potential barriers of interviewing with socially disengaged young people, and most importantly, ensuring they felt listened to (Beresford, 1997; Curtis *et al.* 2004; Lister *et al.*, 2005). In the interviews, the following topics were broadly explored, although the order and structure of the questions were varied:

- i) Their experiences of living in the family home;
- ii) Feelings, emotions and perceptions around remaining to live in the family home, particularly in relation to being dependent and receiving support from older family members;
- iii) Their relationships and interactions with family members they live with, and;
- iv) Accounts of possible negotiations and conversations they have had with older family members regarding their dependence on the family home.

The interviews were conducted in the participants' native language—Cantonese in Hong Kong and English in Scotland—which helped allow the young people to feel at ease and free in expressing themselves. It also contributed to ensuring deep, nuanced, rich and vivid responses were obtained in the interviews (Rubin and Ruben, 2005; Mason, 2002).

The analysis of the interviews was guided by principles of an inductive approach (Charmaz, 2006; Glaser and Strauss, 1967). This was most useful to understand how the participants interpreted remaining to live in the family home as a form of intergenerational family support themselves. Hence, thematic analysis was chosen as the most effective tool to conduct the coding process, and finding emerging themes from the interviews that pertained to various aspects of the role of the family home, particularly regarding expectations, negotiations and emotions involved in intergenerational family support (Richard and Morse 2007).

## **Empirical Analysis and Findings**

All participants in the research in Hong Kong and Scotland appeared to receive support from older family members in terms of being able to reside in their family homes. This section aims to unpack the participants' experiences of remaining to live in the family home, particular in regard to the complex emotional dynamics, thereby underlines the importance of dependence on the family home as a form of family support for housing in the participants' accounts.

### *Intergenerational Family Support in Housing in Hong Kong: A Discussion of Expectations and Perceptions of Family Support*

The interview findings revealed that there could be differences in how the participants in Hong Kong and Scotland received intergenerational support from their families. In the case of Hong Kong, it was found that the participants had consistently high levels of expectations of being able to reside with the family and received intergenerational support in this way. All participants in Hong Kong lived in their family homes, which belonged to their parents or one parent, thereby received support in housing. Such expectation was also reinforced by the parent-to-child provision being seen as a particularly important form of intergenerational support in the social context of Hong Kong. The account of 18-year-old Kakei from Hong Kong highlighted a typical narrative of how the participants perceived a sense of support through their families' provision of a home.

Kakei had left school and was disengaged from work for 3 months when she was interviewed. As she had no sources of income, she was unable to afford to find her own housing by renting or purchasing. She described her only option was to stay dependent on her family. She was able to continue to stay with her parents, despite her parents also having limited means, in an apartment privately rented by the parents in an old tenement building. They lived in one of the poorest areas in Hong Kong, where rent was comparatively low. Both of her parents were also not in work, after her father suffered from an injury and had to stop working shortly before the interview. The family was living only on a limited amount of savings they had. Thus, Kakei, like over half of the participants in

the study, lived in poor socio-economic circumstances and her family had minimal financial resources to be able to support her materially.

Nonetheless, Kakei could indeed experience a sense of support from her family. Her parents' provision of a home was interpreted by the participant as crucial to her living. More than two-thirds of the participants articulated finding the support in housing from their families especially important to them. As Kakei explained:

Kakei: 'They'll just have to keep taking care of me for now, right?...If I really can't find a job, they would still be okay with it. They would still have to provide for me, it's just gotta be like that.'

The high levels of expectations of provision expressed by the participants also reflected the predominant Confucian values in intergenerational family support in Hong Kong. It was highlighted that the participants could hold strong expectations to receive support and depend on their families for provision, as the family was considered as the most important and life-long source of support and care within Confucian principles of filial piety (Peng and Wong 2010). Hence, it would not be outwith the social norms for young people to remain in their family homes and live dependently on their families for an extended period of time beyond childhood. There is a lifelong moral duty assumed on the parents to support and provide for their children.

None of the participants in Hong Kong expressed feeling pressured from their families to become independent from the family or to move out of the family home. Kakei talked about family support became particularly important to her as she found increasingly challenging barriers in continuing her education as well as joining the labour market. Thus, as the participants struggled to find financial income to support themselves, the housing provision as well as care offered by older family members could be a significant form of support to them.

Caman: 'My parents aren't really fussed [about me staying at home]. I really can't afford [to buy or rent somewhere else]...This does help me a lot to not feel worried, especially about where to live...I guess my family is always there for me, and they will keep me going, no matter what.' In here, there was another significant aspect of the participants' experiences of family support being illustrated. There was an underlying expression of love and support through the provision of a home. Moreover, although there was not necessarily any direct communications or conversations involved, the sense of support could be experienced by a loving interaction and sharing of material resources. In Kakei and Caman's accounts, they described feeling a sense of family support and solidarity in being able to depend on their parents and stay in their family homes for as long as they needed, without any pressures or conditions imposed by the family. In addition to the provision of housing, all but one participant in Hong Kong talked about receiving some support from families in terms of food, clothing, and in several accounts, financial resources such as pocket money. This reinforced the findings that the provision of being able to remain to live in the family home, as a means of offering support and care, could be interpreted as an important form of intergenerational family support received by the participants.

### *Intergenerational Family Support in Housing in Scotland: A Discussion of Negotiations and Emotions towards Receiving Family Support*

In the case of Scotland, there appeared to be more diverse experiences of receiving intergenerational support, particularly in provisions of housing from the family. The Scottish participants were shown to have more varied expectations of receiving support from their families compared to Hong Kong. Moreover, there were differing experiences in negotiations and emotions in regard to staying in the family home beyond childhood and receiving support in housing in this way. In particular, the majority of the participants consistently described complex emotions in their experiences of being asked to pay a contribution—or what the participants described as 'rent' or 'digs'—to their families for staying in the family home after they turned 16 or as soon as they left education, as it is believed to mark the turning point of a young person entering adulthood. 12 out of 20 participants in Scotland were asked to pay 'rent' by their families as a form of compensation for

the family's provision of housing. The following discussion aims to underscore how family support in housing could also be received, but it appeared to be possible that they could be received in a different way in the case of Scotland compared to Hong Kong. To illustrate the variety of experiences shown by the participants, three different accounts were chosen as examples to reflect the complexity revealed.

The first example was provided by 18-year-old male, Alan, who had completed high school and been looking for jobs for 6 months at the time of the interview. Also because of a lack of financial income, he was unable to afford to have any form of housing of his own. He had to remain to stay in his family home that was privately rented by his mother. His mother worked part-time as a cleaner, and he had 3 sisters also living in the house.. Since leaving school, Alan was asked by his mother to start paying 'rent' to contribute to the running of the house. Alan explained the 'rent' was seen as a compensation for the cost of his dependence on the family and the provision of a home from his mother, especially since he was no longer a student.

He described there were expectations for him to become independent from the family after leaving school and being able to support himself financially and materially without support from the family. Nonetheless, as he was unable to enter the labour market, he was only able to pay his mother a partial 'rent', out of the money he received from the Education Maintenance Allowance in Scotland for being in skills training through the Activity Agreement. He explained:

Alan: 'She wants me to pay her digs...[but] because I don't get that much from the training courses, I can't pay all that she wants. Like she wants £50 a week, I can only give her £25 right now...I just do what I can...I want to give her more money, but I can't.'

The quotation also illustrated the expectations to pay 'rent' for receiving support from the family could be mutual. Alan agreed and wanted to pay a compensation to the family for his mother's provision of a home for him. He expressed that he did not feel forced by his family to do so, but he wanted to be able to. It was interesting to note that neither his family nor himself had many financial resources, yet he still attempted to pay back his family as much as he could for receiving their support. It also appeared there was room for negotiations in how much compensation was required, which highlighted mutual understandings of each other's circumstances and positions could be established.

In a similar way, 17-year-old Michael had also been receiving support from his family for housing for over 9 months when he was interviewed. He too had left school and struggled to join the labour market since leaving school. He talked about wishes to live independently and have his own home, but with no financial means, he could not move out of his family home owned by his mother. He also described he would not be able to afford becoming independent from family support, such as by renting a place of his own, for 'quite a lot of years from now'. This could be indicative of a sense of hopelessness from the participant towards becoming independent and not needing to depend on the family, especially for housing. Hence, intergenerational support from the family could be especially important to his living also. Coming from a middle-class family, Michael lived with his mother, mother's partner, 2 siblings and a sibling's partner in a privately owned house. Michael described his family lived well and were not under any financial pressures. However, although his family was financially able to allow him to depend on the family home, he was asked by his family to either start paying 'rent' or move out. He said:

Michael: 'If I don't get a job, then my mum is gonna kick me out. So, then I'll have no house!...[but] if I get a job then I will be able to pay rent, [but] not give her a "rent" rent... I'll need to pay £15 a week just to live there.'

The narrative showed the negotiations and emotions could intensify in receiving family support for housing in this way, as Michael described he would have to find a job and have the income to pay 'rent' to his family, otherwise he would be kicked out of the family home. Furthermore, this also suggested the 'rent' asked to be paid by the family for providing support in housing could be not necessarily because of financial concerns. The distinction made by Michael

which described the contribution to the family as not being a “rent” rent’ was particularly enlightening.

It underlined the compensation for receiving family’s support and provision of a home could be not necessarily a financial transaction *per se*, unlike paying a formal rent in a housing rental or house-share context. In Michael’s account, it was revealed that the notion of ‘rent’ for family support could be more emotionally-laden and mean more than a financial payment. The participant explained that the ‘rent’ was also about taking responsibilities and growing up from his childhood. It was felt by being asked to pay a compensation for receiving provision and support from the family, he was encouraged by his family to become more independent and more like an adult.

Therefore, although there appeared to be higher tensions and more negotiations in over half of the participants’ experiences, there were also underlying expressions of love, care and guidance in how the participants in Scotland received family support in housing. The expectations of a ‘rent’ appeared to be a particularly important element of how care and support could be expressed between the participants and their families. It also enlightened different ways compared to Hong Kong in how intergenerational support could be important to the participants’ interactions with their families.

The participants’ accounts of receiving family support and provision in housing were more varied in Scotland than in Hong Kong. For example, the account of 17-year-old Nathan from Scotland alone provided differing narratives of how family support was being experienced through the relationships with his mother versus his father. Nathan had disengaged from school and employment, and had no income for over a year at the time of the interview. A few months before he left school, his father and mother separated and he had lived together with his father initially. However, as soon as Nathan turned 16, Nathan described his father kicked him out of the home and insisted on Nathan paying rent although he was still in school. Nathan then moved to live with his uncle for a few months while he was in school, and eventually moved in with his mother when his mother received her housing from the Local Council. At the time when Nathan moved into his mother’s house, he was no longer in school and had no income. Nonetheless, his mother did not ask him to pay ‘rent’, unlike his father. Also, his mother would refuse to take any contribution that Nathan voluntarily gave to her occasionally, such as money for take-away meals they shared. Nathan explained:

Nathan: ‘My dad was very much like the sort of person who is like, once you turn this age, I am gonna ask you for digs. You’re gonna be paying towards electricity and internet and whatever. And my mum... She doesn’t even take digs from me [for] staying past 16. Meanwhile, a lot of other parents would demand like a monthly rent or something, and I have offered to give her money for things, but she refuses to take any of it... So I have become to depend a lot on her being there and being able to support me.’

The quotation further articulated his contrasting experiences in receiving family support from different parts of the family. It illustrated the ways that the participants received support and provision in housing could indeed be highly contrasting. The quotation also reinforced the participants could be aware of the norms around provisions of family support, especially in regard to expectations of paying ‘rent’ for staying in the family house passed childhood. It could be a dilemma for the participants in Scotland as they struggled to enter the labour market or continue in education, and at the same time, had to depend on family support for housing. Hence, there could be varying tensions and mixed emotions experienced, as seen in all the participants’ accounts, in receiving provision of a home from their families.

It also importantly highlighted intergenerational support in terms of living in the family home could play a vital role in the housing options for socially disengaged young people in various ways. It could appear to be a loving interaction based on care, mutual understanding and exchange of resources. Conversely, it could also be a highly emotional and intense interaction underpinned by negotiations and conflicts. Therefore, this study’s findings in Hong Kong and Scotland further reflected the intergenerational family support for housing that the participant received could be complex and diverse.

## **Discussion: How Should Intergenerational Family Support in Housing for Young People Be Conceptualised?**

The previous section focused on illustrating and unpacking the accounts of the interviews conducted in this study. This section turns to elicit the insights gained from the analysis, particularly in regard to how support in housing from older family members was experienced and made sense of by young people in two case studies. This section aims to elucidate the theoretical implications of this research and discusses how intergenerational family support in housing particularly in the context of disengaged young people could be conceptualised and described. The analysis uncovered novel insights in regard to underlying diversity and complexities behind young people's experiences of receiving support in housing from older generations, and how such support across generations should be constructed and interpreted with a more nuanced perspective.

It will also be illustrated there could be diverse expectations, negotiations and emotions found in young people's experiences of intergenerational family support. This contributes to further enrich the understanding of the provision of living in the family home as an important form of support from older family members particularly for young people who are disengaged. Moreover, it will be argued that the insights of this study revealed an original and important component to expand the concept of intergenerational family support.

### *The Role of Living in The Family Home*

One of the most striking findings was all disengaged young people in the research struggled to access independent housing. They experienced significant barriers to own as well as rent a home. As found in the case studies in Hong Kong and Scotland, there appeared to be remarkable similarities in how participants were dependent on the provision of housing from their families, and had limited housing options apart from remaining to live in the family home. This was emphasised particularly in relation to the young people's disengagements from employment and education, as they had limited means to afford finding their own housing. Moreover, there were commonalities found in over half of the participants in Hong Kong and Scotland who expressed a sense of disparity towards being able to move out and have their own independent housing—regardless of renting, homeownership or finding social housing—in the near future.

The findings reinforced the argument that being able to remain and live in the family home could also be a significant form of support that young people in particular could receive from their parents or older family members and carers in regard to housing. Furthermore, this suggested that the role of the family home should be recognised and taken into account in the framework of interpreting and understanding intergenerational family support for housing for young people.

The findings enlightened that families' support in terms of providing a home for young people to live in could also be a significant way that they construct and made sense of intergenerational family support. The empirical analysis importantly provided an illuminating perspective which reflected family assistance in housing for young people could be understood as constituted by the provision of the family home from older family members. Furthermore, it underlined the concept of intergenerational support should no longer be restricted to being framed as the offering of resources from older family members for young people to purchase their own homes and access homeownership only. Such assumption in theorising and imagining intergenerational family support was found to be particularly problematic in this study. Thus, this paper highlights young people being able to remain to live in the family home are important to how families' support for young people could be understood and conceptualised.

### *Understanding Varying Levels of Expectations*

The empirical findings also revealed the possibilities of varying levels of expectations concerning family support in housing among young people particularly in terms of living in the family home. In the case of Hong Kong, all participants had similarly high levels of expectations to receive this form of support especially from their parents. Disengaged young people could find being able to

remain to live in the family home particularly important as well as accepted within the Confucian underpinning and social norms of Hong Kong.

Whereas in the case of Scotland, the participants appeared to show more awareness of social expectations prevalent in Scotland to move out of the family home and transition into having their own housing, especially as soon as they turned 16 years of age and being seen as beginning to enter adulthood. It was emphasised by the participants moving out of the family home could too be expected as soon as they had left school, thereby expected to enter employment and become independent from the family, especially in the Scottish social context shaped by neo-liberalistic ideals. It thus emerged in the findings that intergenerational family support could be conceptualised as pertaining to more diverse levels of expectations.

The participants in the study demonstrated that young people could have differing expectations regarding parents' provision and being able to live in the family. The differences were particularly remarkable across the two cases studied. This study suggested varying sets of expectations could be potentially found in how young people received support in housing from older family members. It reaffirmed the concept of family support in housing for young people should be thought of as involving *diverse*, as opposed to homogeneous, aspects of expectations. It could be useful and important for future researchers to take into account the potential range of experiences of expectations in regard to young people receiving older family members' support.

#### *Understanding the Complex Negotiations and Emotions between Generations*

Another important insight emerged in this study was there could be various negotiations involved in different aspects of receiving family support for housing. This was particularly highlighted in the case of Scotland, in which three-quarters of the participants articulated experiences of negotiating about paying 'rent' to compensate for older family members' provision of housing and remaining to be dependent on the family home. Nonetheless, it was also reflected there were varying experiences and outcomes in such negotiations. The majority of participants in Scotland were asked to pay 'rent' by their parents, while other participants were not asked to repay any contribution for living in the family home. Conversely, none of the participants in Hong Kong talked about being asked to pay 'rent' or contribution for their dependence on the family.

This importantly prompted further reflections on complex negotiations hidden behind the support in housing and resources shared between generations. It was elicited that such negotiations could be key to facilitate how intergenerational family support in housing was developed and constructed. There was also evidence to suggest negotiations between young people and older family members could be on-going. Tempting though it may be to assume otherwise, such negotiations could be not necessarily ended at a specific point of the process, such as when the young person was allowed to remain to live in the family home. The complexities of the negotiations exposed an important view that intergenerational family support could be found more fluid and dynamic. In this light, the findings pointed to imagine the concept of intergenerational family support to be underpinned by a range of varying negotiations. This was emphasised particularly in the context of young people remaining to live in the family home provided by older family members in this study. Therefore, this paper proposes underlying negotiations between younger and older generations could be an important component of the imaginings to understand intergenerational support in housing for young people.

The final key finding revealed in this study was that complex and nuanced emotions could be reflected by young people in regard to receiving support in housing from older family members. It appeared there could be multiple contrasting emotions pertained to their experiences. The findings highlighted that young people could feel high levels of tensions and internal conflicts emotionally. On the other hand, the majority of participants in Hong Kong and Scotland could also experience, in various ways, a sense of being loved and cared for through older family members' provision of the family home, particularly as they had limited alternative options due to being disengaged from employment and education. This reaffirmed that there could be complex underlying emotional aspects intertwined with how families' support were experienced and what they meant especially for

marginalised young people. Their emotions could vary and intensify as they felt a sense of powerlessness to become independent from the family home. Moreover, the tensions could be heightened when emotions were enmeshed with varying expectations and negotiations with older family members to remain in the family home. This appeared to be particularly striking and observable in the case of Scotland. It was thus evident in the empirical analysis that emotions could constitute a significant part that shaped and influenced young people's experiences of receiving support in housing.

The findings reinforced an important theoretical standpoint argued by this paper that intergenerational family support could be conceptualised as pertaining to diverse, multiple sets of emotions, thereby should not be merely imagined nor assumed as a homogeneous experience. On the contrary, the participants' interview accounts uncovered that there could be differing pictures depicted about negotiations and emotions across, as well as within, individual experiences of receiving support in housing from families.

The insights from this study prompted the need to further understand and explore the variety of emotions which could be involved in older generations' assistance for housing. The paper also suggests there could be previously overlooked emotional aspects and potential complexities in regard to emotions interwoven with intergenerational provisions experienced by young people. Possible multiplicity of emotions should be addressed when describing and conceptualising intergenerational family support in housing for young people.

## **Conclusion**

In summary, this paper discussed a novel illuminating approach which could refine and enlighten a richer conceptualisation of family assistance in young people's housing circumstances, particularly within the context of young people who are socially disengaged. The findings importantly reflected on the role played by the provision of the family home as a form of support in housing from older family members. Thus, remaining to live in the family home is being argued to be a significant way that intergenerational support could be expressed, and was demonstrated to be particularly crucial to the housing of marginalised youth. The existing approach prevalent in the academic discourse that emphasised on examining support for young people in accessing homeownership, particularly in terms of financial support, could be insufficient. Such assumptions could neglect an important way that disadvantaged young people could experience families' support in housing as found in this study, thereby could risk not comprehending the full picture of intergenerational family support for various groups of young people.

The concept of intergenerational family support was contested to be extended, and was suggested to take into account the role of older family member's provision of living in the family home. Moreover, it was emphasised that different forms of expectations, negotiations and emotions have to be recognised and addressed in conceptualising intergenerational family support. There was evidence in this study to suggest that there could be more underlying complexities in regard to how young people experienced and perceived support from the older generation for housing than previously assumed. There could be complex emotional dynamics at play and shaping and underlining how support in housing could be exchanged between generations.

Such areas of intergenerational family support were suggested to be interesting avenues for further research in the future. This helps seek and establish deeper and more nuanced understandings of the concept. The potential complexities and hidden heterogeneity involved in family support in housing could no longer be ignored, and hence should be recognised in future queries of housing across generations.

## Figure caption

**Figure 1.** Distribution of young people (15-24) by living arrangements in Hong Kong (%)

**Figure 2.** Number of young people (15-34) living in the family home in Scotland (%)

**Figure 3.** Distribution of Participants by Housing Tenure in Hong Kong

**Figure 4.** Distribution of Participants by Housing Tenure in Scotland

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