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GILDED CAGE OF FAMILY HOUSING GIFTS AND TRANSFERS

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Supported Home Ownership and Adult Independence in Milan: The Gilded Cage of Family Housing Gifts and Transfers

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Abstract

This paper analyses practices of intergenerational support for homeownership among different generations of families in Milan, Italy. It makes use of an original dataset of qualitative interviews investigating homeownership pathways and the negotiations of support that they pre-suppose for Italian young adults. The paper explores the meanings and moral reasonings behind the decision to accept (or not) support in context of contemporary discourses surrounding the liquidity and availability of housing and finance. It highlights the moral compromises and emotional negotiations inherent in the giving and receiving of support for housing, contributing to a body of literature concerned with the reproduction of homeownership in Italy. Furthermore, it stresses the importance of homes and housing assets in mediating dependence and re-affirming family bonds within a family oriented welfare context, despite conflict, resistance, and frustrated aspirations.

Keywords: young adults, homeownership, family support, intergenerational contracts, adult independence, moral identities, Italy, Milan.

Introduction

Young adults' housing trajectories are rarely 'a solo project' (Holdsworth and Morgan, 2005: 125) and depend to a large extent upon the support of family. Moreover, while homeownership has become increasingly central to achieving full adult independence (Forrest and Yip, 2012), it often continues to rely upon support across generations, especially where kinship remains a core welfare mechanism. Italy has been an iconic context in this regard, with transfers of housing wealth and property contributing to family solidarity and, increasingly, sustaining adequate living conditions for younger people (Aalbers, 2007; Allen et al., 2004; Castles and Ferrera, 1996; Filandri and Bertolini, 2016; Padovani, 1996; Poggio, 2008; Tosi, 1987). However, solidarity often comes at a cost, with support for housing transitions associated with reciprocal obligations and future care responsibilities for family members (see Izuhara, 2002).

Despite evidence that housing support within kinship networks contributes to other forms of welfare in Italy (Allen et al. 2004), little attention has been paid to the moral and emotional dimensions of actual practices by which families support young adults' routes into homeownership. This paper consequently addresses the complex emotional negotiations and moral compromises that closely interdependent relations pre-suppose, contributing to existing literature on the role of the family in the intergenerational transmission of homeownership in Italy, but also elsewhere (Barbagli et al., 2003; Castles and Ferrera, 1996; Mulder et al., 2014; Poggio, 2008; Tosi, 1987; Zajczyk, 2008). Indeed, although analyses of welfare in South European countries focus on familialism in explaining regime distinctiveness, housing practices along with the family itself are often taken for granted in the comparative literature, rather than dissected as dynamic and idiosyncratic features.

A further contribution is to the understanding of the role of homes and housing property in both mediating dependence and reaffirming inter-generational bonds. While the interconnections between family housing assistance and life-course transitions have been emphasised (e.g. Mulder, 2007) processes have largely been imputed. We therefore address the 'paradoxical role' (Mencarini and Tanturri, 2006:410) played by family in both expediting the social and economic emancipation of young adults and sustaining reliance on, and subjugation to, the family. In the last decade, parental support has assumed even greater import as a means of sheltering young Italian adults from the effects of post-crisis austerity, welfare retrenchment and destabilised labour

market conditions. As we identify in this paper, intergenerational transfers of housing, property and wealth have subsequently become even more critical to life-course transitions and the achievement of adult *independence*, whilst also enhancing *dependence* on and obligations to the family as a unit of welfare.

We specifically draw on qualitative interviews conducted in Milan with young adults and their family members, usually parents. Our analysis focuses on how current structural factors inherent in local housing and labour markets are internalized and played out in the negotiations of family loyalties, obligations and responsibilities. We further illustrate how support for becoming a homeowner is understood by young adults as well as the implications for contemporary family relations and intergenerational contracts. In contrast with Coda Moscarola et al., who argue that adult children ‘welcome the reward’ (2011: 11) of family transfers (especially those concerning housing), we apply a micro-sociological approach to the meanings and moral reasonings behind decisions to accept (or not) support in context of contemporary discourses surrounding access to housing and finance.

Our paper proceeds as follows. The first part explores contemporary understandings of intergenerational support for housing and its centrality in sustaining socioeconomic stability for families. The second part goes on to consider the nature and purpose of our empirical approach as well as the salience of Italy as a context and Milan as a case. The analysis of our original empirical data considers the housing transitions and routes to adulthood experienced by both young adults and their families. We then address the complexity of practices of support nested in contemporary family relations. We argue that the way in which homeownership is being (re)produced within contemporary families often requires young adults to assume obligations and responsibilities despite frustrated aspirations toward independence. Our conclusions reflect on the moral implications of support for homeownership, in particular the loss of emotional freedom and growing sense of indebtedness associated with assisted transition to household independence.

Intergenerational Support, Family Expectations and Moral Identities

Various studies investigating intergenerational support for homeownership have focused on material support and its effect on market behaviour. Financial transfers have

been shown to smooth transitions into homeownership, influencing the timing of homeownership, but also the characteristics of the dwelling purchased (Engelhardt and Mayer, 1998; Guiso and Jappelli, 2002). Sociological studies have centred on intergenerational support more holistically, identifying different dimensions of solidarity (functional, associational, emotional) (Szydlik, 2008) and the ways in which they interact. International comparative studies meanwhile, have illustrated different 'transfer regimes' across Europe, with variation in levels of functional support and the types of support exchanged (time, money, etc.) (Albertini and Kohli, 2012).

Studies that investigate intergenerational support as practiced, however, are rare (Brannen, 2006), with more recent contributions focusing on negotiations of material support and the understandings that frame giving and receiving (e.g. Heath and Calvert, 2013). Finch and Mason's (1993) study of family responsibilities remains the most comprehensive study of support in practice. Central to their analysis is that family support has both a material component, the actual giving and receiving of support, and a non-material component, or a moral dimension. The non-material/moral dimension still resonates with the reputation (both good, such as 'the family carer', 'the generous parent', 'the helpful sister' or bad such as 'the selfish brother') that a family member might acquire through life-long family interactions. It also has to do with the ongoing development of personal identities that people perform in relation to their families. The moral judgements that family members make of each other shape these identities and frame expectations about how the family at large should treat that person. They thus shape what a particular member is entitled to receive from the family. Such 'moral emotions constitute families and motivate support' (Sanghera et al., 2011:168). Through them, families assess legitimacy, and enact social norms, and commitments.

In the cases discussed by Finch and Mason (1993), critical to identity formation was the ability to balance dependence and independence. Some of the most important preoccupations in the negotiations of support have to do with not becoming overly indebted or ' beholden to' any particular (set of) family member(s). In this sense, while family support was quite common and often 'unremarkable', there was always the risk of family relations not working out for the individual on a moral level, even when they did work on a functional, material level (p. 169). More recent research from the UK identifies how important gifts relating to housing have become in mediating dependence and independence. Specifically, transitions into homeownership are now

typically facilitated by parental contributions, with the gift (or loan) redefining the adult relationship between parents and offspring (Author B and C).

While studies have focused on English speaking countries, Italy represents an important context in which to explore contemporary practices of intergenerational support. Among Southern European countries, where welfare policies have not been well developed, especially those sustaining younger adults (Allen et al., 2004; Ferrera, 1996; Padovani, 1996; Poggio, 2012a). Intra-family solidarity has remained an important source of informal support, facilitating the re-production of ostensibly strong family ties (Barbagli et al., 2003; Saraceno, 2003). Duties of support for descendants' well-being in Italy are not only rooted in normative expectations regarding welfare, but also in an extensive legal framework that hangs reciprocal obligations upon principles of 'subsidiarity' (Naldini, 2003; Saraceno and Naldini, 2013). In this environment, the family acts as both a catalyst (of welfare provision) and a channel (of resource redistribution) across generations.

Poggio (2008), moreover, speaks of the intergenerational transmission of homeownership as a core element of Italy's familial welfare regime, able to provide the basis for a 'pre-modern care-for-inheritance generational contract'(p.84). In practice, proximity between different generations represents the foundation for mutual support and the reproduction of family-based welfare in itself. The transfer of housing and capital for home purchase have thus been significant in this regard.

A recent study by Coda Moscarola et al. (2011) examining relations between proximity and housing-related transfers, emphasizes the role played by credit constraints in enhancing children's disposition to live closer to their parents. The authors postulate that if parents enjoy living close to their offspring and the further care perspective, children, especially the more credit-constrained ones, will 'welcome the [transfer] reward' (p. 11) of greater proximity. However, little has been done to pull apart the values and discourses surrounding negotiations or to challenge the taken for grantedness of intergenerational exchanges. A closer focus on the strong interdependences perceived and negotiated among family generations over the life course, as examined in this paper, reveals a more contested picture. In context of shifting market and welfare conditions, the focus on housing brings to light both the conflicts inherent in exchanges as well as intergenerational inequalities shaped around access to housing property wealth.

Since the early-2000s the role and scale of intergenerational exchanges related to housing has escalated across developed societies, reframing routes towards independence. On the one hand, housing markets have become embedded in wider (often global) circuits of finance, influencing property values. While on the other, access to credit as well as stable employment necessary for home purchase diminished, especially since the Global Financial Crisis (GFC) (Lennartz et al., 2015). Moreover, the attainment of homeownership has become more critical in context of, firstly, increasing reliance on private housing asset wealth in relation to welfare state retrenchment (Connelly and Gifford, 2006), and secondly, the status of ‘home-owner’ as a marker of complete adult autonomy and as a requisite of economic security in later life (Forrest and Yip, 2013). As such, life-courses that align with housing careers that feature property ownership have become more important to life chances, with kinship networks increasingly drawn upon to ensure access (Author B and C). In this context, family gifts and loans that assist housing transitions have become an important feature of the (moral) economy of the family (Heath and Calvert, 2013), especially in terms of rights, debts and obligations negotiated across generations. The Italian case then, where the home already played a considerable role in intergenerational exchanges and adult emancipation, has attained a wider salience.

Homeownership and the Family in Italy

In the Italian case, a focus on the moral dimensions of intergenerational support brings the significance of contemporary exchanges and transfers, especially those related to housing that are also embedded in the wider economy, into sharp relief, especially the ‘paradoxical’ support for homeownership that is normally considered necessary to the achievement of full adulthood. While values and norms surrounding intergenerational duties and obligations shared within families typically motivate and justify support, changing aspirations toward personal independence, and the desire not to remain beholden (especially to parents who may expect some form of reciprocation) – in context of diminishing access to credit, employment security and state support – seem to clash with these norms.

Entering homeownership is an important step in adult transitions, and has been particularly emphasised in Southern Europe countries (Allen et al., 2004; Kurz and

Blossfeld, 2004; Poggio, 2008; Tosi, 1987). In such contexts, housing systems are characterized by high rates of homeownership overall and a significant role of the family in the social production of this tenure (Baldini and Poggio, 2014). Between 1989 and 2008, nonetheless, Italian house prices increased well ahead of prices for other goods (Modena and Rondinelli, 2011), with the progressive ‘marketization’ of the housing system exacerbating affordability problems (Baldini and Poggio 2014). Although the scale of mortgage debt has expanded in recent decades (see Aalbers, 2007), it still represents a small fraction of GDP¹, meaning transactions still feature large deposits and cash buys that elevate the role of personal assets and family wealth. The low-level of social housing provision along with low investment in the private rental sector has also sustained pressure on home purchase. Meanwhile, prolonged higher education, unemployment and work precariousness, low wages and ‘an unfavourable economic conjuncture’ has further undermined the capacity of young Italian adults’ to purchase a home in recent years (Mencarini and Tanturri 2006:410).

For many, the traditional practice of buying a home before marriage has become an unachievable aspiration, marking a shift with previous generations, who were typically more able, and likely, to secure homes through ‘cheap routes’ (Baldini and Poggio, 2014: 319), usually family-based and assisted funding schemes. A key outcome has been the recognition of postponed autonomy among Italian millennials, many of whom have, both figuratively and literally, been trapped in their childhood bedrooms (Shiv, 2014). Sharp increases in housing costs have also been associated with diminishing labour mobility (Bentolila and Dolado, 1991; Cannari et al., 2000), and delayed family formation (Caltabiano and Dalla-Zuanna, 2014; Kohler et al., 2002; Mulder and Billari, 2010).

In a context of severe austerity measures after the GFC, the family has faced additional pressure to provide housing, further perpetuating adult children’s long dependence on parental resources. A significant concern then is how Italian families continue to assist the housing careers of their children and how this affects family relations and adult transitions. A particular concern is how adult children and their parents are (re)negotiating increasing dependence of the former on the latter.

Research Design and Context

Our study draws on semi-structured interviews with young adults living independently, as well as a number of their family members (most typically parents who had provided gifts or loans in support of their children's housing choices). Interviews took place from late-2013 through early-2014 in the metropolitan area of Milan. Our 'young' adults were aged 30-44 years (i.e. the generations born between the beginning of the 1970s and the 1980s) and had entered the housing market in the previous decade.

Participants were recruited following a respondent-driven sampling procedure. We selected young adults (singles, lone parents, couples, couples with children) starting from the institutional networks developed during the field research². Interviews were conducted, wherever possible, with all adult household members. In the case of couples, both partners were interviewed together.

Given the focus on family relations and housing support between generations, we investigated family networks using an open, follow-up design (see Author B and C). Young adults were asked to refer family members that were most important in supporting their housing situation. In Italy, where networks are usually more extensive and assistance may take place beyond parent-child dyads, we had chance to interview 14 'anchors' and consequently 29 related (older) households: in total, 43 households and 64 participants. Variation was sought among anchor households in respect to household composition, income and education level, and housing situation judged by tenure but also how the household ended up in that particular form of tenure. At the same time, to ensure different housing situations we selected neighbourhoods in terms of key housing variables: tenure split, housing types, and neighbourhood reputation.

Interviews lasted between 60 and 180 minutes and took the form of a detailed housing history of the household that allowed us to investigate the character of housing pathways, generational differences and the impact of life events. Information on the nature of family networks were captured in both interview transcripts and through relational drawings respondents made during the interview.

The Milan Context

The city of Milan is by no means typical of the country as a whole, but nonetheless offered an effective setting for analysing the ambivalent nature of family support

alongside aspirations toward full adulthood and autonomy. Milan is one of the major economic, cultural and political engines of Italy, concentrating many financial and executive activities (Andreotti et al., 2000). Its population is better off and older than the national average, shows a higher rate of employment and has higher educational averages³. Demographically, a decrease in birth rates since the 1990s have also transformed the traditional nuclear family structure in Milan (the average number of household members is 2.3).

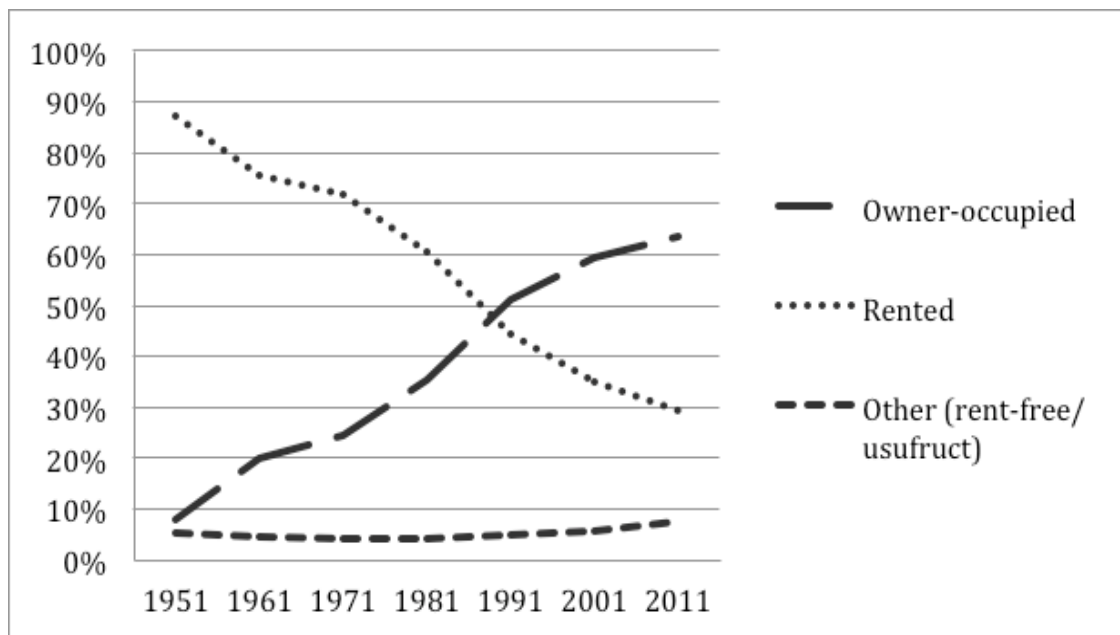


Figure 1. Distribution of household by tenure in the city of Milan, 1951–2011

Source: authors' elaboration on Housing Census (ISTAT 2011)

If contemporary Milan can be defined as ‘a prosperous city, a symbol of innovation and progress’ (Mezzetti et al., 2003:28), it is also true that it is an expensive city that selects its residents through a very high cost of living. In terms of tenure, a tremendous tenure shift has occurred over the last half-century with homeownership rising (see fig. 1) from 7.9% in 1951 to almost 64% in 2011 (ISTAT, 2011). Meanwhile, other rental tenures have been residualized. A highly priced supply in the private rental sector (Tosi, 1994) has only been poorly supplemented by the development of public housing.

Despite economic resilience, younger Milanese in particular have seen their life choices diminish in recent years, especially in terms of career opportunities and family formation (Bricocoli and Sabatinelli, 2016), but also in regard to housing options.

Essentially, contemporary Milan is an expensive homeownership oriented city, where 'mortgages are mainly taken out by young couples who are supported by affluent parents. As a result, the high degree of family support and the housing cycle (and social selectivity) are intertwined' (Aalbers, 2007: 194).

Housing Transitions in Milan

Our sample collectively embodied much of what the social science literature has suggested in regard to housing and household transitions in Italy. Firstly, homeownership was common across the social-strata (Barbagli et al., 2003). Moreover, nearly all our 'anchors' who had entered homeownership had done so with financial support from parents or grandparents, usually with marriage or partnership as a trigger. In some cases, for example, support was given to help defray the cost of a mortgage, while in others an entire home had been gifted. Our informants often reciprocated by moving somewhere in close proximity to the family, something very common in Italy, even compared to other South European societies⁴.

Italian home leaving is delayed – 26.1 years-old on average – in line with dependence on familial assistance and the lack of alternatives to it (Billari et al., 2001). Our informants often remarked that they had decided to move out of the parental home to give a romantic relationship 'a chance to grow'. At the same time, they expressed a general sense of anxiety about this step. Renting in Milan was considered highly problematic. Only one couple, both with stable jobs and total monthly income above 2,500 euros, could comfortably afford private rent. Those with more precarious working conditions, meanwhile, navigated the few social rental opportunities for young people provided by the city, or they eventually shared. In two cases, both lone-mothers, household independence meant living rent-free in an additional property owned by their parents. Indeed, living rent-free in a family owned property – at almost 4% of households – effectively constitutes an extra tenure in Italy.

By contrast, among the older households in our sample (usually the parents or grandparents of anchors) a large number owned a second, or even a third, home; usually a vacation property. In describing their own housing careers older informants often reflected on differences in economic conditions in the past. Housing prices in and around Milan were relatively low before 1990 and it had been common to rely entirely

on wealth from within the family rather than applying for a bank loan or mortgage when purchasing a home. Moreover, many had also inherited their parents or other relatives' homes. Homeownership represented for almost all of them an explicit form of pension. However, divorced people, especially the older ones in our study, preferred to keep their finances more liquid and sometimes rented (an apartment), even if they had been homeowners during marriage. Few of our older households were public or cooperative sector tenants, and of those that were, all had contributed to the home-purchases of their adult children.

Practices of Giving and Receiving

The home and the rootedness of family expectations and obligations

The deep connections between the material home and the emotive and moral concept of family were evident throughout our conversations with young and old Milanese informants. Homes and families mutually constituted each other, with the former important in sustaining a sense of succession or continuity for the latter. Indeed, individuals typically defined themselves in relation to a process of transition from one generation to the next that was often embodied in the object of a family owned property (especially if it was, or would be, inherited). Intergenerational wealth transfers were too imbued with a sense of ancestral continuity, especially if these were intended to assist housing transitions.

A number of our interviewees viewed family support through the metaphor of a tree, or at least thought of themselves as embedded in a situation of 'rootedness'. Within this conception, the idea of a single 'family home', from which current and future family members would build their lives, loomed large. For instance, when asked to draw her own family relationships (Figure 2), Luisa – a divorced mother in her early sixties – envisioned the family home (*casa*) as a solid, well-rooted, and reliable 'trunk', that connected living family members.



Figure 2. Relational map of Luisa's family.

Although the idea of the family home provided a material and moral base to this 'root', it could also be ascribed to a broader category of family assets over which the individual had very little, if any, influence. Carla, for example, a 58 year-old psychologist who inherited a detached house from her parents (and they in turn from their parents) in a prestigious central neighbourhood, while aware of her privilege, also expressed other contrasted feelings:

It's worth a fortune, I consider myself very lucky... but then of course this house contains the whole story of my family, my grandparents, my parents... The fact is that it is great here, impossible to find a better place, however it is a *very deep root* to have, and sometimes... I do not feel that is mine!

Carla referred to the intergenerational transfer of resources as a practice rooted in the past, but with effects in the present. She recognized that her home was the space of memory with a moral identity. This was at the same time both comforting and oppressive.

While the direct inheritance of a house provided the most obvious examples, other interviews suggested that practices of kin support – of receiving and passing on – were

not fixed, and were highly variable. These typically reflected variations in socio-economic status. Housing support thus came in the form of prolonged co-residence in the parental home (facilitating saving), or a rent-free house (inherited from grandparents or donated by the parents), or a loan or gift of money to help with a deposit or mortgage repayments. Help also came in the form of practical support with moving, decorating and furnishing as well as when dealing with the legal hurdles of house purchase. For many of our respondents, assistance with housing was not just about intergenerational continuity, but also reflected values of family solidarity and equity in terms of the rights and obligations of parents and children. In the following, Angela, a widow in her 80s, shared with us her memories of the sacrifices endured when her and her husband sought to secure homes for each of their sons. This story begins in the early-1970s when the apartment one floor above them became available:

...the first one that gets married will get it! We did not think specifically of one or another, but the first that married... and Lorenzo got married at 23, while Giorgio only did when he was 35, because he went to university. My husband said 'if we make some sacrifices we can buy it!'... And so we bought it... Then my husband went to search again, and he found the apartment for the other son too. We put in it a bit of furniture we had left from a vacation place we used to have on Lake Garda and, step by step, we furnished the whole apartment. Through sacrifices we have solved everything for everybody.

Overall, while the home and the family were mutually constitutive, it was often practices surrounding the transition of each generation to their own home that affirmed the family bond. At the same time, despite the cultural resistance to the sale of inherited family properties that has been identified in Italy (Poggio, 2012), our subjects often expressed ambivalence towards the gift of a particular family property.

Housing gifts and moral imperatives

Despite the focus on continuity and solidarity, as well as evidence of parental 'sacrifice', the giving and receiving of support practiced within families could also be highly instrumental. The material value of support was often interwoven with the emotional and moral dimensions of family relationships. Family responsibilities and obligations along with feelings of dependence or independence were indeed embedded

with the moral reasoning surrounding gifts and transfers of, and for, housing. This seemed to constitute something of a paradox for many of our Italian anchors. On the one hand, emancipation from the parental home required adult children to accept family support, on the other, this was often perceived as a sort of ‘gilded cage’, and ultimately came with conditions and expectations.

Acceptance of such a meaningful gift (such as a property or money for a deposit) typically meant an acceptance of the rights of parents to exert continued influence over adult offspring (and ultimately their spouse and children). This sometimes manifest in requirements of children to buy property in close proximity, which enhanced the influence of parents, but could also potentially facilitate care exchanges in the future, as parents aged and families grew.

Awareness of this contract could often be divisive. Conflicts arose in families when young adults, who have possibly never got along with their parents, at some point of their lives need to negotiate with their elders in order to achieve independence. Household transitions and gifts of housing property were central to this dilemma in many of the families we encountered. For example, Martina, a 50 year-old employee of a social cooperative, described the struggle to accept financial help, in context of a very conflicted relationship with her father:

I have always had this rebellious attitude toward my family. I am very left wing, but my father is a businessman and between us there has always been this political contradiction... when he wanted to give me this house, it was very hard for me on an emotional level, it was exhausting. But I felt lucky compared to my friends and I did not want to throw away this opportunity. It was a real dilemma, but in the end I accepted, I did it!

In another case, a young couple that had been gifted a house – paid for by both parents – expressed that, over the years, their own freedom and well-being had been compromised by the extreme intrusiveness of the husband’s family. Interviewing the parents, we discovered that they considered themselves entitled to judge and make decisions about their children’s home (from the furniture, to the car parking spot, to the arrangement of spoons in the kitchen drawers). This was perceived by the younger couple as ‘burdensome,’ as something excessive that had nothing to do with family

support and reciprocity. This particular couple eventually decided to actively establish some distance from the control exercised by the family.

Our parents paid for everything, I remember receiving monthly payments of 13 million lira for each of us. My parents drew from our ‘family well’, the money, in fact, has always been administered by my mother for everybody, for my father, for my sister, and myself. Then when we got married, I realized that I was living in a matriarchal society and that we must get away from this every day form of control (by my mother and my sister) over our lives. So I questioned my family, we even went to a relationship counsellor... and then we set the boundaries and now we are proud to administer our own finances.

(Giorgio and Adele, 40, taxi driver and secretary)

Elena, a 43 year-old lawyer, told us that obligations to parents and family can be very onerous, even when adult children contribute significantly to the costs of the home. She revealed how the relationship with her parents-in-law involved daily conflicts, anger and discussions on every little matter. This sense of subjection to ‘unreasonable questions’ had gradually exhausted her, contributing to an accumulated resentment toward an ‘oppressive’ family.

Owning this home gives me a sense of security, but it's also a ball and chain (*una palla al piede*)! It becomes a constraint on any choice you want to make; here we are co-owners you know, while if we would have been renting I would be more... free! Here, whatever you want to do in the house is contested and I have to negotiate everything with my in-laws, they want to put their nose in every stupid thing, from hanging a frame to buying a coat rack, everything! So that we don't do anything, I mean everything has remained almost in the same position, after three years we don't even have the curtains yet, it's kind of... as if the house has been mummified since we got in.

Despite the conflicts associated with family gifts, in only one case among our respondents – Francesco, a 36 year old free-lance consultant, and his partner – was there any active resistance to the ‘gilded cage’ of a gifted property or acknowledgement of the ‘moral value’ of getting by on one's own. During our study, Francesco's grandmother, passed away. Some months after, almost ‘out of the blue’, as Francesco described it to us, his parents offered him her apartment in the same building as theirs,

for free. The parents tried to convince them that living in the same house would be a ‘true advantage’ for everybody. Even if Francesco did not have kids, his parents strongly pushed the case of ‘future children’ and the care opportunities for all living together in the same building. Francesco, however, resisted. Despite the attraction of mortgage free living, the close parental proximity would endanger his, and his partners’ freedom and privacy. He also liked the place in which they currently lived, perceiving it as ‘the home they chose,’ a sentiment that would be lost if he were to move into the home where his grandparents had lived for 50 years. In contrast with his parents, who had accepted a similar gift of a home when they were younger, Francesco appeared to value his autonomy ahead of potential financial and welfare advantages. He also reflected on the fact that his parents, while they had contributed toward the deposit on his current home, had no interest in selling grandma’s apartment and giving him the money to pay off his mortgage. The gift, in this sense, was very much self-serving.

They have a fear of having complete strangers living in the apartment below them, so they asked us to make a big decision... we could stop making sacrifices, we are actually paying a mortgage that costs, if not the half, at least forty percent of our total income. It was hard to say ‘no thanks’.

Changing aspirations and structural constraints

Ultimately, negotiations between parents and children are shaped around cultural, social and institutional contexts. In Italy, support for housing has had a particular salience and families focus on this form of assistance – as demonstrated in the examples above – in light of everyday moralities and subjective appraisals of personal circumstances, abilities and histories. A specific concern is the reproduction of the family. In recent years (especially post-GFC) however, the chances for young adults to leave home, get married and form new household of their own has been more forcefully undermined by economic uncertainties, a weakened labour market and the impact of state austerity measures. In many of our interviews these destabilising factors presented in terms of a sense of concern, worry or constraint that shaped how different family members decided ‘what to do’ and ‘how to help’ each other.

Younger respondents consistently framed their housing pathways in terms of the various contemporary ‘costs’ of autonomy and adulthood. Leaving the parental home

necessarily required an income that could, first of all, meet the increasingly prohibitive costs of independent living. Structural change and the precarity of working conditions, however, had clearly undermined faith in this. For most, declining access to a mortgage was also a specific barrier. Some identified themselves as ‘undesirable bank clients’ due to their precarious employment situations. In this context, parents become even more critical in providing the economic capital to support their children’s housing transitions. By contributing to down payments, acting as mortgage guarantors, paying bank interest, or simply giving offspring more or less money, Italian families can, and often do act ‘against the market’ (Poggio, 2012b), by facilitating alternative routes to those provided by mortgage and housing markets. Indeed, the young Milanese we talked to were very conscious of their dependence.

Yes, this house is ours, but of course it is not really of the two of us, I mean none of us can buy a house... The bank would never have given us a mortgage if we had really asked. In the end we knew that we had to launch ourselves otherwise (Sara, 35, Physical therapist)

More recent homebuyers specifically identified the importance of familial economic support in avoiding exposure to the mortgage market and the unfairness of banks. In Sara’s case, the sale of another family apartment and a gift of money (added to other savings), allowed them to buy their apartment in ‘cash’. Without this support, she claimed, they would have had to significantly postpone the move to independent living: ‘Well, maybe after another... eleven years of work we could pay for a ‘normal’ mortgage by ourselves’. Sara also noted the trade-off embedded in the negotiation of family support that had saved her from years of financial sacrifice. In many instances young adults used the concept of ‘privilege’ when discussing their situation, especially when comparing with peers that could not count on similar family resources. They understood the ‘privilege’ of family support as something that enhanced their standard of living and contrasted it to the situations of those who faced prohibitive mortgage costs.

Other respondents expressed major anxieties when recalling experiences with banks and mortgage applications, especially those made around the time of the crisis. Francesco talked about feeling desperate during such negotiations for his apartment:

What happened? In 2008 there was the banking crisis ... I went with my fiancé

to ask for a 30-year mortgage in August. We both work, we had the 30,000 euros for the down payment that my grandmother gave us... the bank told me that there were no problems, so we went on vacation. I assumed it was all set. Then I began to feel a bit worried... that these banks were beginning to fail... and one day we were called in by the banker who, indeed, offered to sell us a life insurance product associated with the mortgage. But this was proportional to the total cost of the loan... a lot of money, about 10,000 euros, and we didn't have that money at all. So we couldn't accept and when the banker told us that they then had to double the interest spread, we said 'we can't do that!' The banker said that they no longer have the same freedom as before. However for us it was absolutely unbearable, impossible! At that point we had to change bank, and this happened two weeks before we were due to sign the deed. We were desperate, we risked losing the apartment and the down payment too.

In context of economic difficulties, parents often felt greater responsibility to act as donors, even if family support had already been provided. In the case of Francesco above, the purchase of a home was only made possible in the end by an additional family gift (of money) and by his parents acting as guarantors on the mortgage. In the following excerpt, Francesco's father explains the reasoning behind the extra help extended to his son and fiancé. While he could not provide as much assistance as his own parents had when he started out, he still felt he was doing as much as was necessary, or perhaps even possible.

Well, that was for them a time of difficulty. However, they didn't ask, in fact many times we had told them 'if you need something...'... So, we helped, but that is because they deserve it, they deserve this help, they never throw money away, they don't come here every minute asking... at that point we did it! After all, we have had so much help [from our parents] right?

In Italy, even in cities like Milan, homeownership has been deeply normalised, with rental housing usually considered inappropriate to the production and raising of children (Mulder and Billari, 2010). The specific conflicts between homeownership, family formation and economic constraints derived from changes to the mortgage, housing and welfare systems, were clearly evident in younger peoples discourses. This tension also appeared to be exacerbating the role of the housing system in delaying family formation.

Marco, a 24 year- old sales engineer, for instance, identified the need to both get married and for his fiancé to find a job before he could leave the parental home. Adulthood in his view represented as a transition from the family of origin and the ‘next one’ which Marco wished to have with his girlfriend:

In my opinion you must have economic independence, if only my girlfriend could find a stable job... I would get married then, have kids while I’m still young. I mean this would be my ideal!

For Marco, if his girlfriend could find stable employment, they would then have the double income necessary for a couple to meaningfully achieve independence, and leave the natal home. Continued reliance on his family, in the meantime, inhibited mobility, with pressure to remain in close proximity to the family competing with aspirations to move in the pursuit of other opportunities.

Homeownership thus also represents a barrier to independence. Pino, a 35 year old language teacher (who travelled internationally during his academic training), talked of a complete different ‘landscape’ of housing opportunity in northern European cities. There, housing opportunities were ‘cheap, nice and centrally located’. In the following dialogue he discussed with his partner the fact that he must commute three to four times a week from Milan to Bologna for work. If they were renters, perhaps they could more easily move there instead of feeling stuck in their current place.

Pino: In northern Europe there is a real flexibility, it does not happen that all the people own their own house, they all rent! In Germany, in Holland, in England..

Sara: You're obviously more free!

Pino: it is rare for a family to own a home... I remember when I was in Germany I lived in the centre of Munich, which is one of the most expensive German cities. Renting was way cheaper than in Milan! Now I got this teaching position in Bologna last July. For me it is a very important thing and... then I found myself saying ‘what the hell will I do if I’ll have to teach four days a week?’ I’ll have to commute back and forth like crazy, and I thought of this house, but what could we do? Rent out the apartment we own and rent another one in Bologna and move there?

Sara: Well yes, we have sometimes thought about the possibility to relocate,

however...

Pino: In the end I decided to commute to Bologna during the week and even if I would love to stay there, we didn't move.

Pino and Sara's experiences also provide a vivid example of the linkages between socioeconomic changes in the familial welfare system that have undermined conditions young people entering adulthood in Italy. As Pino explained:

It's all basically anachronistic, this whole thing of support, I mean the heavy, concrete support that our parents gave us, is outdated. It's like a non-value, there is something that is not working, a divide... we are a generation that has far fewer resources than our parents!

It appears then that although family assistance and housing gifts continue to thrive in Italy – sustaining a family based homeownership and welfare model – the meaning and salience of these transfers are far more conflicted than has been so far assumed (i.e. Coda Moscarola et al., 2011). Transfers between each generation over the decades seem to have been shaped by shifting socioeconomic contexts and while younger Italians have ostensibly sought greater independence and earlier emancipation, these desires have been strongly tempered by shifts in housing and credit as well as work and welfare conditions. Our younger interviewees were often reticent about accepting assistance for, and gifts of, housing, but on the whole considered them necessary – along with accompanying family obligations and expectations – in order to form their own family household and become fully independent adults themselves.

Discussion and conclusions

In this article we approached intergenerational support for homeownership from the point of view of the practices and moral conundrums that accompany the giving and receiving of support among Italian families in Milan. The analysis shows that despite the deep mutually constitutive nature of homes and families, the duties, obligations and responsibilities that come with highly interdependent relationships between generations cannot be taken for granted. The interviews clearly point to shifts in the aspirations of the younger generation and the wish to assume different roles within family structures, while at the same time showing the limitations these aspirations face. The dependency

of adult children, accepting both financial and material support and the accompanying meddling in everyday home life that proximity to parental homes facilitates, was also resisted within the narratives of our respondents. Nevertheless, aspirations toward independence were severely curtailed by socio-economic factors, labour conditions, shifting mortgage finance and austerity policies. In the end, beyond the grumbling and half-hearted contestation, there was little young adults could do to achieve autonomous full adulthood other than depend on their families.

As in other Mediterranean welfare regimes, family solidarity partly explains the relatively cushioned landing of younger households, especially during a period of economic uncertainty such as the one that followed the GFC (García, 2010: 11). The advantages of accepting support, however, were balanced with the moral obligations owed to family members, framing the way young adults' perceived their dependence and independence (Finch and Mason, 1993). However, differences between generations in practices and expectations concerning giving and receiving seemed to suggest change in contemporary intergenerational contracts in Italy, with young people ostensibly seeking adulthood autonomy in different ways to previous generations. The 'anachronistic' nature of having to rely on family to satisfy housing needs was recognized by our respondents, as was the inevitability of this reliance.

In his discussion of delayed adult transitions in Italy, Poggio (2012a) stresses that differential acquisition of family support for housing transitions is strongly related to the perpetuation of inequalities in life chances. Among our Milanese respondents, we found the commitment of parents to their children to be substantial. In a context of restricted state welfare provision, high levels of labour insecurity, limited affordability in the rental market, and insignificant housing allowance schemes, giving support for homeownership proved to be a means to satisfy adult children's housing needs. However, parental expectations were attached to housing gifts, instilling a sense of obligation among young adults: to live close to parents and abide by the 'rules' of the family. For many of our respondents, this loss of emotional freedom and enhanced sense of indebtedness was at the root of tacit resentment toward everyday intergenerational interactions. Family conflicts were not simply an outcome of intergenerational interdependences (Micheli, 2013; Sciolla, 2009), neither was support for homeownership embraced as a 'welcomed reward' (Coda Moscarola et al., 2011), but, rather, represented an inevitable compromise, a sort of 'gilded cage'.

Homeownership played a particular role, not only materially embodying family identity and continuity, but also in moral judgements about fairness and entitlement (Finch and Mason, 1993) that shaped redistributive politics within families. Equity between offspring seemed to be an important preoccupation for parents, even though it was at times mediated by other considerations regarding marriage and family formation. Meanwhile, adult children's efforts to secure their own autonomy were appreciated and considered an additional incentive for the extension of support. Owner-occupation was important because it was deemed a necessary to the secure transition to independent adulthood, despite the recent erosion in wider work, welfare and credit conditions. Furthermore, owner occupied homes also represented a particular kind of asset project that brought adult children and their parents together and sustained negotiations concerning exchanges of care and transmission of wealth.

It is important to point out that the young adults and families of this study operated in a particular urban context that mediated their experience of the housing and labour markets, their expectations, life chances, and aspirations toward greater independence and more 'equal' roles within the family. While the city of Milan represents a particular configuration of opportunities for, but also constraints on, pursuing more individualized lifestyles, it is also true that it differs significantly from both other urban and rural contexts in Italy. In this sense, the experiences of the people participating in this study are specific and difficult to generalize.

Nevertheless, recent studies suggest reconfigurations in the political and economic frames that sustain familialist modes of welfare provision are not static (Saraceno, 2016; Estevez-Abe et al, 2016). We would argue that the families operating in them, despite the endurance of discourses surrounding familialism, are also dynamic. Changes in the political and economic conditions, in particular labour market restructuring and welfare state retrenchment, but also demographic changes such as aging and low fertility, have challenged familialistic systems as well as family practices. The re-negotiations of roles, conflict, and resistance, detailed in this paper testify to these changes in micro-level practices and the re-alignment of families to new social, political and economic realities.

Housing represents a particularly salient lens through which to examine these re-negotiations, since homes are essentially the point at which economic pressures associated with the financialization of housing markets and the progressive withdrawal

of social safety nets that accompanies neo-liberal policy regimes interact with everyday family practices. Through a micro-sociological approach geared toward understanding intergenerational support as it is practiced, this paper has enriched understanding of the role of families in Southern European welfare configurations and in the reproduction of homeownership as the principle locus of welfare through the family nexus. Furthermore, it has advanced debates on family solidarities in Europe more broadly. Indeed families have become increasingly important in many European contexts in shaping young adult housing transitions through the transmission of wealth accumulated in housing property (Boterman and Hochstenbach, 2015; Lennartz et al, 2015; Yip and Forrest, 2013). The Italian case discussed here, furthermore, highlights the tensions within families that a heavy reliance on intergenerational transmission engenders.

¹ According to the European Mortgage Federation, mortgage debt represented 23.3% of GDP in 2012 (<http://www.hypo.org/Content/Default.asp?PageID=414>)

² Contacts were established with: a) two public services of the Milan local government, the housing and youth department: *Settore Casa* and *Servizio Giovani*; b) the Lombardy region housing agency, *Aler*; and c) two third sector housing organisations: *La Cordata* and *Dar Casa*.

³ In Milan, the annual GDP per capita at the beginning of the economic crisis in 2008 was 34,082 Euros (23,551 at the Italian level). In 2011, the total employment rate in Milan was 66,5% (56,9% in Italy), and 58,9% the female rate (46,1% in Italy), while the unemployment rate was 5,8% (8,4% at the national level)(Assolombarda, report accessed on-line in May 2015)

⁴ The average distance between parents and their offspring's home in Italy is 27.5km. This compares with 46.0km in Greece and 39.6km in Spain. In Germany, Sweden and Denmark, average distances are 73.5km, 81.4km and 81.8km respectively (Leopold, 2012).

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