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# Do young people stand alone in their demand to live alone? The intergenerational conflict hypothesis put to test in the housing sector

by Laura Naegele, Wouter De Tavernier, Moritz Hess and Sebastian Merkel

**A**bstract: *The housing sector is currently under pressure: demographic shifts, urbanisation as well as the availability and costs of housing have led to increasing prices. Concerns are being raised that these rising housing costs could lead to intergenerational conflicts. While older generations often live in their privately-owned dwellings, younger cohorts struggle to become homeowners, moving the field of housing into the spotlight of national debates. We analyse the importance of housing for Europeans using data from Eurobarometer. Results show that the relevance of housing increased between 2008 and 2018. However, generational differences were found: while older and younger people see housing as an important topic at the country level, only the younger generation seems to be affected personally.*

**Keywords:** *Housing; Eurobarometer; Intergenerational conflict; Housing policy*

## Introduction

The demographic ageing caused by increasing life expectancies and decreasing fertility rates is resulting in growing relative and absolute numbers of older people in many countries of the world and particularly in Europe (Harper 2015). This growing share of older people is expected to result in increasing welfare state spending especially in the fields of pension, healthcare and long-term care as the number of people receiving benefits is rising, while the number of people paying contributions is shrinking. Concerns are now raised that this could lead to an intergenerational conflict between the younger and older cohorts due to generational differences in preferences on welfare state spending (Hess et al. 2017). While the older generation might be in favour of higher spending in the areas of pensions and healthcare, the younger generation might support higher investments in education (Naumann et al. 2015). Due to the growing number of older people combined with their comparatively high voter turnout, this might lead to a “gerontocracy” in which older people set the agenda for welfare reform (Tepe/Vanhuyse 2009).

One area that has come at the forefront of public discourse on intergenerational conflict in recent years is that of housing. Named as “one of the most significant social changes of the 20<sup>th</sup> century” (McKee 2012: 853) home ownership has, with a few exceptions like Germany (Lennartz 2011), become the normalised “tenure of choice” in most countries over the past century, with around two-thirds of Europeans now being owner-occupiers (Doling/Elsinga 2013). This has ultimately resulted in the devalorisation of rented housing and turning the question if one can acquire property into an important marker of a “successful lifestyle” (McKee 2012). In recent years, however, housing prices have been increasing rapidly in nearly all European countries (Eurostat 2019a). Particularly for

younger cohorts it seems hard to buy real estate and start building up wealth: “[...] younger generations have faced growing barriers to home purchase and ascent up the housing ladder” (Ronald/Lennartz 2018: 149). As a consequence, the share of renters among younger generations has increased e.g. in the United Kingdom (UK) and Germany, despite their aspirations to become homeowners (Lennartz/Helbrecht 2018). Not only has it become more difficult to buy flats or houses; it is also more problematic renting a dwelling, as prices have risen in most European member states and rental properties have become scarce. Berlin, as one extreme example, had almost no vacancies in the rental sector and between 2010 and 2015, as rents increased by 32% and housing prices by 68% (Granath Hansson 2019).

At the same time, housing could also be approached as a matter of intergenerational solidarity. Owner-occupied dwellings and their inheritance are a form of family insurance and can support younger generations in becoming homeowners (Sandlie/Gulbrandsen 2015). Moreover, older family members can give more direct support to younger generations in terms of assistance for home purchases or mortgage deposits that could be crucial for younger generations to become homeowners (Wong 2019). While intergenerational (financial) support might be one way of enabling younger cohorts to buy houses, such transfers are an amplifier of social inequality as not all families have the means to do so. Given the central value of homeownership in current-day society as illustrated by the phrase “my home is my castle”, this means that individuals from low-income backgrounds may have difficulty in getting access to safe, suitable and affordable housing, ultimately impacting their quality of life (Peck/Stewart 1985; Herbers/Mulder 2017). Hence, it could be argued that generational differences, which are displayed via homeownership, reflect deeper and much more fundamental inequalities between generations (Tatch 2007; Searle/McCollum 2014; Christophers 2018).

While intergenerational (financial) support might be one way of enabling younger cohorts to buy houses, such transfers are an amplifier of social inequality as not all families have the means to do so.

In sum, two discourses on housing and intergenerational relations emerge: one of intergenerational solidarity and support in the *private* sphere, and one on intergenerational conflict for scarce resources in the *public* sphere. In this paper, we aim to assess to what extent people’s perceptions of the need for political intervention in housing markets across Europe change over time and indeed reflect intergenerational conflict. This leads us to three research questions:

- Do people perceive housing as a personal and/or a country-wide issue, and have these perceptions changed over time?

- Does age play a different role in defining housing as a personal vs. a countrywide issue?
- How do these age effects vary by country, gender, education and level of urbanisation?

The first question aims at understanding if people's perceptions changed in line with the aforementioned developments on the housing market, and to whom they assign responsibility for dealing with these developments. Housing aspirations are shaped by, among others, wider societal structures, as they form the options available to individuals and their families (Preece et al. 2019). Therefore, when trying to address housing issues, it is of utmost importance to understand the role of the individual as well as the state (Kemeny 1995). The second question highlights the intergenerational aspects of housing and the assignment of responsibility, an often-overlooked factor in studies on housing (Flynn 2020). The third question aims to develop a deeper understanding of the age effects by placing them into a wider context. Country- and region-specific aspects need to be taken into account, as they have proven to have a significant influence on housing choices and tenures. Also education and gender biases should be acknowledged as both are important determinants of life courses, e. g. via gendered career pathways and salaries affecting one's ability to acquire housing property. In doing so, we shine a light on the existence of intergenerational conflict in the public discourse on housing.

In the following, first the societal context is presented. We discuss general trends that affect housing prices, and generational preferences regarding housing, and how this might lead to intergenerational conflicts. Subsequently data and methods are introduced and the results are described. Finally, a conclusion and policy implications are drawn.

## Societal context

### *Trends influencing housing and rental prices*

The housing market in Europe is currently under pressure and affected by several trends influencing housing and rental prices.

(1) *Demographics*: As decreasing fertility rates and increasing life expectancies are leading to a demographic ageing in Europe and beyond, the number of older and very old people (80 years and more) is steadily increasing (Harper 2015). Additionally, some larger European cities expect an increasing number of immigrants from abroad in coming years, changing the composition of city populations (Granath Hansson 2019).

(2) *Increasing prices for buying and renting dwellings*: Within the last four years, housing prices in Europe have increased in nearly all European Union (EU) member states (Eurostat 2019a). Compared to the second quarter of 2018, the prices increased in the EU by 4.2% in the second quarter of 2019 (ibid.). The same applies to rental costs (Dewilde 2018). Moreover, an increasing share of household income is spent on housing. In 2017, 10.4 % of the EU-28 population lived in households that spent 40% or more of their equivalised disposable income on housing (Eurostat 2019b). In addition, when taking on a long-term perspective, (rising) housing costs might lead to financial pressure and increasing social risks in older age.

(3) *Urbanisation*: Particularly metropolitan regions in Europe face a rapidly increasing population, while rural regions tend to lose inhabitants (European Commission 2019). As a consequence, availability and affordability of living space in city regions decline making

it more difficult to find proper dwellings (Inchauste et al. 2018). Simultaneously, ownership in rural areas might no longer provide financial security in later life as properties lose value, ultimately also affecting what one can pass on to the next generation (Ansell 2014).

### *Generational differences in housing and living preferences*

Even though housing aspirations and preferences change with increasing age (Abramsson/Andersson 2016), there is a body of literature positing that people want to stay in their own homes and neighbourhoods, a preference that has also been acknowledged by policy-makers (Neven 2015; Wiles et al. 2012). The concept of "ageing-in-place" claims that older people prefer to remain in the environment that they know for as long as possible (Wiles et al. 2012) but would also consider homes with an age-appropriate infrastructure (Hillcoat-Nalletamby/Ogg 2014). Moreover, there is a connection between neighbourhood characteristics and mental health (Elliott et al. 2014) as well as between the environmental characteristics of one's home and life satisfaction (Oswald et al. 2011). Notwithstanding the proven positive effects age-appropriate housing can have on people, there seems to be a rising discrepancy between one's wish to "age-in-place" and the availability of adequate housing. A reason for this is found in the fact that age-appropriate housing is not available on a broad basis and policy-makers as well as private investors concentrate on younger target groups (McKee 2012). Against the background of rising costs of (health-)care in later life, housing wealth is regarded as a significant resource for individual welfare (Searle/McCollum, 2014). In addition, fuelled by debates on private contributions to the cost of care systems, housing assets are a substantial resource for covering for care costs (Fernandez/Forder 2010; Searle/McCollum, 2014).

More and more younger people, so it seems, are being excluded from the housing market, a trend highlighted by the declining rate of first-time buyers among the under-thirties, as well the rising percentage of younger people that find themselves in the private renting sector – the latter being dubbed as "generation rent" in the UK media.

Whereas the proverb "my home is my castle" seems to still hold true for the older generations, younger generations increasingly face difficulties in realising their housing and living preferences compared to previous generations (Flynn 2020), a development particularly affecting metropolitan areas. From the perspective of younger cohorts, it has become increasingly difficult to become a homeowner. Besides increasing prices, the main reasons are higher rates on mortgages (Meen 2011), slow earnings growth (Wang 2019) and economic uncertainties (Flynn 2020). Family resources have become much more important, as intergenerational support is one way of dealing with this issue. Therefore, home ownership has become a great source of wealth inequality between generations. More and more younger people, so it seems, are being excluded from the housing market, a trend highlighted by the declining rate of first-time buyers among the under-thirties (Beer et al. 2011; Clapham et al. 2010), as well the rising percentage of younger people that find themselves in the private renting sector – the latter being dubbed as "generation rent" in the UK media (McKee 2012). It should be noted though, that these develop-

ments often do not reflect the preferences of the younger generations, as the inability to follow the “normalised tenure” towards homeownership and/or affordable housing has proven to cause frustrations (Hoolachan et al. 2017) and an unwanted prolonging of the transition phase from youth to adulthood (Calvert 2010). “The effect, however, is that home ownership and family formation, themselves being important ‘rites of passage’ in the transition to adulthood, have also become delayed” (McKee 2012: 858). In conclusion, it could be argued that, albeit that housing aspirations and preferences (especially regarding age-appropriateness and/or accessibility) might change with age, the general wish to follow established housing tenures and accumulate housing-related wealth remains prevalent across generations.

*Housing and social inequality: a source of intergenerational conflict?* Nevertheless, generational inequalities regarding access to the housing market exist, which disproportionately affect the “generation rent”. This opens the floor for questions about how housing might cause a conflict between generations, about the discourses in which these conflicts might manifest themselves and about how perception of this conflict might differ between age groups (Hoolachan/McKee 2019). If, for example, the issue of housing is only of greater relevance to one generation and, hence, generations have different policy preferences, one could expect generational conflicts in the desired directions of housing policies at the national level (Hess et al. 2017). As such, there could be generational differences in support for subsidies for real-estate purchases, or for rent caps setting a maximum rent landlords can ask from their tenants. While younger generations would presumably benefit from a rent cap, older generations with higher rates of homeownership might be opposed as it would cut their potential retirement income and resources for care costs in later life. The implementation and ongoing debate of a rent cap in Berlin (“Mietpreisbremse” in German) in 2019 proves the topicality of this issue.

Irrespective of housing, previous literature has explored potential conflicts in policy preferences between the younger and the older generation in other domains. The results are ambiguous, but mostly find only a little support for intergenerational conflict, and if differences are found at all these are differences between age groups and not generations (e.g. Hess et al. 2017; Svallfors 2008). The latter refers to the concept of intergenerational justice, described as a fair or just distribution of burden and advantages between generations, for example in welfare contributions and benefits: “[A] moral intuition driving our analysis of intergenerational justice is that it is not *prima facie* problematic that at one given point in time different age groups receive an unequal treatment from the state. But if such inequalities are perpetuated across different birth cohorts over the entire life cycle, then we do end up with intergenerational inequities” (Vanhuysse/Tremmel 2018: 476).

In the paper at hand we draw upon this understanding and contribute to the existing literature via investigating a potential generational conflict in the area of housing by contrasting the importance of housing in the perception of older and younger people. Thus, if substantial generational differences exist in the perceived importance of housing as a problem within a specific country, then one could interpret this as an indicator for a potential intergenerational conflict in housing. Hence, the

question now is whether the topic of housing is indeed more important for younger generations than for older ones; and, in addition, how the perception of housing has changed in recent years across Europe. Furthermore, it is of interest to distinguish between a perceived importance on the individual level and on the country level, as one might see housing as important for the country, but not for one’s self. Finally, the country context should matter, as it has been proven to shape the aspirations of individuals, and the housing sector shows large deviations across countries. In the following, this article examines the three research questions that were introduced above.

## Data and methods

This analysis is based on data derived from the Eurobarometer (EB) study (Bläser 2013). The EB is a survey of repeated data collections among Europeans aged 15 and older on different topics, with around 1,000 respondents in every country of the European Union in every wave, except for a couple of smaller countries where the sample is limited to 500 respondents. This study uses Eurobarometer data from 2008 (EB 70.1), 2013 (EB 80.1) and 2018 (EB 90.3). Respondents were asked to identify two issues that they considered most important at that moment, both for the country and for themselves personally. Housing was one option in a list of 13 possible answers.<sup>1</sup> We use both variables as dependent variables in the analysis. In using these measures as a means to test intergenerational conflict in the field of housing, we make two assumptions. First, we assume that, if individuals indicate that a certain topic is a countrywide problem, they are concerned about the issue and consider it so important that it requires attention from policy-makers. And second, we assume that solidarity (as opposed to conflict) entails perceiving other social groups’ problems and taking them to heart. Hence, we would see intergenerational conflict when housing is defined as a countrywide issue by an age group only to the extent that people in this age group have personal housing problems. To the contrary, intergenerational solidarity would mean that age groups where few people personally face housing problems still think of housing as an important issue at the country level if other age groups struggle with it.

Given the problem of unobserved heterogeneity when comparing logistic regression coefficients, and particularly in the case of interactions, we opt for linear probability models as our method of analysis (Mood 2010). We do so with a fixed effects model to account for country differences, in which we include age (15–34; 35–64; 65+), gender and level of urbanisation (rural, town, city), as well as the two- and three-way interactions between these variables. In a second step, we include level of education measured by age at which education was finished (15, 16–19, 20+) instead of gender; those still studying were excluded from the regression analysis. We take education into account as a proxy for socioeconomic status. Survey wave is included as control variable, and effects are indicated as significant if  $p < 0.05$ .

## Results

Table 1 gives a descriptive overview of the sample. It shows that across the three survey years, between 6 and 7% of respondents named housing as one of the two most important issues facing their country or them personally. The covariates are quite balanced, allowing generalisation.<sup>2</sup>

<i>Housing</i>	
Personal issue	6.42%
Countrywide issue	6.70%
<i>Gender</i>	
Female	54.06%
<i>Community</i>	
Rural	34.91%
Town	36.50%
City	28.60%
<i>Age</i>	
15-24	11.32%
25-34	14.48%
35-44	16.62%
45-54	17.14%
55-64	17.21%
65-74	14.98%
75+	8.23%
<i>Left education at age</i>	
15 or less	17.91%
16-19	43.93%
20+	30.60%
Still studying	7.57%
<i>Survey year</i>	
2008	31.64%
2013	34.08%
2018	34.28%

Table 1: Descriptive overview

The data used to explore the first research question – whether people perceive housing as personal and/or a countrywide issue, and whether these perceptions have changed over time – can be found in Figures 1a and 1b. Figure 1a presents the share of the population indicating that housing is a countrywide problem in selected countries (for all countries, see Appendix 2a). The figure shows how central an issue housing has become in several countries in recent years. In 2018, six in ten Irish respondents marked housing as an important issue, while this was only mentioned by one in 20 five years before. This could be the consequence of the yearly increase in housing prices increasing again to pre-crisis levels since 2013, in combination with the construction of social housing being decimated since 2008 (Norris/Byrne 2018). Also, in Luxembourg, housing was mentioned by more than half of respondents, even though the issue of housing is not as new there as it is in other European countries. Furthermore, large parts of the population indicated that housing was a problem in Malta (29%), the Netherlands (20%) and Germany (19% in the East, 26% in the West) in 2018, whereas it was not an extraordinary concern in these countries five years earlier. While the increasing importance of housing in public discourse is spectacular in these countries, it is noteworthy that it has decreased in several Southern European countries since 2008, particularly in Cyprus, Spain, and France. An explanation for this is likely to be found in the financial crisis of 2008 and the previous property price increases in countries like Spain and France (Antipa/Lecat 2010). The crisis put an end to the boom in the housing market and resulted in increased financial vulnerability due to high mortgages in combination with lower wages or unemployment (Sánchez-Martínez et al. 2016) and many people losing their homes (Cano Fuentes et al. 2013). As the first survey was conducted only weeks after the bankruptcy of Lehman Brothers, the results for 2008 are likely to reflect the

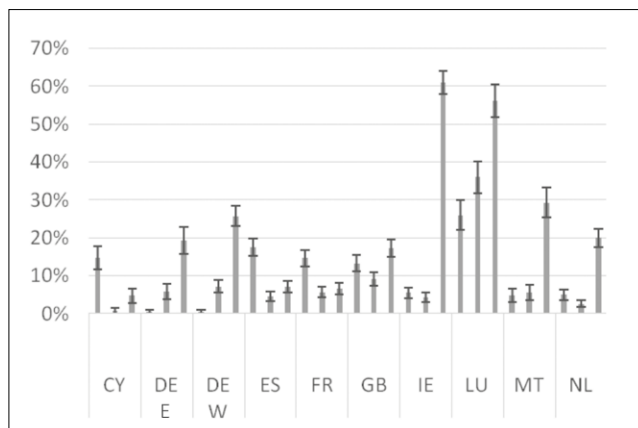


Figure 1a: The percentage of people saying housing is a countrywide problem (2008, 2013, 2018), selected countries

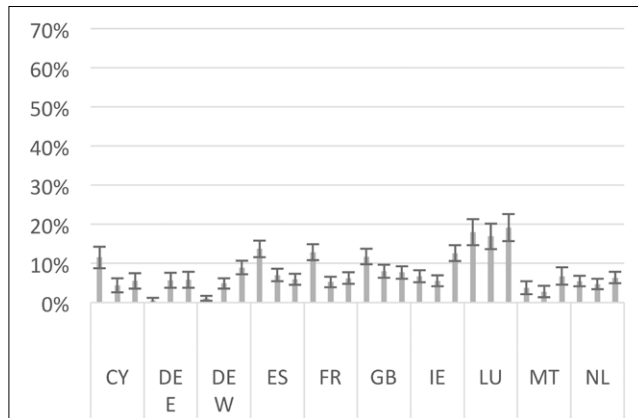


Figure 1b: The percentage of people saying housing is a personal problem (2008, 2013, 2018), selected countries

pre-crisis housing bubble in some countries. Moreover, the drop in the relevance of housing may simply be the consequence of people listing other priorities in the wake of the financial crisis.

If we look at a number of selected countries in Figure 1b (for all countries, see Appendix 2b), however, a profoundly different pattern emerges. The figure shows how important the issue of housing is for people personally. Twice as many Irish individuals declared housing to be an issue for them personally in 2018 as compared to 2008, though this still only concerned 13% of people. Housing has been a more pressing personal issue in Luxembourg than anywhere else, with almost one in five individuals indicating it as an important issue for themselves, but this figure has been quite stable over the last ten years. Also, in the Netherlands, it has remained largely stable, around 5% of the population. In Germany, there has been an increase in the amount of individuals declaring housing to be an issue of personal importance, though the 2018 number is not particularly high in an international comparison (6% in East Germany, 9% in the Western part): with virtually no participants declaring housing to be an issue in 2008, the increase in Germany could be the consequence of the exceptionally low starting point. In sum, the extent to which housing is considered a countrywide problem as well as its evolution varies greatly across countries, whereas country differences are much less pronounced over time and across countries in terms of the definition of housing as a personal problem.

The second research question asks about the role of age in defining housing as a personal or a countrywide issue and the third

aims to place these age effects in context by analysing in which situations the age effect plays out. To answer these questions, we ran fixed effects linear probability models of housing being a country-wide issue (Figure 2a) and it being a personal issue (Figure 2b). The original regression tables are not shown here as they are very complicated to interpret; they are, however, of course available upon request.<sup>3</sup> Instead we report figures that show the probability of the particular group to mention housing as an important topic while controlling for confounding effects from the variables country and wave.

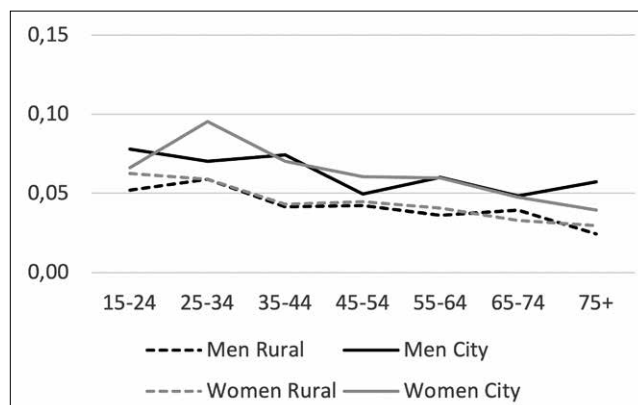


Figure 2a: Fixed-effects linear probability model of housing being a countrywide issue, 3-way interaction age, gender and urbanisation (rural vs city)

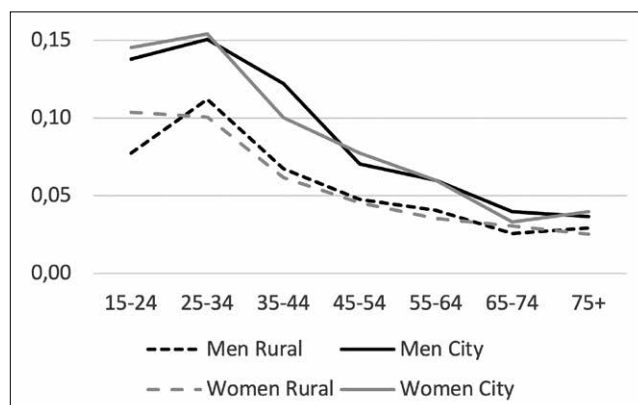


Figure 2b: Fixed-effects linear probability model of housing being a personal issue, 3-way interaction age, gender and urbanisation (rural vs city)

Analysis of the regression results of housing being a countrywide issue shows few significant results (visualised in Figure 2a). The regression shows that the idea that housing is an important issue for the country slightly decreases with age: the oldest age group on average scores about three percentage points lower than the youngest here. The fixed-effects linear probability model of housing being a personal issue (Figure 2b) shows clearer age differences: there is a five-percentage point drop in the outcome variable when comparing the oldest to the youngest age group. In other words, older people appear to care almost as much as younger people about housing as an issue requiring public attention, even if they are much less affected by the issue themselves. These findings suggest that the field of housing is characterised by intergenerational solidarity rather than conflict, at least as far as the need for public attention is concerned.

Turning to the context of these age effects (the third research

question), considering housing a countrywide problem (Figure 2a) is somewhat more common in urban areas as compared to rural ones. No general gender effect is found, nor do any of the combinations of the three variables (age, gender, urbanisation) in two-way interactions yield significant results. The three-way interactions do suggest that support for the idea is slightly higher among younger (age 25–34) and middle-aged (age 45–54) urban women. Regarding housing as a personal problem (Figure 2b), the age effect is twice as big in urban as compared to rural dwellers. Hence, with age, geographical differences in being concerned about one's housing evaporate. Furthermore, in the youngest group of people (age 15–24), the housing issue is more prevalent among women than men (3 percentage points difference), whereas no significant gender differences are found in other age groups. Finally, none of the three-way interactions between gender, age and urbanisation are significant.

In a last step, we also tested three-way interactions for age, urbanisation and education. Figure 3a shows the three-way was interaction between age, urbanisation and education and housing being an important country issue. The educational differences are not significant; education does not seem to matter for the question if one thinks that housing is important at the country level. Figure 3b shows that those with higher education tend to see housing more often as an important personal issue than those with medium education, but only in the youngest age group cohorts. Overall education differences are rather small.

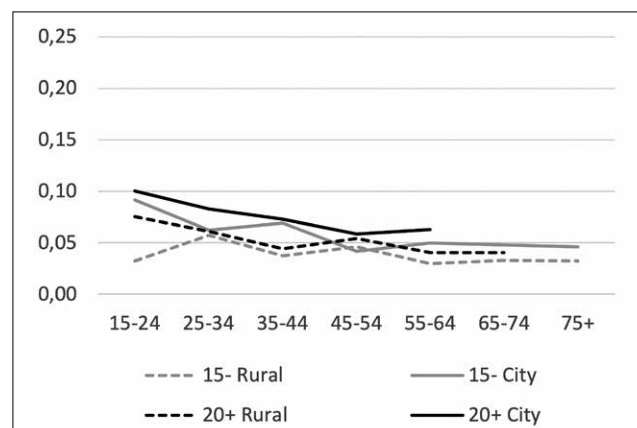


Figure 3a: Fixed-effects linear probability model of housing being a countrywide issue, 3-way interaction age, education (up to 15 v. 20+ years) and urbanisation (rural vs city)

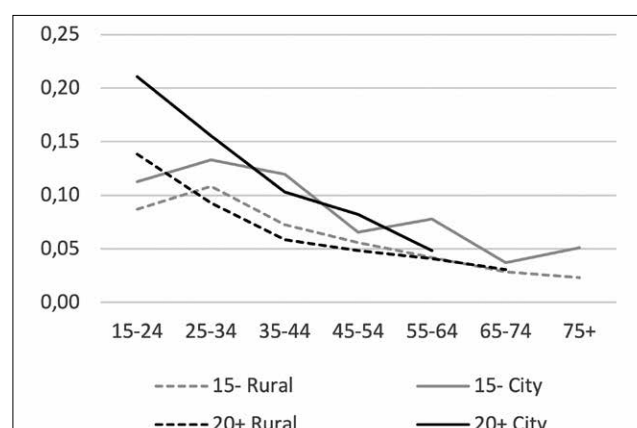


Figure 3b: Fixed-effects linear probability model of housing being a personal issue, 3-way interaction age, education (up to 15 v. 20+ years) and urbanisation (rural vs city)

In sum, also the regression data show little support for there being an intergenerational conflict in terms of housing and indicate a much stronger effect of intergenerational solidarity. While personally being confronted with a housing problem is largely concentrated among younger generations and in particular in urban youth, the concern for housing at the country-level is more shared. In addition, gender and educational differences in age effects are very small, if existing at all.

## Conclusion

At the outset of this study, we aimed to assess to what extent people's perceptions of the need for political intervention in housing markets across Europe have changed over time and indeed reflect intergenerational conflict. We made that assessment using Eurobarometer data for the years 2008, 2013 and 2018, over which period the issue of housing became more salient in many countries. Our results show that, while age has an important effect on housing being a personal issue – particularly in urban environments – it has a very limited impact on considering housing an important issue for the country. In other words, while older people are less likely to personally face housing issues, they are only slightly less likely to consider housing a countrywide problem compared to younger generations. This suggests that intergenerational solidarity is a stronger force than intergenerational conflict regarding housing also in the *public* sphere.

Some country differences were found. The general pattern in most countries is for personal issues with housing to be concentrated in younger people and declining with age. There are some country differences in terms of how age affects seeing housing as an important issue for the country. In most countries where housing is not considered a particularly important topic at the country level, the pattern seems to follow that of considering housing a personal issue declining with age. In countries where housing is generally considered to be an issue of national interest, however, age effects are less pronounced. In addition to age and country differences, the results show a clear regional variation: young people in urban areas are more likely to personally face housing problems, as could be expected, and urban people in general are more likely to consider it a countrywide issue. We found little effect of gender and educational level.

We find little evidence of age groups being pitted against each other through a discourse of a house-hoarding older generation being the culprit of increasingly unaffordable housing for younger people.

Linking the results back to previous research discussed in the second section, we do find support for recent warnings that buying and owning housing as part of “a successful life” has become a more difficult standard for younger generations to attain. We see clear age differences in the importance of housing as an individual issue. An explanation is found in the previously described characteristics of the housing market and intergenerational differences. While noticing the recent developments in the housing sector, particularly the increasing prices and the lack of affordable dwellings, older generations do not seem to see this as an issue for them personally. Moreover, in line with previous studies, we find a large variance between countries and regional contexts (Inchauste et al. 2018). The study also goes beyond previous literature by explor-

ing which groups see housing as an important country (and thus policy) issue, where age differences are much less pronounced. We concluded that the field of housing is marked rather by intergenerational solidarity than intergenerational conflict due to the wide agreement across generations about how important an issue housing is at the country level, which corresponds to conclusions of earlier studies (Lennartz/Ronald 2019). However, intergenerational solidarity in these studies is typically defined as support across generations within the family, situating it in the private sphere (e.g. Ronald/Lennartz 2018). At the same time, supporting the younger generation in one's own family might already cause problems for mid-income families: homeowners-to-be relying on financial support from their (grand-)parents, often in the form of housing assets, draw upon the same assets that are more and more needed as a resource by the older generations themselves – as housing wealth is gaining more relevance as a resource that can be liquidised in order to increase private contributions to the costs of the care system in older age (Fernandez/Forder 2010). An explanation why this is not seen as a housing issue by older persons is that covering health and social care costs with housing assets is not a problem linked directly to the housing situation. On the contrary, rising prices in the real estate market could be regarded as a positive development to this regard. These inequalities might become even more pronounced in the future, potentially affecting the now-young far into their old age. Hence, future research on intergenerational relations and housing should not only pay more attention to intergenerational solidarity in the public debate, but also to intergenerational conflict in the private sphere.

Finally, while not the topic of this study, it should be noted that housing can also lead to intra-generational conflict through solidifying social inequalities. A clear socio-economic divide is opening up in under-30 cohorts between those who can draw upon family support when acquiring a home and those (e.g. children of renters) whose parents and/or grandparents have no housing equity (McKee 2012). Consequently, young people in “housing-rich” families have a higher chance of becoming a homeowner (Wong 2019). Against this background of the intergenerational transfer of social inequalities through real-estate accumulation, it is surprising that we did not find an effect of level of education. Possibly, level of education, as measured by the age at which one finished education, may not be a good proxy for socio-economic status.

The paper has two main limitations. Firstly, the cross-sectional nature of the data does not allow for comparing the complete housing life-courses of two generations and instead pictures two generations at different ages, while a complete assessment of intergenerational redistribution would require a life-course approach (Vanhuysse/Tremmel 2018). Secondly, we compare data on all European member states and do not focus on single countries. A more detailed comparison of cases could provide a better understanding of the mechanisms and developments on the national level as previous studies show (Druta/Ronald 2018; Lennartz/Helbrecht 2018).

## Implications

Several political and societal implications can be drawn from the study at hand. The finding that generational differences exist in the perception of housing, and that housing is viewed as an important personal topic, suggest that younger generations face more barriers and problems to find affordable and suitable

housing than their parents and/or grandparents did. Hence, this pattern hints at housing being a source of wealth inequality between generations. While the baby boomer generation may think that housing is not an important topic for themselves, they do believe that, on the country level, housing should receive more attention. Furthermore, while housing is often approached from a perspective of intergenerational conflict, we find little evidence of age groups being pitted against each other through a discourse of a house-hoarding older generation being the culprit of increasingly unaffordable housing for younger people. On the contrary: the fact that older generations are only slightly less likely to think of housing as an important issue for the country, even though housing tends not to be a major issue for themselves personally, rather suggests a strong sense of intergenerational solidarity on this issue. Indeed, rather than younger and older people being on opposite sides of the debate, they both seem to stand together in identifying the problem, and in expecting politicians to come up with solutions (Hoolachan/McKee 2019). Thus, politicians and other societal stakeholders (employers, media, trade-unions and also housing companies) must acknowledge the significance that the topic of housing has for Europeans of all ages. They should strive to develop and implement measures that mitigate the monetary pressure on younger generations stemming from housing. This could be done in several ways:

First, policies could include subsidies supporting citizens in buying housing, while being mindful of the various stages of the life course. For younger generations this might entail financial support for acquiring housing when at the beginning of one's career and/or when starting a family. For older cohorts this might manifest itself in providing financial subsidies when investing in old-age appropriate infrastructure and could, moreover, tackle the issue of relying on housing assets in order to pay for social care costs. Second, investments in public transportation will connect suburban and rural areas to the larger cities and, hence, increase the pool of potential housing for those working the larger cities – on top of having a positive environmental impact (Cervero 2018). In addition, strengthening the infrastructure in sparsely populated areas will increase the attractiveness of housing and quality of life for all ages in these areas. Third, new forms of living together might be strengthened, including shared and intergenerational housing, which also creates the opportunity for intergenerational contact. The latter has proven to effectively decrease ageist attitudes and behaviour (Marques et al., 2020) and foster intergenerational understanding and solidarity (Arentshorst et al. 2019). Fourth, housing and rent caps – such as the “*Mietpreisbremse*” implemented in Berlin, which set a maximum price for both – should be further researched as current evaluations of their effectiveness are ambiguous and suggest that they might not be feasible to implement in all European countries (Kholodilin et al. 2016). Finally, when implementing measures to defuse the housing crisis, the context must be acknowledged. At the country level, the institutional regulations and the general economic situation differ; at the regional level, housing prices vary significantly and shape an individual's housing aspirations. A thorough understanding of the impact of these contextual factors is not only vital for the success of any measures tackling the housing crisis, it would also contribute to transferring good practices to other contexts.

Our results and conclusions are particularly relevant at this point in time. With the next crisis looming around the corner, our

findings on the definition of housing as a problem during the previous crisis and its aftermath can inform policy efforts in response to the current one. Moreover, intergenerational solidarity has been central to our collective response to the coronavirus outbreak so far. Societies have shown solidarity with physically vulnerable people, and in particular with older generations, in an attempt to reduce the spread of the virus. Our data suggest that they will be equally prepared to support the younger generations when the economic fallout in the wake of the virus restricts their access to housing.

## Notes

1 On this scale of importance, “housing” occupies the tenth rank (around 10%), behind “health and social security” (around 25%), “inflation”, “unemployment”, “economic situation”, “immigration”, “pensions”, “environment”, “crime” and “education”. See Appendix 1 for further details.

2 The sample size is 93,382 people.

3 The sample size for the regressions with gender and urbanisation is 93,382 people and 90,719 people for the regression with education and urbanisation.

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**An online appendix is available at [www.igjr.org](http://www.igjr.org).**